

Salary Sacrifice Car Lease Scheme

Background

The Council abolished its Lease Car Scheme in 2008. Since that date, there has been no provision of Lease Cars. It is understood that one of the reasons behind the decision to close the original Lease Car Scheme was due to the administrative effort and costs to the Council's HR department in employee hours. The removal of the Lease Care Scheme resulted in many grievances from existing employees at the time.

The Council's HR Manager has regular meetings with its Employee Benefits Provider, Sodexo, who has been contracted by the Council for many years. During conversations throughout 2019 and 2020, the HR Manager enquired about exploring a Salary Sacrifice Car Lease Scheme as part of the Council's initiatives in relation to lowering its carbon footprint, climate change, and green travel.

A salary sacrifice scheme and its benefits are simple - like Cycle to Work and Childcare Voucher schemes, employees offset some of their salary in return for a brand new fully maintained and insured car. In addition, the employee saves on tax and national insurance and there are national insurance savings for the employer.

Where employees are responsible for providing their own vehicles for the purposes of commuting and business use, currently the Council has no control over the amount of emissions, bar restricting and minimising work-related mileage. A Lease Car Scheme that offers numerous benefits to employees will also ensure that the Council will have more control over its employee's carbon dioxide emissions. This would be done by restricting the choice of vehicles to lower emission vehicles also known as ULEV (Ultra Low Emission vehicles).

The Council's Employee Benefits and Employee Assistance Programme provider, Sodexo is making available its Lease Car Scheme at no additional cost in relation to the current Employee Benefits package. In addition to the longstanding Employee Benefits package sourced from Sodexo, the Council has also recently contracted Sodexo to provide its Employee Assistance Programme via Care First. The proposed expansion into Lease Cars via Sodexo would also minimise administration time by only negotiating with one company for all three services.

Since the abolition of the original scheme, the way the schemes are now administered is remarkably improved. Car orders and financial calculations are all done via an employee portal on the Tusker website eliminating the need for the HR Team to make manual calculations or paperwork. The website also ensures that employees are not able to order vehicles beyond their financial means or reduce their earnings to below national minimum/national living wage or the NI Lower Earnings Limit. Employees are also able to see the entire cost of leasing the vehicle as insurance and road tax – basically a 'just add fuel' scheme. Projected mileage is also input from 5k-35k. After the first year, employees are able to adjust this figure. Once a vehicle is ordered, the financial information will be sent to Payroll to input on

the Payroll System to arrange monthly deductions from salary. Payroll will then process the payover on a monthly basis, similar to how Childcare Vouchers and Cycle to Work is administered.

Sodexo uses Tusker Cars to administer the scheme, who have won the following awards:

- Best Environmental Practice, Green World Award 2018
- Best Environmental Practice, Green Apple Award 2014, 2015, 2016, 2017
- Best Workforce Transport Initiatives, AI Business In Excellence 2018
- Car Benefit Specialist of the Year, AI Business In Excellence 2018
- Workplace Benefits UK Company of the Year, ACQ Awards 2018
- UK Salary Sacrifice Car provider of the year, ACQ Awards 2018
- Company of the Year, Regional SME Awards 2018
- Innovations in car leasing, Innovation and Excellence Awards 2018
- Innovation in Customer Service, FleetWorld Honours 2017
- Best Staff Travel Benefit (with the London Ambulance Service)
- Employee Benefits Awards 2017

In addition to Tusker having one of the UK's largest Car Leasing Scheme, they are also a carbon neutral committed business and encourage people to use newer and greener cars. Tusker offset the tailpipe emissions of all salary sacrifice cars put on the road against a Verified Carbon Offsetting project. 70% of Tusker's 2020 new car orders were electric or hybrid.

Should the proposal be agreed, the scheme would initially be open to employees with Designated Car User status to trial the scheme. These employees for the most part, require the use of a vehicle in order to discharge their duties.

