

novalease



# Frequently asked questions





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## Disclosure

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# Novalease information



## 01. What is Novalease?

Novalease is a car leasing scheme which provides a personally financed car in exchange for a reduction in your monthly salary.

This is also known as salary sacrifice. Salary sacrifice schemes can provide you with savings on your Income Tax and National Insurance.

### Your monthly payment for the vehicle also includes the following:



**Servicing and full maintenance**



**Replacement tyres**



**Consumables**  
(i.e: brake pads/discs, wiper blades, bulbs)



**Full breakdown and recovery**

### With Novalease the following choices can also be included:



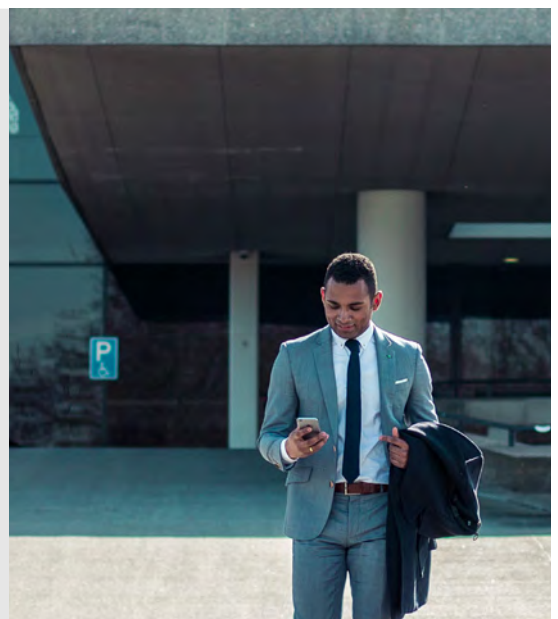
**Fully comprehensive insurance**  
(fixed for the duration of your term)



**Accident management**  
(included as part of our fully comprehensive insurance)

### Novalease offers flexibility, choice, convenience and cost savings:

- ✔ Almost all ULEV/ EV cars in the UK market are available to lease
- ✔ You can choose a lease term from 24 to 48 months
- ✔ You can choose a mileage between 5,000 and 30,000 per annum
- ✔ Enhanced manufacturer discounts
- ✔ Easy to budget (all services are included in a fixed monthly payment)
- ✔ **No deposit required**



## 02. How does Novalease work?

In the first instance, you will sign a personal lease agreement which is an agreement between you and SG Fleet for the lease of the car. However, once signed, the lease agreement is then altered by a 'modification agreement' that adds your employer as an additional party to the lease agreement.

The modification agreement has the effect of transferring certain responsibilities under the lease agreement to your employer whilst (under normal circumstances) you remain their employee. This includes the responsibility for making direct payments to SG Fleet for the monthly car leasing costs, which in turn allows your employer to reduce your gross salary accordingly via a salary sacrifice arrangement, thereby maximising your tax savings. The salary sacrifice agreement must be signed before any reductions are put in place.

It is important to note that the modification agreement will fall away in certain circumstances, for example if you leave your employer or in some instances where your sacrifice cannot be taken (please see 'Leave of absence' section below for more detail), meaning all responsibilities under the lease agreement revert back to you. This includes the responsibility for making ongoing payments to SG Fleet for all costs associated with leasing the car minus any Income Tax and National Insurance savings.

### ● Fig A

Monthly pricing examples*	Small Car 20% Taxpayer	Medium Car 40% Taxpayer	Prestige Car 45% Taxpayer
Cost of car including maintenance	£330	£580	£995
Optional car insurance	£68	£107	£145
Total cost of car	£398	£687	£1,140
Income Tax saving by paying via salary sacrifice	£80	£275	£513
NI saving by paying via salary sacrifice	£32	£14	£23
Net cost of car after NI/Income Tax savings	£286	£398	£604
Company Car Tax due (BIK)	£9	£29	£55
Net cost of car to employee	£295	£427	£659

\*Please note that this table was produced in November 2024 and assumes NI rates of 8% for basic rate tax payers and 2% for higher and additional rate tax payers. HMRC continues to keep salary sacrifice arrangements under review and may potentially update tax legislation in this regard, which could affect this product in the future.

