



# The Green Car Benefit Scheme

**Tusker.**  
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# Who are we?

At Tusker, part of the Lloyds Banking Group, **we** are on a mission to help your employees get a better car. A new, more cost effective, more reliable, greener and easier to run car.

For over 15 years we've been helping organisations offer their employees a car that will have less impact on our environment, supporting planet positive mobility and a brighter more sustainable future. It's an innovative way to easily get a new fully insured and maintained car via a salary sacrifice arrangement.

Tusker really are the Green Car Benefit Experts. With over 1500 customers **and now reaching 1.5 million UK employees** across both public and private sectors, we provide a safe pair of hands due to our extensive experience and focus on delivering successful compliant schemes.

## Our in-life partners:

RAC

FMG  
THINKING SPEED

Kwik Fit

fleet  
assist

AUTOGLASS

RSA

# Salary Sacrifice Car Schemes – what are they?

A car salary sacrifice scheme is where an employee gives up an amount from their gross salary in exchange for a non-cash benefit, in this case a fully maintained and insured car.

The employee saves income tax and NIC, and for electric cars, the business saves Class 1 NIC, on the salary that has been sacrificed. Whilst the car is considered a taxable benefit (meaning company car tax is payable on the benefit) the Government are trying to encourage adoption of ultra low and zero emission cars and therefore the lowest emission cars can represent the biggest savings.

With no deposits or upfront payments, employees can choose all makes and models of car on a flexible mileage and term. Tusker cars automatically include fully comprehensive insurance (including business use), servicing, maintenance, no quibble replacement tyres and accident management all for a fixed monthly amount taken from the employees gross salary.



# It is easy being green

We love being green and were delighted to be awarded Company of the Year 2022 by Sustainability Today.

Supporting ESG, Tusker are committed to being carbon neutral in every aspect of our business and have been for over 12 years. In 2021, we became a net positive contributor to the environment having beaten our carbon neutrality target by 10%.

Tusker offset all tailpipe emissions of the cars we put on the road and also for electric cars, we offset the CO2 created over the term of the agreement for charging every EV. This is calculated based on annual mileages using the Verified Carbon Standard offsetting project. We have offset over 250,000 tonnes of carbon to date while continuing to reduce customers' emissions by championing low and zero emission vehicles. In addition to planting over 1000 trees so far, Tusker are now partnering with the "Reducing Deforestation" project to protect the Amazon Rainforest. It's all part of our plan to make a positive impact on the environment.



Green Apple Award winners  
(Environmental Best Practice)  
2014, 2015, 2016, 2017, 2019,  
2021 & 2022



Carbon  
Neutral  
PAS 2060



## Lifestyle protections

We understand that you want to keep any risk to an absolute minimum. When an employee takes a car on the scheme there is often a small risk that they may encounter a "life event" or leave the organisation before the end of the agreed vehicle term.

We know unexpected things can happen, which is why our comprehensive Lifestyle Protections covers you, as an employer, against an early termination charge should an employee need to terminate their salary sacrifice agreement early. As long as the termination doesn't occur within the exclusion period, in most circumstances our protection will mitigate any termination charges that may be payable.

The protection provides you and your employees against;

- Resignation, redundancy, retirement, TUPE
- Ill health & other life events
- Maternity, paternity and shared parental leave
- Long term sickness



# Employer benefits



## Savings available

Employer Class 1 NI savings can be achieved on Ultra Low Emission Vehicles.



## Simplicity

We are market leaders and specialists in salary sacrifice making running the scheme simple. From reducing admin to working with you every step of the way to promote the scheme.



## Zero cost and risk free

Free to implement and designated marketing support, we also offer a lifestyle protection to remove risks.



## It's a great perk for your employees

For no extra cost you can motivate and retain your current employees and appeal to new talent with the ultimate employee benefit, a brand new car.



## Contributing to ESG

Ultra Low Emission Vehicles are the greenest on the market with lower CO<sub>2</sub> emissions. Plus, we offset the tailpipe emissions and the charge for an EV to make them carbon neutral. Perfect for improving your carbon footprint and contributing to wider sustainability activities.

# Employee benefits



## A brand new car delivered to the door

Employees choose the make, model and specification.



## Running costs included

Everything from replacement tyres and car insurance to breakdowns and routine maintenance is covered in our fixed monthly amount.



## Savings

Not only can employees benefit from our fantastic manufacturer discounts, but inclusive fixed cost motoring which supports financial wellbeing.