The cost of the scheme would be covered by the savings made.

Other Local Authorities using the scheme include: Hinckley & Bosworth Borough Council, Rushcliffe Borough Council, NHS Supply Chain Coordination Limited, Derby City Council, Leicestershire City and County Councils.

Please also note that only employees that are permanent or on a fixed term contract over 27 months and earning over £19,500 on a full time equivalent salary are eligible for the salary sacrifice scheme.

Should the scheme be approved, a lead time of 6-8 weeks will ensure the scheme can be launched in Q1 of the 2021/22 financial year.

Trade Unions

The HR Manager has consulted both Trade Unions and presented the scheme's benefits. Both Trade Unions are supportive of the proposals.

Further financial details are outlined in the report below along with a table with costs of the full range of vehicles available (please note the Council can restrict this list) :

Broxtowe Borough Council Salary Sacrifice Car Benefit Scheme – Scheme Overview

Overview of objectives Overview of scheme

1.0 Overview of Objectives:

To provide a scheme to:

- Offer a significant benefit to staff with minimal risk to both employee and the Council
- Provide a mechanism to make substantial savings to the Council in the form of Employer Pension contribution savings and NIC savings on Ultra Low Emission Vehicles
- Offer a scheme to retain existing staff and attract new members of staff to the Council
- Reduce carbon footprint and support the Green agenda
- Manage Duty of Care Obligations (Corporate Manslaughter Act 2008) with regard to Grey Fleet
- Provide a mechanism to reduce the cost of business mileage to the Council (where applicable)

2. Overview of the Salary Sacrifice Car Benefit Scheme

The Salary Sacrifice Car Benefit Scheme is essentially business contract hire, and as such the Council is responsible for any costs associated with the vehicle under its agreement with Tusker. However, these costs and responsibilities are passed on to the employee through the Salary Sacrifice agreement and Scheme Policy between the Council and the employee.

The employee agrees to a reduction in their Gross Salary in return for a non-cash benefit, in this case a fully maintained and insured car. This mechanism in turn results in savings on National Insurance contributions (and also Tax if the vehicle chosen is an Ultra Low Emission Vehicle) on the gross salary being sacrificed.

The scheme is easy to implement and administer, and Tusker removes any risks for the Council and its employees.

2.1 Why offer a Salary Sacrifice Car Benefit Scheme?

The Car Benefit scheme allows the Council to provide employees with a brand new fully maintained and insured car through flexible benefits at a lower cost than they could normally achieve in the retail market.

As the vehicle is provided through a salary sacrifice arrangement, employees will save both income tax (ULEV)*, National Insurance and pension contributions on the portion of sacrificed salary every month as well as benefiting from corporate buying power and Public Sector discounts. There are also VAT and corporate finance rate advantages to the employee. As this is a benefit, employees will pay Benefit in Kind tax in one of two ways:

If an Ultra Low Emission Vehicle is chosen (ULEV) the employee will pay BiK tax on the benefit as a Company Car. The Council will continue to make NI savings on ULEVs & pay Class 1a NIC as a Company Car

If a non-ULEV is chosen, the employee will pay BiK on either the Gross Monthly Salary Sacrifice amount or the vehicle taxable benefit – whichever is the higher. The Council will not achieve NI savings on non-ULEVs & pay Class 1a NIC on either the Gross Salary Sacrifice or the vehicle taxable benefit – whichever is the higher

A ULEV is defined as a vehicle emitting 75g/km of CO₂ and below. These vehicles clearly represent a bigger saving for employees, although non-ULEVs i.e. Green cars, which are low emission, fuel efficient cars of 76g/km and 124g/km of CO₂, still represent excellent value over comparable retail deals.

All servicing and maintenance of the vehicle is included in the monthly salary reduction along with fully comprehensive motor insurance and the option to add additional drivers. To help make having a car hassle-free, Tusker have one number to call should the employee have any vehicle query, need to book a service or simply want to speak to a member of the team. There is also a live chat facility available via the scheme website.

