

HOW DOES THE TECHNOLOGY BENEFIT WORK?

Your technology scheme works either as a convenient salary sacrifice arrangement where you exchange some of your gross (pre-tax) salary in return for some exciting new technology, spreading the cost over a set period and making savings of up to 12% on National Insurance (for basic rate taxpayers). Or your employer may run a net pay arrangement where deductions are made directly from your net salary (after-tax), meaning you simply spread the cost of the latest technology over a set period of time.

WHAT ARE THE BENEFITS OF PARTICIPATING IN THE SCHEME?

Spread the cost on a huge range of technology from the best brands. There are no credit checks, deposits or upfront costs and you can make savings of up to 12% on National Insurance (through a salary sacrifice arrangement).

WHAT IS A SALARY SACRIFICE ARRANGEMENT?

Salary sacrifice arrangements are where an employee chooses to exchange some of their gross (pre-tax) salary for a given period of time in return for a benefit provided by the employer, the value of which is exempt from National Insurance. Having a Technology or Smartphone package through a salary sacrifice arrangement is considered by HM Revenue & Customs to be a form of income which they refer to as 'Benefit-in-kind'.

WHAT'S AVAILABLE TO ORDER?

You can order from a huge range of the latest technology from some of the biggest consumer brands. Discover a more helpful way to work and play with a great selection of tablets, laptops and desktop computers. Kit out your home with the newest big screen TVs, games consoles, speakers and smart home accessories. Alternatively, get on the move with the latest smartphones, coolest fitness wearables, digital cameras and headphones. Browse the online catalogue once your scheme is live to see the full range of up-to-date products available.

WHAT HAPPENS AFTER I ORDER?

Our intention always is to deliver as quickly as possible, however, you will be subject to an approval process within your organisation before this can happen. We keep you updated throughout the order process regarding approval and delivery via text message or email. All deliveries are subject to stock availability.

DO I OWN THE EQUIPMENT CHOSEN THROUGH THE SCHEME?

Ownership of the equipment is transferred to you on day one. At the end of the agreement, your salary reduction will cease and your salary will return to its previous amount.

HOW DO I PLACE AN ORDER?

Once your scheme is live, you'll have a dedicated order website to browse the online catalogue on, featuring products and pricing. You'll then select the technology you wish up to a monetary limit set by your employer.

WHAT HAPPENS IF I LEAVE MY EMPLOYER?

If you did leave your employer for any reason including redundancy or dismissal or if you decide to voluntarily take unpaid leave before the end of the agreement period, you will be required to pay a termination fee, which will be the remaining balance of the equipment. Further information specific to you, your scheme and the products chosen will be found on the employee agreement.

MORE QUESTIONS?

Call our helpline on 01280 851113
Enquiries@GemelliEB.co.uk
www.GemelliEmployeeBenefits.co.uk