

Boost benefits with Salary Sacrifice

Employer guide

SalSac**jurni**



Save company and employee cash

There's a smarter way to drive a new or used electric car with Salary Sacrifice from Jurni. The all-inclusive benefit package designed to boost employee retention while saving your business money.

Think of it like the Cycle to Work scheme but supercharged for electric cars. It's open to companies of all sizes, free to set up and easy to run.

Employees save on tax and NICs¹, while your business benefits from lower employer NIC costs.

It's a win-win for all.

In a nutshell

With salary sacrifice, employees lease a new or used company car through their employer, with payments deducted directly from their gross salary, allowing them to make significant savings on Income Tax and NICs.

There's no credit checks or deposits to pay – and best of all – you don't just get the car, you get servicing and maintenance, tyre and glass replacement, and breakdown assistance, all included.

Sound good?

I'm ready

1. NICs = National Insurance Contributions.



It's really quite simple

Salary Sacrifice is the most cost-effective way for employees to drive a new or used electric car.

Much like tax-free childcare vouchers or the Cycle to Work scheme, employees can use their pre-tax salary – before Income Tax and National Insurance Contributions are deducted – giving them greater spending power.

With an all-inclusive package covering servicing and maintenance, breakdown, tyres and optional insurance, it all adds up to happier employees enjoying years of hassle-free, eco-friendly driving.

And it's not just employees who benefit. It'll help your business retain top talent, reduce employer NICs and contribute to a cleaner planet.



Easy to set up and run

We make setting up and running the scheme simple, with everything you need provided. Manage everything online with our simple portal, featuring real-time tracking, reports, and full support.

Better still, the scheme is completely free to set up – and costs your business nothing to run. You save time and money from day one.

The scheme is HMRC-approved, so it's straightforward for payroll – just deduct a fixed amount from the employee's salary, record it on their payslip, and report it to HMRC. It's that easy.

Save cash with low BiK rates

Salary sacrifice is seen by HMRC as a taxable benefit, so employees pay Benefit in Kind (BiK) tax. The great news? BiK rates for electric cars are just 4%¹ of the car's P11D² value until March 2027 – much lower than the hefty 37% top rate for petrol and diesel vehicles.

1. BiK rates are favourable for zero and low-emission vehicles. See FAQs for 2025–2029 rates.

2. P11D value is the taxable value of a car, including its list price, VAT, delivery charges, and any optional extras.



You could **save big** on driving electric

Ford Puma Gen-E
123kW Select 43kWh Auto



Images for illustration purposes only.

Save over
£1,500
in one year!

Gross salary sacrifice ¹	£412	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	-£173	The Income Tax and National Insurance Contributions you pay are reduced due to salary sacrifice.
Average BiK ²	+£46	Because you are receiving a benefit from your employer, you will pay BiK tax.
Net cost/employee pays	£285	You can make significant savings with salary sacrifice.

31%
Saving

Complete cover

- ✓ Servicing
- ✓ Maintenance
- ✓ Tyres
- ✓ Glass
- ✓ Breakdown assistance
- ✓ Insurance³ and more



Plus, you'll also benefit from **Early Termination Protection** for added peace of mind!



1. Illustrative quote based on a 48-month agreement, 8,000 miles per annum, for a 40% taxpayer, living in Oxford, aged 40. Figures correct as of 8 December 2025. E&OE.
2. BiK rates are favourable for zero and low-emission vehicles. See FAQs for 2025-2029 rates.
3. Insurance is subject to eligibility criteria, terms and conditions, and exclusions.

What's included with Salary Sacrifice?

What's included ¹	Lite	Plus	Complete
Fixed monthly rentals One fixed price set for the duration of your agreement, making budgeting simple and predictable.	✓	✓	✓
Servicing and maintenance² 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. Excess charged.	✓	✓	✓
Road Fund Licence Included at today's rate for the duration of your lease (future government increases may apply).	✓	✓	✓
Insurance³ Fully comprehensive insurance with up to two named additional drivers – keeping you protected on the road.		✓	✓
Early Termination Protection Protection that reduces or removes early termination costs if your circumstances change.			✓

We've made it easy to choose the right Salary Sacrifice scheme. Compare our three levels of cover to see which one suits you best.