Also with the scheme, employees have access to an award-winning online system where they can view the cars available on the scheme, read FAQs about the scheme, prepare quotations, compare vehicles and place orders enabling them to make an informed choice at the touch of a button. This system is the most advanced available in the market place and manages the entire process from initial quotation right through to delivery. The system will be branded to the Council and uniquely, also adjusts the tax savings shown on screen where an employee may sacrifice across a tax threshold; therefore, the tax savings (where applicable) shown are accurate rather than simply assuming that the employee is a 20% or 40% tax payer.

What's included?

- Car of employee's choice (dependent on scheme design and National Living Wage) including all servicing, MOT and maintenance
- Fully comprehensive Business motor insurance for your employee; additional drivers can be added
- 'No quibble' Replacement tyres
- Annual Road Fund Licence
- Accident Management
- Total Loss Protection
- Comprehensive Breakdown and Recovery assistance, including a free of charge hire car for 48 hours

- Provision for certain lifestyle events (Resignation, Redundancy, Maternity Paternity)
- Adoption and Total Loss) *
- Carbon Offsetting – tailpipe emissions are offset by Tusker at their cost
- Annual Licence check directly with the DVLA
- Relief Vehicle+
- Access to 'Go Electric' micro-site to explain all about ULEVs to help employees with their car selection process and to maximise savings available

**Optional for the Council to include as mandatory*

+Optional

Benefits of the Car Benefit Scheme for Employee

- Simple and budgeted fixed cost motoring – considerable savings over retail deals
- No deposit
- No Credit check
- Brand new fully maintained and insured car
- National Insurance savings (additional Tax savings on ULEVs)
- Easy to use online system for quotes and information
- One number for all vehicle needs and dedicated online chat option
- Corporate and Public Sector discounts available
- Expert management of vehicle down time
- Mechanism provides employee with additional savings in the form of VAT efficiencies and
- corporate finance rates
- Pension contribution savings (NHS Pension Scheme, where applicable)
- Car is carbon neutral – tailpipe emissions offset by Tusker

Benefits of the Car Benefit Scheme for the Council

- Employers pension savings on the salary being sacrificed – on average £53.20 per month per employee based on a 14% average
- Potential for considerable additional savings to be achieved in Employers NIC for Ultra Low Emission Vehicles (ULEVs)
- Minimal risk – Lifestyle Protections provided by Tusker
- Scheme is carbon neutral
- Excellent employee benefit at no cost to the Council
- Environmentally friendly low CO2 vehicles on the scheme
- Staff retention and motivation tool
- Helps meet Duty of Care obligations through a fully maintained vehicle
- Potential savings on daily hire and pool car use
- Potential savings on fuel rates for business mileage
- Reduction in carbon footprint; positive effect on Scope 3 reporting requirements

2.1.1 Implementation

Tusker provide a dedicated Implementation Manager who is responsible for delivering a seamless implementation and the majority of the work is managed and carried out by Tusker.

A detailed and comprehensive project implementation plan is produced and managed by them and they will provide regular updates to assess how the project is progressing. The Implementation Manager will control the plan and progress of the project and distribute an internal and external implementation plan to ensure key personnel are aware of their responsibilities, roles and deadlines.

Detailed process maps for the scheme will also be provided by Tusker through the implementation process for complete transparency as to how the scheme is managed by Tusker directly.

The implementation process takes on average 6 to 8 weeks and there is no cost from Tusker, who undertake to deliver and promote the scheme at their own cost.

2.1.2 Marketing

A good communication strategy is an absolute must for promoting the scheme. Tusker have a dedicated marketing resource who'll draft all pre-launch, launch and post-launch communications, using available existing communication channels.

Tusker will provide the copy and material to use, branded to the Council, and will then review it on a regular basis.