# 0%

## No deposit needed

With the Green Car Benefit Scheme, employees don't pay a deposit.



## Lifestyle Protections

Employees and employers are protected for a multitude of life events including resignation, redundancy, maternity, paternity and long term sickness.

# What is Benefit-in-Kind tax?

HMRC recognise this benefit as a company car scheme. The scheme is tax efficient but not tax free so employees need to pay Benefit in Kind tax (often called ‘company car tax’).

Depending on the emissions of the car chosen, the BiK is calculated based on the car’s list price (P11d), CO2 emissions, fuel type (which determines the HMRC scale charges) and the employee’s income tax band. Therefore, the lower the emission, the lower the BIK tax and the greater the savings! **Don't forget the tax efficiencies are just one thing driving savings; with Tusker, employees can benefit from manufacturer discounts, fleet and VAT savings plus employers can share their class 1 NIC savings.**

Please note – savings will vary based on driver profile (i.e. age, address, driving history and scheme set up (40 year old driver). Example pricing based on 4 years 10,000 miles per annum May 2023. \*BIK Figures shown are from May 2023, – example is for illustrative purposes only)

# Employee Tax & NI Savings 2023

CO2 emissions g/km	Electric range	2023/24	2024/25	2025/26
0	N/A	2%	2%	3%
1-50	>130	2%	2%	3%
1-50	70-129	5%	5%	6%
1-50	40-69	8%	8%	9%
1-50	30-39	12%	12%	13%
1-50	<30	14%	14%	15%



Retail Price	£26,940		£28,940		£42,935		£36,190		£35,185	
	MG MG4		Nissan Leaf		Tesla Model Y		Volvo XC40		BMW i4	
	20% taxpayer	40% taxpayer	20% taxpayer	40% taxpayer	20% taxpayer	40% taxpayer	20% taxpayer	40% taxpayer	20% taxpayer	40% taxpayer
Monthly Gross Salary Sacrifice	£499		£480		£806		£718		£970	
Tax & NI savings	-£160	-£210	-£153	-£202	-£258	-£339	-£230	-£301	-£310	-£407
Benefit in Kind cost	+£9	+£18	+£9	+£18	+£14	+£28	+£17	+£34	+£19	+£38
Net Cost Per Month	£349	£307	£336	£296	£562	£495	£505	£451	£679	£601
Employer Savings (100% retained)	£3,024		£2832		£4,848		£4,176		£5,760	





EDF, Britain's biggest generator of zero carbon electricity, is running Tusker's salary sacrifice car benefits scheme for its employees nationwide. The scheme allows employees to drive electric vehicles or ultra-low emission vehicles (ULEVs) without the expense and uncertainty that can come with electric vehicle ownership. The scheme also benefits employers by offering considerable tax savings.

EDF has been running Tusker's salary sacrifice car benefit scheme since February 2020, with a focus on electric vehicles and ULEVs. The company has had a 5% uptake of scheme to date, with 593 cars ordered and currently 13-14 additional employees per month are signing up to the scheme, due to the fantastic benefits it offers.

Employees of EDF are reporting savings of around £150-£200 per month, compared to PCP agreements. So far, 93% of take up has been for pure electric vehicles. 20 of EDF's sites are equipped with charge points, with 300 additional charge points added in December 2021.

EDF's employees have been impressed with the choice of makes and models available on the Tusker scheme, with their most popular models being Peugeot e-2008, Audi e-tron, Kia e-Niro, Tesla Model 3 and Mercedes EQC.

There was a big lead up to the successful launch of the scheme in February 2020, to engage and educate groups of employee stakeholders individually.

"We've been really impressed with the Tusker salary sacrifice car benefits scheme. In the current climate it is great because it is giving benefits to employees whilst saving us money! The scheme has already saved us over £450,000," said Vanessa Corsie, Pensions Operations & Benefits Manager from EDF.





# AECOM

Following their launch at the end of 2020, Tusker caught up with Clair Sears, Benefits Manager for the UK and Ireland for AECOM to find out how the Car Benefit Scheme was going with their 6,000 eligible UK employees.

So, Clair, what was it about the Tusker scheme that made you decide to provide it for your UK employees?

“Tusker contacted us and explained some of the benefits for the company as well as for our employees as they were already working with our flexible benefits platform provider. They highlighted how simple it was to integrate with the benefits we already had available so it made it really easy for us as a business.”

So it was simple to do?