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

Extra support when life changes

Why take Early Termination Protection?

Life doesn't always go to plan and that's OK. People change roles, take parental leave, move home, or experience unexpected events. Early Termination Protection lets you offer a benefit that continues to support your team, even when life shifts unexpectedly.

Peace of mind for your employees

When people feel confident, they're far more likely to take part in the scheme. Early Termination Protection gives employees the reassurance that support is there when they need it, helping them feel comfortable choosing an electric car.

Protection for your business

For employers, Early Termination Protection reduces the risk of unexpected costs if an employee needs to end their agreement early. After the first three months, this cover steps in to reduce or remove early termination charges in many common situations, helping you manage risk, control cost, and run a smoother scheme.

At a glance

- 1 Reduces or removes early termination costs after 3 months
- 2 Protects your business from unexpected charges
- 3 Gives employees confidence to join the scheme



How you're protected

Employment event	What happens	What the customer pays
Resignation / Dismissal / Redundancy / Secondment / Career Break / Retirement / NMW ¹ breach / Licence revoked (not ill health)	Hire ends	Within first 3 months: Early Termination Payment ² After 3 months: Lower of 3 months' Rent ³ , or the Early Termination Payment
Parental Leave (incl. adoption)	Customer can continue or terminate hire	Within first 6 months: Early Termination Payment After 6 months: Lower of 3 months' Rent, or the Early Termination Payment
Long-term sick (Payment Event) / Licence revoked due to ill health / Death in service	Hire ends	No early termination cost (Mileage Rent ⁴ still applies)

Jargon made simple

- 1

National Minimal Wage
The legal minimum pay an employee must receive after salary sacrifice.
- 2

The Early Termination Payment
A cost that applies if the hire ends early, usually equal to 50% of the remaining Rent for the rest of the term.
- 3

Rent
Your total monthly amount, including maintenance and insurance.
- 4

Mileage Rent
A charge for driving over your agreed mileage allowance.

When protection does NOT apply

✗

More than 10% of employees are made redundant in a year

✗

Five or more Employment Events have already occurred in the same year

✗

An employee leaves during or at the end of their probation period

Too complicated? For clear, personalised guidance, speak to a [salary sacrifice expert](#).

This page gives a simple overview of how the scheme works. It doesn't include all the details and doesn't replace the full Master Contract Hire Agreement. If there is any difference between this summary and the agreement, the agreement will always take priority. Please read the Master Contract Hire Agreement before signing up. Mileage Rent is payable on all events.

Why choose used electric?

Experience electric driving for less with Jurni's used vehicles. You get all the benefits of Salary Sacrifice at a lower cost and with complete peace of mind.

Save even more

Lower monthly rentals with the same great savings on Income Tax and National Insurance.

More car, same budget

Enjoy a higher-spec or longer-range model without increasing your monthly spend.

Drive with confidence

Every used vehicle is rigorously inspected, expertly refurbished and fully maintained, supported by the same all-inclusive package as a new lease.

Ready when you are

No long waits. All vehicles are in stock and ready to go.



It's easier with **jurni**

At Jurni, we get that running a business means juggling a lot. Keeping your employees on the move doesn't have to be one of them.

We help employers like you plan, manage, and maintain salary sacrifice schemes that boost employee satisfaction and save time and money.

From the first call to the last mile, we've got it covered – design, implementation, launch, and everything in between. With exceptional service at every step.

We also understand that communication is vital to the success of a scheme, which is why we have a dedicated marketing team to support you. We'll work closely with you to decide the best communication methods based on your business needs and existing channels, while sharing proven approaches and best practice to maximise engagement

Since no two businesses are the same, your dedicated account manager will tailor our approach to work perfectly for you.