Communication begins before the scheme launches, starting with some teaser communications that a scheme is coming soon and as the launch date approaches, more details will be released to build momentum and interest about the scheme.

During the implementation stage, a marketing meeting is arranged to go through all the possible communication options and produce a marketing plan bespoke to your needs and requirements.

Examples of marketing available are; email, flyers, posters, home mailers, newsletters and Virtual Roadshows and all of the marketing is produced at Tusker's own cost.

2.2 Eligibility

HMRC view Salary Sacrifice arrangements as employment law rather than a tax matter, as employees are free to agree a change in their overall remuneration with their employer. HMRC will want to establish that an effective change to the employee's terms and conditions of employment has been made via Salary Sacrifice. In addition, employees must also agree to sacrifice the salary before

delivery of the car and cannot sacrifice below National Minimum or Living Wage (NMW or NLW).

The eligibility criteria within the HMRC salary sacrifice rules as above include:

- The arrangement must be for a minimum of 12 months (this has been recently reviewed by HMRC and relaxed)
- Employees cannot sacrifice below the National Minimum or Living Wage (age dependant)
- Employees cannot sacrifice below the Lower Earnings Limit
- The scheme must be open to the majority of staff
- Employees must agree to the salary sacrifice variation before in receipt of the benefit

Outside of these rules the organisation is able to add in other certain criteria, for example minimum length of service, passing a probation period etc.

2.3 Risk

Tusker removes the risks associated with the scheme for both the employee and the Council.

The main risks of the scheme sit with the employee to the organisation and the organisation to Tusker and a number of provisions are available for the Council to select as mandatory for the employee to protect them in the event of terminating the arrangement early in the circumstances of:

Resignation
Redundancy
TUPE
Retirement
Health Conditions

These are mandatory for all employees coming into the scheme.

2.4 Lifestyle Protections

This protects the Council and subsequently the employee against certain penalty charges incurred as a result of closing a Finance agreement early due to them leaving the Council's employment and returning a vehicle after an initial three month exclusion period.

If the named employee voluntarily resigns, is made redundant, is subject to a TUPE transfer or retires after the Lifestyle Protection standard exclusion period of 3 months, they can choose to simply hand back the vehicle and their commitment will have finished.

Some additional circumstances other than resignation where risk protection can be utilised are as follows:

- The Named Employee's Employer transferring the Named Employee's place of work to a location outside of the UK
- The Named Employee's driving licence being withdrawn for medical reasons by the issuing body
- The death of the Named Employee
- The Named Employee or their spouse or common-law partner suffering Terminal Illness
- The Named Employee or their spouse or common-law partner suffering Disablement or Mental Illness
- The Named Employee losing their sight
- The Named Employee suffering physical separation of one or more limbs at or above the wrist or ankle

Provided the termination is a direct result of any of the above conditions, the Vehicle is returned to Tusker.

2.4.1 Total Loss

Total Loss cover is included in the scheme and is provided as part of the motor insurance provision and provides full protection in the event of the vehicle being stolen and not recovered or, the vehicle being damaged beyond economical repair and as a result being deemed a total loss.

2.4.2 Maternity, Paternity and Adoption

Under employment law the benefit will need to be provided during maternity, paternity and adoption leave. Whilst the employee's pay is enhanced, salary sacrifice reductions can continue. Once the employee's pay reaches statutory level the Council will be unable to make any further reductions. Should maternity, paternity & adoption protection be included by the Council on the employee's return to work following maternity, paternity or adoption leave the monthly Gross Salary Sacrifice will be credited to the Council for a maximum period of leave of 12 months – maximum payout £6,000 (£500 per month)

The order date and the due date on the employee's Mat B1 form must be greater than 7 months in order for the protection to apply.

Should the Council decide to include the Maternity, Paternity and Adoption protection this must be provided "free" to all employees. There would be an equivalent administration charge built into the scheme to ensure the scheme remains cost neutral to the Council.

