DANFON OFFER A CHWESTIYNAU TECHNEGOL

BETH OS NA ALLAF FFORDDIO PARHAU Â'R CYNLLUN?

Y rheolau a osodwyd gan CThEM yw unwaith y byddwch wedi cytuno i aberthu'ch cyflog am gyfnod llogi'r beic, ni allwch newid yn ôl i'r cyflog gwreiddiol tan fod y cyfnod llogi ar ben.

Felly, os gwnaethoch gytuno i logi'r beic am y cyfnod llogi, yna ni allwch fynd yn ôl i'r cyflog gwreiddiol am y cyfnod llogi.

A YW'R CYNLLUN YN GYNNIG UNTRO?

Na, mae'r cynllun ar gal trwy'r flwyddyn

BETH SY'N DIGWYDD OS YDW I'N CAEL CYFNOD O ABSENOLDEB DI-DÂL?

Os ydych yn cael unrhyw gyfnod o absenoldeb di-dâl, fel cyfnod salwch neu famolaeth estynedig, efallai y bydd eich cyflogwr yn cytuno i ymestyn y cyfnod llogi yn unol â nifer y misoedd nad oeddech yn cael eich talu.

BETH YW'R COSTAU A'R MANTEISION I FY NGHYFLOGWR?

Bydd eich cyflogwr yn arbed cyfraniadau Yswiriant Gwladol dosbarth 1 eilaidd ar y rhan honno o aberth cyflog gros y gweithiwr.

Bydd yr arbediad hwn yn cael ei ddefnyddio i wrthbwyso costau rhoi'r cynllun ar waith.

BETH FYDD Y TREFNIADAU AR GYFER DANFON YR OFFER?

Ar ôl i chi wneud eich archeb ac ar ôl i chi a'ch cyflogwr gymeradwyo'r Cytundebau Llogi, bydd eich cyflogwr yn derbyn galwad ffôn i drefnu amser cyfleus i ddanfon yr offer. Bydd Cycle Solutions hefyd yn cadarnhau gyda chi fod yr offer rydych yn ei dderbyn o'r maint cywir, y math o ffrâm (os oes opsiwn menywod neu ddynion ar gael) a'r lliw yr hoffech.

Gellir danfon offer i unrhyw gyfeiriad ar dir mawr y DU drwy wasanaeth dosbarthu am ddim erbyn y diwrnod canlynol. Efallai y bydd modd i chi ddewis slot amser ar gyfer derbyn eich offer am gost ychwanegol.

A OES MODD DANFON YR OFFER I FY NGWEITHLE?

Mae hyn yn ddibynnol ar benderfyniad eich cyflogwr. Cysylltwch â Cycle Solutions ar 0330 100 2480 i drafod opsiynau danfon.

BETH DDYLWN EI WNEUD OS YW'R BEIC WEDI'I DDIFRODI NEU OS OES RHANNAU AR GOLL PAN GAIFF EI DDANFON I MI?

Cysylltwch a Cycle Solutions ar 0330 100 2480 I drafod yn fwy.

BETH OS YDW I'N CAEL TRAFFERTH GYDA DEFNYDDIO'R BEIC A'R OFFER DIOGELWCH?

Ffoniwch Ddesg Gymorth Cycle Solutions ar y rhif a ddarperir a byddant yn gallu eich helpu. Os yw'n offer y gwnaethoch ei osod eich hun, naill ai bydd y Ddesg Gymorth yn eich helpu, neu os nad yw'n offer cyffredin efallai y bydd angen i chi ffonio cyflenwr yr offer.

BETH OS OES RHYWBETH YN MYND O'I LE GYDA'R BEIC YN YSTOD Y CYFNOD LLOGI?

