

## **Additional FAQ's – Cycle to Work Scheme**

### **If I am able to access the online site, does this mean that I'm automatically eligible to join the scheme?**

No, your eligibility will still need to be checked and approved by your employer before you are able to order a bike on the scheme.

The eligibility criteria is detailed below:

- You need to have a permanent or fixed term / temporary contract. If your contract is fixed term / temporary it must last for the duration of the salary sacrifice deductions.
- Your gross salary after taking into account all salary sacrifice benefits must be above the National Minimum Wage. This will be checked by Payroll before approving your order.
- You must have successfully completed your probationary period before you can apply for a bike through the scheme.

### **How long is the salary sacrifice agreement I am entering into?**

The length of the agreement is for 12 months. You will be entering the agreement on a voluntary basis and you will receive a change in contract letter, as you are agreeing to a voluntary reduction in your salary.

### **Will a salary sacrifice arrangement affect any state benefits I may receive?**

A salary sacrifice arrangement may affect your entitlement to some state benefits. The following will need to be considered if you are entering into a salary sacrifice arrangement:

- any pension scheme being contributed to including the LGPS and Teachers Pensions scheme
- entitlement to earnings related benefits like Maternity Allowance, Statutory Maternity Pay, SPP, SAP and ShPP
- entitlement to work related payments like Statutory Sick Pay.

### **Will a salary sacrifice arrangement affect my pension?**

In respect of any Pension arrangements we recommend that you seek independent financial advice on who salary sacrifice could affect your future pension.

For advice on your state pension and National Insurance contributions please review the gov.uk website <https://www.gov.uk/national-insurance>

### **How could a salary sacrifice arrangement affect my future entitlement to state benefits and tax credits?**

A salary sacrifice arrangement may affect your entitlement to state benefits and tax credits and you should carefully consider the possible effects before you decide to go ahead.

Please seek advice from HMRC's Tax Credit Helpline on 0345 300 3900.

### **Will a salary sacrifice arrangement affect my student loan repayments?**

Yes, student loan repayments are calculated on your earnings. As your gross salary is being reduced, so will your student loan payments, and this may increase your repayment period.

### **Can I cancel my agreement once my order is approved by the Council?**

You have 14 days from the point of receiving your Letter of Collection to cancel the voucher. After this point you will be unable to do so, and the salary sacrifice deductions will commence. This is highlighted for in the pre contractual info and your Hire Agreement.