

YOUR GUIDE TO **STAFFCARS**

Bringing the benefits of car ownership to every employee



THE BEST CARS AT THE BEST RATES FOR EVERYONE

Staffcars gives your employees access to brand new cars and low mileage nearly new cars at highly competitive corporate rates. There's no cost to you and no administration to worry about; just the best deals on the best cars for any member of staff (or associate if you are a membership organisation) who wants one.

❖ So what's our secret?

Here at **Staffcars** we have a wealth of experience in the motor trade and know the right people to speak to in order to get the best deals. We aren't owned by a leasing company or car manufacturer and so we won't push any particular make or model. Add into the mix our impressive purchasing power and low overheads and you have a very compelling benefit for your employees.

Our principal form of finance for new cars is Personal Contract Hire (PCH) where your employees basically rent the car for 2 or 3 years (although we can go up to 4 or even 5 years in some cases). It is an agreement with a set number of fixed monthly payments and when it comes to an end they either hand it back with nothing further to pay or buy it.

For used cars we simply post a list of available cars on our website which is updated every day. Employees can browse through the cars and if they find what they are looking for can buy it outright. We don't normally offer finance on used cars and it is up to your employee to source the funds from elsewhere with which to buy the car.

BENEFITS

- ❖ Gives your entire workforce the benefit of safe, reliable, fixed cost motoring at exceptionally keen rates including spectacular special offers
- ❖ Provides affordable access to cars that would otherwise be expensive to purchase
- ❖ Large selection of nearly new cars available to buy outright
- ❖ Risk free ownership with optional inclusive maintenance packages that avoid unexpected bills
- ❖ A valuable, yet cost – free addition to your organisation's benefit package, for improved staff recruitment, motivation and retention
- ❖ No commitment or extra administration on your part; you can leave the scheme whenever you want to
- ❖ Help with communicating the service throughout your organisation, including free leaflets, posters and electronic marketing material
- ❖ Helps fulfil your Duty of Care obligations where employees with a cash allowance are concerned

HOW IT WORKS

Using **Staffcars** couldn't be easier. Once the scheme is up and running all your employees need do is log onto our password protected website and browse through our range of cars. We always have in the region of 100 new car special offers at any one time and an excellent selection of nearly new cars. If your employees can't find what they are looking for they can ask for a quote either via e-mail, web chat or over the phone.

❖ New cars

When they've chosen a car they will have the peace of mind knowing that it automatically comes with the full manufacturer warranty, road tax, and breakdown cover for the full duration of the agreement. They also have the option of including servicing and maintenance (advisable for drivers doing a higher mileage), Motor Insurance (with automatic business cover) and GAP Insurance – we will cover these in more detail shortly.

Unlike many companies we don't ask for admin fees or require a high deposit. We generally ask for the equivalent of three months rental up front so for example if the car is £130 a month we would ask for £390 as a deposit.

Sometimes it is possible to get a car with 2 or even 1 month deposit but 3 is the norm.

Nearly new cars

When it comes to nearly new cars we try to source cars that are under six months old however sometimes we have very low mileage cars that are up to a year old. It is important to mention that we do not offer a maintenance package for these vehicles and road tax is not supplied.

These cars are generally ex-lease cars, ex demos or company cars that have been returned so they don't come with road tax. We just sell the car but will advise your employees on the steps they need to take to get them on the road. The car will still come with the balance of the manufacturer warranty.

With all this and no benefit in kind tax liability, it's easy to see why **Staffcars** is so attractive.

SPREADING THE GOOD NEWS

We'll help you get the best value from **Staffcars** by working with you to communicate the benefits to your colleagues.

❖ The exact nature of this support is up to you but could include, for example, a presence on your corporate intranet outlining the scheme (we'll provide the text and graphics); promotional leaflets and posters, roadshows and on-site presentations; articles and updates in your company newsletter and more. Here at **Staffcars** we recognise that every organisation communicates with their employees in different ways so we will work with you to find the most effective solution to fit your needs.