Mae gwarant 18 mis llawn ar gyfer pob beic a gyflenwir drwy ein siop ar-lein. Os oes problem, ffoniwch ein tîm cymorth technegol ar 0330 100 2480. Am fwy o dawelwch meddwl, rydym hefyd yn rhoi cyfle i chi ymweld â siop feiciau leol o fewn 6 wythnos i dderbyn y beic gan Cycle Solutions. Byddwn yn talu'r £30 cyntaf am wiriad diogelwch yn eich siop ddewisol. Y cyfan y mae angen i chi ei wneud yw anfon copi o'r dderbynneb am waith o'r fath i Cycle Solutions.

OS OES GENNYF UNRHYW GWESTIYNAU AM EFFAITH Y CYNLLUN, GYDA PHWY Y DYLWN GYSYLLTU?

Yn y lle cyntaf, cysylltwch â thîm Cycle Solutions ar 0330 100 2480 neu e-bostiwch info@cyclesolutions.co.uk.

A YDYCH WEDI GWELD EIN TAFLEN OPSIYNAU?

Mae taflen opsiynau ar wahân yn cynnwys manylion ynglŷn â'r cynigion gwych sydd gan Cycle Solutions! Gellir cael copi o'r daflen hon drwy eich Cydgysylltydd Cynllun Cycle Solutions neu drwy gysylltu â Cycle Solutions ar 0330 100 2480.

Mae'r daflen opsiynau hefyd yn cynnwys manylion ynglŷn â'r dyddiad cau ar gyfer llofnodi a dychwelyd eich archebion a'ch Cytundebau Llogi os ydych yn awyddus i gymryd rhan yn y cynllun hwn.

0330 100 2480

info@cyclesolutions.co.uk
www.cyclesolutions.co.uk

Llinell Gymorth: 0330 100 2480
Llinell Gymorth Ffacs 24 Awr: 01792 583838
Llinell Gymorth 24 Awr: 07801 882278
E-bost: info@cyclesolutions.co.uk

Cycle Solutions (Cycle to Work) Ltd,
Unit 6, Europa Way
Felinfach
Swansea West Industrial Park,
Swansea, SA5 4AJ.

Cycle Solutions
The Cycle to Work Scheme

Cycle Solutions

CWESTIYNAU & ATEBION

Beicio i'r Gwaith

ARCHEBU

SUT YDW I'N ARCHEBU BEIC DRWY'R CYNLLUN?

Yn gyntaf, sicrhewch eich bod yn bodloni'r meini prawf cymhwysedd ar gyfer eich cwmni – mae'r rhain i'w cael ar y ffurflen archebu neu drwy ffonio 0330 100 2480.

Penderfynwch pa feic yw'r mwyaf addas i chi o'r pecynnau sydd ar gael ar y Daflen Opsiynau neu drwy ymweld â'n gwefan i weld yr ystod eang o gynhyrchion sydd ar gael i chi drwy'r cynllun beicio i'r gwaith. Rydym wedi creu tudalennau gwe arbennig a fydd yn eich helpu i ddeall y costau a'r arbedion sydd ar gael i chi drwy'r cynllun beicio i'r gwaith.
Mae cyfeiriad y tudalennau hyn i'w gael ar y daflen opsiynau a'n posteri.

Ychwanegwch unrhyw becynnau diogelwch neu offer ychwanegol sydd eu hangen.

Gellir archebu ar-lein neu dros y ffôn ar 0330 100 2480.

Byddwn yn anfon cytundeb llogi atoch gyda llythyr i amlinellu'r camau nesaf. Ar ôl i chi lofnodi a dychwelyd y cytundeb llogi, bydd eich archeb yn cael ei chadarnhau, a bydd Cycle Solutions yn cysylltu â chi i drefnu danfon y beic a gwirio'r gofynion maint/lliw.

BLE ALLAF WELD YR OFFER CYN GWNEUD FY NEWIS?

Mae'r Daflen Opsiynau, y dylech fod wedi'i derbyn gyda'r cwestiynau a'r atebion hyn, yn cynnwys ystod o becynnau beiciau ac ategolion a ddewiswyd yn arbennig.