2.4.3 Long Term Sickness

Although the Council must provide the benefit during a period of long term sickness reductions can continue to be made whilst there is enhanced salary still being paid. Once monthly salary has reduced to statutory levels, reductions will no longer be

able to be made and the salary sacrifice can be suspended with the employee having continued use of the vehicle. On their return to work the reductions will recommence and may extend after the vehicle has been returned until the number agreed to is complete. It should be remembered that looking at potential scheme take up rates and Long Term Sickness rates within an organisation mean that this situation is an exceptional event, rather than the norm and therefore not a significant risk. However, 6 months Protection is included for long term sickness is included within Tusker's Lifestyle Protection.

Under the terms and conditions of the scheme the employee agrees to meet all costs associated with the scheme and where relevant (fines, excess mileage or damage for example) net salary deductions can be made.

Additional measures can be made to manage risk for the employee and employer:

Restricted CO2 cap – this helps to limit the cars available on the scheme to lower emission vehicles which are typically cheaper and have strong residual values which helps reduce early termination costs. In addition, lower CO2 emissions make the scheme more tax efficient as there is lower BIK for the employee and Class 1A for the organisation. This limit is recommended to be 124g/km of CO2.

Restricted P11D value – the value of cars available on the scheme can be restricted eg to sub £40,000, this reduces early termination costs by removing high value, fast depreciating cars from the scheme.

2.5. Risk to changes in Government / HMRC

The Government consultation into the provision of salary sacrifice benefits announced in August 2016 was concluded and on the 23rd November 2016 the Chancellor presented his Autumn statement to the House of Commons detailing the results.

There is now a government mandate for salary sacrifice car schemes, removing any uncertainty that has historically existed.

Under the new Optional Remuneration Arrangements (OpRA), this means that:

If an Ultra Low Emission Vehicle is chosen (ULEV) the employee will pay BiK tax on the benefit, i.e. as a Company Car. The Council will continue to make pension contribution saving and NI savings where applicable on ULEVs, as per the scheme prior to the Consultation and subsequent OpRA amendments to the Finance Bill.

If a non-ULEV is chosen, the employee will pay BiK on either the Gross Monthly Salary Sacrifice amount or the vehicle taxable benefit – whichever is the higher. The Council will continue to make pension contribution saving but will not achieve NI savings on these vehicles.

A ULEV is defined as a vehicle emitting 75g/km of CO2 and below. These vehicles clearly represent a bigger saving for employees, although non-ULEVs still represent excellent value over comparable retail deals.

The tax policy on Company Cars incentivises the selection of Ultra Low Emission Vehicles and the government has introduced incentivised lower BiK rates from 2020 for ULEVs, with applicable cars going from 16% on the BiK scale to zero and only increasing by 1% annually to 2%, which is thereafter being held until 2025. All other cars reduce by an average 2 basis points to encourage employees to drive greener cars.

2.6. Administration of the scheme

With regard to administration of the proposed Salary Sacrifice Scheme this is minimal as the scheme and all employee engagement is administered by Tusker. The internal administration is limited to:

- Authorisation for employee to enter the scheme
- Monthly payroll reduction & any deductions from net salary – automated reporting process
- P46 notification & P11d reporting (With regard to the BIK) or Taxing at Source
- Monthly payment of Consolidated invoice (payment terms 30 days)

Tusker will provide process maps and data to complete all necessary actions

2.7. Corporate Manslaughter Act 2008

This legislation means that employers must make sure any vehicles used for work; whether a company car or employee's own vehicle complies with the following:

1. They are roadworthy
2. Have a current MOT certificate for vehicles over three years old
3. The driver is licensed to drive
4. The vehicle is insured for business use
5. The vehicle is regularly serviced
6. The employee is carrying out basic maintenance checks

The Car Benefit scheme will meet all of these obligations and will therefore reduce administration and risk with regard to employees currently driving their own vehicles on company business.

