



# Boparan Electric Vehicle Scheme (BEVS)

Amber REI Holdings Group

As an Areil, Bernard Matthews or Banham employee, you are a member of the Group



# IN YOUR GUIDE...



01	<b>Scheme overview</b>	3	05	<b>Driving your car</b>	24
	Introduction			MOT	
	Scheme benefits			Road Fund Licence	
				Motoring offences and fines	
				Foreign travel	
				Car maintenance	
				Motor insurance	
				Updating personal details	
02	<b>What's included</b>	7	06	<b>End of agreement</b>	33
	Full maintenance			Ordering a replacement car	
	Breakdown recovery			Damage	
	Motor insurance cover			Mileage	
03	<b>How it works?</b>	12	07	<b>Contact information</b>	36
	Car Benefit in Kind tax				
	BEVS example				
	National minimum wage				
	Recharges and miscellaneous costs				
	Employment events				
	Financial considerations				
04	<b>Joining the scheme</b>	19			
	Eligibility				
	How to register				
	Quoting				
	Car selection				
	Taking delivery				

01

# OVERVIEW



# Scheme Name

BEVS is a salary sacrifice car scheme which allows you to drive a brand new Ultra Low Emission Vehicle (ULEV) / Electric Vehicle (EV), funded by a reduction in salary.



The scheme includes motor insurance and maintenance, for a fixed monthly amount, with no deposit payable or credit checks required.



BEVS salary sacrifice scheme enables you to drive a brand new Ultra Low Emission Vehicle (ULEV). The scheme gives you the advantage of paying for your car through the use of salary sacrifice which could save you money when compared to retail personal leasing schemes.

These cars greatly reduce the environmental impact on climate change and urban air quality. In addition, they benefit from lower taxation, both for you the driver, and Amber REI Holdings Group when company car tax will be 2% in tax years 2022/23, 2023/24 and 2024/25 for zero emission pure electrics.

At the moment, the range of ULEVs on the market is limited when compared with traditionally fueled vehicles, but this is expected to change in time: the technology is still emerging, and manufacturers are developing further as we move towards a zero emission future as set out by the UK Government in its "Road to Zero" Strategy.

Furthermore at the end of the agreement, you simply return the car and, providing you have not exceeded the agreed mileage and it is returned in good condition\*\*, there's nothing further to pay.

\*\* As per the British Vehicle Rental and Leasing Associations Fair Wear and Tear guidelines which are available when logged into the Lex Autolease Driver Portal. If the vehicle exceeds the contract mileage, an excess mileage charge will apply.

# Introduction

**Full details of the BEVS scheme are set out in this document. We strongly advise you read all the documentation carefully, so that you are fully aware of the conditions of the scheme.**

The scheme is provided and administered by Lex Autolease on behalf of Amber REI Holdings Group.

Your employer may withdraw the BEVS scheme at any time, if it is deemed not appropriate.

The BEVS scheme is not compulsory and enrolment is a matter of your own choice as part of your benefits package, subject to you meeting the required eligibility criteria detailed in this document.

In addition to deciding whether salary sacrifice is the right product for you, you should also consider the suitability of an ULEV to meet your lifestyle. Consider, is an ULEV right for both your personal use and any business travel you might need to do? Do you have access to any other vehicles or is this your sole vehicle?

Are your driving patterns suitable for the electric range of the vehicle available?

Can you easily charge your car at home or at work?

## Is a ULEV car right for you?

Lex Autolease has designed a fuel type "Decision Tree" with information that may help you to decide.

[LEARN MORE](#)



## If you require more help

Frequently asked questions are available when logged into the Lex Autolease Driver Portal, under Documents. For additional information not covered in the scheme guide or frequently asked questions, please contact the Lex Autolease [BEVS](#) Helpdesk.

## Scheme benefits

1



### Fixed 24 / 30 / 36 months salary reduction

Includes motor insurance\* fixed for the contract term, irrespective of the number of claims

2



### Hassle free

Routine servicing and maintenance\*\*, breakdown cover, tyres, road tax are included

3



### Great value

You benefit from employer discounts, so you may find you can afford more than you think

4



### No surprises

With fixed-cost motoring there are no surprise bills to pay, so it's easier to budget and plan ahead \*\*\*

5



### Brand new

Drive the latest ULEV designs with technology, performance and safety features you might like

6



### Tax efficient

By sacrificing some of your gross salary to pay for the car, you benefit from income tax and NIC savings

7



### Simple process

There are no up front payments or credit checks required

8



### Security

24 hour vehicle support line

9



### Clean air Supports sustainability agenda, as ULEVs are better for the environment

10



### Reassurance

If you have an employment event, you might not be liable for contract exit costs (subject to your employer policy)

\* Refer to slide 9 onwards for insurance information. \*\*Maintenance does not cover driver induced damage or wear. For example, replacement of brake discs due to the handbrake left on while driving.

\*\*\* inclusive of insurance, maintenance, tyres & breakdown. Other fees may be applicable as detailed separately within the scheme guide e.g. fines & penalties, early termination, damage charges and excess mileage fees

At no point during your participation in the scheme will you own the car. Your car must be returned if you leave [Amber REI Holdings Group](#) or at the end of the agreement. Early settlement may incur an early termination fee.



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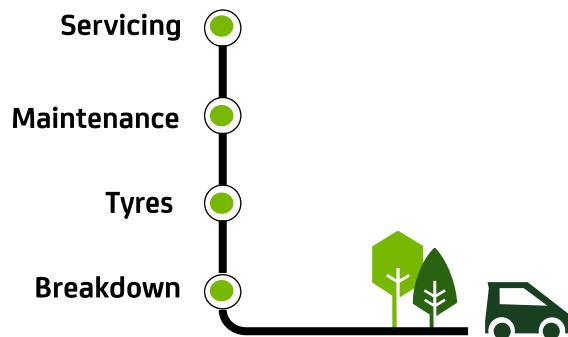
# WHAT'S INCLUDED



## Full maintenance

All routine servicing and repair costs arising from normal usage of the car are included in the monthly reduction from your pay. This includes normal wear of exhausts, replacement batteries and replacement tyres even in the event of a puncture.