Os nad ydych wedi derbyn Taflen Opsiynau, gellir cael gafael ar un drwy eich Cydgysylltydd Cynllun Cycle Solutions neu drwy gysylltu â Cycle Solutions ar 0330 100 2480.

Gellir gweld ystod eang o feiciau ac offer ar-lein drwy'r cyfeiriad gwe a grëwyd ar gyfer cynllun beicio i'r gwaith eich cyflogwyr. Gellir dod o hyd i'r cyfeiriad gwe ar y daflen opsiynau ac ar ein posteri.

A ALLAF NEWID MANYLEBAU'R PECYNNAU SYDD AR GAEL?

Gallwch. Mae Cycle Solutions yn cynnig pecynnau arbennig o feiciau ac offer diogelwch. Dewiswyd y pecynnau hyn yn ofalus i sicrhau eich bod yn derbyn gwerth gwych am arian.

Fodd bynnag, mae Cycle Solutions yn gallu cyflenwi dros 140 o wahanol frandiau beiciau, o fodelau rhatach i feiciau ffordd, beiciau cymudo a beiciau mynydd o'r radd flaenaf.

Drwy Cycle Solutions, gallwch ddewis o'r dewis ehangaf o feiciau ac offer diogelwch yn y DU. Gall tîm Cycle Solutions ddarparu cyngor arbenigol, a fydd yn sicrhau bod y beic yn addas i'ch gofynion penodol ac y gallwch fwynhau ei reidio'n ddiogel.

A ALLAF NEWID FY MEDDWL AR ÔL GWNEUD ARCHEB O DAN Y CYNLLUN?

Drwy lofnodi'r Cytundeb Llogi ar safle eich cyflogwr a'i anfon i ni, rydych yn ymrwymo i aberth cyflog na ellir ei ganslo am y cyfnod llogi.

ERBYN PRYD Y MAE ANGEN I MI ANFON FY ARCHEB?

Mae angen dychwelyd y ffurflenni archebu erbyn y dyddiad a nodir ar Ffurflen Archebu Cycle Solutions. Mae'r tudalennau gwe rydym wedi'u creu ar gyfer eich cynllun hefyd yn nodi'r manylion hyn, yn ogystal â deunydd hyrwyddo arall fel posteri.

A ALLAF UWCHRADDIO FY MHECYN BEICIO MAES O LAW?

Gallwch ychwanegu unrhyw gydrannau neu ategolion newydd, yn ddibynnol ar gytundebau gwarant, drwy gydol cyfnod y cytundeb.

Ni fyddai'r eitemau hyn wedi'u cynnwys o dan warant Cycle Solutions.

Mae ystod o offer poblogaidd ar gael ar ein gwefan drwy'r cyfeiriad canlynol www.cyclesolutions.co.uk

TALU

BETH YW'R ELFEN ABERTHU CYFLOG O GYNLLUN CYCLE SOLUTIONS?

Mae'r aberth cyflog yn digwydd pan fyddwch yn ildio'r hawl i dderbyn rhan o'r cyflog sy'n ddyledus i chi. Nid yw hwn yn ddidyniad o'ch cyflog nac yn dâl a godir ar eich cyflog; rydych yn cytuno i dderbyn llai o gyflog, ac yn gyfnewid am hynny, mae eich cyflogwr yn darparu budd nad yw'n arian i chi ar ffurf beic ac offer diogelwch.

Am fudd fel beic ar log, lle ceir eithriad treth penodol, gall y gweithiwr dderbyn budd nad oes yn rhaid talu treth a CYG arno yn hytrach na chyflog y byddai'n rhaid talu treth a CYG dosbarth 1 llawn arno.

OS YDW I'N CYMRYD RHAN YN Y CYNLLUN, A FYDD YN RHAID I MI GAEL UNRHYW WIRIADAU CREDYD?

Na. Os ydych yn bodloni'r meini prawf cymhwysedd a bennir gan eich cyflogwr, nid oes angen unrhyw wiriadau eraill.

GAN EI FOD YN FUDD, A OES ANGEN I MI DDWEUD WRTH Y DYN TRETH?

