

About Leasing

Where there is any conflict between the terms of the Master Contract Hire Agreement/SLA and these FAQs, the Master Contract Hire Agreement/SLA shall prevail.

Who are Knowles Fleet?

Knowles Fleet is an employee-owned company that takes pride in providing an administration service to organisations across the UK. We are not a leasing company, credit broker or hirer.

All quotations, terms & conditions and documentation has been approved by your employer and is in line with their local policies.

What is included

The contract includes all costs of finance, maintenance, servicing, tyres, windscreen and glass, comprehensive insurance, and full support from Knowles Fleet.

In addition to:

- Zero deposit
- No credit checks
- 24/36/48 monthly payments
- No arrangement fees
- No delivery or collection fees

What is not included

The contract does not include vehicle charging. Fluids will be topped up as part of the regular servicing and maintenance regime. Fluid top ups outside of regular servicing and maintenance are not included.

Although every effort will be made to arrange a replacement vehicle, the contract does not include a free-of-charge replacement vehicle in the event of a breakdown or accident. A relief vehicle is available at an additional cost on request from the Quote team. This must be requested before your vehicle is ordered and cannot be added to the contract later.

The contract does not cover damage caused to the vehicle by incorrect driving style, failure to follow the instructions published in the manufacturer's handbook or impact damage. Any additional cost not covered under the contract will be the responsibility of the driver.

Will I receive business mileage reimbursement?

Yes, if you undertake business mileage in your salary sacrifice EV you will be compensated accordingly.

Your right to cancel

You can cancel the agreement within five working days of the date that you signed your agreement without liability or fee. Any cancellation after this period may result in you being liable for a cancellation fee which will be confirmed to you before we cancel the order.

What are the qualifying criteria to have a lease vehicle?

Please refer to the scheme policy for eligibility.

Quotes

How do I request a quote?

If you have not already done so you will need to create an account by selecting 'Create account' from the top right of this page. Once you have created an account, you will need to login using your username and password.

When you select 'Request a quote', if your employer offers salary sacrifice, you will be prompted to provide your salary details so we can generate an accurate quote. You can select from relevant filters to narrow down your vehicle selection before selecting your car from a dropdown menu.

Your quote will be produced with just your paint selection in the first instance. After the first quote is displayed you can amend the quote to include accessories or adjust the mileage. You will have the option to save any quotes which you can then return to at any time.

How are the salary sacrifice savings calculated?

Your quote is based on the salary information that you provide.

Our system will calculate your pre and post-sacrifice remuneration arrangement and then calculate the difference in your take-home pay, the difference being the net cost.

Please note that if your salary or any other aspect of your pay changes e.g. salary, contracted hours, other sacrifices, then this may impact the savings calculated.

Will my pension be affected?

No, your pension contributions will continue to be calculated based upon your reference salary (pre sacrifice salary).

Do I have to pay car benefit tax?

Yes, your salary sacrifice EV is classified as a company car and you will have to pay Benefit in Kind tax on the taxable benefit.

If you receive a salary from your employment you pay income tax through the PAYE system. If you receive goods or other non-cash items, you are receiving a "benefit in kind" which is taxable. A car that is provided by your employer whether by salary deduction or salary sacrifice is classified by the HMRC as non-cash income. The "benefit in kind" value of the car is calculated by multiplying the list price of the car by the CO₂ percentage.

Each year HMRC publishes a table of emission values that equate to a CO₂ percentage figure. The percentage applicable to your car will update each year and this will amend the amount of tax you pay. An estimate of each year's tax is detailed on your quote.

Payments made by salary sacrifice are a salary swap and not payments for the private use of the car.

Therefore, the tax calculation is based on the greater of the list price x CO₂ % or the annual sacrifice e.g. £40,000.00 list price x 2% CO₂ percentage = £800.00 benefit x 20% tax rate = £160 per annum Car Benefit Tax

Please note that the Benefit in Kind calculated by HMRC is classified as taxable income and may affect your entitlement to income-related state benefits. If you are likely to be affected by this, we recommend you seek independent financial advice.

Is the car benefit tax included in my payment for the car?

No, it is a separate payment to the HMRC.

The tax is collected through the PAYE system via a system called payrolling. There will be no change to your tax code but your employer will collect the applicable tax from your pay each month and this will be paid to the HMRC. You will see a payslip note detailing the amount that has been taxed. Please note this is not the amount of tax you pay, but the amount on which tax is applied.