2.8. Business Mileage claims

There is also a cost saving to be made to the Council for employees previously using their own vehicles on business and reclaiming mileage allowance at Inland Revenue Approved Mileage Rates (45p for the first 10,000 miles per annum & 25p thereafter). As Tusker vehicles are Company Cars in essence, they will attract only Advisory

Fuel Rates typically 11p (diesel) or 15p (petrol) saving potentially a further 30p – 34p per business mile. This reduced rate is applicable as all depreciation and maintenance costs are being met under the scheme.

Should the Council choose to pay over and above the Advisory Rates, the difference between the Advisory Rate and Council rate will be taxable. A fully robust expenses procedure would need to be in place if paying more than the Advisory Rates to demonstrate to HMRC that employees are not claiming for home to work mileage if office based as otherwise Company Car Fuel Benefit could become due for both the Council and the employee.

The above is fully managed and agreed as part of the car scheme implementation process.

2.9. Case Study – Newcastle upon Tyne Hospitals NHS Foundation Trust (NUTH)

The Newcastle upon Tyne Hospitals NHS Foundation Trust (NUTH) is one of the most successful teaching NHS Trusts in the country offering more nationally accredited specialist services than any other group of hospitals in the UK and have a staff base of around 14,000.

Implementation

Although Newcastle Hospitals already had a salary sacrifice car scheme in place for their employees, the Trust decided to go out to tender and shortlisted three different suppliers.

There was one stand-out provider, Tusker/NHS CPC Drive. With their award-winning Car Benefit Scheme, the Trust had no hesitation in awarding the contract. They selected Tusker as the new provider to give their employees better terms, reduced risk and improved service levels, and to reduce the work involved in administering the scheme.

As well as the salary sacrifice vehicles, CPC Drive and Tusker were also awarded the contract to provide cars for Newcastle Hospitals' company car lease scheme for essential car users.

Communication

The biggest challenge was the speed required to implement the new scheme to ensure no drop-off in service levels for staff, and the need to communicate the new details quickly to all employees.

It took just six weeks from Tusker's selection for the new scheme to be up and running and available to all staff, through a web portal which provided them with direct access to the scheme. It meant arranging communication to all staff quickly and so the scheme was communicated through a series of web bulletins, emails and payslip attachments, while two large staff benefits events were also held with around 600-800 staff attending each event.

Results

Since the scheme went live, the uptake and feedback has exceeded expectations. Interest has been extremely high and over 1,000 cars have been delivered by Tusker.

Summary

The Car Benefit scheme can meet a number of requirements, providing benefits to both the Council and employees.

It is important that the right provider is chosen to ensure the success of the scheme and that it can receive HMRC approval.

The benefits to the Council by appointing Tusker to provide the Car Benefit scheme are:

- Number of Frameworks can be utilised; no costly and time-consuming procurement exercise required
- Considerable NI savings are a real (tangible) cost reduction for Ultra Low Emission Vehicles chosen on the scheme, as the Council is currently paying Class 1 NI on employees' salaries
- Can take advantage of Tusker's considerable experience of managing 100+ NHS Council schemes
- Cars are registered to, funded and managed by Tusker (not the Council)
- Significant Employer Pension contribution savings can be achieved – on average £54 per month per employee
- The Council pays monthly – significant cashflow benefit
- No initial up front or ongoing costs payable by the Council to Tusker
- “Win/Win” situation for both the Council and employees
- All employee interaction/engagement is fully outsourced to Tusker
- Scheme complements and blends with the existing employee benefits offered
- Minimal administration for both employee and the Council; uses standard processes
- Cost neutral – cost of vehicle covered by gross salary sacrifice
- No fixed term for the Council to commit to
- Risk mitigation – minimised risk to both the Council and employees
- Procurement, audit trail and comprehensive reporting
- Tusker manages all in-life services with specialised Employee Engagement and Customer Service teams; no day to day involvement required by the Council
- Fully interactive, online solution for employees to help with making informed choices
- Proven HMRC and VAT compliant scheme
- Bespoke and tailored scheme for the Council to achieve objectives
- Dedicated implementation and marketing resource; ongoing provision of key communications to staff members