Na. Mae'r cynllun wedi'i sefydlu gan ddefnyddio rheolau treth sy'n eich eithrio rhag gorfod talu treth ar y budd, felly nid oes angen i chi roi gwybod i CThEM.

BETH YW'R EFFAITH AR FY MHENSIWN NEU FUDD-DALIADAU ERAILL?

Y tebygolrwydd yw y gallai unrhyw ostyngiad yn eich cyflog gael effaith fach yn y meysydd a ganlyn:

- ➢ Unrhyw gynllun pensiwn y cyfrannir ato (gall hyn fod yn arbennig o bwysig os ydych yn agosáu at oedran ymddeol ac yn rhan o gynllun pensiwn cyflog terfynol);
- ➢ Hawl i fudd-daliadau sy'n seiliedig ar gyfraniadau, fel Pensiwn y Wladwriaeth;
- ➢ Hawl i fudd-daliadau sy'n gysylltiedig ag enillion, fel Lwfans Mamolaeth;
- ➢ Hawl i daliadau sy'n gysylltiedig â gwaith, fel Tâl Salwch Statudol.

Ni fydd aberth cyflog fel arfer yn cael effaith ar hawl i dâl gwyliau a bonysau, sydd fel arfer yn cael eu cyfrifo ar wahân gan ddefnyddio'r gyfradd gyflog uwch flaenorol.

DEFNYDDIO'CH BEIC

A OES OTS AR GYFER BETH RWY'N DEFNYDDIO'R BEIC?

Lansiwyd y cynllun gan y Llywodraeth i annog pobl i ddefnyddio beiciau, yn enwedig yn ôl ac ymlaen o'r gwaith.

Gallwch ei ddefnyddio ar gyfer unrhyw beth yr hoffwch, ond mae'n rhaid i o leiaf 50% o ddefnydd y beic fod at ddibenion gwaith. Bydd hyn yn cynnwys cymudo (h.y. y daith gyfan neu ran ohoni, er enghraifft i'r orsaf) o'ch cartref i'ch gweithle, neu o un gweithle i'r llall.

Nid yw'n ofynnol i chi gadw unrhyw gofnod o ddefnydd, ond mae Cyllid a Thollau Ei Mawrhydi yn ei gwneud yn ofynnol i'r sefydliad egluro'n glir y gallwch golli budd y rhyddhad treth os na ddefnyddiwch y beic fel hyn.

A ALL UNRHYW AELOD O FY NHEULU DDEFNYDDIO'R BEIC ODDI CARTREF?

Gallant. Fodd bynnag, drwy lofnodi'r cytundeb llogi, chi fydd yn llwyr gyfrifol am yr offer a gyflenwir a chi sy'n gyfrifol am yswirio'r offer yn briodol i'w ddefnyddio.

A OES RHAID MAI HWN YW'R TRO CYNTAF I MI FOD YN BERCHEN AR FEIC I FANTEISIO AR Y CYNLLUN?

Na. Er bod y cynllun wedi'i gyflwyno i annog pobl nad oes ganddynt eu beic eu hunain i feicio, gall unrhyw weithiwr cymwys ddefnyddio'r cynllun.

BETH OS YDW I'N COLLI NEU'N DIFRODI'R OFFER?

Mae'n rhaid i chi yswirio'r offer yn erbyn lladrad, tân neu ddifrod damweiniol fel y gellir darparu offer yn ei le os nad yw'n gweithio mwyach. Os bydd yn mynd ar goll neu'n cael ei ddifrodi, bydd eich aberth cyflog yn parhau am y cyfnod cyfan.

Cysylltwch â'r cwmni sy'n darparu'r polisi yswiriant ar gyfer cynnwys eich cartref a byddant yn gallu eich cynghori ar sut i yswirio'ch offer newydd.

Bydd tîm Cycle Solutions yn fwy na pharod i ddarparu manylion cwmnïau yswiriant eraill i chi sy'n gallu cynnig polisïau yswiriant penodol ar gyfer beiciau.

