

Benefit in Kind made simple

Employee guide

SalSac**jurni**



Understanding Benefit in Kind tax

If you're considering Jurni's Salary Sacrifice scheme, you might have heard about Benefit in Kind (BiK) tax. But don't worry – we're here to make it simple.

With salary sacrifice, you can lease a brand-new electric or plug-in hybrid car before tax and National Insurance are deducted from your salary – helping you save more each month.

Since your employer provides this benefit, HMRC¹ applies Benefit in Kind (BiK) tax to your car. But here's the great news – BiK rates for electric cars are incredibly low, making them an affordable and tax-efficient choice.

1. HM Revenue & Customs (HMRC).



BiK makes electric cars more affordable

For fully electric cars, the BiK tax rate is just 3% until March 2026, rising gradually over the next few years.

This is far lower than the 37% rate applied to the most polluting petrol and diesel cars, making electric vehicles the smart choice.

Want to know what this means for you? Read on.

Electric BiK rates¹

Tax Year	BiK Rate
2025/26	3%
2026/27	4%
2027/28	5%
2028/29	7%
2029/30	9%

1. Electric BiK rates correct at the time of publication but are subject to change. Please check the latest rates before making any decisions.



How BiK is calculated

20% TAXPAYER

ELECTRIC



BYD Dolphin

150kW Design 60.4kWh 5dr

£31,640

X

3%

X

20%

=

£189.84

20% TAXPAYER

PLUG-IN HYBRID



Kia Niro

1.6 GDi 168 PHEV 2 5dr DCT

£35,270

X

9%

X

20%

=

£634.86

40% TAXPAYER

ELECTRIC



Tesla Model Y

Long Range RWD 5dr

£48,925

X

3%

X

40%

=

£587.10

How it works

Your car’s P11D value

This is the list price of your car (plus optional extras), VAT and delivery fees.

X

Your car’s BiK tax rate

Lower CO₂ emissions = lower BiK rates.¹

X

Your income tax band

Higher earners pay more BiK tax.²

=

Your BiK tax payment

This is the yearly BiK tax you’ll pay in 2025/26. The prorated amount will be deducted from your monthly salary.

Images for illustration purposes only.
1. BiK tax rates are clearly shown when quoting a vehicle on the SalSac online portal.
2. Your BiK tax depends on your salary and tax band. Need help? Your HR team can guide you.

You could **save big** on driving electric

Tesla Model 3 Long Range RWD 4dr Auto



Images for illustration purposes only.

Save over
£2,500
in one year!

Gross salary sacrifice ¹	£612	Jurni will apply the biggest discounts available and pass them on to you. This amount is deducted from your gross salary before tax.
Employee tax saving	-£257	The Income Tax and National Insurance Contributions you pay are reduced due to salary sacrifice.
BiK at 3% ²	+£45	Because you are receiving a benefit from your employer, you will pay BiK tax.
Net cost/employee pays	£400	You can make significant savings with salary sacrifice.

34%
Saving

 **Plus**, your package includes **servicing, maintenance, tyres, glass, breakdown assistance, and more!**³

1. Illustrative quote based on a 48-month agreement, 8,000 miles per annum, for a 40% taxpayer, employed as an Account Manager, living in Dorset, aged 40. Figures correct as of 27 August 2025. Figures assume 100% of employer NI savings are passed back and may vary depending on scheme setup. E&OE.
2. BiK rates are favourable for zero and low-emission vehicles.
3. Terms, conditions and exclusions apply. Read your agreement carefully before signing.

What's included with Salary Sacrifice?

No credit checks, deposits, or hassle – just one all-inclusive package with pretty much everything included.¹



What's included	What's provided
Insurance ²	Fully comprehensive insurance with up to two named additional drivers – keeping you protected on the road.
Fixed monthly rentals	One fixed price set for the duration of your agreement (2, 3, or 4 years), making budgeting simple and predictable.
Servicing and maintenance ³	All routine servicing and maintenance, so you don't face unexpected garage bills.
Breakdown assistance	Comprehensive roadside cover, including Homestart and Recovery services, to keep you moving.
Tyre replacement	Replacement tyres for fair wear and tear (damage caused by abuse, neglect, theft, or vandalism is excluded).
Glass replacement	Windscreen and glass repairs or replacement included – avoiding extra costs if chips or cracks occur.
Road Fund Licence	Included at today's rate for the duration of your lease (future government increases may apply).
Accident management	A dedicated Personal Incident Manager to handle your claim end-to-end, with a courtesy car for up to 14 days or until your case is settled.