## 03. How does this impact my Income Tax?

Your contractual entitlement to gross pay (salary) is reduced by the amount you have given up under the personal lease agreement (the gross lease cost shown on your quote as 'without Novalease') and you will pay Income Tax and National Insurance on the reduced salary amount. The car you receive in return is taxable as a Benefit in Kind (BIK) amount.

### ● Fig A

Your employer will review your lease application to ensure that there is no breach of National Living Wage requirements; applications may be rejected where a salary sacrifice agreement would take the resulting gross pay below this amount.

The vehicle salary sacrifice can be in addition to other salary sacrifice arrangements you may already have, such as contributing to your Pension Plan and/or Share Ownership Plan (SOP) through your pay if you remain above the National Living Wage after all reductions have been made.

SG Fleet will provide an estimate of the net cost for you, i.e. the cost after the effects of both any estimated Income Tax & National Insurance savings and Company Car Tax payable. These estimates are intended to be for illustration purposes only and are calculated based on basic assumptions. They are not tailored to your specific circumstances.



#### 04. What is Benefit in Kind and how is it calculated?

Benefit in Kind (BIK) is a HMRC tax on employees who receive a non-cash benefit or perk alongside their salary. If you have a salary sacrifice car for private use through your employer, you will pay a BIK payment, also known as Company Car Tax. The value of the benefit will be taxed at the employee's prevailing Income Tax rate.

Every vehicle has a BIK percentage banding which is based on the CO<sub>2</sub> emissions of the vehicle. For hybrid vehicles only, it also considers the electric mileage only range (the miles the vehicle can travel using only power from the battery). Each car also has a P11D value, which is a combination of the list price, manufacturer delivery, additional cost options you have chosen and VAT. This excludes the first year registration fee and vehicle tax.

To calculate the annual BIK tax, you multiply the P11D value by the BIK percentage banding, then multiply that figure by your percentage tax band. This will give you your annual tax payable. This is then divided by 12 to get your monthly tax payable.

##### For example:

P11D value £45000 multiplied by 3% BIK rate = £1350 multiplied by 20% (Income Tax rate) = £270 divided by 12 = £22.50 per month.

Any Novalease quotes you receive from SG Fleet will always include the estimated BIK payable as part of the estimated net cost. The percentage rates that HMRC define may change during your lease agreement, and this may increase the taxable benefit value of your car.



Further information on Benefit in Kind rates for fully electric cars (zero CO<sub>2</sub> emissions) can be found at gov.uk

[Find out more](#)

#### 05. How will I pay tax on my Benefit in Kind? Will it impact my tax code?

BIK (or Company Car Tax) can be paid in one of two ways, depending on your employers' arrangements.

HMRC may collect the BIK due through a change to your tax code. Your tax code will be amended to reflect the Novalease company car benefit, meaning that more tax is deducted from your monthly pay at source. If you are due to pay BIK via your tax code, your employer will report this to HMRC however we do recommend contacting HMRC directly when the vehicle is delivered to ensure that the PAYE tax code change is made as early as possible.

Alternatively, your employer may make the BIK deduction directly out of your pay. If this is the case your Income Tax Code will remain unchanged.

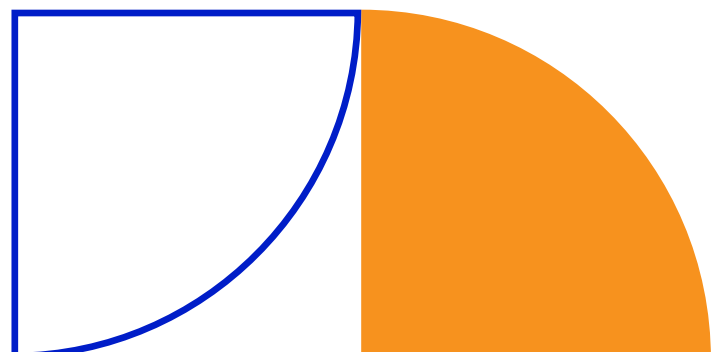
Please contact your employers payroll team for confirmation of how BIK will be managed.