Mae Cycle Solutions wedi trefnu gostyngiad arbennig gyda chwmni yswiriant Cycleplan. Bydd unrhyw un sy'n cael beic drwy gynllun beicio i'r gwaith Cycle Solutions yn cael cynnig cyfle i gofrestru ar gyfer polisi yswiriant beic 8 wythnos am ddim. Mae manylion ar gael o cyclesolutions.co.uk/insurance

Y CYNLLUN

PA MOR HIR YW'R CYTUNDEB?

Y cyfnod llogi. Ffoniwch 0330 100 2480 i gael manylion ynglŷn â'ch cynllun penodol.

A OES TERFYN UCHAF I WERTH Y BEIC Y GALL CYCLE SOLUTIONS EI DDARPARU I MI?

Rhaid i gyfanswm gwerth eich arched fod o fewn y terfyn a bennwyd gan eich cyflogwr. Am mwy o wybodaeth, cysyltwch ac Cycle Solutions ar 0330 100 2480.

BETH SY'N DIGWYDD PAN FYDDAF WEDI CWBLHAU'R TALIADAU?

Pan fyddwch yn cwblhau eich Cytundeb Llogi ar-lein, byddwch yn cael cyfle i gytuno i barhau i ddefnyddio'r offer am 5 mlynedd arall ar ôl cwblhau eich cyfnod llogi drwy aberth cyflog. Nid yw'r cytundeb defnydd estynedig hwn (a fydd yn gytundeb uniongyrchol rhyngoch chi a Cycle Solutions) yn costio dim. Felly byddwch yn elwa'n llawn o'r arbedion a wnewch yn ystod y cyfnod aberthu cyflog. Os cymerwch berchnogaeth ar eich beic a/neu offer ar ddiwedd y cyfnod llogi estynedig, bydd gwerth teg y beic ar y farchnad yn fach iawn felly ni fydd angen i chi dalu unrhyw arian ychwanegol.

Fel arall, os yw'n well gennych, efallai y cewch gyfle hefyd ar ddiwedd eich cyfnod aberthu cyflog i ddewis un o'r opsiynau canlynol:

- ➢Gellir dychwelyd y beic a'r offer i Cycle Solutions.
- ➢Efallai y gallwch brynu'r beic a'r offer am daliad untro sy'n cyfateb i werth teg y beic ar y farchnad.

Os hoffech drafod yr opsiynau hyn, ac unrhyw rai eraill a allai fod ar gael ichi, ffoniwch Cycle Solutions ar 0330 100 2480.

BETH OS YDW I'N GADAEL Y CWMNI YN YSTOD CYNLLUN CYCLE SOLUTIONS?

Bydd angen i chi dalu unrhyw symiau aberth cyflog gros a fyddai'n ddyledus yn y dyfodol fel cyfandaliad o'ch taliad cyflog net terfynol; ni ellir cymryd taliad o'r fath o'ch cyflog gros.

Os na fydd eich cyflog terfynol yn ddigon i dalu'n llawn am y balans terfynol sy'n ddyledus, yna bydd angen i chi dalu'r balans sy'n ddyledus i'ch cyflogwr ac sy'n ychwanegol at eich taliad cyflog terfynol o fewn 14 diwrnod wedi i chi adael.
Os caiff eich swydd ei dileu, mae rheolau'r cynllun yn golygu y cewch eich trin fel rhywun sy'n gadael ac felly bydd yr uchod hefyd yn berthnasol.

BYDDAF YN YMDDEOL CYN DIWEDD Y CYFNOD LLOGI – A ALLAF GYMRYD RHAN?

Gallwch, fodd bynnag, pan fyddwch yn gadael, bydd yn rhaid i chi dalu'r balans sy'n weddill o'ch taliad cyflog net terfynol, yn yr un modd â rhywun sy'n gadael fel y nodir uchod.

