



NHS Grampian Green Car Salary Sacrifice Scheme FAQs

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1. General Information

Q1 What is a salary sacrifice scheme?

A1 A salary sacrifice car scheme (known as the scheme throughout this FAQ) is a non-cash benefit that allows you to give up a portion of your salary in exchange for the use of a car.

The regular monthly deduction is automatically deducted from your salary before Income Tax, National Insurance and Superannuation contributions are made. This means that you will pay less income tax, national insurance and superannuation contributions.

You will be required to pay Benefit-in-Kind (BiK) tax because the scheme is classed as a benefit (like a company car, private medical insurance etc.) provided by NHS Grampian. The BiK tax will be handled by a change to your tax code for the following tax year.

Q2 What does Green Car mean?

A2 A green car is one which meets a minimum CO2 emission level of 75grams/km in order for it to be classed as a non-cash benefit as part of a salary sacrifice arrangement.

All cars that are available via this scheme meets this criteria and therefore supports NHS Grampian's sustainability strategy.

Q3 Who can join the scheme?

A3 The scheme is open to any NHS Grampian employee who:

- Has a permanent contract of employment, or a fixed term contract of employment that is longer than the duration of the contract period.
- Earns above Scottish Living Wage after the monthly sacrificed amount has been deducted, including any other salary sacrifice arrangements you may have. NHS Grampian's Car Lease/Expenses team will undertake a viability check, based on your contractual salary, to assess whether you meet this criteria.
- Is aged between 20-65 years old
- Holds a full driving licence if designated as the main driver. Please note that if the NHS Grampian employee is not to be the main driver, then the main driver must hold a full driving licence and the NHS Grampian employee may be a non driver in that situation.
- Does not have a current arrestment of pay at the point of application
- Is not on no pay at the point of application, e.g. sick leave, maternity leave, career break
- Meets the insurance eligibility - the full details are in your policy document.
- Complies with the terms and conditions of the Zenith Salary Sacrifice policy and the Salary Sacrifice Use Car policy.

For clarity bank workers are not eligible to apply for this scheme.

Q4 What's included in this Green Car Salary Sacrifice Scheme?

A4 You'll get:

- Use of an electric or hybrid car over an agreed period of time of your choosing from the available lease periods.
- Fully comprehensive car insurance
- Road tax
- Breakdown cover
- Scheduled servicing and maintenance
- Replacement tyres
- Windscreen and glass cover
- Accident management

Q5 Which cars are available?

A5 The salary sacrifice car scheme offers a wide range of electric and hybrid cars.

The specific models available to you are determined by the employer's policy. NHS Grampian has limited the availability to those less than £125K; this is linked to the risk mitigation policy in place. The website will only show you cars that are available to NHS Grampian. Motorbikes are not available on the scheme.

Q6 Does this scheme provide new cars only?

A6 No, a selection of used cars are also available.

Q7 How many cars can I take through this scheme?

A7 You can order up to 2 cars through this scheme, but in doing so your salary with the salary sacrifice deduction must not fall below the Scottish Living Wage. NHS Grampian's Car Lease/Expenses team will undertake a viability check to ascertain if this is the case, inclusive of any other salary sacrifice arrangements you may have.

Q8 What can I use the car for?

A8 You can use the car for both your business and personal use. If you choose to use the vehicle for NHS Grampian business use, you should claim reimbursement of mileage as normal.

Business use for your spouse or partner is also included, as long as they are named as a driver and their job is eligible with the insurer's eligibility, which can be found in the "My Documents" section of the Zenith portal.

Q9 What can't I use the car for?

A9 You cannot:

- Allow the car to be used by anyone other than the named drivers.
- Use the car/allow the car to be used for sporting activities, racing, or any form of competition without written consent from Zenith.
- Use the car for hire or reward.
- Mortgage, charge, pledge, assign, sub-let, or otherwise deal/dispose of the car.
- Allow any lien to be created upon the car (for repair or otherwise).
- Carry or permit the carrying of goods in or on the car except to the extent authorised by the insurance cover and in any event not exceeding the manufacturer's specification.