Why do some of my quotes vary from week to week and to those which my colleagues have had?

Quotes are based on the best price available from several different lease companies at the time you obtain your quote. The leasing companies update their prices on a regular basis and a lease company that provided a price yesterday may not do so today. As our website is constantly obtaining live prices, quotes can change from one day to the next. However, if you save the quotes, they are valid for 21 days meaning you can benefit from the best price. However, quotes are subject to change in the event of any changes in supply costs, interest rates or government grants or legislation.

Quotes are based on your own circumstances and mileage. These may differ to your colleagues and will result in a different price.

Why are my quotes more expensive than they were 3 years ago?

Prices supplied by lease companies which are used to calculate your quotes vary based on pricing from manufacturers, interest rates, promotions, legislative changes etc. As the overall cost of vehicles increase, the leasing costs will increase.

What is a relief vehicle and can I have one?

A relief vehicle can be added to your contract prior to delivery and will provide you with a vehicle if your car is off road for more than 24 or 48 hours due to a mechanical failure (depending on which option is chosen). You cannot add a relief vehicle during the contract. If you would like to consider a relief vehicle, please speak to our ordering department on 01206 252300 option 3.

Orders

Can I change my order once it has been placed?

Once your order has been placed, it may be possible to amend your order. However, a charge may apply. Please contact our Order team if you wish to discuss changing your order on 01206 252300 option 3.

Will there be a fee to cancel my order?

If you choose to cancel your order a fee may apply. Please contact our Order team if you wish to discuss cancelling your order on 01206 252300 option 3.

Why has my price changed from when I submitted my application?

Unfortunately, there are reasons outside of our control which may cause your price to change. These can include quotes expiring, manufacturer price increases or legislative changes. We will endeavour

to source a new price as close to your original cost as possible and we will contact you to discuss the increase.

Can I nominate my local dealership?

All orders will be placed with our preferred supplier network. We have long standing relations with each of our preferred suppliers who fully understand our business and can offer an exceptional service.

Should you wish to support your local dealership you can do so by using them for all of your vehicles servicing and maintenance requirements.

Have you got any vehicles I can use while I wait for the one I have ordered?

If you have a vehicle on order and need a temporary vehicle while you wait for delivery, we may be able to assist with a lead in car. Please call us on 01206 252300 option 3 to discuss.

Do you have any information about how I can get a home charge point fitted?

If you would like to discuss getting a home charge point fitted at your home address then please call the Quotes team on 01206 255420 or email evcharging@kafleet.com.

We will put you in contact with an approved installer who will contact you directly to carry out a survey prior to installation.

Please note that not all properties are suitable for a home charging point.

What vehicles are available the quickest?

To see quickly available vehicles go to our Featured Cars page or book a personal shopper call by calling 01206 255420.

Delivery

How long will my vehicle take from point of order?

Most cars are factory orders and will take around 12 - 20 weeks from order to delivery so please take this into account when you make your choice. Some vehicles may take longer.

How will I receive my vehicle, do I have to collect or will it be delivered to me?

We will contact you once your vehicle arrives into stock to make delivery arrangements.

Maintenance/Serviceing

What do I do in the event of a breakdown?

If you experience a breakdown in your vehicle you will need to call the breakdown number for your lease company. You can find the number [here](#).

We recommend you save the breakdown number to your mobile contacts in case you breakdown in an area without internet signal.

- Try to avoid coming to a stop where you are obstructing the road.
- If stopped on a carriageway or motorway turn your steering wheel inward away from the road to avoid being pushed into traffic.

- If stopped by the side of the road, leave your car and stand somewhere away from the traffic.
- If you must remain in the vehicle, sit on the side furthest away from the traffic.
- If you have a smart phone, use a map service to pinpoint your location before calling the breakdown service.
- If you do not have a smart phone, look for landmarks or signs to help the breakdown team locate you.
- Call the breakdown number.
- If breakdown is unable to repair your car, have it towed to the nearest franchised dealer.
- If you have a warning triangle, deploy it if it is safe to do so.
- Keep something warm in your car i.e. coat, fleece, blanket to keep you warm if you breakdown
- Ensure your locking wheel nut key is available (you will usually have one of these if you have alloy wheels) in the event your tyres need to be replaced.
- You will not automatically be entitled to a car whilst your vehicle is being repaired unless you have a relief vehicle on your contract.