Cyn cymryd rhan yn y cynllun, dylech hefyd ystyried yr effaith y bydd gostyngiad mewn cyflog yn ei chael ar werth eich pensiwn.

DELIVERY & TECHNICAL SUPPORT.

WHAT IF I CAN'T AFFORD TO CARRY ON WITH THE SCHEME?

The rules set by HMRC are that once you have agreed to a salary sacrifice for the period of the hire of the bicycle, you do not have the option to revert back to the original salary until the hire period is up.

So, if you agreed to the hire for the rental period then you cannot go back to original salary for the rental period.

WHAT HAPPENS IF I GO ON UNPAID LEAVE?

If you take any form of unpaid leave such as extended maternity or sickness your employer may agree to extend the hire period by the number of months you were not being paid.

IS THE SCHEME A ONE-TIME OFFER?

The scheme will be reviewed by your employer and there may be further launches. However at this stage there cannot be a guarantee that the scheme will run again in the future.

WHAT IS THE COST BENEFIT TO MY EMPLOYER

Your employer will save secondary class 1 NIC contributions on that part of the employee's gross salary sacrifice.

This saving will be used to offset the costs of implementing and running the scheme.

WHAT WILL THE DELIVERY ARRANGEMENTS BE?

Once you have placed your order and the Hire Agreements are approved by both you and your employer you will receive a call to arrange a convenient time to take delivery of the equipment. Cycle Solutions will also check with you to ensure that the equipment you receive is the correct size for you, frame style (if a ladies or gents option is available) and in the colour you want.

Deliveries can be made to any UK mainland address on a free next day delivery service. Time-banded deliveries may be available to you at an extra charge.

CAN I HAVE THE EQUIPMENT DELIVERED TO MY WORKPLACE?

This is at the discretion of your employer. Please contact Cycle Solutions on 0330 100 2480 to clarify delivery options.

WHAT IF I HAVE A PROBLEM WITH USING THE BICYCLE AND SAFETY EQUIPMENT?

Call the Cycle Solutions Helpdesk on the number advised and they will be able to assist. If it is equipment you installed yourself, either the Helpdesk will assist or, if it is not common equipment you may be asked to call the supplier of the equipment.

WHAT DO I DO IF THE BICYCLE IS DAMAGED OR PARTS ARE MISSING WHEN I RECEIVE IT?

Contact the Customer Care team who arranged delivery on 0330 100 2480.

WHAT IF SOMETHING GOES WRONG WITH THE BICYCLE DURING THE HIRE PERIOD?

All bicycles supplied through our online store come with a full 18-month warranty. In case of problems please call our technical support team on 0330 100 2480. For extra peace of mind, we also offer the chance for you to visit a local bike store within 6-weeks of receiving the bicycle from Cycle Solutions. We will cover the first £30 of a safety check undertaken by your preferred store. All you need to do is return a copy of the receipt for such work to Cycle Solutions.

IF I HAVE ANY QUESTIONS ABOUT THE IMPACT OF THE SCHEME WHO SHOULD I CONTACT?

In the first instance contact the Cycle Solutions team on 0330 100 2480 or email info@cyclesolutions.co.uk.

For more information on our Cycle to Work Scheme:

0330 100 2480

info@cyclesolutions.co.uk

www.cyclesolutions.co.uk

Telephone Hotline: 0330 100 2480
24 Hour Fax Hotline: 01792 583838
24 Hour Help Line: 07801 882278
Email: info@cyclesolutions.co.uk

Cycle Solutions (Cycle to Work) Ltd,
Unit 6, Europa Way
Felinfach
Swansea West Industrial Park,
Swansea, SA5 4AJ.

Cycle Solutions
The Cycle to Work Scheme

Cycle Solutions

QUESTIONS & ANSWERS

Cycle to Work

ORDERING.

HOW DO I ORDER A BICYCLE UNDER THE SCHEME?

First of all ensure that you meet the eligibility criteria for your company, this can be found on the order form or by calling 0330 100 2480.