“Really simple. Tusker led the process at every step of the way, and where there were challenges with the driver proof documents Tusker worked to improve the process for us. It really has been easy to set up and manage.”

How does the scheme fit with your business priorities?

“It’s all part of our ESG strategy, Sustainable Legacies. We have set net zero targets and so are encouraging our teams to follow the travel hierarchy. We understand that there is still a need to drive in some parts of the business and so Tusker is helping us speed up the transition to electric vehicles by providing a ULEV-only car scheme which has been popular with our staff.





Tusker's salary sacrifice car benefits scheme allows employees to drive electric vehicles or ultra low emission vehicles (ULEVs) without the expense and uncertainty that can come with electric vehicle ownership. The scheme also benefits employers by offering considerable tax savings.

Equans, (formerly referred to as Engie), is a global reference in low-carbon energy and services. Its ambition is to become the world leader in the zero-carbon transition "as a service" for its customers, in particular global companies and local authorities. Equans relies on its key activities of renewable energy, gas and services to offer competitive turnkey solutions.

Equans has been running Tusker's salary sacrifice car benefit scheme since 2018, with 127 cars ordered on scheme to date.

Due to the nature of Equans's business, it has been able to offer employees free home charging point installations and Equans is continuing to educate its employees on the UK's comprehensive and ever-growing charging infrastructure.

"Implementing and running the scheme with Tusker has been fantastic. The Tusker team are awesome, they've held our hands with everything from helping us with employee education and engagement to providing roadshows and test drives. Tusker offers us a prestige service, even though our current order levels are relatively low compared to some of their other customers, I can't recommend them enough!"

Equans staff have been impressed with the choice of vehicle makes and models available on the Tusker scheme, with the most popular models being Tesla model 3, Audi e-tron, Toyota C-H, Kia e-Niro and Peugeot e-2008.







# Daily Mail

Following their launch in January 2021, Tusker caught up with Janette Shaw, Group Reward and Benefits Manager for the Daily Mail Group to find out how the Car Benefit Scheme was going with their 2,000 eligible employees.

So, Janette, what was it about the Tusker scheme that made you decide to provide it for your UK employees?

“We had decided to offer a Car Scheme to our employees as part of our comprehensive benefits package so had contacted several providers in the UK and asked them to present their offerings to us. We then shortlisted three companies and Tusker were the eventual winners of the service.”

What was it about the Tusker scheme which stood out from the competition?

“Tusker are the biggest provider in the UK having started the salary sacrifice for cars scheme so they were always going to be a contender, but their competitive pricing as well as the lifestyle protections they offer were the biggest factors. We have to consider the risks of offering benefits and the protections really do mitigate those for us.”

Were there any challenges in launching the scheme? Was it simple to do?

“Tusker led the process throughout the implementation, including working with our legal teams and external advisors to ensure everyone was comfortable with the contractual side of things. Tusker have so much experience with this that it was all completed smoothly”

What are the main benefits for your organisation?

“We’re keen to maximise employee engagement and retention, which offering tangible benefits such as the car scheme is proven to do. It also fits with our Corporate Responsibility Environmental Policy which is key for us – as Tusker’s scheme is carbon neutral, it will help us meet our targets.”

What’s the take up been like among employees?

The scheme has only been live for 3 months and already we’ve seen around 22% of employees logging in to take a look at the cars available, with 25 placing orders already. It’s been more popular than expected, particularly with electric vehicles as 85% of orders are for fully electric cars, which is great!”



Emily heard about the car salary sacrifice scheme via the AstraZeneca UK Benefits email communications.

“I was looking to move to an electric car from my diesel car and the salary sacrifice scheme was released at the perfect time. I wanted an electric car as I expect range will increase for electric cars over the coming years, so I plan to swap in another 3 years. Going through Tusker came with tax advantages, flexibility and a hassle-free process. I researched SUV/crossover style cars that were fully electric and I test drove a few different makes and models. The Jaguar I-PACE was a superior car, the interior felt much more luxurious than competitors and it offered the car-size and range I was looking for. The website was great for browsing stock cars and for getting quotes to configure the car. I liked the simplicity of navigating the site and the ability to see stock cars. There were some initial technical glitches when using Chrome to complete the paperwork but this worked fine when using Explorer. Everything was handled effectively. Tim, in particular was very good at sourcing a stock car that met all my specification requirements which meant no wait for a car to be manufactured. I would recommended Tusker to my colleagues, in fact I have already told them that if you’re looking for a new EV it’s a great way to obtain one without hassle!”



# Learn more

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