



Nottingham Trent  
University

**Human Resources**

# **Electric Car Benefit Scheme**

**Frequently Asked Questions**

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## 1. The Electric Car Benefit Scheme

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### 1.1 What cars are included as part of the scheme?

The scheme includes electric only vehicles. Hybrid vehicles, petrol and diesel cars are not available as part of the Electric Car Benefit Scheme.

### 1.2 What are the minimum requirements to create a Tusker account and get a quote?

You will need to:

- be a permanent employee or employed on a fixed-term contract that lasts longer than your chosen car lease of either 24 or 36 months.
- Have 12 months service and successfully passed your probation period.
- Be earning a minimum of £29,000 per year. (See question 2.1)

Non-salaried employees, like those on zero hours or worker contracts, are not eligible for the scheme.

### 1.3 How do I access the NTU/Tusker site?

Only colleagues that meet the minimum criteria will be able to create a Tusker account and get a quote on cars. (See question 1.2)

You will need to use our company code **NTU1** and your **NTU personal reference number** which can be located on *My HR/My Profile/My Employment*. Click on your most recent position to see your personal reference, which is a 7-digit number.

### 1.4 Who do I speak to or contact to find out more about the Electric Car Scheme?

The Tusker team will be available (from the scheme launch date), to help with any queries via email [EETeam@tuskerdirect.com](mailto:EETeam@tuskerdirect.com) and telephone 0333 400 7431.

## 2. Eligibility

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### 2.1 Why is there a salary threshold of £29,000 per year to participate in the scheme?

Tusker put salary thresholds in place to ensure that an employee's salary, after the salary sacrifice, does not fall below the [National Minimum Wage](#).

If at any point during the car lease the monthly deduction causes your hourly rate to fall below the National Minimum Wage on a permanent basis, (which is reviewed annually by the government) Tusker/NTU may be required to withdraw you from the scheme. This could result in an early termination of the car lease and an early termination charge which the employee is responsible for.

Depending on the projected annual National Minimum Wage increases, this salary threshold may increase.

## **2.2 If I can access the site, does this automatically mean I am eligible to order a car?**

Your application will be subject to final eligibility checks before your order is approved.

## **2.3 What checks will be conducted once I have placed an order for a car?**

All applications for car orders will be subject to further eligibility checks before an order can be approved. This will include checking criteria listed in *question 1.2*, as well as checking:

- Your gross salary, considering all salary sacrifice arrangements, is above the National Minimum Wage and is likely to remain so, for the duration of the agreement.
- Current employment record, e.g. active cases of formal action, absence (sickness, family leave)

These checks will be conducted again, up until the date of the delivery of your car. This is to ensure there are no changes in your employment status. If there are changes that no longer meet the criteria, NTU / Tusker will cancel the car order, which may result in a cancellation charge, which the employee is liable for paying.

## **3. Salary Sacrifice**

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### **3.1 Why is the scheme operating as salary sacrifice?**

Tusker's car scheme operates as a salary sacrifice to offer you the maximum benefit of leasing an electric car with savings on tax and NI contributions on your monthly payments.

### **3.2 If I am unable to participate in the salary sacrifice scheme, can I join another way?**

Unfortunately not. The scheme is provided only as a salary sacrifice scheme; therefore, you will need to meet the eligibility criteria to participate in the scheme.

### **3.3 What happens if I am participating in other salary sacrifice schemes, e.g. cycle to work, childcare vouchers, holiday buy?**

If you are participating in other salary sacrifice schemes, the total monthly deduction for all schemes cannot reduce your gross salary below the National Minimum Wage or Lower Earnings Limit for the duration of the car lease. Therefore, you will need to take this into consideration before applying for the Electric Car scheme.

### **3.4 Where can I find out the cost of other salary sacrifice schemes I am in?**

The details and monthly cost of salary sacrifice schemes are listed on your pay slip in the *payments* section (which can be found on My HR). You will be asked to provide this information as part of your car application on the Tusker website to help determine eligibility.

### **3.5 What is the impact of salary sacrifice on statutory benefits?**

The reduction in gross pay through salary sacrifice could have a negative impact on the calculation of any statutory benefits such as statutory maternity, adoption or shared parental pay. If you want to find out further information about how your entitlement to statutory benefits may be affected by salary sacrifice, you should contact HMRC. You may want to check with lenders, for instance credit cards, loan applications or mortgage companies,

regarding the criteria they apply and whether they will take account your salary before salary sacrifice has been applied.

### 3.6 What will this mean for my pension?

If you are a member of the [Local Government Pension Scheme \(LGPS\)](#) or [Teachers' Pensions Scheme \(TPS\)](#), there will be an impact on your contributions and other benefits (such as the death grant) whilst you are in the Electric Car salary sacrifice benefit. As the pension schemes operate under different rules, you may wish to contact the relevant pension scheme if you need further information, or you may wish to seek independent financial advice to make an informed decision.

If you are a member of the [Retirement Savings Plan \(RSP\)](#) as a salary sacrifice arrangement, you will need to take this into consideration before applying for the Electric Car scheme. (See *question 3.3*). There will be no other impact for members in the RSP or the [Universities Superannuation Scheme \(USS\)](#).

## 4. Leaving the Scheme

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### 4.1 What happens if I wish to leave the scheme?

It is a commitment to join the scheme for the lease term you select. You can obtain an early termination quotation at any time during the term of the scheme, but you will be responsible for the early termination charge. More details about early termination charges can be found in the Scheme Policy on the [NTU/Tusker site](#).

### 4.2 What happens if I resign from NTU?

If you notify NTU that you wish to resign or leave without giving notice within the first 3 months commencing from the start of the delivery date of your car, you will be liable for an early termination charge to leave the scheme.

If you resign and leave NTU after this 3 month exclusion period, an arrangement is in place to cover this early termination charge. **Please note** it is not your leaving date that is used to work out if there will be an early termination charge, it is the date you notify your employer that you wish to resign from your position.

More information on leaving the scheme, contract changes and early termination charges can be found in the Scheme Policy on [NTU/Tusker site](#).

## 5. Other Questions

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### 5.1 How can I contact Tusker?

The Tusker team will be available to help with any queries via email [EETeam@tuskerdirect.com](mailto:EETeam@tuskerdirect.com) and telephone 0333 400 7431.

### 5.2 Where can I find more detailed information about the scheme, terms and conditions and any charges I may need to pay?

This information can be found on the [NTU/Tusker site](#).

### **5.3 Where can I find information about Tusker's Privacy Policy Notice?**

Tuskers Privacy Policy Notice can be found here:

[https://tuskercars.com/journey/user\\_privacy\\_policy](https://tuskercars.com/journey/user_privacy_policy)