Road Fund Licence (RFL)\* and MOT costs are also included with the maintenance cover.



\*Any statutory increases in the RFL cost during the life of the contract will be payable by you.

\*\* Refer to slide 9 onwards for insurance information.

## Breakdown recovery

The following services are provided through our breakdown provider:



**Roadside assistance.** Assistance if you are stranded away from home as a result of breakdown. Four out of five breakdowns are fixed at the roadside.



**At home.** This service is similar to roadside, but provides assistance at or near the drivers' home.



**Recovery.** Recovery is available when the breakdown provider cannot arrange a prompt local repair and provides recovery of the immobilised car, the driver and passengers to any UK mainland destination.



**Onward travel.** This service extends Recovery to include alternative travel arrangements. At the time of incident the driver can request either:

- A replacement car up to a maximum of 48 hours. Please note this vehicle is covered under the insurance policy\*\*.
- One night's hotel accommodation and breakfast, limited to the lesser of £150 per person or up to a maximum value of £2,000.
- A refund of reasonable transport costs to enable the driver and up to four passengers to complete their journey.



# Motor insurance cover

**Comprehensive motor insurance for your BEVS car is provided and administered by Lloyd Latchford Group and underwritten by Aviva Insurance UK.**

The insurance policy has been arranged in the name of your employer, Amber REI Holdings Group, as the policy holder. You and any nominated drivers will be covered under the policy as Named Drivers and the cost will be included in your monthly salary sacrifice reduction.

Your employer, Amber REI Holdings Group, has chosen the insurance policy as it meets the needs and requirements for the salary sacrifice scheme. It is important that you read this section of the guide to check that you are eligible for the cover and to confirm it is sufficient for your needs.

The BEVS policy covers you for driving on social, domestic, pleasure and commuting purposes. You are also covered for general business use in connection with Amber REI Holdings Group. All other drivers on the policy are covered for social, domestic, pleasure and commuting purposes only. Other forms of business use for you and/or your spouse may be agreed on a case by case basis with Lloyd Latchford.

\* The 01844 area code is a 4 digit geographical dialling code is used in telecommunications for the Thames area. Calls to 01844 numbers can cost up to 10p per minute, dependent on the time of day.

Please refer to the policy summary for the main terms and conditions including eligibility, benefits, exclusions and limitations. You will automatically receive a copy of the policy summary from Lloyd Latchford when you are accepted on cover. Should you have any questions about the policy please call them on **01844 276 498**.

## Policy Excess



### Accidental damage excess £250.

An additional excess of £200 applies for drivers under 25



### Fire, theft and malicious damage excess £250



### Replacement windscreen excess £75. Free if the windscreen is repaired

Comprehensive motor insurance for your BEVS Cars car is provided and administered by Lloyd Latchford Group. Lloyd Latchford Group Limited is authorised and regulated by the Financial Conduct Authority for insurance distribution activities.

Lex Autolease Limited is registered in England and Wales with registration number 1090741 and its registered office is at 25 Gresham Street, London EC2V 7HN. Lex Autolease Limited is acting as an introducer to Lloyd Latchford Group Limited in relation to the activities it conducts for the purposes of the salary sacrifice scheme. Lex Autolease Limited is an independent company and not part of the same group of companies as Lloyd Latchford Group Limited. Lex Autolease Limited cannot provide advice or recommendations to you in relation to the provision of insurance for this scheme and is unable to answer any questions regarding the insurance arrangements for this scheme. Lex Autolease Limited cannot engage in conversations with **Amber REI Holdings Group** or its employees on behalf of the Lloyd Latchford Group Limited or the insurance provider.

## Fixed 24, 30 or 36 month premium



**The cost of motor insurance is fixed for the length of your agreement, regardless of your claims history during the contract.**

Additional motor insurance costs may be incurred due to a change in circumstances. For example, change of address or receiving an endorsable motoring offence.

### WHAT'S COVERED

- ① Driving on social, domestic, pleasure and commuting purposes, including use by you in connection with your employer's business.  
**Note:** Other forms of business use for you and/or spouse/civil partner may be agreed on a case by case basis with Lloyd Latchford and is subject to a one-off £25 administration fee
- ② Unlimited cover for audio and navigation equipment that are permanently fixed to your car and have no independent power source
- ③ Personal belongings in your car up to £350

\*Kindertons Ltd is authorised and regulated by the Financial Conduct Authority for insurance distribution activities.

- ④ Replacement locks
- ⑤ Damage to your car following incorrect fuelling (No cover provided for removal of incorrect fuel and refuelling)
- ⑥ Emergency medical treatment
- ⑦ Medical expenses, up to £350 per person
- ⑧ Accident transport and car recovery
- ⑨ Child car seat cover, up to £100 per seat
- ⑩ Free extended use of your car in the European Union, up to a period of 30 days
- ⑪ Courtesy car for the duration of repairs if in the event of an accident and the car is repaired by an Aviva approved repairer
- ⑫ If the vehicle is stolen and not recovered or if it is declared a total loss, a courtesy car can be provided for up to 14 days or until a settlement offer is agreed (whichever is earlier)
- ⑬ Legal cover and Uninsured loss recovery available via Kindertons
- ⑭ 24-hour accident helpline available via Kindertons

## Restrictions

### All drivers must meet the following motor insurance restrictions:

- Aged between 18 and 75 years of age\*
- Hold a full licence from one of the following countries:
 

▶ UK/EU/EEA	▶ Falkland Islands	▶ Republic of Korea
▶ Andorra	▶ Faroe Islands	▶ Singapore
▶ Australia	▶ Hong Kong	▶ South Africa
▶ Barbados	▶ Japan	▶ Switzerland
▶ British Virgin Islands	▶ Monaco	▶ USA
▶ Canada	▶ New Zealand	▶ Zimbabwe
- UK resident who is a permanent employee with at least 6 months service
- Not received a conviction which has resulted in a ban in the last 5 years (including any acceptable minor convictions)
- No more than 1 FAULT claim disclosed in the last 3 years
- Not have received a non-motoring conviction. Spent non-motoring convictions under the Rehabilitation of Offenders Act are acceptable
- Not employed by the emergency services unless explicitly agreed
- Not a celebrity or in the public eye including professional sports persons, actors and musicians

- No more than 2 minor convictions disclosed in the last 3 years.

