



CYCLE TO WORK

Did you know that the council runs a staff cycle-to-work scheme which offers you tax benefits to get a new bike?

When lockdown restrictions are eased across the country, there will still be a need to maintain physical distancing precautions to help avoid a secondary peak of infections. For some of us, this may be an opportunity to change our commuting habits and think about active travel as an alternative mode of transport, such as cycling to work.

Our cycling-to-work scheme is open to all staff across the full council family and offers the ideal opportunity to get commuting by bike, help your health, reduce travelling costs and protect the environment at the same time too.

What is our cycle-to-work scheme?

Our Cycle-to-work scheme gives you access to a bike and related equipment. This is done through a salary sacrifice scheme which means you give up an amount of your wage to get a tax free benefit. The savings are a result of you not paying income tax or National Insurance on the total cost. The scheme is operated by Wider Plan on our behalf and is part of the Government's Green Transport Plan and are designed to help promote healthy journeys and reduce pollution.

How does our scheme work?

The scheme is a lease scheme. Glasgow City Council pays for the bike and equipment up-front and leases it to you for an 18 month period. During the lease period the council recovers its costs via the agreed deduction to your salary. These are made before tax and NI deductions, meaning that you save between 30-40% of the retail cost (depending on your tax code). Our scheme also gives you a further 5% off the total cost.

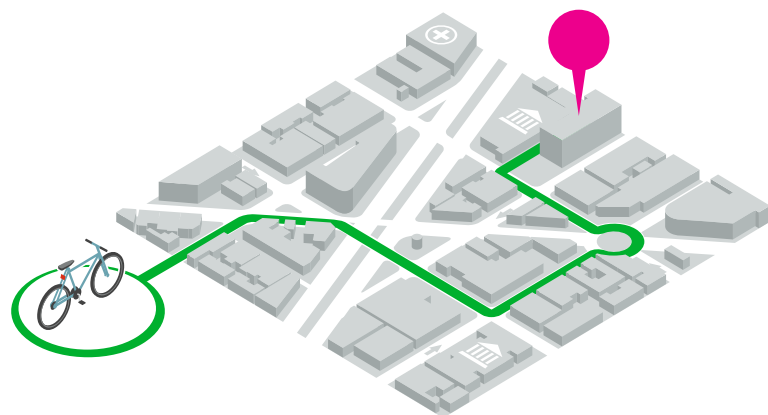
During the lease period, the bike and all associated equipment remains the property of the council. Please note, it is your responsibility to insure the bike for theft!

At the end of the scheme the council can offer you ownership of the bike. This is done by transferring ownership to you. This is done as a benefit-in-kind and is taxable. HMRC offers a simple way to calculate this cost as being 20% of the market value (16% of the original value if cost less than £500, 21% of original value if £500 or more) at the end of the lease.

Can I join the scheme?

Any member of staff from across the full council family can sign up to take part as long as you meet the following criteria:

- You must be paying PAYE tax.
- Deductions made through salary sacrifice do not take your wage to below the national minimum wage.
- You must have a contract with the council that does not end during the hire period.



How do I join the scheme?

Follow these five easy steps:

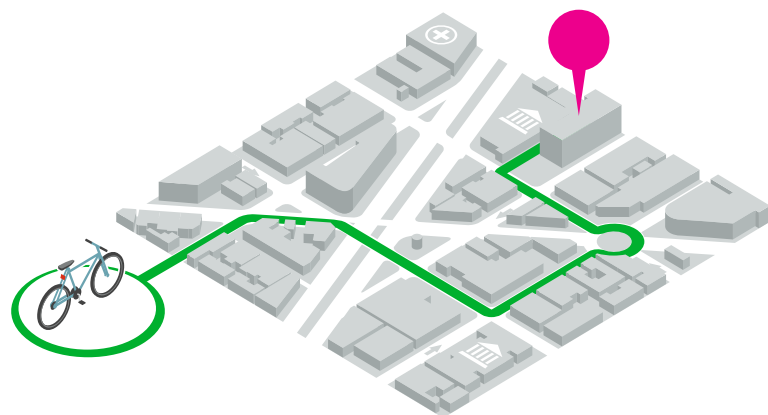
- Visit Wider Wallet (<https://glasgow.widerwallet.com/login>) and register using the access code **S196242G**. Registration only takes a few minutes, you'll be asked for your contact details, department/ employer and payroll number. You can also visit any Halfords store in person or a participating independent bike store (see list below).
- Under **'My benefits package'**, click the **Workplace Bikes button** and click **Join**. This will take you to <http://www.workplacebikes.com/> where you should select your pay frequency.
- Complete your **personal information** on the next page and **select the value** required to cover your bike and equipment. Make sure you choose an amount equal to, or greater than, the value of the items you wish to purchase as you cannot top up with a separate personal payment. Click **Submit**.
- Once your application has been approved (**please allow 10 working days**) you will receive a **Letter of Collection** that you can take to the store where you received your quote to organise collection of the chosen model of bike and accessories.
- Finally – happy cycling to work.

Bike stores

Halfords can help source any bike up to a value of £1,500 through their own stores and an extensive network of independent bike stores.

Local participating independent cycle stores are listed below. If you wish to purchase from another independent retailer, you will need to call the order line on **0345 504 6444** - prior to submitting your request at step 2 above.

- Alpine Bikes - Tiso Outdoor Experience, Couper Street
- Bike Chain Glasgow - Dumbarton Road, Scotstoun
- Billy Bilsland Cycles - Saltmarket, Glasgow
- Cyclanelane Clarkston - Clarkston Road, Glasgow
- Cyclanelane Westwood - Westwood Square, East Kilbride
- Dales Cycles - Dobbies Loan, Glasgow
- Philip Lang Cycles - Gallowgate, Glasgow
- Solid Rock Cycles - Balmore Road, Torrance



What is included?

Eligible equipment includes bicycles and safety equipment, the equipment could include:

- Bicycle helmets
- Bells and bulb horns
- Lights including dynamo packs
- Mirrors and mudguards
- Bicycle clips and dress guards
- Panniers, luggage carriers and straps
- Child safety seats
- Locks and chains
- Pumps, puncture repair kits and bicycle tool kits
- Reflective clothing and bicycle reflectors.

Conditions

Please make sure that you understand that:

- **Registering is a legally binding agreement.** You are agreeing to cycle for a minimum of 50% of your commute. Failure to do so could be breach of contract rendering deduction not eligible for tax and NI relief.
- **Know that typically an application will take 10 working days** from point of electronically signing the online form – it may be longer given the current circumstances.
- **During the lease period the cycle remains the property of your contracted employer (Council or ALEO).** It is your responsibility to make sure that the cycle is covered under your own household insurance policy.
- **Please read the Scheme Rules at <https://glasgow.widerwallet.com/documents/6b59e5c3e61a7c431d206d864944ae44>**
- **You are responsible for the bike and should make sure it is maintained and insured for the duration of the lease period. In the event of theft, you are liable for the balance owed to the council.**

For more detailed information on the scheme you can read Frequently Asked Questions at <https://glasgow.widerwallet.com/documents/036fa7fc5913619f-d01ea8746886251c> .

Already own a bike?

If you already have a bike and you are thinking about cycling to work, there is guidance on the council website at www.glasgow.gov.uk/cycling