Q10 Does this scheme offer part exchange?

A10 Zenith is not able to buy or part exchange your car - you will need to arrange the sale of your own vehicle.

Q11 Who owns the car?

A11 Zenith owns the car - by joining the scheme, you have use of the car for the period you have chosen. At the end of the contract period you will be offered the option to purchase the car.

Q12 If I entered into this Green Car Salary Sacrifice Scheme will it impact my NHS Pension?

A12 Yes. Salary sacrifice schemes for ultra-low emissions vehicles are treated as non-pensionable, i.e., pension contributions should not be paid on the sacrificed salary and contributions should be deducted from salary after the amount sacrificed has been taken off. This means that your pensionable pay, on which your pension benefits are based on, will be reduced for the period of time you have salary sacrifice scheme deductions. It is advised that you seek independent financial advice if this is a concern to fully understand your individual position.

Q13 Could committing to this Green Car Salary Sacrifice Scheme adversely impact subsequent personal Annual Allowance tax charges?

A13 Yes, this is a possibility. It is advised that you seek independent financial advice if this is a concern to fully understand your individual position.

Q14 How can I ensure my access to Zenith's portal is secure?

A14 You will be required to set up a password. Two Factor Authentication is not currently available so you should ensure your password is strong and unique..

Please adhere to the following when creating a password.

STRONG PASSWORDS = KEEPING YOUR DATA SAFE

✓ HOW TO MAKE A **STRONG** PASSWORD

☞ Use **THREE RANDOM WORDS**

Pick three words that don't normally go together.

✓ Good example

RocketBananaPillow

✗ Bad examples

- AberdeenFootballClub (not random)

- Password123 (too easy to guess)

- YourName2011 (too personal)

💡 Long + random = hard to hack

🔄 ONE PASSWORD = ONE ACCOUNT

Never use the same password more than once.

Why are **UNIQUE** passwords important?

- If one app is hacked, criminals try that password everywhere
- Reusing passwords is one of the most common ways accounts get taken over

For more information on passwords, please visit the Cybersecurity page on the intranet: [Passwords and MFA](#)

2. Ordering a Car

Q1 How long can I keep the car for and what are the mileage options?

A1 For new cars you can choose a term from either 24, 36 or 48 months and an annual mileage between 5,000 and 40,000 miles (in increments of 1,000).

For used cars you can choose a term of 12, 24, 36 or 48 months and an annual mileage between 5,000 and 30,000 miles. You will not be able to set a term which would take the car over 87 months in age or over 100,000 total miles at the end of the agreed period of use.

Q2 What's included and not included in the monthly deduction?

A2 The following are included in the monthly deduction:

- Fully comprehensive car insurance
- Road tax
- Breakdown cover
- Scheduled servicing and maintenance
- Replacement tyres
- Windscreen and glass cover
- Accident management

Insurance excess, excess mileage, collection charges and fines are not included in your monthly salary deduction. Any charges for these will be deducted directly from your salary. Zenith will advise you of any additional charges prior to these being deducted from your salary.

A full list of the potential costs can be found in the salary sacrifice car scheme policy document, available in the "My Documents" section of the Zenith portal.

Q3 What if I end up doing more or fewer miles than my contract states?

A3 It is important to choose a realistic mileage when ordering or amending your mileage, as excess mileage is chargeable (at a rate per mile which will be confirmed when you order) but under mileage will not be reimbursed.

After an initial 12-month period, Zenith will give you the opportunity to increase or decrease your mileage at certain points within the term. This will result in a revised monthly deduction, which will need to meet the Scottish Living Wage viability check, and be accepted by you. Regardless of any amendment to

your mileage, the overall contract is still subject to the same annual and total miles caps as when you ordered your car.

Q4 Can I organise a test drive through Zenith?

A4 No, unfortunately Zenith is currently unable to offer test drives.

Q5 If I'm ordering a used car, will it be the exact one I've seen on the ordering website?

