

## The Car Salary Sacrifice Scheme is now available to eligible employees

### About The Scheme

Lookers have partnered with Knowles Fleet and Lookers Leasing to offer a Car Salary Sacrifice Scheme to eligible employees within the UK and Northern Ireland. This is a fantastic benefit whereby the relevant payment is deducted directly from gross pay; meaning employees can save tax and National Insurance (NI) on the amount. This also attracts a Benefit in Kind which appears on a P11D and reduces the amount of tax free money. To find out more about how the scheme works please view the Lookers Sal Sac Scheme FAQ document.

### Eligibility Criteria

As the scheme operates as a salary sacrifice arrangement, all UK and Northern Ireland employees will need to ensure they're eligible and meet the criteria below.

When reviewing your application, we carry out an affordability review and consider your earnings and any other commitments you may already have that are deducted from your pay. A salary sacrifice arrangement must not reduce an employee's earnings below the National Minimum Wage (NMW).

You'll need to meet the following guidelines to be eligible to join the scheme:

- Permanent and paid employee.
- Completed 6 months service with Lookers at the point of application.
- The salary sacrifice deduction must not result in your earnings falling within 20% of the NMW parameters.
- Between the age of 18 and 75 years of age.

### How do I apply?

To obtain a quote and apply for a car via the the Salary Sacrifice Scheme, you'll need to create an account on the [Lookers Scheme portal](#), view the portal account set up document for more information to find out more.

To set up an account and obtain a quote you'll need to know the following:

- Your contractual legal entity\* – You can contact [colleaguebenefits@lookers.co.uk](mailto:colleaguebenefits@lookers.co.uk) if you're unsure of your legal entity
- Details of your annual earnings or most recent P60 information
- Your current HMRC tax code (this can be found on your payslip)
- Drivers licence details plus any additional drivers' details (You can add up to 2 additional drivers, please read terms and conditions of additional drivers)

It's important you enter accurate information with regards to your earnings and tax code, as this information will be factored into the quote. During the quote stage, you'll also see the breakdown of your payments and savings across pension, NI and tax. If you require any assistance during the application stage, please contact 01206 255420. Please note that some tax codes will not be recognised



so to obtain a quote please enter the code the system provides, then to fine-tune the quote to your tax code contact Knowles on the number above.

Once you have submitted your application, you'll receive a notification from Knowles Associates confirming they have received it. This will then be reviewed by a member of the Reward Team who will confirm the relevant details and approve or reject the application.

***\*Please note your application will be rejected if you select the incorrect legal entity and you'll need to reapply choosing the correct legal entity. Please check with [colleaguebenefits@lookers.co.uk](mailto:colleaguebenefits@lookers.co.uk) if you're unsure of your legal entity.***

You'll receive a further notification confirming the status of your application and if approved, a member of Lookers Leasing team will be in touch to progress the ordering and delivery of your vehicle.

During the application process you'll be required to agree to the terms of a salary sacrifice arrangement. Please ensure you read all terms and conditions.

**If you have any questions, a copy of our FAQ's and the scheme Terms & Conditions on the Lookers Scheme Portal.**