“Excellent friendly staff as always. Do all they can to go the extra mile to make the customer happy.”

feefo  ★★★★★

“Responded well to our requirements, good prices and great customer service!”

feefo  ★★★★★

“Excellent process from start to finish. Great communication and overall a slick, streamlined process.”

feefo  ★★★★★

“The whole process was easy and efficient. Jurni’s online systems for managing the order were really good.”

feefo  ★★★★★

“Excellent communication. Prompt responses with great customer relations.”

feefo  ★★★★★

EXCEPTIONAL



feefo 

A brand you can trust

After more than 20 years of success, we united several trusted businesses under one name – Jurni. The Jurni brand stands for a shared legacy and a seamless, customer-first approach.

Jurni most recently acquired DriveElectric – one of the UK's most experienced electric vehicle leasing specialists, with more than 15 years dedicated solely to EVs.

Together, our Salary Sacrifice proposition brings DriveElectric's deep EV insight and proven experience delivering schemes for leading organisations together with Jurni's scale and customer-first ethos.

The result is a salary sacrifice solution that is simple to administer, fully compliant, and trusted by employees at every touchpoint.

With seven Jurni offices across the UK and DriveElectric headquartered in Marlow, our combined teams are always on hand with the insight and support you need to prioritise your people and your budget.



Jurni's offices are located in Abingdon, Brighton, Cannock, Chelmsford, Coventry, Reading, and Witney (Head Office).

DriveElectric is based in Marlow, Buckinghamshire.



Ready?

Attract and motivate top talent. Supercharge employee benefits and drive big savings today.

**Start your
SalSacjurni today**

 03330 918 568

 salsac@jurnileasing.co.uk

 salarysacrificejurni.co.uk

Send enquiry

Follow @jurnileasing



Frequently Asked Questions

What is a car salary sacrifice scheme?

It's a way for employees to drive a new or used electric car by giving up part of their gross salary. Because the cost comes out before Income Tax and National Insurance Contributions, employees save compared to funding a car privately.

Is a salary sacrifice car classified as a company car?

Yes, a salary sacrifice car is technically considered a company car because it is provided through the employer as part of your benefits package. Since the car is offered in exchange for a reduction in your gross salary, it falls under the definition of a company car for tax purposes.

What's included in the monthly cost?

The all-inclusive monthly payment covers:

- Servicing, maintenance and MOTs
- Tyre and glass replacement
- Breakdown assistance
- Comprehensive insurance¹

Is the scheme open to all employees?

Most employees can be included, subject to company policy and affordability checks.

Are all electric vehicles included?

Yes. The scheme gives employees access to a broad selection of new and used electric vehicles, all available with low Benefit in Kind (BiK) rates.

How long can I keep the car?

Agreements usually run for 2, 3, or 4 years at a fixed monthly cost for easy budgeting.

Are there limits on mileage?

Yes. Each lease includes an agreed mileage allowance. Exceeding this will result in an excess mileage charge.

What happens at the end of the lease term?

At the end of the lease, employees can return the car or choose a new one.

What counts as fair wear and tear?

Normal day-to-day use is expected. Charges may apply for damage outside industry-standard 'fair wear and tear,' such as dents, neglect, or misuse.

What is an early termination payment?

An early termination payment is a cost that applies if the lease ends early.

What protections are in place against early termination payments?

Early Termination Protection covers many common life events where an employee may need to end their agreement early. After the first three months, it reduces or removes early termination charges in situations such as redundancy, long-term sickness, parental leave or death in service.

What support do you provide to help us launch and manage our salary sacrifice scheme?

We take care of all the heavy lifting. From engaging launch webinars – including popular EV myth-busting sessions – to employee surveys and tailored comms, we help you build momentum from day one. You'll also have a dedicated account manager and full support with launch events. Our aim is to make implementation smooth, simple, and completely stress-free.

1. Insurance included on Plus and Complete packages only.

Frequently Asked Questions

What is Benefit in Kind (BiK) tax?