Minor convictions will show as follows:

- ▶ **CU** - Defective car, dangerous load, using mobile phone
- ▶ **LC** - Licence offences
- ▶ **MW** - Motorway offences
- ▶ **PC** - Pedestrian crossing offences
- ▶ **SP** - Speed limit offences
- ▶ **TS** - Traffic direction and sign offences

- No major conviction in the last 5 years. Major convictions will show as follows:

- |  |  |
|--|--|
| ▶ <b>AC</b> - Accident offences          | ▶ <b>IN</b> - Insurance offences           |
| ▶ <b>BA</b> - Disqualified driver        | ▶ <b>MS</b> - Miscellaneous offences       |
| ▶ <b>CD</b> - Careless driving           | ▶ <b>TT</b> - Penalty points breaches      |
| ▶ <b>DD</b> - Reckless/dangerous driving | 12 or more within three years              |
| ▶ <b>DR</b> - Drink or drugs             | ▶ <b>UT</b> - Unauthorised taking or theft |

If you or any nominated driver has a conviction detailed on a licence not covered by the above codes then motor insurance cover cannot be provided and eligibility is restricted. If you are in any doubt or have a query please contact Lloyd Latchford on **01844 276 498\*\*** or email **salsac@lloydlatchford.co.uk**.

\*Age 18 to 19, Insurance group 1-11 only; Age 20, Insurance group 1-16 only; Age 21, Insurance group 1-21 only; Age 22 to 24, Insurance group 1-29 only; Age 25 to 26, Insurance group 1-35 only; Age 27+ Insurance group 1-50 only. A maximum age of 78 at the end of agreement.

\*\* The 01844 area code is a 4 digit geographical dialling code is used in telecommunications for the Thames area. Calls to 01844 numbers can cost up to 10p per minute, dependent on the time of day.

03

# HOW IT WORKS



As part of the scheme you enter into a legally binding agreement with Amber REI Holdings Group to give up part of your gross salary in exchange for a car.

**Amber REI Holdings Group will make monthly reductions from your gross pay to fund the car and inclusive benefits such as motor insurance and maintenance. This reduction of your gross pay lowers the amount of income tax and National Insurance Contributions (NIC) you are liable to pay.**

As the car is provided under a salary sacrifice arrangement, you are effectively provided with a company car and as a result will be required to pay Benefit in Kind tax on the value of the car. However, this is lower than the tax payable on your sacrificed salary, resulting in an overall cost saving.

For 2022/23, 2023/24 and 2024/25 tax years the Benefit in Kind rate is 2% for electric cars.



When quoting for a car, the gross salary sacrifice value will be presented, as well as an indicative cost for UK basic and higher rate taxpayers. A tax calculator is available online to help calculate the net benefit of taking a car under BEVS once you have selected your options, colour and trim, to give you the net cost.

# How costs are calculated

**Example\*** provided as an explanation of how salary sacrifice works and is not based on an actual vehicle.

Tax year	2022 / 23	2023 / 24	2024 / 25
Taxable List Price (P11D value)	£34,460	£34,460	£34,460
Benefit in Kind Percentage	2%	2%	2%
Annual Car Benefit in Kind	£689	£689	£689
Cash Alternative	£0	£0	£0
Annual Gross Salary Reduction	£4,498	£4,498	£4,498
Your Tax Rate	40%	40%	40%
Annual Tax Total Cost	£276	£276	£276
Monthly Company Car Tax Cost (P11D)	£22.97	£22.97	£22.97
Your Monthly Contribution (Net Cost)	£217.42	£217.42	£217.42
Monthly Total Cost	£240.40	£240.40	£240.40

\*For illustration purposes only. Values based on Lex Autolease standard discount. Insurance Profile – 40 year old male, no claims or convictions, WR5 post code. The vehicle has a £374.83 Gross Salary Sacrifice including maintenance, RFL and motor insurance costs, £34,460 Taxable List Price, Electric fuel type, 0g/km CO<sub>2</sub> (below the ULEV limit), contract term of 36 months, higher rate tax payer.

**Car Benefit in Kind (BiK)** – HMRC determines the value of the Benefit in Kind by taking into account a number of factors including the car's cost (P11D value), fuel type and carbon dioxide (CO<sub>2</sub>) emissions value. For further information please refer to HMRC's Benefit in Kind calculator at [hmrc.gov.uk/calcs/cars.htm](https://www.hmrc.gov.uk/calcs/cars.htm)

**Gross Sacrifice Reduction** – the amount by which your gross salary will be reduced.

**Your Tax Rate** – Your marginal rate of tax depending on whether you are a basic rate, higher rate or additional rate taxpayer in the UK or in Scotland.

**Monthly Company Car Tax Cost** – Monthly cost of the company car per tax year.

**Your Monthly Contribution (Net Cost)** – the gross salary sacrifice amount reduction less any income tax due at your marginal rate of tax and after NIC has been deducted.

**Monthly Total Cost** – Monthly actual cost of salary sacrifice car by tax year, incorporating the benefit from National Insurance and Income Tax savings.

**By selecting an ULEV / EV you will pay car Benefit in Kind tax.**

Typically, this should be lower than the tax payable if you had not sacrificed salary and provides a greater benefit than selecting an internal combustion engine (petrol/diesel) car.

## National Minimum Wage

Amber REI Holdings Limited cannot pay you at a rate below the National Minimum Wage (NMW) or National Living Wage (NLW), therefore if your chosen car's salary sacrifice reduction takes your pay below the NMW or NLW you will not be able to participate in the scheme. This will be checked at point of order. Should your chosen car take you below the NMW or NLW, the Lex Autolease BEVS Helpdesk, where possible, will suggest alternative vehicles and / or options which may allow you to participate in the scheme.

The NMW / NLW check will not take into consideration any variable pay received such as an annual bonus or incentive related pay.

