

THE CAR BENEFIT SCHEME

TLP has teamed up with Tusker to bring you a fully inclusive motoring package through your employee benefits, which lets you choose a brand new fully maintained car.



How does the Car Benefit Scheme work?

With the scheme, you agree to give up part of your gross salary in exchange for a non-cash benefit, in this case a fully insured and maintained brand new car. The benefit here is that you exchange the salary before your income tax and NI are deducted for a fully inclusive package with fleet and manufacturer discounts. However, as it is through your employer you will be liable for a Benefit in Kind tax, but this is all broken down in your net cost quote.

The scheme includes all routine servicing and wear-and-tear maintenance, fully comprehensive motor insurance, annual Road Fund License, European breakdown cover, replacement tyres and even lifestyle protections.

Why is this better than getting a personal car lease?

A personal lease price might look enticing but they often don't include VAT, servicing and maintenance, insurance, road tax, breakdown cover; all of which you'd need to pay in addition. Plus, personal leases often include an initial upfront payment or deposit which effectively brings down the monthly payments but is a real cost.

Who can I speak to for guidance?

Our Employee Engagement Team are Car Scheme experts, ready to explain how it all works and chat through the best car options for you. Call them on 0333 400 7431 or email EETeam@tuskerdirect.com

How long will my car take to arrive?

This varies depending on which car you choose. Stock cars are available in as little as 6-8 weeks depending on how quickly we can get all the paperwork back from you and your employer.

Want something more bespoke? With 'Build Your Car', you can choose the make, model, colour and all the extras to create your perfect car. Delivery varies depending on which car you choose but is typically 14-28 weeks.

Once you've placed your order we'll contact you with all the information along with an estimated delivery date.

Do I pay tax on the car?

Under the scheme you are liable for Benefit in Kind tax as the car is being provided as a benefit by your employer. It is calculated based on your income tax band and the list price and CO2 of the car you choose. You can find more information about this in our Benefit in Kind [guide](#).

What happens if I want to leave the scheme early?

There is an early termination charge during the first three months of your agreement. However, after three months, the early termination charge may not be payable if the reason is redundancy, retirement, resignation or TUPE (Transfer of Undertakings Protection of Employment). If you start Maternity, Paternity, Shared Parental, Adoption Leave, or are declared Long Term Sick, protection is also included. This means that the costs of your agreement will be covered when your salary is reduced to statutory pay. Full details can be found in the Scheme Policy on the portal.

What happens at the end of the agreement?

Tusker will contact you six months before you're due to return your vehicle to discuss your options. You can choose to return the vehicle and swap it for a brand new one, or you can buy the car outright. If you want to buy your car outright, we'll give you a final purchase price two months before your agreement ends.

How do I choose my new car?

Log in to your TLP Perks benefits platform, select Car Scheme, update your details and view the cars available. Once on the website you can view the range of models available, find answers to your questions and get quotations for the cars you're interested in. Once you've decided on the car you want, simply submit your selection online and we'll arrange the final approval with your employer.



The Tusker Car Scheme Includes:



Great savings



Maintenance & tyres



Excellent service
24/7



No deposit needed



Brand new car