#### 06. Can insurance be included?

Yes, if you opt to include insurance the cost would be fixed for the term of the lease and included in your salary sacrifice reduction giving you further Income Tax and National Insurance savings.

You can add up to 2 additional drivers, plus the insurance includes business use (for the main driver and can be added for a small fee for additional drivers), travel in the EU (subject to SG Fleet approval) and legal cover. A copy of the key features is available from SG Fleet upon request.

It is not compulsory to include insurance with Novalease and you can arrange your own insurance as long as it is fully comprehensive. Please ensure your insurer knows that this is a personal contract hire vehicle when obtaining your policy and SG Fleet will be the registered keeper of the car.



## 07. What costs are not included in my lease?

Items such as vehicle charging and home charging points, fines, road and bridge tolls are not included in your lease. Also, things like repairs required due to driver behaviour, excess mileage, car or tyre damages and driving induced faults will be recharged directly to you by SG Fleet.

Please speak to your employer regarding any work-based charging and any business mileage reclaim under their employee expenses policy.

## 08. Are there any drawbacks to a salary sacrifice arrangement?

Such an arrangement is strictly a change in the terms and conditions of your employment. However, you should be aware of the following:

- a. As National Insurance payable is reduced this may have an impact on any State Earnings-Related Benefits.
- b. Some lenders will look at the lower salary when deciding how much to lend and on what terms; although most will refer to notional pay (which is generally taken to be the pre-salary sacrifice amount). If you are about to buy a house or re-mortgage, you should check with the provider whether this will make any difference.
- c. Higher rate statutory parental leave pay (maternity, adoption and paternity pay) is based on 90% of an employee's Average Weekly Earnings and is payable for 6 weeks for maternity and adoption pay and 2 weeks for paternity pay. As a salary sacrifice arrangement reduces your salary, it may reduce the amount of statutory parental pay you receive. Please check your employer's occupational parental leave policy as this may be higher than the statutory pay.
- d. Salary Sacrifice can affect an employee's entitlement to contribution based state benefits such as Maternity Allowance, New Style Job-Seekers Allowance, Contribution-Based Employment and Support Allowance, Bereavement Support Payment and State Pension.
- e. Student loan repayments, bonus schemes and other employee benefits may be affected depending on how these are managed by your employer – please contact your payroll team to discuss if there is any impact of these on your gross pay.

If your salary falls below the National Living Wage (after reduction of the full monthly car lease amount), the modification agreement may fall away (please see 'Leave of absence' section below for instances where it **does not** fall away, such as most instances of parental leave, or long-term sickness absence for up to 6 months).







If the modification agreement does fall away, your employer's responsibilities under the lease agreement will cease. You will retain the car and have responsibility for making payments directly to SG Fleet, however you will lose the Income Tax and National Insurance saving (see Leave of absence and Change of employer sections).

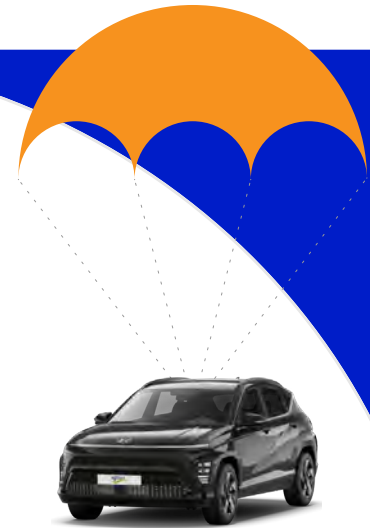
At the end of your lease, the modification agreement would also fall away and any outstanding end of lease agreement items and payments, such as excess mileage and damage charges are managed directly between you and SG Fleet.



