

When can I join the Scheme?

You can join the Scheme at any time throughout the year (unless your employer has specific registration windows).

What Cycles are available through the scheme?

A cycle obtained through the scheme must be suitable for commuting - Road, Hybrid, Mountain, Folding, Commuting and Electric Cycles are all allowed.

What accessories can be included in the Scheme?

Cycle helmets which conform to European standard EN 1078

Reflective and Hi-Vis clothing

Bells and bulb horns

Lights, including dynamo packs

Mirrors and mudguards to ensure riders visibility is not impaired

Cycle clips and dress guards

Panniers, luggage carriers and straps to allow luggage to be safely carried

Locks, pumps, puncture repair kits, child seats

What is the maximum value of equipment I can obtain through the scheme?

The maximum amount is set by your employer – please refer to your employer's policy document for details.

What happens at the end of the Hire Period?

There is no automatic entitlement for you to take ownership of the cycle and safety accessories at the end of the hire period. However, you may be given the option to purchase the equipment or extend the hire period – see the Gemelli End of Scheme Options.

How will a Salary Exchange Scheme affect my pension?

With a company pension your salary and the value of any salary exchange benefits may be considered as pensionable earnings.

Will Salary Exchange for the Cycle Scheme affect my Tax Credits?

Most people benefit but, if you are lower paid and claiming benefits or tax credits, before signing up for this scheme you should contact the HM Revenue and Customs for advice - Telephone 0845 300 3900, to check how using Cycle to Work could affect your situation.

Continued overleaf..

Can I add my own money and get a more expensive bike?

No. To be eligible for the tax break, the cycle must remain the sole property of the employer for the duration of the hire period. For that reason the scheme must cover the full cost of your selection (cycle and accessories) and you cannot add your own funds to the transaction.

Who owns the cycle and accessories?

Gemelli/Evans/GCI/Halfords own the cycle for the duration of the hire but are contractually obliged to hire it to you. At the end of the scheme you will be offered an extended loan.

What happens if the cycle is damaged, lost or stolen?

It is ultimately your responsibility to look after the cycle, and if it is lost, damaged or stolen the salary deductions will still continue until the end of the salary sacrifice term. This is why we try to minimise this as much as possible by giving you the option to take out a specialist Cycle insurance at a reduced rate. If your home contents insurer covers the cycle, you must inform them that the cycle is on a Cycle to Work Scheme.

How often do I need to use the bike to cycle to work?

Employees should use the bike mainly for commuting to and, if relevant, between work places (at least 50% of the bike's use should be for work purposes). However, the bike can also be used for non-work purposes and there is no need for employers to monitor individual usage or for employees to keep mileage log.

What happens if I do not use the cycle for travelling to work after I have joined the scheme?

You will no longer qualify for the tax relief and in such circumstances your payroll department will arrange for the remaining salary reductions to be taken from your net pay i.e. after tax and National Insurance have been deducted.

What happens if I leave employment?

If you leave before the end of the hire period, you must pay the balance of the amount outstanding and this will be deducted from your final net pay. You may then have continued use of the equipment without further payment until the hire period expires, when you may be offered the opportunity to purchase the equipment for its then market value. However this transfer of ownership is the subject of a separate agreement.

Continued overleaf..

Is there a minimum spend required?

Yes, if you are submitting a safety-accessories-only request there is a minimum of £100 spend.

I already have a Hire Agreement in place, can I get another bike or safety accessories only?

Unfortunately if you are part-way through your initial Hire Period, you are unable to place another request until the current one has ended. If you are in an 'Extended Use Agreement' you are able to request another bike or safety accessories.

Can I use the bike for leisure as well as commuting?

Yes, the bike can be used for leisure purposes too.

Can I apply for more than one Cycle?

Yes, providing that you use both for commuting to work, and the total cost is no more than the maximum limit set by your employer.

Who is responsible for maintaining the cycle?

It is your responsibility to maintain the cycle but many stores do offer a free cycle check-up after 6 weeks and some offer one year's free cycle servicing. All cycles come with a 12-month warranty to cover any faults that may develop; however, you are responsible for any repairs required that are not covered under warranty.

What happens if I am off work?

If you are off work due to maternity, sick leave, etc. you may continue the salary exchange deductions. The exceptions to this are if the deductions take you below the National Minimum Wage or if you stop receiving salary and as a result do not have any earnings from which the salary exchange can be deducted. If deductions cannot be made your employer will suspend payments until you are earning again.

MORE QUESTIONS?

Call our helpline on 01280 851113
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