EVERYTHING YOU NEED ALL IN ONE PLACE

Staffcars brings safe, inexpensive, trouble-free motoring to your entire workforce. What's more there's a whole range of options and agreements to choose from, with something to suit every budget and lifestyle.

❖ Inclusive Servicing and Maintenance

For extra peace of mind servicing and maintenance can be included to cover servicing, maintenance and repairs (through normal wear and tear). For employees taking the cash allowance option it also helps you fulfil your duty of care obligations. Please note that drivers not taking this option are responsible for servicing and maintaining the car in line with the manufacturer's guidelines at their own cost. As mentioned on the previous page, this option isn't available for employees buying a nearly new car however they would still have the balance of the manufacturer's warranty.

Breakdown and Recovery

For extra peace of mind, Breakdown Cover with either RAC or AA is automatically included in the price for the full term of the agreement for new cars. For nearly new cars employees would again get the balance of any cover provided by the manufacturer.

Road Fund Licence

The cost of the Road Fund Licence (or Road Tax as it is commonly known) is automatically included for the full term of the agreement. Nearly new cars do not normally come with Road Tax and it would need to be purchased separately.

Motor Insurance

Staffcars Motor Insurance gives your employees access to immediate online quotes and allows them to fix the monthly premiums for the entire life of the agreement. And that's not all. **Staffcars** gives them:

- Equivalent of maximum no claims discount as standard
- Guaranteed courtesy car through duration of repairs*
- Unlimited business and private mileage cover for the policyholder and spouse/partner*
- Free European travel cover*
- 3 year guarantee on all accident repair work*

[Terms and conditions apply. Enquire for details.](#)

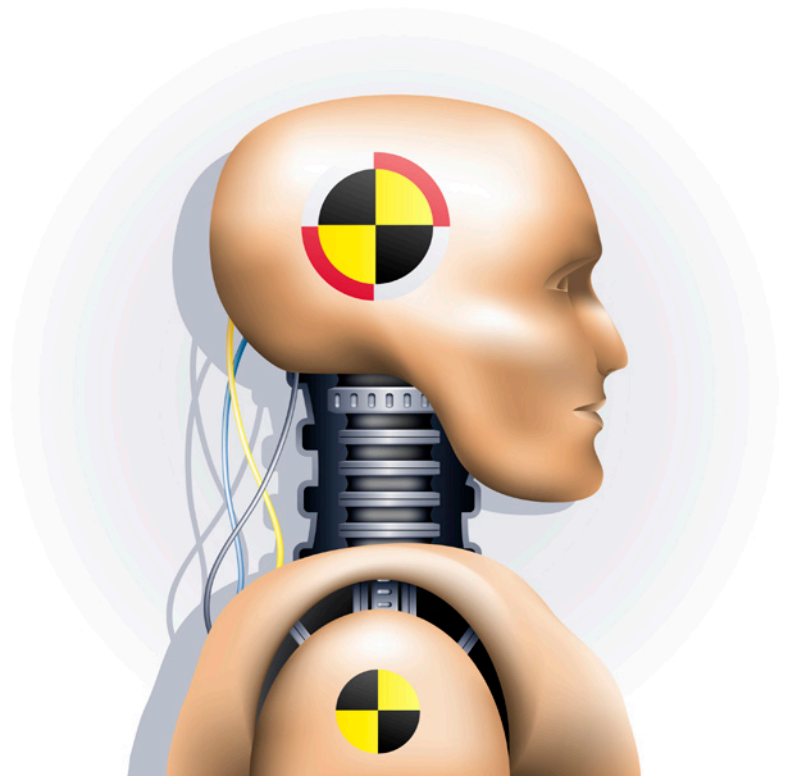
Information for employees with a car allowance

The Staffcars website contains a lot of good information and advice for employees taking a car allowance. There is a section giving general advice where we outline:

- The pro's and con's of taking a car allowance
- A cash 4 car calculator to help employees decide if taking a car allowance is the right thing to do given their own personal circumstances
- A car tax calculator that calculates UK company car tax based on the car's taxable value and CO2 emissions
- Information on claiming tax back on business mileage

GAP Insurance

GAP (Guaranteed Asset Protection) insurance is optional on all cars. This covers the driver for any shortfall between the settlement value and the insurance proceeds in the event of the car being written off.



