

# The Tusker Car Benefit Scheme

**Tuske**

Make employees happy

The Tusker Car Benefit Scheme is the salary sacrifice car benefit provided to all eligible employees\*. It means you can configure a brand new car from scratch, complete with insurance, road tax, replacement tyres, routine servicing and maintenance, as well as RAC breakdown cover, for a fixed monthly amount.

The amount is taken directly from your salary via a salary sacrifice arrangement, so you don't even need to worry about setting up any direct debits or paying a deposit.

Need a car quickly? Although the cars on the scheme are built to your exact specification, which can mean longer delivery times, Tusker do also have a 'Cars in Stock' page which shows cars that although can't be configured to your requirements, are in stock for a quick delivery time.

Plus, there's never been a better time to drive electric. Electric cars on the scheme are the most tax efficient cars available due to the low Benefit in Kind tax on them. So it's worth considering whether an electric car would suit you as there are some great models out there with good ranges.

\*Please check with your HR or benefits team to see if you meet your scheme's requirements.

# Am I eligible for the scheme?

All permanent employees who have passed their initial probation period (if new to the organisation) are eligible for the car scheme unless you are a member of The Teachers Pension Fund Regulations. Due to the "Teachers Pay and Conditions 2008", teachers are unable to sacrifice their salary in return for a car and therefore most teachers are not eligible for the scheme.

There are some salary thresholds put in place to ensure an employee does not drop below National Minimum Wage and Living Wage. Following review of all other salary sacrifice commitments, if the monthly amounts on the car cause an employee to drop below National Minimum Wage and Living Wage, the application for the car will be rejected.

# Benefit in Kind tax?

Benefit in Kind (BiK) is a tax on benefits or perks provided by your employer in addition to your salary, often referred to as company car tax. If you have a company car or salary sacrifice car then this is considered an employee benefit and so you will have to pay tax on the Benefit in Kind.

The Government is incentivising Ultra Low Emission Vehicles (ULEVs) and Electric Vehicles (EVs) which are cars registered with tailpipe carbon emissions of 75g/km CO<sub>2</sub> or below and therefore the savings you'd make on ultra low emission cars, will usually far outweigh the BiK due.

The amount of Benefit in Kind you will pay will depend on the P11d value of the car, the CO<sub>2</sub> emissions and your personal tax bracket.

The Tusker online system will calculate and show the tax payable on the BiK in each quotation and the resulting net monthly cost. Plus, as an incentive for pure electric cars, from April 2022, there will be 2% BiK payable for pure electric cars, which will remain fixed until April 2025.

# How do I order a car?

You can order your new car by visiting the Tusker driver site. From here you can search the range of cars available, watch videos about the scheme, prepare quotations and compare the cars you're interested in. On entering the site you will need to input your individual details such as salary, address and driving history to allow the system to generate bespoke quotes that include your insurance. Once you've decided on the car you want, simply submit your selection online and



**All you need  
to know about  
electric cars**

# What are ULEVs and EVs?

'Ultra-Low Emission Vehicle' (ULEV) is the term used to describe any car that uses low carbon technologies, emits less than 75g of CO<sub>2</sub>/ km from the tailpipe and is capable of operating in zero tailpipe emission mode for a range of at least ten miles. An EV (electric vehicle) is a pure electric car that operates only on electricity.

# How many makes and models are there?

The number of makes and models of electric cars and ultra-low emission cars is increasing month by month, and this trend is set to accelerate over the next year. There are now electric cars in every style of car, from the supermini to large SUVs and high performance cars. All leading manufacturers are available on the scheme including: Audi, BMW, Hyundai, Jaguar, Kia, Land Rover, Mercedes, Mini, Mitsubishi, Nissan, Peugeot, Porsche, Renault, SEAT, Smart, Tesla, Toyota, Vauxhall, Volkswagen and Volvo.

# Do electric cars have enough range?

With the new technologies that have launched this year, some electric cars can now cover a significant amount of miles on a single charge. Typically most

# Are they fuel efficient?

It costs typically just £2-3 to drive 100 miles in an electric car. That's a tiny 2-3 pence per mile. The equivalent petrol or diesel car costs more than four times as much at £9-10 for 100 miles of driving. Over the course of a year,