# Applying for the scheme

## 01. What is the process of ordering a car?

- |  |  |
|--|--|
|  1. You wish to proceed with a quote  |  5. Vehicle ordered with the dealer                                       |
|  2. Credit and HR approval obtained   |  6. Vehicle delivered and payroll reductions start a month after delivery |
|  3. You and SG Fleet sign personal lease agreement  |  |
|  4. Modification agreement and salary sacrifice agreement, signed by you and your employer* |  |



\*Subject to the same modification agreement discussion above

## 02. Who is eligible to take part in the scheme?

The scheme is open to all UK benefit eligible employees subject to a full satisfactory credit check and whose salary can be sacrificed without going below the National Living Wage.

### View online via the Motorchoice portal

You can access the SG Fleet site through your benefit portal or company intranet. You can search for cars by make, model, body style etc., and the site will provide a quote. Should you wish to discuss or accept your quote please contact our expert team on **0344 85 45 161** and select option 2 or email [consumer@sgfleet.com](mailto:consumer@sgfleet.com).

## 03. What are the next steps?

Once you have accepted the quotation for a car, you will complete a short online credit application. Your payroll team will also confirm to SG Fleet that the monthly rental will not take you below the National Living Wage at the point of ordering the car and that they know of no reason why it would in the future.

On acceptance, SG Fleet will send you a "hire pack" via email with documents which will include the lease agreement, modification agreement, salary sacrifice agreement and Direct Debit Mandate. This will be sent via email requesting an electronic signature.

You will also have a 14-day cooling off period after signing the lease agreement, should you change your mind.

Salary reductions do not start until the month after the car is delivered. For example if your car is delivered in May, whether that be the 1st or 31st, the payroll reductions will start in June.

## 04. Are drivers' licences checked?

As part of SG Fleet's due diligence and as the registered keeper of the vehicle, we will carry out a licence check for those drivers who will be operating the vehicle whilst the vehicle is under contract with ourselves.

Our duty of care is to ensure that any vehicles registered to SG Fleet are not used by "unlicensed" or "improperly licensed" drivers.

The licence check will be carried out on an annual basis. Please look out for an email from Applied Driving Techniques (ADT), our licence check provider, shortly after you sign your agreement.



For further information, please see the SG Fleet privacy policy

[Find out more](#)



## 05. What is the vehicle delivery process?

Once all the required agreements have been returned, the vehicle will be ordered. You will be updated on your expected delivery date and the vehicle's progress on a regular basis.

Please be aware that whilst SG Fleet will make best efforts to ensure your new vehicle arrives promptly and in line with any expected delivery dates discussed during the sales process, this may not always be possible. Expected delivery dates may be subject to change due to factors outside of our control such as delays in the build and transportation processes.

If you are replacing your existing Novalease car with a new one from SG Fleet, this is usually done via a 'key for key' service, meaning that the supplying dealer will drop off your new car and collect your old one at the same time. In these instances, we will contact you around 2 weeks before your new car is due for delivery to arrange for an inspection of your old one (please refer to 'End of lease' section for further details).

## 06. Can SG Fleet provide used vehicles via the Novalease scheme?

Yes, SG Fleet can offer used vehicle leasing. These vehicles are ex-lease vehicles that SG Fleet have owned since they were new. The vehicles will have full maintenance history and will be delivered having had a full safety and maintenance check.

## 07. Where can I view the used vehicles SG Fleet have available?

The used vehicles SG Fleet have available are regularly updated. Therefore, they are not visible to search on the Motorchoice portal alongside new models. To find out more about what used vehicles are available at any given point in time, please contact one of SG Fleet's leasing experts by telephone on **0344 85 45 161** and choose option 2.

## 08. Are used vehicles cheaper than new vehicles?

This depends on the age and condition of the used vehicle as well as the discounts available on the purchase of a new vehicle. As a general rule, used vehicles are cheaper than new vehicles, however this is not always the case. For more information we recommend you contact one of SG Fleet's leasing experts by telephone on **0344 85 45 161** and select option 2.