Will I be given a vehicle if the car breaks down?

Replacement vehicles are not guaranteed as part of your lease car contract unless you have opted for a relief vehicle. If your vehicle breaks down and cannot be repaired, the breakdown company may give you a vehicle for 24 hours. However, this is not guaranteed. If your vehicle is towed to a garage, the garage will endeavour to give you a courtesy car if they have one available. Please note that courtesy cars will not be on a like for like basis and are usually a small car. Garages are also unlikely to have automatic courtesy cars available; you will need to make alternative arrangements if you have an automatic only licence.

Where do I take my car for a service, tyres, breakdown, MOT etc?

When we deliver your new car, you will have access to an online driver pack which contains information regarding servicing, tyres and breakdown. You can access relevant numbers and information for your vehicle [here](#). We recommend that you save the main numbers such as breakdown and accident helpline, into your mobile phone.

Servicing should be undertaken by a franchised dealer. If you take your vehicle to an independent garage, the lease company may not authorise the work and you may be liable to pay the full cost. MOTs should be undertaken at a DVA Test Centre.

Call the tyre and breakdown numbers provided to access the relevant services. This will usually be one of the mainstream providers, such as, KwikFit, ATS, AA, RAC.

Will I get a courtesy car if my vehicle has a service, MOT, recall or other maintenance issue?

Courtesy cars are not a guaranteed part of your lease car contract. Where a vehicle is taken to a franchised dealer for service, MOT, recall or other maintenance issue, they will endeavour to give you a courtesy car if they have one available. We advise early booking with the garage to increase your chances of obtaining a courtesy car. Please note that courtesy cars will not be on a like for like basis and are usually a small car. Garages are also unlikely to have automatic courtesy cars available; you will need to make alternative arrangements if you have an automatic only licence.

How often should I service my car?

Most manufacturers recommend that a car should be serviced every 12,000 miles or every 12 months, whichever comes first. Many cars feature a self-diagnostic system which will advise when a car service is due. However, this should not be relied on alone and you should consult your vehicle handbook or contact your local franchised dealer to confirm the intervals. Drivers are advised not to ignore any in vehicle warning signs even if they occur before 12 months or 12,000 miles has been reached.

Not servicing your car increases your chances of suffering a breakdown. This could be costly and inconvenient if you have to rely on hire cars or public transport while your vehicle is fixed.

Any charges to repair the vehicle due to failure to service will not be covered under the lease arrangement and you will be liable to pay the full cost.

Where is my nearest main dealer/tyre company?

You can locate your nearest main dealer or tyre company by calling the lease company who will locate this for you or by searching online.

Details of the leasing company will be provided to you following delivery of your vehicle by way of a VCF file that can be imported into your mobile phone and is confirmable at any time via your online account.

When is my MOT due?

The first MOT on a new vehicle is due when the vehicle is 4 years old. You will receive an automated reminder from our system at least one month before the MOT is due. It is important that you have the MOT completed before the expiry date. Where an MOT is due to coincide with the end of contract, the MOT must be completed before the vehicle can be collected.

Does my car need an MOT before it is collected?

Yes. If your vehicle is due to be returned around the MOT due date, you will need to ensure the vehicle has a valid MOT before collection. Failure to do so may result in an aborted collection and you will be liable for any fees charged by the lease company.

Can I add items to the car during the contract such as a tow bar or winter tyres?

Yes, it is usually possible to add items to the car during the contract. However, you would need to contact the lease company to confirm as the vehicle belongs to them. If you add any items to the vehicle during the contract, they can either be left on when the car is returned or removed and any damage made good.

Do I have to renew my road tax?

The lease company who owns your vehicle will automatically renew your Road Tax on an annual basis. In order to ensure they can renew the Road Tax; you will need to have a valid MOT (the first MOT is due when the vehicle is 4 years old). It is your responsibility to ensure the MOT is completed on time.

Insurance

How do I report an accident?

To report an accident, go to www.knowlesfleet.com and select 'Report Accident'. You will be prompted to enter your registration number and login to your account before completing the accident form. Please complete as many details as possible to prevent any delay in processing your claim. Once you have completed the form, you will have the opportunity to select a repairer local to you. Please contact the repairer to arrange for the repair to be estimated.

