

SalAd

The Salary Sacrifice Car Scheme

Our **fresh** take on salary sacrifice car schemes

POWERED BY **F** FLEET OPERATIONS
consult > manage > deliver





Compare Vehicles

Find a vehicle

MINICOOPER RINCE EGG AND SALOON

POKORNIK TETAPAN SALOON

MINICOOPER RINCE EGG ESTATE

Model	Price
MINICOOPER RINCE EGG AND SALOON	From £1,455.34/m
POKORNIK TETAPAN SALOON	From £1,280.34/m
MINICOOPER RINCE EGG ESTATE	From £1,455.34/m

Drive green and save money with SalAd

The UK's freshest salary sacrifice car scheme developed for organisations that want to offer their employees the most comprehensive and value-for-money car benefit scheme.

With SalAd, powered by Fleet Operations, we make it easy for employees to get behind the wheel of a brand-new, fully maintained car while saving money and reducing carbon emissions; and we don't forget that the scheme should be simple for organisations to administer along with complementing their day-to-day operations.

What is car salary sacrifice?


A car salary sacrifice scheme is where an employee gives up an amount from their gross salary in exchange for a non-cash benefit, so in this case, a fully maintained and comprehensively insured car.

Why take a car on salary sacrifice?

- 🟡 **Tax & National Insurance (NI) savings** - When choosing a car on our SalAd scheme, payments are deducted from gross salary – before tax and National Insurance. This means employees pay less tax and get to drive a new car at a lower cost than a traditional scheme.
- 🟡 **One fixed monthly payment and no unexpected bills** - Everything is bundled into one payment to cover comprehensive and business-travel motor insurance, road tax, maintenance, tyres, breakdown assistance and accident management
- 🟡 **No credit checks and no surprises** - Unlike personal leasing or finance, SalAd doesn't require a credit check as it's arranged via the employer. There are no deposits or fees and no impact on employees' credit scores. This makes the scheme accessible, straightforward and simple.
- 🟡 **Worry free motoring** - Your employees get to enjoy a new car without any worries as we take care of the rest. At the end of the agreement, employees simply return the car or exchange it for a new one.

Go electric – save even more

With SalAd, employees get access to the newest low emission vehicles equipped with the latest technologies. As these types of cars attract low Benefit-in-Kind (BiK) rates, employees can enjoy significant savings compared to petrol and diesel cars.

A close-up photograph of a woman with dark, curly hair smiling and looking into a car's side-view mirror. Her hand is resting on the mirror's frame. The background is a blurred green landscape.

**"The number of cars
supplied via salary
sacrifice schemes doubled,
year-on-year at the
beginning of 2025."**

BVRLA Leasing Outlook (July 2025)

Employers Benefits

- SalAd offers a tax-efficient benefit that attracts and retains talent while reducing payroll taxes
- Highly competitive pricing from our funding panel creates a better value-for-money and more inclusive scheme which in turn increases scheme attractiveness and employee uptake
- Complete flexibility on the retention/pass back of employer's National Insurance contributions to employees. See example on the right
- We deploy the scheme at pace and fully support during all stages
- The scheme is fully managed by us with minimal administration required from you
- We include protections for resignation, redundancy and other life events, so employees are not penalised if they need to leave the scheme early

- A salary sacrifice car scheme can support your organisation to meet its sustainability targets by providing employees a route to adopt low-emission vehicles.

An example of Employer National Insurance Contribution Savings

- Audi Q4 e-tron Sportback 40 Sport
- 50% of National Insurance contribution savings passed back to employee
- NI saving of: **£2,434 over 36 months**

Employees Benefits

- Worry-free motoring with a brand-new car; no upfront costs and one monthly payment that covers comprehensive and business-travel motor insurance, road tax, maintenance, tyres, breakdown assistance and accident management
- Protection in case you need to return the car early due to lifestyle changes, such as resignation, redundancy, maternity and paternity leave, loss of life and loss of driving licence on medical grounds
- The payment is taken from gross salary, as opposed to net, so employees enjoy savings on income tax and National Insurance contributions
- Access to the newest low emissions vehicles equipped with the latest technologies
- Flexibility on contract terms – annual mileage and contract length
- We provide access to the widest range of new cars at the lowest prices



Things to consider



National Insurance Contributions

- Whilst we recommend passing back all employer National Insurance (NI) savings to employees for maximum uptake, you can choose to retain all or part of the savings to help reduce your National Insurance contributions.