Decide which cycle meets your needs from the packages available by visiting our website to view the extensive range of products available to you through the cycle to work scheme.

We have set up special web pages which will help you to understand the costs and savings available to you through the cycle to work scheme.

Add any additional safety or equipment packages required. Remember the total value of goods must not exceed the maximum package value set by your employer.

Orders can be placed online or by phone on 0330 100 2480.

We will send you a hire agreement with an explanatory covering letter outlining the next steps.

Once you have signed and returned the hire agreement your order will be confirmed and you will be contacted by Cycle Solutions to arrange delivery of the bicycle and check the size/colour requirements.

WHERE CAN I VIEW THE EQUIPMENT PRIOR TO MAKING MY CHOICE?

An extensive range of bicycles and equipment can be viewed online at the web address that has been set up for your employers cycle to work scheme. Web address details can be found on the options brochure and on promotional posters.

CAN I CHANGE THE SPECIFICATIONS OF THE PACKAGES ON OFFER?

Yes. Cycle Solutions offers special packages of bicycles and safety equipment. These packages have been carefully selected to ensure that you receive great value for money.

However, Cycle Solutions is able to supply over 140 different cycle brands, from budget models to top of the range mountain bikes, road bikes and commuting cycles.

Through Cycle Solutions you are able to select from the UK's widest choice of bikes and safety equipment. The Cycle Solutions team is able to provide expert advice, which will ensure that the bike is suited to your specific requirements and will provide safe and enjoyable riding.

CAN I CHANGE MY MIND ONCE I HAVE ORDERED UNDER THE SCHEME?

By completing the Hire Agreement on your employer's premises and sending this in you are committing to a salary sacrifice for the rental period which cannot be cancelled.

WHEN DO I NEED TO SEND MY ORDER IN BY?

Order forms need to be received by the date shown on the Cycle Solutions Order Form. Details are also included on the web pages we have set up for your scheme and on other promotional literature such as posters.

CAN I UPGRADE MY BICYCLE PACKAGE AT A LATER DATE?

You can add any new components or accessories subject to warranty agreements, throughout the agreement period.

These items would not be covered under the Cycle Solutions warranty, and must be removed when you return the bicycle at the end of the agreement period.

A range of commonly purchased equipment is available on our website at the following address www.cyclesolutions.co.uk.

PAYMENT.

WHAT IS THE SALARY SACRIFICE ELEMENT OF THE CYCLE SOLUTIONS SCHEME?

The salary sacrifice happens when you give up the right to receive part of your salary due. This is neither a deduction from salary nor is it a charge on salary; it is where you agree to accept a lower amount of salary, in return for your employer providing you with the non-cash benefit of the bicycle and safety equipment.

For a benefit such as a hired bicycle, where there is a specific tax exemption, the employee can receive a tax and NIC-free benefit instead of salary on which tax and class 1 NIC's would have been fully payable.

IF I TAKE UP THE SCHEME WILL I HAVE TO GO THROUGH ANY CREDIT CHECKS?

No. Provided you meet the eligibility criteria set by your employer then there are no other checks required.

AS IT IS A BENEFIT DO I NEED TO TELL THE TAXMAN?

No. The scheme is set up using tax rules that exempt you having to pay tax on the benefit and therefore you do not have to notify HMRC.

0330 100 2480 info@cyclesolutions.co.uk www.cyclesolutions.co.uk

WHAT IS THE IMPACT ON MY PENSION OR OTHER BENEFITS?

The likelihood is that any effect of a reduction in your cash pay may well have a small effect in the following areas:

> Any pension scheme being contributed to (in particular this may be important if you are nearing retirement and have a final salary pension scheme);

> Entitlement to contribution based benefits like a State Pension;

> Entitlement to earnings related benefits like Maternity Allowance;

> Entitlement to work related payments like Statutory Sick Pay.

A salary sacrifice will not usually have an impact on entitlement to holiday pay and bonuses, which are usually calculated separately using the previous higher rate of pay.