How do I get a copy of my insurance certificate?

If you require a copy of your insurance certificate, please call 01844 275555.

What do I do about windscreen damage?

If you have sustained a chip or crack to your windscreen, please call 01844 275555.

Why do I have to pay an insurance excess?

Your vehicle is covered under an individual insurance policy. Like most insurance policies, an excess is payable for any claims. The excess which is applicable to the claim will be advised at point of claiming and may be higher for younger or inexperienced drivers. If the excess is recoverable from a third party, this will be paid back to you on receipt.

Can I add an additional driver to my insurance?

It may be possible to add an additional driver to your insurance policy depending on your employer. Please contact us on 01206 257220 to check. In order to add an additional driver, we will require a copy of their driving licence as well as the licence check code from the DVA.

Can I insure someone who is on a provisional licence?

No, this is not possible.

Will I be given a vehicle if I have an accident?

You will not be automatically entitled to a vehicle whilst your own is undergoing repairs unless you have a relief vehicle on your contract. In practice, it is likely that a courtesy car will be available if you book your vehicle in for repair with enough notice. Please note that courtesy cars will not be on a like for like basis and are usually a small car. Garages are also unlikely to have automatic courtesy cars available; you will need to make alternative arrangements if you have an automatic only licence. If your vehicle is declared a write off, any courtesy car will need to be returned to the repairer immediately. If a third party is at fault, we may be able to arrange a credit hire vehicle. In other cases, we may be able to assist with a hire car if your employer authorises it.

Am I insured to drive another vehicle?

If you wish to drive another vehicle, you must be named on their insurance policy.

Contract

Can I opt in or out of salary sacrifice during the contract?

If you want to opt in or out of a salary sacrifice arrangement, your employer must alter your employment contract with each change. The contract must be clear on what their cash and non-cash entitlements are at any given time.

It may be necessary to change the terms of a salary sacrifice arrangement where a 'lifestyle change' significantly alters financial circumstances. Salary sacrifice arrangements can allow opting in or out in the event of a lifestyle change.

Generally, you cannot swap between cash earnings and a non-cash benefit whenever you like, any expected tax and NICs advantages under a salary sacrifice arrangement won't apply. Some examples considered a lifestyle change are:

- Marriage
- Divorce
- Pregnancy
- Redundancy (partner of spouse)
- Ill health
- Change in role (forced)
- Change in legislation that impacts the employee's net earnings
- Changing employer

If you wish to leave your sacrifice agreement prior to the agreed end-of-contract date you will need to provide evidence that a lifestyle event has taken place to satisfy HMRC. Should HMRC audit and feel that a lifestyle event did not occur and issue a tax charge, Knowles Fleet will support you as much as possible but accepts no liability.

When will my first payment be?

Your first payment will depend on your employer's processes but it is usually the next pay run following delivery of the vehicle. Your payment may be calculated on a pro-rata basis to take into consideration the delivery date.

Can I purchase my car at the end of the contract period?

Yes, it is possible to purchase your vehicle at the end of the contract. If you are interested in buying your vehicle, please call us on 01206 255420. We will need your most recent odometer reading to obtain a price.

Can I extend my current contract instead of replacing now?

It may be possible to extend your contract. However, this will depend on the lease company and the condition of the vehicle. If you would like to extend your vehicle, please call us on 01206 255420.

How do I change my details including address?

You can login to your online account at www.knowlesfleet.com and select 'My account'. Here, you will see your personal details including your work and home address. You can update any of these details and press 'Save and exit' before leaving the page.

To update the address, select 'find address', search your address and select the relevant result. Please ensure you press 'Save and exit' before leaving the page.

How do I provide you with a mileage reading?

You can email us mileage readings at any time to contracts@knowlesfleet.com Please ensure you provide readings on a regular basis in order for us to review your mileage and provide your registration number in the email.

What happens if I go over my mileage?

If you exceed your contract mileage you will receive an excess mileage bill at the end of the contract. The rate per mile will be detailed on your vehicle quote.

If you are aware that you are likely to go over your contracted mileage, you can contact us for a quote to reduce the end of contract bill.

Who is my lease company?