Taxation - As employees are sacrificing part of their salary to receive the benefit of a company car, benefit-in-kind taxation is applicable. Benefit-in-kind taxation is paid on the benefit value of the car, at the employee's marginal rate of income tax.



Eligibility - Salary sacrifice deductions must not take employees below the National Minimum Wage.



How does it work?

01 Your employee chooses their car, inputs their gross salary, predicted annual mileage, length of agreement, postcode and driving history on our online portal

02 You approve the quote through payroll

03 Your employee receives their new car

04 At the end of the agreement, the employee returns the car or exchanges it for a new one

Here's an example

Audi Q4 e-tron Sportback 40 Sport

- Gross salary sacrifice: **£843 per month**
- Tax & NI savings: **£353 per month**
- Net cost: **£556 per month** for a fully insured and maintained new car
- Typical cost on a personal lease: **£851 per month** including insurance

Figures based on a 40% tax payer, 36 month agreement, travelling 10k miles per annum, living in a B37 postcode



What's Different about SalAd?

- **Multi-Bid** - No single funder can offer the best price on every vehicle, for this reason we work with multiple lenders to ensure the lowest monthly cost.
- **Early Termination cover** - This covers you and the employee for a wide range of lifestyle changes such as resignation, redundancy, maternity and paternity leave, loss of life and loss of driving licence on medical grounds.
- **Minimal admin for you** - We understand that managing vehicles can be an administrative burden, so that's why you can relax knowing we are taking care of the process end-to-end and all in-life events during the contract.
- **Flexibility** - Whilst we will advise on industry best practice, we understand a "one-size-fits-all" approach doesn't always work; so that's why we engineered our SalAd product to be tailored for specific customer requirements. For example, some companies may want to restrict the vehicle choice to electric-only for maximum savings whereas others may want to offer a wider choice to include plug-in hybrids.
- **Grey fleet/cash takers** - We can help employees make an informed decision by utilising our extensive consultancy experience to guide them through the pros and cons of taking the cash, a loan or personal lease versus a salary sacrifice car

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Why SalAd – Powered by Fleet Operations?

- **Experience** - Established in 2002, Fleet Operations is the UK's leading independent fleet management company and multi-award winning. We have over 10 years' experience in providing salary sacrifice schemes and are a trusted partner for vehicle fleet services with over 210,000 vehicle under management across our group.
 - **Impartiality** - Our independence means you get impartial advice unlike other providers backed by banks or car manufacturers
 - **Tailored offering** - Our team of consultants will work with you to design and implement a scheme that perfectly fits your business' needs
 - **Peace of mind** - Our insurance products ensure your employees, and your business, are protected from unplanned events
 - **Comprehensive support** - Our salary sacrifice car scheme combines best-in-class pricing with a seamless ordering process backed by our award-winning service delivery
 - **Hassle-free** - Our schemes are cost-neutral, and you can relax knowing we are taking care of all the administration associated with traditional car schemes.
 - **Employee focus** - Our award-winning customer service and 24/7/365 support means we are always there for your drivers at every step of their journey
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SalAd

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POWERED BY  **FLEET OPERATIONS**
consult > manage > deliver

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So start saving and driving greener with SalAd – The Salary Sacrifice Car Scheme

Find out more about the right ingredients to create your tailored Salary Sacrifice car scheme by visiting

www.fleetoperations.co.uk/salary-sacrifice

