

Cycle to Work Salary Sacrifice Scheme

Northumbria Trust has got 2 Salary Sacrifice Schemes for employees to purchase mechanical bikes and pedal assisted Electric Bikes. Click the below links for more information on each scheme.

Scheme-1

Cycle Scheme- Maximum of £1000 pounds and 12 months salary sacrifice

How does Cycle scheme Work?

Cycle scheme is like a year-round sale, with interest free credit available in over 2,000 retailers nationwide.

There are just four steps to go through to get a bike for work through Cycle scheme.






CHOOSE YOUR CYCLEScheme PACKAGE BY CLICKING THE BELOW LINK

<http://www.cyclescheme.co.uk/11841>

What bike and equipment do you want? Consider your commute. How far is it? What route will you take? Be honest with yourself. What are your priorities? What accessories might you need? These are all questions you should ask yourself as you prepare to revolutionise your commute!

Decide on the package that suits you:

 <p>Standard Bike and gear</p> <p>Choose package</p>	 <p>Bike only No extras</p> <p>Choose package</p>	 <p>Pick & choose Start with an empty package</p> <p>Choose package</p>
--	---	---

Remember, if you're visiting a retailer they can give you expert one-to-one advice; if you shop online, do your research, check reviews and make sure you get your bike sizing correct. Head to our [Retailers](#) page to choose your store or online retailer and get planning.

You get the quote from the cycle shop



SUBMIT YOUR APPLICATION

Northumbria Trust Employer code is 11841. Below link will take you directly to Northumbria Cycle Scheme web portal.

<http://www.cyclescheme.co.uk/11841>

On the application page, you'll be guided through a simple form that asks for your work details, contact information, and the value of the Cycle scheme Certificate you're applying for. Hit 'submit', and at the point of application you sign the hire agreement electronically.



GET YOUR CYCLEScheme PACKAGE

With your application approved and paid for (by your employer), it's time to exchange your Cycle scheme Certificate for your Cycle scheme package. Contact your retailer and arrange a time to pop in and pick up your equipment. If you shopped online, your package can be delivered to an address that suits you, or you can opt for the click-and-collect service that some retailers offer.

Your salary sacrifice and Hire Agreement now kicks in. For the next 12 months, you'll pay a set amount from your salary each month in exchange for the hire of your Cycle scheme package from your employer.

The deduction is made from your gross salary, so you make income tax and national insurance savings (32% standard rate, 42% higher rate).



TRANSFER OWNERSHIP

When the Hire Agreement and salary sacrifice ends, you can keep your Cycle scheme Package by making a final payment.

It's a small amount, however. For a Cycle scheme package under £500, you'll pay 3% of the original value; for a package over £500, it's 7% – so a maximum of £70 on a £1,000 package. The bike remains 'hired' for a further 36 months, but with no more monthly payments. Ownership can then officially be transferred to you at no extra cost.

This method of transferring ownership is why you save a minimum of 25% rather than a minimum of 32%.

For the end of hire process, click the link below

<https://www.cyclescheme.co.uk/help/faqs/end-of-hire>

For a personalised savings figure, visit savings [calculator](#) and enter your details.

Terms and Conditions

- You must be a permanent member of Northumbria Healthcare NHS Foundation Trust staff
- Maximum salary sacrifice is £1000 and the term is 12 months – this is not negotiable. At the end of the term you will have the option of purchasing the bike for a one off cost.
- The salary sacrifice must not take you below the minimum working wage
- If you leave the Trust and money outstanding will be deducted from your final salary

Trust Contact: Teresa Johanson (teresa.Johanson@nhct.nhs.uk)

Download the cycle scheme process flowchart [here](#)

Scheme -2

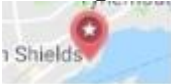
For Electric Bikes only

Green Commute Initiative- Maximum of £3000 and 18 months salary sacrifice

EMPLOYER CODE – NHC345

Trust has launched a new cycle scheme that allows employees to buy **ELECTRIC BIKES ONLY**. Maximum salary sacrifice is £3000 and the term is 18 months – this is not negotiable.

How Green Commute Order works:

- Visit one of the bike shops on GCI's shop list. You can see them on a map here: <https://greencommuteinitiative.uk/shops/>
- GCI registered shops will be shown has a **red beacon** on the map.
- 
- Spend some time and have some fun test riding bikes
- You can select a bike and accessories worth up to £3,000
- If you want to check and see how much your salary will go down then use the calculator here: <https://greencommuteinitiative.uk/savings/>
- Once you've decided enter your quote by clicking the link below
- <https://greencommuteinitiative.uk/quote/> and add the **Employer code- NHC345**
- You'll receive an e-mail to confirm your application has been received.
- Our team will check your order and then approve it.
- Once approved you will get an email notification saying that your application is approved.
- You will also receive a separate email with salary sacrifice and hire agreement which you need to electronically sign it.
- You will get an email saying Thanks for signing the hire agreement and salary sacrifice. Your e-voucher will be sent to the registered email address in 2-3 weeks.
- Take the voucher and some photo ID to the shop and collect your bike. The shop will set everything up for you and make sure you're happy with your new bike!
- Your salary salary deduction will commence shortly afterwards.

If you have any queries phone GCI helpline: **020 3740 1836**

End of the Hire

GCI has no sting in the tail. At the end of the hire GCI will make the employee a free of charge extended loan for four years then they can buy the bike for £1. GCI will also appoint them as their agent to dispose of the bike to a third party of their choosing if they wish. They pay £1 to transfer title.

Terms and Conditions

- You must be a permanent member of Northumbria Healthcare NHS Foundation Trust staff
- Maximum salary sacrifice is £3000 and the term is 18 months – this is not negotiable.
- The salary sacrifice cannot take you below the minimum working wage
- If you leave the Trust and money outstanding will be deducted from your final salary
- **Trust Contact: Teresa Johanson (teresa.johanson@nhct.nhs.uk)**