## Recharges & additional costs

Under the BEVS scheme, you will be liable for any costs not covered by the agreement, for example motoring offences, excess mileage, vehicle damage and early termination. Throughout the guide example charges will be highlighted for your reference.

Unless advised, these charges will be collected directly from your net pay by Amber REI Holdings Group. In the event that Amber REI Holdings Group is unable to take any or all charges from your net pay, they will contact you to arrange payment by an alternative method.

## Early termination costs

You should consider your financial circumstances, future employment with Amber REI Holdings Group and the likelihood of any of the events, as outlined overleaf, occurring before committing to a BEVS scheme car.

You will be entering into an agreement for the term of the agreement and you can only exit the scheme early should a valid employment event be in effect and are classed as qualifying life events by HMRC.

# Employment events

What happens if you....	Your early termination charges for handing back the car		Option to retain car at end of the contract?
	You have paid less than 3 months of your lease	You have paid 3 months or more of your lease	
Lose your licence due to medical reasons / die in service	None to pay		N/a
Are unable to work due to Long Term Sickness / incapacity			Yes – you will have the option to buy the car
Take voluntary or compulsory redundancy			
Retire	4 months <b>less</b> any payments already made	1 months rental	
Reduce your contracted hours and can no longer afford the monthly payments			
Take parental Leave (including maternity and adoption)			
Terminate your employment with your employer due to resignation or are dismissed	6 months <b>less</b> any payments already made	1 months rental	
Go on international secondment / transfer			
Go on a career break			
Have your licence revoked for any reason other than ill health			

**You should consider your financial circumstances, future employment and the likelihood of any of the following events occurring before committing to a salary sacrifice scheme car.**

You will be entering into an agreement for the term of the agreement and you can only exit the scheme early should a valid employment event be in effect and are classed as qualifying life events by HMRC.



## Financial considerations

### Impact during your employment with Amber REI Holdings Group

#### Pension/bonus/commission

Amber REI Holdings Group will use your 'gross salary' or notional pay (your salary before salary sacrifice reductions) to calculate any benefits, pay reviews or statutory payments which are determined by salary. These include:

- Bonus
- Commission
- Pension
- Overtime
- Holiday pay
- Annual pay increments

Participation in the scheme should not negatively impact upon the above pay elements.

#### Buying your car at the end of the contract

If you wish to do so, when leaving Amber REI Holdings Group, you have the option to buy the BEVS car. Lex Autolease will provide you with a settlement value based on the age and condition of the vehicle. Please ask for a copy of the terms and conditions of purchasing the vehicle. Payment for the car will either be by BACS or Chaps.



### Maternity, shared parental leave and adoption leave

A salary sacrifice arrangement may reduce your Statutory Maternity Pay (SMP) and Occupational Maternity Pay (OMP) entitlement as these are based on the amount of average weekly earnings you receive immediately prior to taking your leave. We would recommend that you consider the effects of this before joining the BEVS scheme.

As soon as you are aware that you are seeking to take maternity/ shared parental /adoption leave, you should contact your line manager. If you have a salary sacrifice vehicle, your options when on maternity/ shared parental / adoption leave are as follows:

- Return the car and pay an early termination charge.
- Retain the car during the period of absence whilst you are on full pay, up to a maximum of 12 months. Thereafter the car may need to be returned.



### Long term sick

If you have a salary sacrifice vehicle, should you be unable to attend work due to sickness or incapacity you have the following options:

- Return the car.
- Retain the car during the period of absence, whilst you are on full pay up to a maximum of 12 months. Thereafter the car may need to be returned.

## Financial considerations continued



### TAX CREDITS

Working Tax Credit (WTC) and Child Tax Credit (CTC) were introduced in April 2003 to help families on middle incomes. The amount of WTC awarded depends on a number of factors including the number of hours you work, how many children you may have and whether you pay any eligible childcare costs.

A salary sacrifice arrangement can reduce your relevant pay for tax credit purposes as the value of the benefit is not included as income. This may have the effect of increasing the WTC or CTC to which you are entitled.

You should consider whether it is beneficial to claim tax credits before agreeing to a salary sacrifice arrangement. Given that the outcome will vary depending on individual circumstances, you may wish to contact the tax credit helpline for more information on **0345 300 3900**. Alternatively, please refer to <https://www.gov.uk/browse/benefits/tax-credits> for further information.



### STUDENT LOANS

If you have student loan repayments you may find that a reduction in your gross pay, due to salary sacrifice, may reduce the amount you pay back per month or alternatively may take you below the earnings threshold thereby stopping all payments. Under both circumstances this could potentially delay the repayment of your loan and result in additional interest charges.

For more information please contact the student loans company on **0300 100 0611** or visit <https://www.gov.uk/repaying-your-student-loan>



### CHILD SUPPORT PAYMENTS

Child Maintenance Service (CMS) payments are typically calculated on net pay which may be reduced as a result of a salary sacrifice arrangement. You may therefore wish to contact the CMS to discuss this matter further on **0800 988 0988**.

04

# JOINING THE SCHEME



# Eligibility

As an employee of Amber REI Holdings Group, you are eligible to join the scheme providing you satisfy the following criteria



Permanent employee



An employee of Amber REI Holdings Group with 6 months continuous service



Aged between 18 and 75 years old  
(A maximum age of 78 at the end of agreement)



UK taxpayer (pay tax and NIC via PAYE)



Comply with the motor insurance restrictions



**Company car scheme drivers and cash takers are eligible providing you meet the above requirements. Eligibility will be validated at point of order.**

**Note: You will not be able to join the scheme if at the time of order you are under a disciplinary procedure or performance management review.**

**Eligibility to join BEVS scheme remains at all times under the discretion of Amber REI Holdings Group.**

# How to register



## Complete the registration form

To register for the scheme externally and to obtain a Lex Autolease Driver Portal log on you will need to complete the registration form available at [www.lexautolease.co.uk/boparan](http://www.lexautolease.co.uk/boparan)



Here you will be asked to confirm your employee number followed by a number of registration steps.



You'll be asked to create an alternative logon and password.