Q5 Yes, the pictures on the website would be the one you can order.

Q6 Can I reserve a used car?

A6 Zenith's used car stock is in high demand and changes daily so cannot be reserved. Once you have made your decision you can secure your car by placing the order. Zenith hold the car to give NHS Grampian time to undertake the Scottish Living Wage viability check, approve your application and for your licence check to be completed. Receiving a quote does not automatically reserve the car.

Q7 What will be included with a used car?

A7 You can expect the same service from Zenith regardless if you're choosing a used car. It will still come with an all-inclusive* maintenance, insurance, and service package.

For the full details of Zenith's used car offering, please refer to their Used Car Promise on their portal.

Q8 What condition can I expect of a used car?

A8 All Zeniths used cars undergo an AA Safety Inspection to give you peace of mind on the quality of the car. As with all used cars, general wear and tear may be present in line with the car's mileage and age. For full details, please refer to Zeniths Used Car Promise available on their portal.

Q9 How accurate is the electric vehicle (EV) range?

A9 The quote you will receive will display the manufacturer's advertised range for new cars. However, the range can be impacted by driving style, driving terrain, weather conditions, and the use of other features that draw power from the battery.

Although batteries are equipped to last a long time, you may experience some minor deterioration in range as the age increases. It's important you factor this in so you can make sure your chosen vehicle meets your needs.

If you'd like some guidance Zenith have experts who can help, please refer to their website for detail.

Q10 Do used cars come with warranty?

Q10 The warranty on all cars differs based on the car's mileage and age. If your car is within this warranty period, you will benefit from the warranty package.

The maintenance package remains, even after your car's warranty period.

Q11 Can I pay an initial amount to decrease the cost of the monthly salary sacrifice?

A11 No, the car is provided to NHS Grampian for a fixed period of use and classed as a company car. Payment of an initial amount is not permitted under the scheme.

Q12 Can I have a personalised plate on the car?

A12 Personal number plates are allowed and Zenith can do most of the paperwork for you. There is a cost to this which is not included in your regular monthly salary sacrifice amount - £80 DVLA fee plus £20 administration fee.

Please contact Zenith for more information or to start the process.

Q13 Once the car is ordered, is the price locked in?

A13 If you order a used car the costs you see when you place the order will remain the same.

If you order a new car the costs will only change if there is an amendment from the manufacturer. The manufacturer doesn't fix the price or the specification at the point of order so there can be changes before the car is delivered, especially if there is a long lead time. Zenith will always notify you of any price or specification changes as soon as they are made aware and you will have the option to cancel your order if you don't want to pay the new cost or it doesn't pass Scottish Living Wage check.

Q14 Can I cancel or amend the order once it's been placed?

A14 If you are looking at new cars, please only place an order once you are ready, as there is no guarantee that you will be able to amend it later. Whilst Zenith will try to accommodate any changes, it's not always possible and you may be liable for any costs incurred as a result.

If you wish to cancel an order for a new car and the supplying dealer imposes a cancellation fee, you will be liable for this fee.

You can cancel an order for a used car prior to delivery with no fee, however you will need to pay for the licence check if this has been completed.

Full details can be found in the policy document, available from Zenith's portal.

Q15 Can I cancel the arrangement once the car is delivered?

A15 If you cancel the arrangement within 90 days of the car being delivered to you, you will be liable for an early termination cost. This will be 40% of the outstanding rentals for the contact period you chose.

If you cancel the arrangement after 90 days of the car being delivered to you, there will be certain circumstances where an early termination cost will not apply. Equally there are circumstances where an early termination cost will apply. Please refer to the relevant policy for further details, available via Zenith's portal.

Q16 When will the first deduction be made from my salary?

A16 Your first deduction will be taken from your salary the month after delivery and will continue until the agreed number of payments have been taken. For example, if you take the car for 36 months, you will make 36 payments. This means you will have at least one deduction after the car is returned, and it

could be more if you have taken payment breaks with NHS Grampian during the period of use.

Q17 The figure noted in my quote does not match the figure deducted from my salary, why is this?