- Carbon offsetting paid for by Tusker, which helps with NHS emissions reporting/targets and supports Sustainability Policy

Model	Fuel	Median Net Cost (Monthly)	median([Total Gross Cost]) (Monthly)	Minimum CO2
Smart ForFour	Electric	£186.84	300.3	0
Smart ForTwo	Electric	£194.13	300.61	0
SEAT Mii	Electric	£266.19	431.71	0
Nissan Leaf	Electric	£267.26	432.38	0
MG Motor UK MG5	Electric	£291.69	458.51	0
MG Motor UK MG ZS	Electric	£290.47	463.04	0
Vauxhall Corsa	Electric	£308.86	497.78	0
Renault Zoe	Electric	£314.21	509.385	0
Peugeot 2008	Electric	£319.34	516.05	0
MINI Hatch	Electric	£321.17	517.73	0
BMW i3	Electric	£316.15	527.72	0
Hyundai IONIQ	Electric	£326.12	528.09	0
DS Automobiles DS 3	Electric	£347.50	557.64	0
Peugeot 208	Electric	£353.58	569.765	0
Citroen C4	Electric	£383.43	601.23	0
Kia Soul	Electric	£359.42	613.85	0
Kia Niro	Electric	£375.97	628.39	0
Honda Honda e	Electric	£389.52	628.94	0
Volkswagen ID.3	Electric	£396.80	651.54	0
Hyundai KONA	Electric	£407.20	661.37	0
Volkswagen Golf	Electric	£431.30	730.91	0
Polestar Polestar 2	Electric	£538.41	888.77	0
Audi e-tron	Electric	£535.83	907.52	0
Tesla Model 3	Electric	£539.79	909.48	0
Mercedes-Benz EQC	Electric	£581.93	989.08	0
Volvo XC40	Electric	£688.83	1151.685	0
Jaguar I-PACE	Electric	£679.17	1172.74	0
Mercedes-Benz EQV	Electric	£723.76	1222.49	0
Porsche Taycan	Electric	£857.84	1497.46	0
Tesla Model S	Electric	£862.85	1529.98	0
Tesla Model X	Electric	£912.08	1609.1	0
Mercedes-Benz GLE	Diesel Hybrid	£700.40	1037.52	19
Mercedes-Benz A Class	Petrol Hybrid	£429.02	615.41	22
Suzuki Across	Petrol Hybrid	£691.56	950.02	22
Mercedes-Benz CLA	Petrol Hybrid	£463.23	659.335	23
Audi A3	Petrol Hybrid	£415.30	581.82	24
Hyundai IONIQ	Petrol Hybrid	£397.34	489.47	26
SEAT Leon	Petrol Hybrid	£454.56	519.89	27
Mercedes-Benz B Class	Petrol Hybrid	£459.78	691.46	27
BMW X5	Petrol Hybrid	£768.15	1114.6	27
Volkswagen Passat	Petrol Hybrid	£578.88	772.695	28