## 09. Can I lease more than one car?

Yes, this is subject to affordability and approval from your employer. You will be required to complete a further satisfactory credit check and your payroll team must also provide confirmation that the additional car does not take you below the National Living Wage.

## 10. How long can I lease a car for?

You can choose any lease term from 24 through to 48 months on a new vehicle.

For used vehicles, the length of the lease will be reviewed on a case-by-case basis (depending on the vehicle age and mileage).

## 11. How many miles can I include in the lease?

You can choose any mileage between 5,000 and 30,000 miles per year.

For used vehicles, this will be reviewed on a case-by-case basis (depending on the vehicle age and mileage).

## 12. Can I change my agreed mileage e.g. if I want to increase the mileage selected under my agreement?

If during your lease your mileage is significantly different to the contracted mileage, please contact SG Fleet directly to discuss if the contract mileage can be amended. As changes to the contract mileage may result in an updated gross monthly rental, depending on the difference in value, there may be a requirement to complete an updated credit and National Living Wage check if the rental increases. Please note that there must be more than 6 months left on your contract to amend your mileage.

## 13. Do I have to make any upfront payments?

Through Novalease no initial payment is required. This maximises your Income Tax savings and ensures you do not have a large initial reduction from your pay.

## 14. How often do vehicle prices change on the Motorchoice portal?

Lease costs can change from day to day, but typically will be updated on the SG Fleet Motorchoice portal on a weekly basis. Once you have received a written quotation, this is valid for 14 days providing there are no changes to the underlying costs (such as a change to the vehicle acquisition price).



# Servicing and maintenance

## 01. Will my lease include service, maintenance and tyres?

Yes, every lease through SG Fleet will include full maintenance. This doesn't just cover regular servicing but also;

- other scheduled items such as brake pads/discs and lubricants,
- unscheduled maintenance such as replacing any faulty components, and,
- replacement tyres on a fair wear and tear basis.

Please note, that although servicing and maintenance is included with Novalease, it is your responsibility to make the arrangements for these using the methods set out below.

Failure to maintain the vehicle as per manufacturer guidelines may result in unfair wear and tear charges as per the BVRLA guidelines.

## 02. Where can I get my car serviced?

Your car should always be serviced at a Manufacturer Franchise Dealership. You can book your car into your local dealer or call our Driver Assistance number on **0344 85 45 161** for help.

## 03. Will I be provided with a courtesy car when my car is being serviced or repaired?

A courtesy car is only provided if the dealership or garage are able to provide one whilst your car is being serviced or repaired, or if you have replacement car cover as part of your own insurance policy.

If you do require a courtesy car whilst your car is being serviced, please allow adequate time when booking in your car and request at the point of booking.

Please note that SG Fleet do not provide hire or courtesy cars or any financial compensation when your lease car is off the road. Courtesy cars may be available from the repairer but this is based on availability and is not guaranteed.

## 04. What if my new car is off the road due to a warranty issue, will I get a like for like replacement automatically?

Any replacement car in this period is subject to the manufacturer or dealer decision on a case-by-case basis, and where provided is most often not the same car or of the same value as the car which is off the road.

You have no contractual right to a replacement from SG Fleet, the dealer or manufacturer - this is the same as if you obtain a new car by any other method. Most manufacturers offer some support when this occurs and SG Fleet will make every attempt to assist in this situation.

If you have taken a used vehicle from SG Fleet, there may be limited warranty left on the vehicle, however the same arrangements will apply; there is no contractual right to a replacement from SG Fleet.

The remaining warranty on a used vehicle can be discussed with SG Fleet's leasing experts at time of quoting.



### 05. Where can I get my tyres replaced?

You can book your car into any Kwik Fit. For assistance, please call our Driver Assistance number on **0344 85 45 161**.

### 06. What is a fair wear and tear tyre replacement?

If your tyres need replacing due to being worn out (subject to fair usage) or a puncture, SG Fleet will pay for your replacement tyres. However, if you need to replace a tyre because they have been damaged due to driver error, we will still arrange for your tyres to be replaced but may charge those costs to you.