A17 When quoting on the website, the quote summary page will show you both gross deduction and net cost figures. The gross deduction figure is the amount that will be deducted from your salary. The deduction may be split over several deduction codes, which are necessary for financial recording purposes, but will add up to the gross deduction figure. The net figure is the one that illustrates the potential effect on your take home pay as it takes into account both the Benefit-in-Kind (BiK) you will be paying and the income tax, national insurance and superannuation contributions saving you may make. The search results pages show net cost as this is an estimate of the effect on your salary.

Please note that BiK tax charges will be managed through a change to your personal tax code, and therefore collected via tax deductions from your salary, and not through your salary sacrifice deductions.

Q18 Will I pay company car tax?

A18 Yes, this is known as Benefit-in-Kind tax (BiK) and you will pay this because salary sacrifice is classed as a non-cash benefit.

To view current BiK tax rates, visit: [Check or update your company car tax - GOV.UK](https://www.gov.uk/check-car-tax)

NHS Grampian will advise HMRC that you have joined this scheme and will provide details of the car as soon as you have taken delivery of it. At the end of each tax year NHS Grampian will report any BiK to HMRC, who will then advise you of any amendment to your tax code. Any BiK tax due will be collected direct from your salary via the amendment to your tax code.

Q19 What happens if road tax increases?

A19 If the cost of the road tax, also known as Vehicle Exercise Duty, for your car increases, the difference in cost between the amount included at the time of order and the new cost will be recharged to you and your monthly salary deduction amended. You'll be notified of the amount before the deduction is taken.

Q20 What happens if I resign from my post?

A20 If you resign from your post you should contact Zenith as soon as possible and their team will advise you of your options.

There may be early termination costs, particularly if you resign with a certain period of entering into the salary sacrifice scheme arrangement. It is important that you read your scheme policy document.

Q21 What happens if I go on maternity/paternity/adoption leave, shared parental, sick or unpaid leave?

A21 Participation in the scheme could reduce the amount of statutory pay that you are entitled to, if your gross salary is reduced to less than £112 per week.

If you do take maternity, shared paternity, or adoption leave and receive statutory maternity pay (SMP) or statutory adoption pay (SAP), you will still be able to use the car, but the salary sacrifice amount cannot be deducted from SMP/SAP.

You will continue to be responsible during payment of SMP/SAP for any charges incurred outside of the regular salary sacrifice as a net deduction, (e.g. parking fines, penalties etc).

You will need to repay any charges and accrued salary sacrifice amounts in full when salary is in payment again. If you do not earn enough to pay for this, or you do not return to work, you agree to reimburse NHS Grampian for the outstanding balance. If you cannot afford to repay this when you return to work, you will need to discuss this with NHS Grampian.

Q22 Will a salary sacrifice deduction have any impact on my entitlement to Occupational Sick Pay?

A22 No, your entitlement to full pay and half pay is unaffected by a salary sacrifice deduction.

Q23 Will a salary sacrifice deduction have any impact on my entitlement to Occupational Maternity/Paternity/Adoption Pay?

A23 Yes, a salary sacrifice deduction can affect Occupational Maternity Pay (OMP), Paternity/Adoption Pay and Statutory Maternity Pay (SMP). These payments are calculated on your average earnings during a specific period, therefore reducing your gross salary through a sacrifice arrangement may lower the amount of pay you receive.

Q24 Will a salary sacrifice deduction have any impact on my entitlement to Statutory Sick Pay?

A24 From 6 April 2026, salary sacrifice will generally not prevent an employee from qualifying for Statutory Sick Pay (SSP), as the Lower Earnings Limit (LEL) requirement is being abolished. All employees will be eligible for SSP, though for some low earners SSP will be calculated as 80% of their average weekly earnings, currently capped at £123.25 per week. The salary sacrifice arrangement will reduce your earnings, therefore the 80% calculation might result in you receiving less than the standard weekly rate of SSP.

Q25 Can I smoke in the car?

A25 No, you cannot smoke or vape in the car.