You can find details of your lease company by going to www.knowlesfleet.com. Details of your lease company are also likely to be in your vehicle.

When does my contract expire?

You can find details of when your contract is due to expire by logging in to your online account and selecting 'Contract details'. Alternatively, please call us on 01206 252300 and we can advise.

Transfers

Can I transfer my car if I change jobs?

If you are simply changing jobs within your current employer, in most cases it will be possible to retain your vehicle. To discuss please call us on 01206 255425. Where you are changing employer, it may be possible to transfer the vehicle but it is not guaranteed.

To find out if your vehicle can be transferred, please contact us on 01206 257219 before handing your notice in. This will enable us to check if the vehicle can be transferred so you can make a fully informed decision.

If we are not advised of a potential transfer until just before or after the required transfer date, or if there are any gaps in employment, the transfer may not be possible and you will be liable for any early termination costs. Therefore, early notice of a possible transfer is essential.

Are transfers guaranteed?

No, transfers are not guaranteed.

What happens if I cannot transfer my vehicle?

If you are unable to transfer the vehicle you will have the following options:

- Stay in your current employment and continue with the contract
- Hand the vehicle back and pay the relevant terminations costs
- Purchase the vehicle and pay the relevant termination costs.

Will the cost of my vehicle change if I transfer to another employer?

If you request a transfer of your vehicle, a quote will be produced for you on the new employer's scheme. In most cases, you will see a change to the cost.

I have a car on order, can I still transfer?

If you have a vehicle on order it may not be possible to transfer this. If transfer is not possible, you will be liable to pay any cancellation fees. Please contact us to discuss your options on 01206 257219.

Are there any fees to pay in order to transfer my vehicle?

You may be charged a fee to transfer your vehicle due to the administration work involved. This will be advised to you when you make your enquiry.

Can the lease company reject a transfer request?

Yes, the vehicle is owned by the lease company and they have the final say on whether the vehicle can be transferred to another organisation or employer.

Glossary

Business journey

Any journey undertaken by you on behalf of your employer such as customer visits, meetings, courses etc.

Business mileage allowance

A payment made to you for the completion of business journeys.

Car Benefit Tax

A tax imposed by the HMRC when a vehicle is provided by your employer for private use, often referred to as Benefit in Kind tax.

Early Termination

The process of ending your lease car contract before its natural end date.

Emission Value (CO₂)

The amount of carbon dioxide a vehicle emits expressed in grams per kilometre.

Grey fleet

Any vehicles that are not owned or leased by your employer but are used for employer's business. This might include a vehicle that is privately owned by an employee or a privately leased vehicle.

Gross pay

Your pay before any deductions such as Tax, National Insurance and Pension Contributions.

HMRC

Her Majesty's Revenue and Customs.

HMRC Advisory Fuel Rate

Rates set by HMRC which can be paid tax free for business mileage undertaken in your private vehicle. Any payments over and above these rates are subject to Tax and National Insurance deductions.

Home charge point

A dedicated charging point at home for an electric vehicle as an alternative to using a 3-pin plug. These usually charge faster than a 3-pin plug.

Insurance excess

This is the amount you will need to contribute towards the cost of an insurance claim. The remainder is paid by the insurer.

Leasing company

The company that owns your lease vehicle.

MOT

The MOT test is an annual test for most UK road vehicles over four years old that tests the safety and roadworthiness of a vehicle.

PAYE

Pay as you Earn – a system where your employer calculates deductions from your salary (Tax and National Insurance) and pays this directly to the government.

Private journey

Any journey completed in your workday which does not fall under the definition of a business journey e.g. commuting. Any journey completed in your own time.

Relief Vehicle

A relief or courtesy car is a temporary vehicle offered for use while your car is being repaired.

This option can be added to your contract before it commences and entitles you to a replacement vehicle if yours is off road due to a mechanical failure. This usually applies after 48 hours of your vehicle being off the road.

Salary sacrifice

A payment method taken from your gross pay before deductions for Tax, National Insurance and Pension Contributions etc. have been calculated.

Service

A set of maintenance tasks conducted at specific time intervals or after the vehicle has travelled a certain number of miles. The intervals are specified by the manufacturer and some modern cars display the due date for the next service electronically on the instrument panel.

VE103

Vehicle on Hire certificate - Proof of permission to take your vehicle abroad.