1. Subject to acceptance criteria. Terms, conditions and exclusions apply. Read your agreement carefully before signing.
2. Insurance is subject to eligibility criteria, terms and conditions, and exclusions.
3. Not covered by the manufacturer's warranty and subject to fair wear and tear.

Save money and enjoy the perks

Drive smarter and greener with Salary Sacrifice! Save big compared to traditional financing while reducing your carbon footprint – plus, enjoy the smooth, quiet ride of an electric car.

Want to learn more? Visit our website or speak to your employer today!

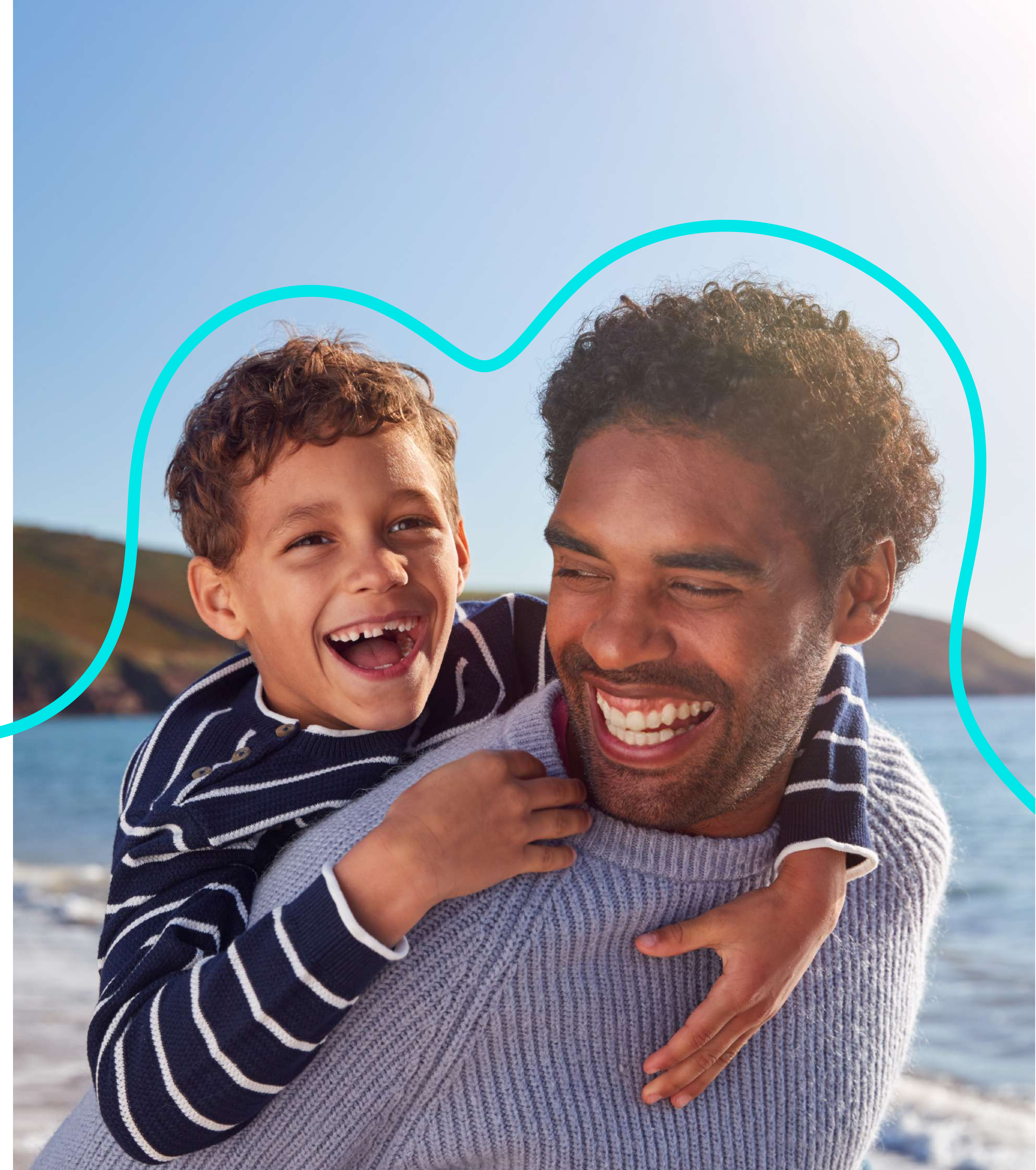
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