

Which scheme is right for us?

Affinity Leasing
vehicle finance

www.affinityvehicleleasing.com/benefits

Offering employees a car scheme can be perceived as being expensive, time consuming and run the risk of being left with cars in your car park if employees leave.

Affinity's car scheme can take away this pain while offering significant discounts to your employees, giving them the ability to reduce their monthly outgoings or upgrade to better class of vehicle. We also offer personal leasing options which make significant discounts available to family and friends. This can be positioned as a significant benefit provided by you to your employees.

If your organisation is considering providing vehicles, there are three choices available to you:

- Company Cars
- Voluntary Benefit
- Salary Sacrifice

With Affinity Leasing, each scheme includes:

- No cost for the company to join
- Minimal company administration
- No volume commitment to manufacturers or finance providers
- Brand new cars, delivered direct to the driver
- Discounts of up to 40% available
- Maintenance packages available
- 2, 3 or 4 years: 5,000 to 40,000 miles per annum
- Driver can choose from a variety of makes and models
- Full manufacturer's warranty

Company cars:

- Company is underwritten & liable for monthly payments
- Cars appear on the balance sheet
- Drivers pay Benefit in Kind tax: therefore, low CO2 emission cars attract less tax but may not be suitable for their needs
- Available year round

Ideal for: companies whose staff roles require cars, and those who offer "perk cars" to senior positions (Benefit in Kind permitting).



No fee to join

It's free for your business or organisation to become a member



Benefits for family & friends

Loved ones can enjoy our leasing discounts too



Access to top deals

Our buying power and expertise can get you the best deals



One provider for all your needs

with minimal administration for the organisation



No volume commitment

You're not committed to lease set numbers of vehicles



Brand new discounted cars

We offer new and affordable vehicles to suit everyone

Which scheme is right for us? Cont.

Voluntary Benefits:

- Individual underwritten, liable for payments
- No Benefit in Kind tax to pay
- Driver chooses most suitable car for their needs
- Anyone can be insured to drive
- Family and friends eligible to use scheme
- Available year round

Ideal for: Employers who want to offer a car scheme either as a cash opt out or a voluntary benefit to all with minimal admin to the organisation, no Benefit in Kind payable by drivers therefore staff choosing a vehicle to suit their needs, and where financial liability does not lie with the company.

Salary sacrifice:

- Cost to the organisation to join
- Administration platform needed to deduct from salary
- Typically only available for two weeks, twice a year
- Company is underwritten
- Benefit In Kind tax payable by drivers
- Scheme constraints can make benefit undesirable for some

Ideal for: Environmentally friendly companies with consistent non-fluctuating workforces.

Voluntary benefits can be used in addition to, or as a replacement for, a company car scheme.



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Next steps

To discuss any of Affinity Leasing's car schemes with no obligation, contact Michelle Howles on **01299 266610** ext **207**, or email Michelle.Howles@affinityvehicleleasing.com



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