Once registered you will be able to access Lex Autolease Driver Portal directly using your log on details at [driver.lexautolease.co.uk](http://driver.lexautolease.co.uk)

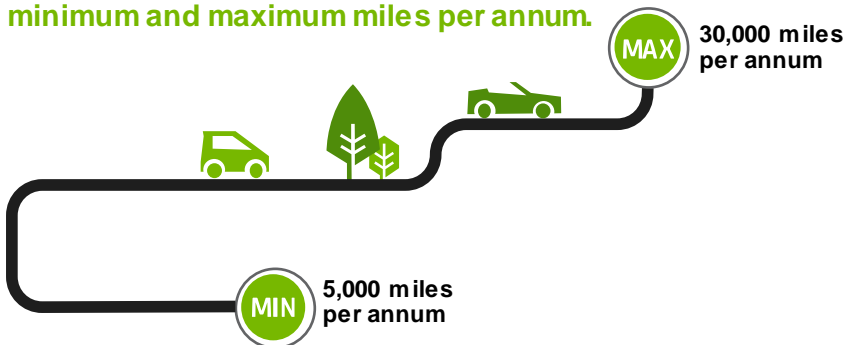
# Quoting

## Once registered, you can obtain a quote for any EV / PHEV car

Once you have selected a car, you can then tailor some factory fitted extras such as metallic paint and trim.

It is very important that you accurately forecast your mileage. If you return your vehicle at the end of your agreement with more mileage than the contracted allowance you may be charged. Under mileage credits will be given if your car's returned mileage is under the contractual mileage at the end of the agreement. Under mileage credits will be subject to tax and NIC.

## Under the scheme you are restricted to minimum and maximum miles per annum.



You are also required to nominate any additional drivers and complete a motor insurance questionnaire. You are free to select different nominated drivers for each car quotation. A maximum of 2 nominated drivers can be selected per car. Once a nominated driver has been created they will become selectable for inclusion within future quotations.

Upon calculating a car quote, the gross salary sacrifice value will be presented. A downloadable calculator is available from within the quote screen to help calculate the net benefit of taking a car under BEVS.

## Important

By finalising your quotation, the quoted values become locked and valid for a 28 day period, except where there are manufacturer price increases or Amber REI Holdings Group discount or changes in Taxation / Government legislation.

If you would like to order a quoted vehicle, the order must be placed and the authorisation process completed within the 28 day period.

## Car selection

When you have made your decision, please confirm your order on the Lex Autolease Driver Portal. You'll see a message confirming your order.

### National minimum wage validation

Your order details will be forwarded to Amber REI Holdings Group for NMW or NLW validation, a legal requirement for employers to pay employees a minimum wage.

Should your car choice take you below the NMW / NLW, the Lex Autolease BEVS Helpdesk will inform you.

### Driver licence check

After a successful NMW / NLW validation has been completed, the Lex Autolease BEVS Helpdesk will issue to you a driver licence mandate which you must action.

### Order

Once a successful driving licence validation check and national minimum wage check has been completed you will receive an email alert requesting you to go online to the Lex Autolease Driver Portal to read, sign and accept your payroll instruction form. You are required to do this so that your order can progress.

Once received your order will be placed with a franchised dealer that is an approved supplier of Lex Autolease.

### Returned documents should be sent to:



**Sign and Email:** [BEVS@lexautolease.co.uk](mailto:BEVS@lexautolease.co.uk)



Lex Autolease Customer Services, BEVS Scheme Helpdesk,  
Lex Autolease, Heathside Park, Heathside Park Road,  
Stockport, SK3 0RB.

Once your order confirmation has been returned to the Lex Autolease BEVS Helpdesk, cancelling your car may incur a cancellation fee payable by you.

All orders will be placed through the Lex Autolease approved dealership network. Lex Autolease is unable to accommodate requests for supplying vehicles through local dealerships.

### Private number plates

If you wish to have a private number plate added to the car, you should advise the Lex Autolease BEVS Helpdesk at the point of order. The total cost of transferring the plate will be payable by you.

To attach a private plate you must complete a declaration form which gives permission for your private plate to be added to a car registered to Lex Autolease. This form will so state that Lex Autolease holds no financial interest in the plate.

At the end of the agreement the private plate should be removed by you at your own cost before the car is returned. This includes removing the physical plate as well as either transferring the plate or putting it into retention, with the DVLA.

A £72 (inc. VAT) administration fee will be charged by Lex Autolease for transferring of a plate. This will be in addition to any charges raised by the DVLA.

# Taking delivery



## ARRANGING DELIVERY

When your car is ready for delivery, the dealer will contact you with available dates. They will arrange for the delivery to take place at either your home or work address and will offer a morning or afternoon delivery time slot.

**Important: Prior to delivery you must contact Lloyd Latchford on 01844 276 498\* who will confirm your details and will add you onto the motor insurance policy.**

Lloyd Latchford will issue a copy of the policy summary and motor insurance certificate by email. If requested a hard copy can be sent to your home address.

Please allow 12 hours after arranging delivery for Lloyd Latchford to receive notification of your new vehicle details.



## DAY OF DELIVERY

On the day of delivery, the car will be driven to the delivery address providing it is less than 100 miles away. Any cars travelling more than 100 miles will be delivered by transporter.

Delivery mileage will be recorded and taken into account when the car is returned at the end of your agreement.

The first monthly reduction in your pay will normally commence the month following delivery.

A driver pack will be included within your car and includes all the information that you will need to contact Lex Autolease, and explains the various services available to you. The driver pack also contains:

- Tailored carpet mats
- Warning triangle
- Hi-visibility vest



## HMRC NOTIFICATION

Upon receiving your car, you should contact HMRC immediately to notify them of your new benefit allowing your tax code to be updated rather than getting a large tax bill at the end of the tax year.

You can contact HMRC in writing using the standard template available when logged into Lex Autolease Driver Portal under Documents, by telephone on **0300 200 3310** quoting the following tax reference 068/EA45153, or online at **[Check or update your company car tax - GOV.UK \(www.gov.uk\)](https://www.gov.uk)**

\*The 01844 area code is a 4 digit geographical dialling code is used in telecommunications for the Thames area. Calls to 01844 numbers can cost up to 10p per minute, dependent on the time of day.