Environmental Information

- Our website gives environmental information for each car accompanied by an individual breakdown showing the cars environmental information. This includes the CO2 emissions, fuel economy and the official chart showing how green the car is considered to be. We also include the EU noise rating and the road tax class for each car.
- The website gives your employees a number of handy tips for greener driving with a view to helping them reduce their carbon footprint, reduce the amount of fuel they use and in turn save money.
- Our website allows your employees to calculate their carbon emissions and gives them the option to go Carbon Neutral in association with an organisation called Climate Care. The scheme enables employees to purchase carbon credits which offset their harmful vehicle emissions. These credits are then used to fund a mix of environmentally and socially responsible projects around the world.
- We have an up to date list on the website of all green cars (i.e those under 120g/km) and a section for offers on green cars.

Useful info

The **Staffcars** website is full of good advice and handy hints to help your employees when buying a car. Not only do we give them information on the impact each car will have on the environment but have other useful sections also:

- We know the fuel consumption for each car and we know the average price of fuel on a daily basis so on all our special offers we give your employees an idea of how much it would cost per week in fuel (based on an average mileage) to help them make a decision. We update the average cost of fuel in our calculator every day.
- We give NCAP crash results for each special offer so they can see how safe each car is. We also have a video of the crash test for each car on-line and a full report detailing the protection it gives for the occupants of the car.

We have links to every car manufacturer website so your employees can have a look at the full specification for each car. It is our aim by the end of 2009 to have the facility for your employees to download any model brochure in a pdf format.

There are other useful tools like the section about speed cameras – the different types and how they work, the free on-line credit check, a link to a route planner and discounts off various motoring related sites. We have relationships with companies who can provide discounted airport parking, daily car rental, personalised registration plates and motoring related activity days. We add to our website all the time and our aim is to give concise, accurate information without going over the top and bombarding your employees with too much information.

Car Disposal Service

Unfortunately we are not able to offer a part exchange service but we do offer the next best thing – a Car Disposal Service which may help your employees take the hassle out of disposing of their old car. Here's how it works:

- Your employee completes the on-line valuation form which will be sent directly to our disposal service provider
- They will be provided with an offer for their car within 48 hours. The offer will be subject to an inspection that will be carried out on collection of the car
- The offer price will be paid to your employee on collection of their old car, less any outstanding finance which will be settled on their behalf
- Their old car will be collected on a date to coincide with the delivery of their new car

The offer for their car will be based upon a trade valuation and there is absolutely no commitment to sell the car to our service provider. They may be able to obtain a better price selling the car privately. To obtain a no obligation valuation, your employees simply log onto the **Staffcars** website.

YOUR QUESTIONS ANSWERED

❖ Q Which cars are available under the Staffcars scheme?

A At any one time we have around 100 really fantastic new car special offers and numerous nearly new offers but we can get hold of **ANY** make and model of car. If your employee can't see anything they like they simply fill in the on-line quotation form and we will get back to them as soon as we have the most competitive quote.

Q How do my employees go about choosing a car?

A They simply visit our password protected website. If they see a car they are interested in they e-mail, call or send a message via web chat for more information. They can add any extras as they would in a normal main dealer – so if they want different wheels or a tow bar for example then we can build this into the quote. There is no limit to the number of quotations your employees can request.

Q Is a deposit required?

A Yes. We generally ask for the equivalent of three months payments as a deposit however depending on the car we can sometimes order it with the equivalent of two or even one month deposit. This will make the monthly payment slightly more expensive but only by a few pounds.