Peugeot 508	Petrol Hybrid	£575.59	781.375	29
Peugeot 3008	Petrol Hybrid	£607.36	899.11	29
Vauxhall Grandland X	Petrol Hybrid	£511.13	690.32	30
DS Automobiles DS 7	Petrol Hybrid	£523.20	701.76	30
BMW 3 Series	Petrol Hybrid	£533.47	706.64	30
Mercedes-Benz C Class	Diesel Hybrid	£658.19	876.69	31
Kia Niro	Petrol Hybrid	£379.34	459.8	31
Skoda Superb	Petrol Hybrid	£462.58	627.515	31
Kia Ceed	Petrol Hybrid	£385.23	514.03	32
Citroen C5 Aircross	Petrol Hybrid	£449.83	603.98	32
Ford Kuga	Petrol Hybrid	£472.72	636.775	32
Mercedes-Benz GLA	Petrol Hybrid	£506.66	685.47	32
BMW 5 Series	Petrol Hybrid	£688.52	908.02	32
Mercedes-Benz E Class	Diesel Hybrid	£651.19	845.62	33
Land Rover Range Rover Evoque	Petrol Hybrid	£574.95	810.985	33
Mercedes-Benz C Class	Petrol Hybrid	£558.83	723.34	34
Audi A6	Petrol Hybrid	£645.07	839.96	35
Mercedes-Benz E Class	Petrol Hybrid	£574.16	781.68	37
BMW X2	Petrol Hybrid	£497.48	665.14	38
BMW 2 Series Tourer	Petrol Hybrid	£552.95	769.3	38
Volvo S60	Petrol Hybrid	£800.54	1057.45	38
MINI Countryman	Petrol Hybrid	£425.85	577.555	39
Land Rover Discovery Sport	Petrol Hybrid	£692.85	948.48	39
Audi A7	Petrol Hybrid	£865.99	1114.31	40
BMW X1	Petrol Hybrid	£477.45	636.32	41
Volvo V60	Petrol Hybrid	£594.15	786.55	41
Volvo S90	Petrol Hybrid	£701.05	891.38	42
MG Motor UK MG HS	Petrol Hybrid	£455.96	649.785	43
BMW X3	Petrol Hybrid	£621.21	797.53	44
Mitsubishi Outlander	Petrol Hybrid	£499.76	643.86	46
BMW 7 Series	Petrol Hybrid	£1,027.07	1309.175	46
Mercedes-Benz GLC	Diesel Hybrid	£698.26	939.08	47
Volvo XC40	Petrol Hybrid	£550.35	719.735	47
Volvo V90	Petrol Hybrid	£713.88	912.815	47
Jeep Renegade	Petrol Hybrid	£604.68	845.295	49
Jaguar F-PACE	Petrol Hybrid	£775.77	1031.45	49
Land Rover Range Rover Velar	Petrol Hybrid	£761.10	1001.405	50
Audi Q5	Petrol Hybrid	£641.96	865.78	55
Volvo XC60	Petrol Hybrid	£675.06	886.54	55
Audi A8	Petrol Hybrid	£932.83	1306.39	57
Volvo XC90	Petrol Hybrid	£862.23	1006.05	63
Audi Q7	Petrol Hybrid	£848.09	948.1	72

Land Rover Defender	Petrol Hybrid	£1,162.89	1372.28	74
Land Rover Range Rover Sport	Petrol Hybrid	£1,079.27	1141.79	75
Land Rover Range Rover	Petrol Hybrid	£1,396.09	1495.53	78
Porsche Cayenne	Petrol Hybrid	£1,171.78	1274.385	89
Toyota Yaris	Petrol Hybrid	£331.49	392.18	92
Toyota Prius	Petrol Hybrid	£381.56	419.885	94
Renault Clio	Petrol Hybrid	£424.96	499.05	98
Toyota Corolla	Petrol Hybrid	£421.01	473.85	101
Honda Jazz	Petrol Hybrid	£393.91	461.46	102
Peugeot 208	Diesel	£373.84	443.22	106
Volkswagen Golf	Diesel	£543.92	581.16	107
Vauxhall Corsa	Diesel	£382.32	449.655	108
Renault Clio	Diesel	£405.60	453.335	109
Citroen C1	Petrol	£225.07	245.55	109
Toyota C-HR	Petrol Hybrid	£398.60	433.24	109
Kia Picanto	Petrol	£253.05	293.1	110
Peugeot 108	Petrol	£295.11	347.26	110

Other cars are available on the scheme.