

CONTENT: HOW SALARY SACRIFICE WORKS + USED SALARY SACRIFICE

Salary sacrifice is one of the most affordable ways to get behind the wheel of a brand-new EV or hybrid car.

The scheme is offered as a benefit through your employer, and if you're eligible, you could enjoy tax-efficient driving, with a convenient all-inclusive package. It's never been easier to switch to electric and reduce your impact on the environment, while also getting the ultimate EV experience with the latest makes and models from our range.

HOW DOES SALARY SACRIFICE WORK FOR EMPLOYEES?

By sacrificing a fixed amount of your salary each month in exchange for a car, you could make significant tax savings. This is because the amount is taken from your pre-tax salary, lowering your tax and NI contributions, and leaving you with more cash in your pocket.

Just like leasing, you'll be able to choose a term that suits you, and you'll be able to browse a range of cars to suit your budget. Unlike leasing, however, you won't be asked to pay a deposit, making the scheme an affordable and accessible alternative.

Plus, you'll get all this included in just one monthly cost:

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

USED SALARY SACRIFICE VEHICLES

Your employer now offers both new and used vehicles through salary sacrifice – but what does a used salary sacrifice vehicle include?

You'll get everything you usually would from your salary sacrifice scheme with the addition of shorter terms and peace of mind that all cars will be ex-Zenith maintained vehicles, so you can be confident all the cars available have a full service history.

USED CAR PROMISE – WHAT DOES THIS INCLUDE?

- 14-day delivery – subject to authorisation and licence check
- 7-day return*
- Full-service history
- AA safety inspection
- Public compatible charging cable
- Comprehensive vehicle handover
- Full valet inside and out prior to delivery
- At least 3 months MOT on delivery
- At least 1 month/500 miles before the next service is due

- Tyre tread will be a min of 3mm (legal limit 1.6mm)
- Cars will be refurbished but general wear and tear may be present in line with the car's age and mileage*

*Full details can be seen in the used car promise (<https://www.zenith.co.uk/our-used-car-promise/>)

SALARY SACRIFICE BENEFITS FOR EMPLOYEES

From the all-inclusive package which saves you time and money to lower EV running costs, you'll find so many reasons to switch to electric. Salary sacrifice for employees really is a no-brainer.

- An affordable way to drive either a brand new or used car
- Save on tax, National Insurance and pension contributions
- Pay less BiK tax[^] compared to petrol and diesel cars
- Stress-free driving with an all-inclusive package
- No deposit or upfront payments
- Lower running costs with an EV
- Drive a new car every few years
- Choose from a large range of makes and models
- One monthly payment makes it easier to budget and plan ahead

BROWSE, QUOTE AND ORDER IN MINUTES

If you're eligible for the scheme, you'll be able to configure your ideal car online and place an order by logging into your account area. We've made salary sacrifice for employees easy, and you could get your car in 4 simple steps.

- 1 Step one - Browse the latest makes and models
- 2 Step two - Get live quotes as you configure your car
- 3 Step three - Order and wait for employer approval
- 4 Step four - Sit back and wait for delivery day!

Visit the Zenith driver hub to learn more. [<https://www.zenith.co.uk/salary-sacrifice/employees/>]

[^]Salary sacrifice for employees is subject to something called Benefit-in-Kind (BiK) tax, but it's significantly cheaper for electric and hybrid cars than petrol or diesel cars, making EVs a tax-efficient option.