05



# DRIVING YOUR CAR





## MOT

When an MOT is due, Lex Autolease will send you an email reminder around 8 weeks in advance of the expiry date. 3 reminders will be issued before the MOT expires.



You can book an MOT by contacting Kwik Fit directly or booking online

Online: [driver.lexautolease.co.uk](https://driver.lexautolease.co.uk)

Phone: 0345 307 5053

Lex Autolease is unable to tax a car unless there is a valid MOT certificate. The DVLA will automatically issue a fine of up to £80 if the Road Fund Licence (RFL) is not renewed. If, despite our reminders, you fail to book a MOT test and a DVLA fine is issued, this will be recharged back to you (including a £30 including VAT administration fee) and any other costs associated.

At the end of the agreement if a car is due to be returned and the MOT has not been renewed, the car cannot be collected. Alternative options are available but may incur additional fees not covered under the scheme, such as:

- Organising the MOT and collection yourself at a later date.
- Removing the car on a transporter.
- Lex Autolease organising the MOT and removing the vehicle.

## RFL

Your **Road Fund Licence (RFL)** will be renewed annually by Lex Autolease.

Where necessary, you should ensure that an MOT is obtained in time for your Road Fund Licence (RFL) to be renewed.

Any statutory increases in the RFL cost during the life of the contract will be payable by you.

If a car is due to be returned and the RFL has not been renewed, the car will not be collected, with the agreement remaining open until the car is legal to drive and the collection can be arranged. If a collection has to be aborted there may be a cancellation fee payable by you.



# Motoring offences and fines

**Lex Autolease will receive motoring offences relating to your car.**

## Parking offences

All parking fines should be paid as soon as possible. Should Lex Autolease receive notification of an unpaid parking fine, wherever possible, it will be returned to the issuing authority nominating you as the driver. The authority will then send a notice of intended prosecution to your home address as provided by Lex Autolease.

## Endorsable motoring offences

Any endorsable motoring offences, such as speeding, will be returned to the issuing authority nominating you as the driver. The authority will then send a notice of intended prosecution to your home address as provided by Lex Autolease.

## Important

The motor insurance policy requires that you advise Lloyd Latchford of any endorsable motoring offences without delay, by contacting them on **01844 276 498\***.

## Non-endorsable motoring offences

Where possible any non-endorsable motoring offences, such as bus lane offences, will be returned to the issuing authority nominating you as the driver. In some instances, including any Transport for London congestion and bus lane offences, the fine must be paid by Lex Autolease. These offences will be recharged back to you.

Should a nominated fine not be paid and Lex Autolease receives a second notice, this will be paid by Lex Autolease and recharged back to you.

## Contesting a fine

If you wish to contest a motoring offence, you should contact the issuing authority directly to enter an appeal. Should the appeal be successful, Lex Autolease will be credited any fine amounts paid and in turn credit them back to you.

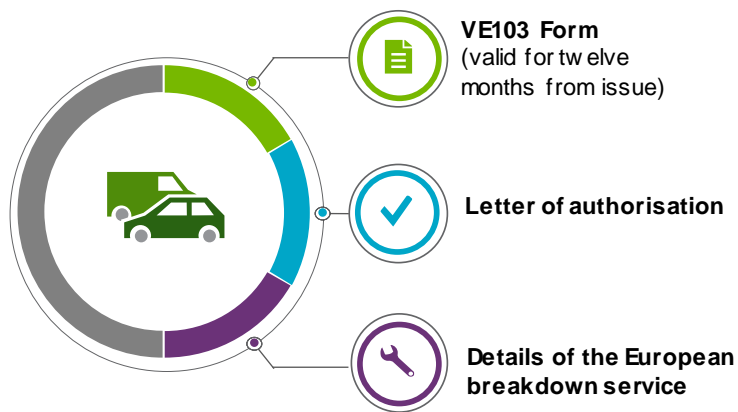
## Administration charges

For nominated offences, Lex Autolease will charge an administration fee of £10. For offences paid on your behalf, Lex Autolease will charge an administration fee of £25.

\* The 01844 area code is a 4 digit geographical dialling code is used in telecommunications for the Thame area. Calls to 01844 numbers can cost up to 10p per minute, dependent on the time of day.

## Foreign travel

You can take your car outside of the UK for use within the European Union for a maximum of 30 days. Before travel you must obtain a European travel pack, which will include:



**This pack should be requested at least fourteen days in advance of travel** and can be obtained either by telephone or by completing the booking form on Lex Autolease Driver Portal.

**Any car maintenance costs that are incurred whilst the car is out of the UK will be at your expense.** If you are able to provide receipts and translated invoices to Lex Autolease within 28 days of the expenditure being incurred, Lex Autolease may reimburse you at the scale of repair charges applicable in the UK. Please note that this does not apply to the European breakdown service.

**Free extended use of your car within the European Union for a period of up to 30 days is included** within the motor insurance as part of your BEVS package. You will need to obtain an insurance certificate from Lloyd Latchford, as physical proof that you have vehicle insurance when driving abroad. Should you have any queries regarding the motor insurance please contact Lloyd Latchford on **01844 276 498\***.

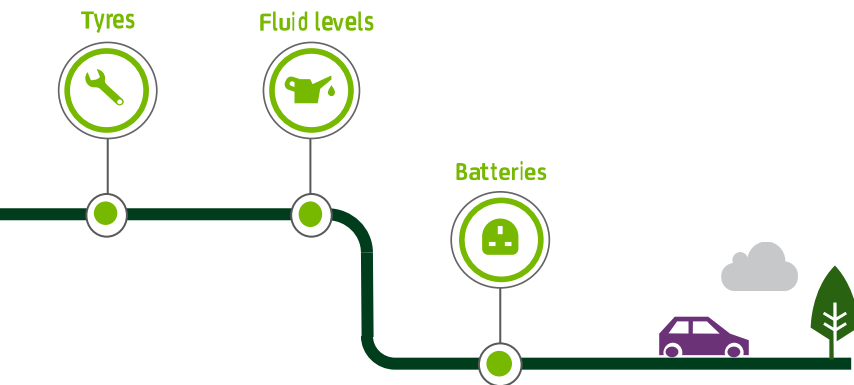
**It is your responsibility to ensure that the car meets the minimum legal requirements of the country(ies) you are visiting.** You should also ensure that you are carrying a valid motor insurance certificate. We also recommend that any routine servicing is carried out and any car concerns are checked before travelling.