Q26 Can I take my car abroad?

A26 Only travel within Europe is permitted. Before taking the car abroad, you will need to request overseas travel documents from Zenith.

At least two weeks before the date of intended travel you should contact Zenith for a travel pack. There will be a fee for this; you will be notified of this in advance prior to it being deducted from your salary. Zenith has created a checklist and some top tips to ensure you have everything covered, available via the portal. Please refer to the policy for the full terms and conditions around taking the car abroad.

3. Insurance

Q1 Can I add additional drivers to the insurance policy?

A1 Yes, you can add up to two permanent additional drivers. However, drivers you name to be added to your insurance policy must comply with certain terms and conditions, including age-related restrictions. Please refer to the relevant policy document for more details.

Q2 Are any insurance excesses included in the monthly deduction from salary?

A2 No, these are not included in your package and will come at an additional cost.

Q3 Can I join the scheme even though I have points on my licence or had an accident in the past?

A3 Points on your licence or a past accident may make you not eligible. Details regarding insurance eligibility can be found in Zenith's portal.

Q4 What's happens if I get points on my licence whilst on the scheme?

A4 Gaining too many points on your licence may result in a driving ban and make you liable for early termination fees.

If you get points without a ban, you'll be able to remain on the scheme until the end of the agreed period of use but won't be able to extend or re-order if the points take you outside of the eligibility required for the scheme. Please refer to the relevant policy document for full details.

Q5 Will my no claims bonus be impacted?

A5 You will not accrue 'no claims bonus' whilst on the scheme in the same way you would with a personal car, but Zenith can supply you with a 'claims history letter' which details any accident claims made throughout your car allocation.

The document will include information on all fault and non-fault claims regardless of whether the insurer was notified. Please note this is not a 'no claims history letter.'

Q6 How do I get a claims history letter?

A6 Claims history letters are available from Zenith and are free of charge. Requests can be made by contacting Zenith using the dedicated phone number or email address found on the Zenith website after you log in. It could take up to 14 working days for your request to be processed.

To process your request Zenith would need the following information:

- Dates of employment
- Vehicle registration (including dates of your vehicle allocation)

If you would like multiple cars on your letter you will need to provide these details for all of those cars.

4. Delivery of your car

Q1 Do I need to collect my car or will it be delivered?

A1 The car will be delivered to you at your chosen location. The dealer will be in touch at least a week prior to your delivery date to confirm the delivery slot with you. On the day of delivery, the delivery agent will call you when they are one hour away.

Q2 What do I need to do when the car is delivered?

A2 You should make sure you are at the delivery location during your delivery time slot. The delivery agent will give you a 360° walkaround so you can check you are happy with the car. If for any reason you are unhappy with the car:

- Do not sign the handover document.
- If possible, take a photo of the damage.
- Contact Zenith within 24 hours of delivery.
- Confirm to NHS Grampian's Car Lease/Expenses team that you have taken delivery of your car – gram.greencarsalarysacrificescheme@nhs.scot

If you are taking a used car, it is a good idea to familiarise yourself with Zenith's Used Car Promise document, available via their portal, which outlines the condition you can expect your car to arrive in.

Please refer to Zenith's Delivery Day Guide, available via their portal, for further details.

Q3 Are there any licence checks before delivery?

A3 Yes, once your order has been placed, all listed drivers must complete an e-Declaration. This is an online form that gives consent for their driving licences to be checked by Zenith.

Zenith will contact you via email regarding this once you've placed your order.

Q4 How long will it take for my vehicle to be delivered after ordering?

A4 The delivery timeline of new cars will vary depending on the model you choose. The Zenith portal will give you an estimated timescale when quoting and will keep you updated through to delivery once your order is placed.

If you opt to order a used car, Zenith aim to deliver within 14 days of submitting your order request, subject to NHS Grampian undertaking viability checks and completing the approval process and Zenith undertaking licence checks.

You will receive email updates from Zenith every time your order status changes. If in a 4-week period, there is no change to the build date or delivery date, you will also receive an automatic 'on track' email just to confirm that everything is on schedule.