USING YOUR BIKE.

DOES IT MATTER WHAT I USE THE BICYCLE FOR?

The scheme has been launched by the Government to encourage people to use bicycles, especially to and from work.

You can use it for anything you like but at least 50% of the bicycle's use must be for work purposes. This will include commuting (i.e. all or part of the journey, for example to the station) from your home to your workplace, or from one workplace to another.

You are not required to keep any record of use but the organisation is required by Her Majesty's Revenue & Customs to make it clear that if you do not use the cycle in this way you may lose the benefit of the tax relief.

CAN ANY MEMBER OF MY FAMILY USE THE BICYCLE AWAY FROM HOME?

Yes. However, by signing the hire agreement, you will be solely responsible for the equipment supplied and are responsible for insuring the equipment appropriately for its use.

DO I HAVE TO BE A FIRST TIME CYCLE OWNER TO TAKE ADVANTAGE OF THE SCHEME?

No. Although the scheme has been introduced to encourage cycling among those who do not have their own bicycle, any eligible employee can use the scheme.

WHAT IF I LOSE OR DAMAGE THE EQUIPMENT?

You must insure the equipment against theft, fire or accidental damage so that it can be replaced if it no longer works. If it goes missing or is damaged your salary sacrifice will continue for the whole period.

Please get in contact with the company that provides your home contents insurance policy and they will be able to advise you on how to cover your new equipment.

The Cycle Solutions team will be pleased to provide you with details of other insurance companies who are able to provide cycle specific insurance policies.

Cycle Solutions have negotiated a special discount with the insurance company, Cycleplan. Anyone who obtains a bicycle through the Cycle Solutions cycle to work scheme will be offered the opportunity to register for a free 8-week bicycle insurance policy. Details are available at cyclesolutions.info/insurance

THE SCHEME.

HOW LONG IS THE AGREEMENT FOR?

Typically 12 or 18 months set by the employer. Call 0330 100 2480 for details on your specific scheme.

IS THERE A LIMIT TO THE VALUE OF THE BICYCLE I CAN ACQUIRE THROUGH CYCLE SOLUTIONS?

Yes. Your total package value must be within the limit set by your employer - to find out what your scheme limit is please speak to your HR department or contact us on 0330 100 2480.

WHAT HAPPENS WHEN I HAVE FINISHED THE PAYMENTS?

You will have an opportunity when you complete your online Hire Agreement to agree to continue to use the equipment for a further 5-years beyond the completion of your salary sacrifice hire period. This extended usage agreement (which will be directly between you and Cycle Solutions) costs absolutely nothing. So you will benefit in full from the savings you make during the salary sacrifice period. If you take ownership of your bicycle and/or equipment at the end of the extended rental period, the fair market value of the bicycle will be negligible so there will be nothing extra to pay.

Alternatively, if you prefer you may also have the opportunity at the end of your salary sacrifice period to choose one of the following options:

> The bicycle and equipment can be returned to Cycle Solutions.

> You may be able to purchase the bicycle and equipment for a one-off fair market value payment.

If you would like to discuss these options, and any others that may be available to you, please call Cycle Solutions on 0330 100 2480.

WHAT IF I LEAVE THE COMPANY DURING THE CYCLE SOLUTIONS SCHEME?

> You will be required to pay any future outstanding gross salary sacrifice amounts as a lump sum from your final net salary payment; such a payment cannot be taken from gross pay.

> If your final salary will not cover the entire final balance payment due, then you will need to pay your employer the balance owed over and above your final salary payment within 14 days of you leaving.

> If you are made redundant, the rules of the scheme mean that you will be treated as a leaver and therefore the above will also apply.

I WILL BE RETIRING BEFORE THE END OF THE RENTAL PERIOD CAN I STILL PARTICIPATE?

Yes, however, when you leave you will have to settle the outstanding balance from your final net salary payment, in the same way as a leaver described above.

Before joining the scheme you should also consider the impact that a reduction in salary will have on the value of your pension.