You can view the the BVRLA fair wear and tear guidelines here.

[Find out more](#)

### 07. What if I have an accident?

The accident management provided by SG Fleet varies depending on whether or not you take our insurance. If you do not take our insurance the accident management we provide is to remove your vehicle from the scene of the accident. You can arrange this with the RAC by calling the driver helpline on **0344 85 45 161**. For any other services relating to the accident, such as arranging a repair, please consult your insurer.

If you do take SG Fleet insurance, you too can benefit from the removal of the vehicle from the scene of the accident using the above details.

You can also call the SG Fleet insurance accident management provider on **0343 515 8804** and they will manage the repair and claims process for you.

### 08. What if I have a breakdown?

If you have a breakdown, simply call our 24/7 Driver Assistance number on **0344 85 45 161** and select the breakdown option. We will do everything we can to get you back on the road promptly. Breakdown cover is provided by a national supplier.

### 09. Can I take my car abroad?

Yes, if you intend to travel abroad using your lease car, please call the Driver Assistance Line on **0344 85 45 161**. You will require a 'Vehicle On Hire (VE103)' certificate which can be obtained for a small fee. You must apply for your VE103 at least 14 working days before you travel, and it is valid for 12 months from the date of issue. This will cover you for all foreign travel within that 12-month period however, it is SG Fleet policy to not allow the vehicle outside of the UK for anymore than 28 consecutive days in any 90 day rolling period.

You will also need to have Eurocover (Foreign Travel Breakdown Cover) which we can provide you with a quote for when calling the Driver Assistance number.



# Leave of absence

## 01. What happens if I take leave of absence that affects my pay?

If you take a long-term leave of absence that affects your pay (namely maternity, adoption or paternity leave for up to 12 months (“parental leave”), or long-term sickness absence for up to 6 months) and in any month during such absence period your salary drops below the National Living Wage (after reduction of the full monthly car lease amount) the following will occur:

### You will retain the car and

- in cases of parental leave:

If in any month during the 12-month leave period (measured as 12 months from the date your parental leave begins) your salary reduces below the National Living Wage, the car lease costs for that month will be reduced to nil and no reduction will be taken from your salary or owed by you.

Please note that to be able to activate the parental leave event cover you must have been in possession of your lease vehicle for at least 6 months or more.

- in cases of a long-term sickness absence:

If in any month during a 6-month absence period (measured from the first confirmed day of such absence) your salary reduces below the National Living Wage, the car lease costs for that month will be reduced to nil and no reduction will be taken from your salary or owed by you.

Your employer will be required to provide written confirmation to SG Fleet’s reasonable satisfaction (which may include the provision of your ongoing payslips) that a long-term absence event has occurred in respect of the relevant lease, including confirmation of the date from which your long-term absence event commenced.

Upon your return to work after parental leave or long-term sickness absence, your previous salary sacrifice arrangement will automatically resume provided no events have occurred during your absence which would result in the modification agreement falling away (for example, your employment has ceased or your remuneration arrangements have changed so they are no longer sufficient to cover the gross monthly car lease costs).

For all other situations where your salary may drop below the National Living Wage (after reduction of the full monthly car lease amount) due to leave of absence (for example, taking a sabbatical or working outside the UK), the salary sacrifice arrangement will immediately stop and the modification agreement will fall away, meaning:

- you will lose the Income Tax and National Insurance Saving; and
- you will continue to make payments directly to SG Fleet via direct debit for the gross rental amount.

If your absence will affect your ability to meet your repayments, we recommend that you contact SG Fleet directly to discuss options as soon as you can.

Upon your return to work after any other leave of absence situation, you can request to re-enter the salary sacrifice arrangement by contacting SG Fleet directly to discuss options. Please note, this request can only be granted if both you and your employer expect you to stay in the arrangement for at least another 12 consecutive months (or to the end of your lease term, whichever is sooner).