You will also be able to track your order status at any point by logging into your 'My Account' area.

As soon as the car is available, you will be contacted by the vehicle dealer so that delivery can be arranged.

Q5 What happens if I change my mind and want to return my used car?

A5 If for whatever reason you change your mind, are not happy with your car and Zenith cannot resolve the issue, they offer a 7-day Return Promise. To return your used car within 7 days you should contact Zeniths Order Fulfilment team.

Zenith reserve the right to refuse the return of the car if these conditions are not met.

After collection, any deductions that have been made from your salary will be refunded. You will be responsible for any charges incurred due to the above conditions.

Please refer to Zenith's Used Car & Day Promise document, available via their portal, for further information.

Q6 Do I need to tell anyone when I take delivery of the car?

A6 When you take delivery of the car, you should advise NHS Grampian's Car Lease/Expenses team – gram.greencarsalariesacrificescheme@nhs.scot

NHS Grampian will advise HMRC accordingly for Benefit in Kind (BiK) tax purposes.

5. End of Contract

Q1 What choices do I have at the end of the salary sacrifice period?

A1 You have three options:

- Stay on the scheme and order a replacement car
- Purchase the car
- Return the car

In some circumstances, you may have the opportunity to extend the term of your car, but this is not guaranteed and is on a case-by-case basis.

For more information, please refer to the salary sacrifice car scheme policy.

Q2 I've received an email to replace my existing car as my current salary sacrifice arrangement is coming to an end. When can I place my next order?

A2 Due to the short lead times and varying stock availability, the earliest you can order a used car is 28 days before your current salary sacrifice arrangement ends.

An order for a new car can be placed several months before your current salary sacrifice arrangement ends, as new cars have longer lead times.

Q3 What are the charges at the end of my salary sacrifice agreement?

A3 If you opt for the car to be collected from you (either at the end of the agreed period of use or earlier), you will need to pay the collection costs. Please contact Zenith to establish the current cost of collection. Zenith will advise you of the cost before any deduction is made from your salary.

If there is damage on the car above the BVRLA Fair Wear and Tear guidelines will apply, and you may incur costs. The guidelines are available on Zenith's portal. Zenith will confirm these costs to you after the vehicle has been returned and inspected.

Excess mileage is chargeable at a pence per mile rate which Zenith will confirm when you place your order, but under mileage will not be reimbursed. The final mileage reading will be taken at the de-fleet centre.

Zenith will advise you of any charges liable at the end of the agreement before any deduction is made from your salary. Please note that these charges may follow after your last regular salary deduction.

Q4 What do I need to do before I return my car?

A4 Before returning the car, you need to:

- Thoroughly clean the car, for guidance on how to do this please refer to the Road Ready cleaning guide, which is available via Zenith's portal.
- Remove your personal plate and complete the necessary paperwork.
- Return all accessories and equipment you were provided with.
- Leave service history paperwork in car.
- Make sure the car has 50% charge or ¼ tank of fuel.
- Log or repair any damage.

Please refer to Zenith's Car Return Checklist, available via their portal, for further information.

Q5 When will my final regular salary sacrifice deduction be taken?

A5 Salary sacrifice deductions are taken in arrears, which means you do not make your first payment until the month after delivery of the car. When the car is returned you will have remaining deductions to cover the total period of use.

For example, if you take delivery of the car on 10 June 26 your first deduction will be from your July 2026 salary (covering the period 10 June - 9 July 2026). If your agreed term is 36 months and you return your car on 10 June 2029, your final deduction will be made in your July 2029 salary (covering the period 10 June - 9 July 2029).

When the car is returned NHS Grampian's Car Lease/Expenses team will reconcile your payments and advise of any further deductions that may be required e.g. if you had payment breaks due to maternity leave, long term sick leave, or other arrangements made with NHS Grampian. If you keep the vehicle past the agreed end date you will be charged a pro-rated daily rate. Zenith will advise you of this prior to any deduction being made from your salary.