Q What is PCH (Personal Contract Hire)?

A PCH is ideal for people who want to own a brand new car every 2 or 3 years without the risk and hassle of disposing of it a few years down the line. The cost per month is directly related to how much the car will depreciate over the period your employee has it for. The monthly payment is based on the cost of the car (including discounts) and how much the finance company thinks the car will be worth at the end of the agreement, taking into account how long the agreement is and how many miles are to be driven.

At the end of the agreement your employee simply hands the car back subject to them having kept in the agreed mileage parameters and the condition of the car being acceptable. Each agreement is calculated using the number of miles your employee expects to travel each year and if this is exceeded they will incur a pence per mile charge. We are able to amend agreements to accommodate changing circumstances so the mileage parameters are not set in stone. PCH is popular because it lets someone else take the risk on how much the car will be worth at the end of the agreement. If the finance company get it wrong and the value of the car the end of the agreement is much less than expected, it's their problem and nothing to do with your employee. They can just walk away.

Q How can Staffcars provide cars at such low rates?

A Within our team we have a great deal of experience in the motor industry and have built up many contacts from car dealer groups, manufacturers and leasing companies. All we do is use these contacts to get your employees the best deal. We tell them what the opportunity is and the company we are dealing with and they tell us the prices they are prepared to sell at. Most of our business comes from our special offers which we negotiate on your behalf on a daily basis. There are various reasons why we can get such good terms. It might be that a manufacturer or dealer group is looking to shift stock because they have too much. It might be a brand new model and want to get a few of them on the road or an outgoing model they need to sell in readiness for the new model. There are many different reasons and rest assured that we know them all and will always try to get the best deal!

Q What support can you offer?

A A dedicated Staffcars support team is available Monday to Friday 8.30am to 5.30pm. The team can be reached on 0870 8030 814

HERE AT STAFFCARS WE HAVE A WEALTH OF **EXPERIENCE** IN THE MOTOR TRADE AND KNOW THE RIGHT PEOPLE TO SPEAK TO IN ORDER TO GET THE **BEST DEALS.**

Q What if one of my employees has a bad credit history?

A A credit check is performed on each applicant and it is possible that credit may be refused. Sometimes there are ways round this such as choosing a cheaper car or leaving a bigger deposit. Your employees will be advised of their options should the situation arise.

Q Does Staffcars offer part exchange?

A Unfortunately we are not able to offer a part exchange service at this time. We can however point your employees in the direction of a company offering a car disposal service. Please see page 5 for more details.

Q Can the friends and family of my employees also benefit from Staffcars?

A Yes. Staffcars are happy to extend the scheme to include two members of the employee's family or friends.

Q Will my employees have to pay any fees

A No. There are no hidden fees or admin charges



ABOUT STAFFCARS

Staffcars work with all the leading car leasing companies, car manufacturers, dealer groups and sometimes individual dealers to secure the best deals for your employees. Although Staffcars specialise in Personal Leasing we are also able to provide Business Contract Hire, Contract Purchase, Finance Lease and Hire Purchase for both cars and vans. We are completely independent and pass on deals that represent the best value for money so we are not tied in to working with certain manufacturers. We have a wealth of experience in our team and would be happy to provide references or testimonials from existing clients should they be required. We are based at the prestigious Blackburn Rovers Enterprise Centre and from there we can deliver any make and model of car or van to anywhere in the UK.

The next step

If you would like to know more about **Staffcars** or to gain access to our demo website please either register at www.staffcars.co.uk or call our Managing Director on 07798 807126 for a chat or to arrange a meeting. Alternatively you can e-mail us at info@staffcars.co.uk.

Staffcars also produce an employee version of this brochure. If you would like an electronic copy or some hard copies to distribute to your employees please don't hesitate to contact us.



If you would like to write to us our address is:

Staffcars Limited
Blackburn Rovers Enterprise Centre
Ewood Park
Blackburn
Lancashire
BB2 4JF