# Change of employer

## 01. What happens if I leave my employer?

If you are leaving your employer or moving to a non-UK payroll/contract the modification agreement automatically stops on your termination date, at which point your agreement will revert to a personal contract hire agreement and you will lose the salary sacrifice savings.

You will keep the car and pay SG Fleet the gross rental amount via direct debit for the remainder of the agreed term of the personal contract hire agreement. Should you wish to return the car before the end of the lease a charge will apply, please see the below guidance for ending your agreement early.

You should contact SG Fleet **as soon as you are aware** you will be leaving your employer, regardless of the reason for leaving. If you leave your employer and your last pay does not allow for a reduction in your salary to be taken in relation to the vehicle lease scheme, the termination date will be effective from the month before (your last reduction), and your agreement will revert to the personal lease agreement and payments made to SG Fleet direct (as per the personal contract hire agreement). This may impact the insurance obtained through SG Fleet.

Please refer to the terms and conditions on the contract for more information or contact us on **0344 85 45 161** for help.

You may be able to sign a new modification agreement with your new employer allowing you to continue to benefit from Income Tax and National Insurance savings but this is subject to their agreement and SG Fleet approval.

Employers are assessed on a case-by-case basis against pre-defined criteria in line with our regulatory

### ● Fig B

Minimum Period of Hire Remaining	% of remaining rentals
37 to 48 months	35%
31 to 36 months	40%
25 to 30 months	45%
19 to 24 months	50%
13 to 18 months	55%
7 to 12 months	60%
1 to 6 months	65%

obligations. For more information about our conditions for accepting your new employer please contact SG Fleet.

We will endeavour to process your request for a new modification agreement with your new employer as quickly as possible. We would ask your new employer to be prompt in completing the required documentation in order for us to review that they meet the pre-defined criteria needed for approval. Please note that you will be responsible for any gross rental amount due whilst we review and process your request. Alternatively, you may choose to return the vehicle subject to early termination fees.

## 02. Ending the agreement early

If you decide to end your agreement early (and the reason is not in the below section 03.), the charges in Fig B will apply. The early termination charge is separate and in addition to any rentals due up to the date your vehicle is collected and any other end of contract charges that may arise. For the exact terms and conditions please refer to your lease agreement. We require a minimum of 10 working days to process your request and arrange collection of your vehicle.

### ● Fig B

## 03. What if I am made redundant or suffer permanent disability?

If you are in an involuntary redundancy situation, suffer a permanent disability or are diagnosed with a terminal illness, subject to satisfactory proof provided by either yourself or your employer, you will be allowed to return your car without incurring any early termination charges up to £15,000, anything over that amount will still be payable. For further information, please contact SG Fleet directly.



# End of your agreement

## 01. What happens at the end of the agreement?

We will contact you well before the end of the agreement to explain your options. You can hand your current car back, extend the lease of your current car (up to a total of 48 months including your current term length), or of course you can take another lease to replace your existing car.

## 02. Will my car be inspected?

On the day of collection, we will inspect your car with you and take note of the actual mileage. We understand that cars will not come back in showroom condition and expect a level of fair wear and tear. We adopt the British Vehicle Rental and Leasing Association's guide to fair wear and tear, a copy of which can be found below.

It is important to take good care of your car and repair any damage that may occur following a conversation with our Driver Assistance Team.

If you are replacing your existing Novalease car with a new one from SG Fleet, this is usually done via a 'key for key' service, meaning that the supplying dealer will drop off your new car and collect your old one at the same time. In these instances we will contact you around 2 weeks before your new car is due for delivery to arrange for an inspection of your old one; it is this inspection that will determine if there is any chargeable damage.

If your actual mileage has exceeded your budgeted mileage, an excess mileage charge may be payable. The charge per mile will be shown on your car quotation and lease agreement.



View the the BVRLA fair wear and tear guidelines here.

[Find out more](#)



# Like to find out more?



We're here to help and advise with any further support you might need, so please contact us:

Email [consumer@sgfleet.com](mailto:consumer@sgfleet.com)  
or call 0344 85 45 161