Employees pay BiK tax on perks they receive from their employer, like a company car, on top of their salary. HMRC calculates BiK separately from your salary, so the BiK tax is deducted before your pay reaches your bank account. If you use a company car for personal trips, you'll pay BiK tax from your monthly wages.

Do I pay Benefit in Kind (BiK) tax on a salary sacrifice car?

Yes, BiK tax applies, but here's the good news: electric cars have the lowest rates, helping you save more!

How is BiK tax calculated?

BiK tax is based on two factors: your car's CO₂ emissions and the car's P11D value (the list price of your car including VAT and delivery fees but excluding first registration fees and annual Road Fund Licence). Multiply the car's P11D value by the BiK rate to get the annual benefit, multiply that by your Income Tax rate to get the annual tax, then divide by 12 – that's what's taken each month through PAYE.

What are the BiK rates for electric vehicles?

The lowest rates apply to zero and low-emission vehicles:

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

This compares to up to 37% for high-emission cars, making EVs a far more affordable choice for your employees.

We think you'll love

Benefit in Kind
made simple

Employee guide



SalSacjurni

View brochure

Drive electric for less
with Salary Sacrifice

Employee guide



SalSacjurni

View brochure

Make business
miles better

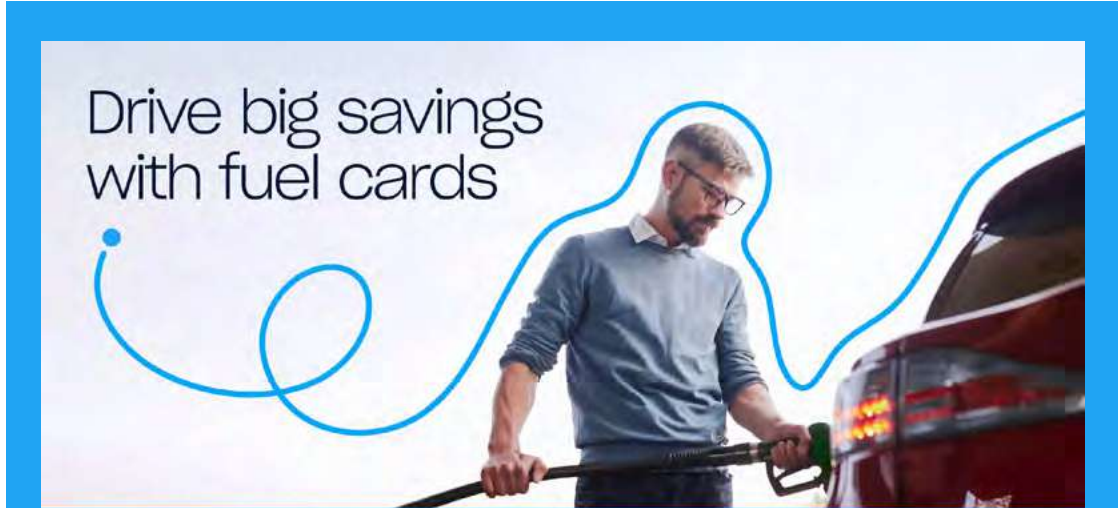
Manage costs, save time and stay
compliant with fleet leasing



Businessjurni

View brochure

Drive big savings
with fuel cards



Businessjurni

powered by Juice

View brochure

Flexible rental that
works for your business



Flexijurni

View brochure

Take control
of your fleet

with fixed-cost service,
maintenance and repair



Upkeepjurni

View brochure

We've done our best to ensure the information in this brochure is accurate, but Jurni Limited can't accept responsibility for any loss or damage caused by relying on it. This brochure is for general information only – it's not financial or legal advice. If you need guidance tailored to your situation, we recommend speaking to a professional.

We're Jurni Limited, and you can find us at jurnileasing.co.uk. Our registered office and trading address is Tamarisk House, North Leigh Business Park, North Leigh, Witney, Oxfordshire OX29 6SW. We're registered in England (No: 07216831) and act as a **Credit Broker - not a lender or funder**.
Copyright © 2025 Jurni Limited. SS12/25