\* The 01844 area code is a 4 digit geographical dialling code is used in telecommunications for the Thames area. Calls to 01844 numbers can cost up to 10p per minute, dependent on the time of day.

# Car maintenance

## Your responsibilities

It is your responsibility to ensure that your car is serviced and maintained in accordance with the manufacturer's guidelines. Failure to do so may invalidate any warranty on the car. You are also responsible for ensuring the car has the correct fluid levels and for checking your tyres regularly.



## How to maintain your vehicle

Book directly with your local franchised dealership for all routine servicing, MOT and vehicle repair requirements. Alternatively there is an online booking facility available on Lex Autolease Driver Portal. Advantages of booking direct include:

- ✓ **Reduced lead times** and immediate booking confirmation.
- ✓ **Garages offering flexible booking** means drivers could use a 'while you wait' service.
- ✓ **Save time** with reduced admin by dealing direct.
- ✓ **Plan downtime** and working arrangements more efficiently.

## Replacement tyres, batteries and exhausts

Where replacement tyres, batteries and exhausts are required you should contact Lex Autolease, where you will be advised of the nearest supplier. For tyres, Lex Autolease offer a free of charge mobile fitting service.

Where possible Lex Autolease preferred suppliers and/or brands will be used. Tyre services are provided by Kwik Fit and only premium brand tyres are supplied. Replacement tyres (including punctures or side-wall damage) are included as part of your **BEVS** package. Worn tyres will be replaced at a tread depth of 2mm. You should ensure all tyres are replaced before they get to the legal limit of 1.6mm.

## Car maintenance continued







### Vehicle concern resolution

The Lex Autolease Technical Services team includes industry qualified engineers. They will assist with any car concerns such as the way it has been repaired and ongoing issues.

The Lex Autolease Technical Services team will also seek to obtain free of charge hire cars or other goodwill gestures from the manufacturer where appropriate.

### Breakdown recovery

As detailed previously within this guide, breakdown recovery including Roadside Assistance, At Home Recovery and Onward Travel is provided as part of the BEVS package. This cover does not extend to non-mechanical driver induced breakdowns, covering but not limited to:

-  Running out of fuel/ electric charge
-  Lost keys or keys locked in the car
-  Flat battery due to the lights left on
-  Wheel change when the spare wheel is not available
-  Second call outs for a flat battery when the battery has previously been condemned by a breakdown patrol
-  Returning your vehicle to you

Should our breakdown company be called out for driver induced faults, an additional service fee will be chargeable.

### Maintenance authorisation and recharge

For any out of agreement maintenance or minor accidental damage repair work not covered by the motor insurance, Lex Autolease will seek your approval prior to the work progressing. Any out of agreement maintenance or minor accidental damage charges will be payable by you directly to the dealership or garage.

# Motor insurance

## Accidents and claims

Should you be involved in an accident, would like to register, or follow up an existing claim, please contact Lloyd Latchford accident management partners (Kindertons), open 24/7 on, **0343 515 8804**, who will handle the notification and the repair of your vehicle.

When logging a claim, you may be asked if the car is privately owned, is a company car or whether you are VAT registered. You should confirm that the car is a private vehicle and you are not VAT registered. This will ensure the VAT element of your claim is covered under the motor insurance policy.

**Please note:** Whilst your vehicle is off the road or in the case that it is written off and until a settlement figure is received by Lex Autolease, your monthly reductions will continue.

Where a vehicle is written off and the settlement figure has been received by Lex Autolease, they will credit back any rental reductions taken since the date of the accident. This credit will be subject to tax and NIC.

Any shortfall between the settlement value provided by the insurers and the outstanding vehicle finance will be chargeable to you. The outstanding vehicle finance is based on the purchase price of the vehicle less rentals received less insurance settlement value.

Where your car is repairable, any motor insurance excesses will be payable to Lloyd Latchford or the vehicle repairer.



## Motor insurance queries

Should you have any queries regarding your motor insurance policy, you might find the answer in the policy summary, or you can contact Lloyd Latchford on **01844 276 498\***.

## Change of circumstances

Any changes to your, or your nominated driver's circumstances including changes to your registered address, must be disclosed to Lloyd Latchford on **01844 276 498\***.

Additional motor insurance costs may be incurred due to a change in circumstances. For example change of address or receiving an endorsable motoring offence.

**Please Note:** Lex Autolease are unable to answer any questions regarding motor insurance or submit information to Lloyd Latchford on your behalf.

- The 01844 area code is a 4 digit geographical dialling code is used in telecommunications for the Thames area. Calls to 01844 numbers can cost up to 10p per minute, dependent on the time of day.
- 0343 numbers are non-geographic numbers, and where charged, they are charged at a local rate.

# Updating your personal details

It is your responsibility to inform Lex Autolease of any changes to your address or communication details. Failure to do so may result in legal documents, letters or communications not reaching you.

## You can update your details

# 1



**Online**

[driver.lexautolease.co.uk](https://driver.lexautolease.co.uk)

# 2



**Email**

[BEVS@lexautolease.co.uk](mailto:BEVS@lexautolease.co.uk)

# 3



**Phone**

0345 307 5053

\*Please be aware that any data sent via email is not secure.

