Salary Sacrifice Scheme:

Would you like a new car and an easier life?

The SalarySacrifice4Cars scheme (SS4C) lets you drive away a brand new, fully-maintained and insured car for three years. You’ll get an all-inclusive motoring package for a fixed monthly amount, so all you really need to worry about is fuel and oil.

What’s Salary Sacrifice?

Salary sacrifice is different from a standard company car scheme. With SalarySacrifice4Cars, you agree to give up part of your gross salary, due under your employment contract, in exchange for a non-cash benefit – in this case a brand new car. The bonus here is that you’ll sacrifice the salary before your income tax and NI are deducted, making it much cheaper than a normal private lease agreement.

What’s included?

• All servicing and maintenance
• Fully comprehensive, fixed-cost motor insurance
• Annual road fund licence
• Full breakdown cover
• Replacement tyres
and even
• Protection in case of resignation or redundancy

The award-winning online site lets you view the huge range of models available, find answers to FAQs (frequently-asked questions), prepare quotations, compare cars and order your new car online.

Here to help

If you need a hand with the site, or you want to chat about ordering a car, you can contact Tusker through 'Live Help Online', an online instant messaging service that will put you in touch with one of the team, who will guide you through the process. You can also get in touch by phone: 0871 995 5300 or email: customerservices@ss4c.com.
Eligibility:

- The scheme is open to all staff of Basingstoke and Deane Borough Council but you must have an employment contract for a minimum of three years in order to enter into the salary sacrifice scheme.

- You must hold a full current UK, European or suitable international driving licence, proof of which must be provided before any car can be ordered.

- For those staff in receipt of a car allowance (cash alternative or essential user), the car must have 4 seats and be within the criteria of the Cash Alternative Allowance and Essential User Scheme policy located within the Staff Handbook. And the car must be used to carry out all business journeys and to claim mileage. You cannot have a salary sacrifice car and claim the allowance on another car.

- You cannot take out a salary sacrifice agreement if this takes you below the national minimum wage as this will have a detrimental effect on your National Insurance contributions for items such as Statutory Maternity Pay, Statutory Paternity Pay, Statutory Sick Pay and State Pension and so on

- Staff must have had at least 6 months’ service before entering the salary sacrifice scheme (this is a condition of the insurance policy)

- More information can be found on the Tusker website - You will need to log in to your account to access this (see below).

Further information:

- Part time workers – please use your full time equivalent salary when obtaining a quote.

- Please refer to the FAQ’s section located on the Tusker website for more information - you will need to log into your account to access the information.

- Please refer to the Scheme Policy located on the Tusker website for terms and conditions of the scheme – you will need to log into your account to access the information. You must ensure you read and understand all the terms and conditions of the scheme before entering into the salary sacrifice agreement.
• For those without access to a computer, please contact Tusker direct and they will be more than happy to provide a quote over the phone.

• When the order comes to the approval stage, a ‘dummy’ payslip can be created by the Payroll team to show you the true cost of the salary sacrifice scheme. Please contact the Payroll team if you would like a payslip produced.

• Those in receipt of a car allowance (cash alternative/essential user allowances) - your car allowance is subject to National Insurance and tax contributions. The salary sacrifice amount comes off your gross salary only. For example:

  • Salary – £3,395.08 per month (based on scale point 48)
  • Cash Alternative - £210 per month,
  • Salary sacrifice gross deduction amount is £300 per month.
  • £3,395.08 less £300 per month = £3,095.08
  • £3,095.08 plus £210 = £3,305.08 – This becomes the figure used to calculate tax and National Insurance Contributions.

• You must clear any outstanding car loan balance before you can enter into a salary sacrifice agreement. You cannot have these running concurrently.

• Mileage reimbursement rates payable for a salary sacrifice car are the HMRC advisory fuel rates for company cars, this applies even if you are in receipt of the cash alternative or essential user allowance as the car is deemed a company car by HMRC. Casual users will also be paid the HMRC rate for company cars if using their salary sacrifice cars for business journeys. Pool cars are available for casual users only. Please see http://www.hmrc.gov.uk/cars/fuel_company_cars.htm for rates.

• All cars on the salary sacrifice car scheme are classed as company cars and therefore it is against the law to smoke in them.

• Please ensure you are certain you can make the monthly payment before entering the salary sacrifice agreement as you will be liable for the monthly rental as Basingstoke and Deane accepts no responsibility for this.
Login information:

Staff in receipt of a car allowance (cash alternative or essential user lump sum), your log in details are:

Use the link: [https://www.tuskerdirect.com/login](https://www.tuskerdirect.com/login)

Please log in under the Salary Sacrifice Cars Log in section (on the right hand side of the screen)

- Username = your payroll number
- Password = basingstoke (all lower case)

Staff **not** in receipt of a car allowance your log in details are:

Just [click here](https://www.tuskerdirect.com/login) and follow the easy registration process:

1. Enter your Company Code: B&D1
2. Enter your Unique Employee Identifier: (your payroll number)

Once you have set up your account you can log in using the Tusker website link:

Use the link: [https://www.tuskerdirect.com/login](https://www.tuskerdirect.com/login)

Please log in under the Salary Sacrifice Cars Login section (on the right hand side of the screen)

For more information please contact Human Resources:

- Rob Crawford – Senior Payroll Officer ext 2516
- Stacy Crutchlow – Payroll Officer – ext 2601