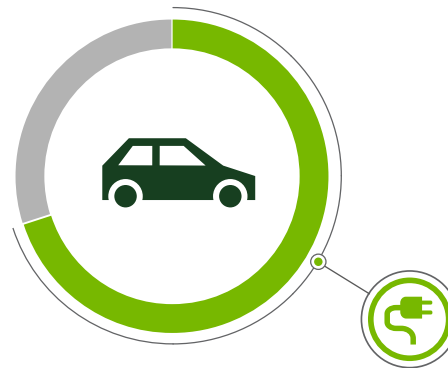
# Home charging

To fully maximise the benefits of your new electric vehicle ideally you need to charge at home, which will enable you to charge your vehicle at your own convenience. The public charging network is a good supplement to home and workplace charging but is not yet developed enough to rely on for all charging requirements.

You will need to ensure you have suitable off road parking close to a power supply in order to have an electric charging point installed at your home address. You may also need to consider that if your property is not owned by you, but rented, that the landlord will need to be consulted about the installation of a charge point on the property.

**Never use an extension lead when charging from a 3 pin plug socket and always follow the vehicle manufacturer's guidance on charging the vehicle.**

We would always recommend that you fully research the charging requirements of the vehicle ahead of ordering. The Amber REI Holdings Group's Fleet team will be able to provide assistance where necessary.





06



# END OF AGREEMENT

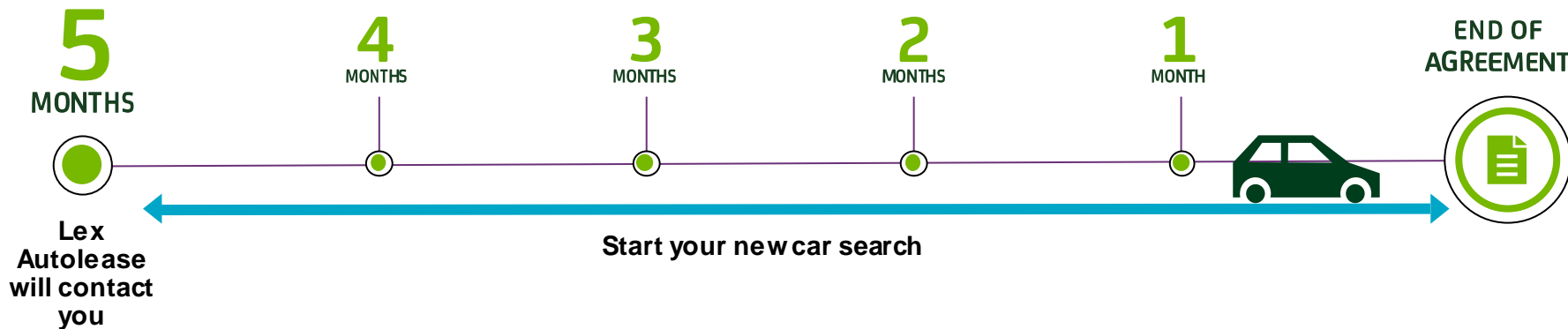


## Ordering a replacement car

**Lex Autolease will contact you 5 months before the end of your agreement to discuss a replacement and/or returning your existing car.**

The average lead time for new vehicles is several months with some vehicles taking longer. It is therefore recommended you start considering your options at this point.

In-line with the motor insurance policy, your existing car must be returned on or before the end of the agreement.



# Handing your car back

**Please note: where your vehicle is returned close to its end of contract date or payroll cut-off dates, any charges or credits due may not get captured until the next month's payroll run. This may mean you are charged an extension rental that will be credited in the following month's payroll run.**

## Arrange the collection

If you place a BEVS new car order Lex Autolease will aim to deliver your new car in line with the contract end date of your current car, with delivery and collection arranged together.

If you do not wish to place a replacement car order, your current car must be returned before the contract end date. To arrange collection please contact Lex Autolease BEVS helpdesk on 0345 307 5053 or email **BEVS@lexautolease.co.uk**

It is advised that you arrange collection 4 weeks in advance of your required collection date. **Please note:** Collections are made Monday to Friday between 9am to 5pm.

## Damage

When you return your car, Lex Autolease will inspect its condition. Any damage which is outside the Fair, Wear and Tear guidelines issued by the BVRLA and exceeds £300 will be recharged to you.

A copy of the BVRLA Fair Wear and Tear guide can be viewed when logged into the Lex Autolease Driver Portal.

## Mileage

Excess mileage is charged if your car's returned mileage exceeds the contractual mileage at the end of the agreement. Mileage charges are stated during quotation and on your order confirmation as a pence per mile (PPM) rate.

**Please note:** Your excess mileage charge or credit may be split into two on your payroll notification, this is to reflect the lease and service elements

## Example charge

30,000 contract mileage, 36 month agreement, 9 pence per mile excess mileage charge.

Months 1 - 12	11,500 miles covered	Total 11,500
Months 13 - 24	10,000 miles covered	Total 21,500
Months 25 - 36*	11,000 miles covered	Total 32,500
Mileage at end of agreement exceeded by		2,500 miles
2,500 miles 9 pence per mile		22,500p
22,500p ÷ 100		£225
Excess mileage charge payable		£225

# CONTACT



# Contact information

## Helpdesk

The Amber REI Holdings Group's BEVS Helpdesk operating hours are:

**8.30am to 5.30pm**

**Monday to Friday**

**Call: 0345 307 5053**

(excluding Bank Holidays)

## For further information please contact:



### Email:

[BEVS@lexautolease.co.uk](mailto:BEVS@lexautolease.co.uk)



### Visit:

[driver.lexautolease.co.uk](http://driver.lexautolease.co.uk)



### or write to us at:

Lex Autolease, Customer Services,  
Scheme Name Helpdesk,  
Heathside Park,  
Heathside Park Road,  
Stockport, SK3 0RB

## Please note:

The information contained within the Scheme Guide and FAQs is correct as at the date published. Whilst every care has been taken to ensure that the information is accurate, the information provided in the Scheme Guide and FAQs is provided on a non-reliance basis, for information purposes only and is not a substitute for or an addition to, the terms and conditions of the Scheme or any separate professional advice that you may obtain. No representation or warranty, express or implied, is made as to the accuracy or completeness of such information and Lex Autolease Limited will not be responsible for any loss or damage which may result as a result of relying on this information.

Values displayed within the BEVS example and example early termination fees are correct as at time of publication and intended for illustration purposes only.