



CBS Colleague Vehicle Scheme Policy

Eligible Colleagues

Eligible colleagues are defined as those who are employed by Group 1 Automotive and are on the payroll for the purpose of their overall remuneration package. The scheme is exclusively available for this group of colleagues and excludes all others.

All colleagues can source cars from any Group 1 division that are offering the CBS car scheme

For the avoidance of doubt, this scheme is not a retail offer available to the general public and strict eligibility checks will be conducted before orders are accepted.

Newly eligible colleagues will be required to successfully complete their statutory probation period before being invited to participate in the scheme. Participation is at the discretion of your Group 1 Automotive centre.

You must hold a valid current UK Driving License at the time of ordering and provide a copy to your Scheme Co-ordinator. The address on your license must match the records held by the Company.

Extended Family

The scheme is also available to employee's spouses, partners, fathers, mother, sons and daughters. This will be limited to a maximum of two cars per colleague, subject to the discretion of Group 1 Automotive.

For the avoidance of doubt, all Credit Sale Agreements will be issued in your name (as the named employee on payroll for the Company) and all repayments will be taken from your net pay.

Maternity and Long-Term Illness

If on maternity leave or out of work due to a long-term illness, you will be given the option to terminate your agreement by returning the vehicle and paying one month's Early Settlement Interest. This is not expected to exceed the cost of the normal monthly repayment.

If you wish to retain your vehicle and can afford to continue to make your monthly repayments, Group 1 Automotive may make alternative arrangements in order to collect the payments. This is at our sole discretion.

Ordering a Vehicle

CBS vehicles must be factory ordered as stock vehicles are not currently available for the scheme. New colleagues who are considering the scheme should order their vehicle ASAP to make it available for them at the point of passing probation.

Current users must order their replacement vehicle at the point of taking their latest vehicle. If a replacement is not ordered in time and your new vehicle is not available at the end of the current contract you will not be allowed to extend. However, if the vehicle which was ordered as per policy is not available at the end of contract, extension would be considered or an alternative car supplied if available.

Vehicle choice on **all CBS orders** is subject to authorisation by the supplying Head of Business. Not all models, derivatives and colours will be available. Please speak to the supplying centre before making your selection.

Optional Extras

Options extras including metallic paint are available in agreement with your supplying centre at a cost of approximately £3 per month per £100 of optional extras. Please view the choice list for confirmation.



Fitting of Accessories

Dealer fitted or after-market accessories (e.g. tow bars) may be fitted to your scheme vehicle at your expense, but these must be removed prior to return. Any resultant rectification work should be completed so that the vehicle's appearance is not affected.

Return Vehicle Condition

At the time of order, you will be supplied with a copy of the Acceptable Condition Guidelines. It is imperative that all vehicles are returned to the dealership in a condition commensurate with this document in order to avoid end-of-contract charges.

A Fair Wear and Tear Guide can be found under the 'Your Vehicle' heading and some of the most commonly asked questions have been answered in the FAQs in the 'Help Centre'.

Maximum Repayments

The selected vehicle should normally have a repayment of less than 25% of gross (i.e. before tax) monthly salary. In the case of colleagues who earn commission, earnings will be taken as inclusive of these amounts if supported by the previous year's P60 (Statement of Earnings).

- Annual Salary= £18,000
- Monthly Salary= £1,500
- Maximum Repayment (25%) = £375

This is a guideline and the company reserves the right to use discretion.

Payment Collection

You will be asked to sign a Payroll Instruction Form (PIF), which enables all monthly repayments and other vehicle-related costs to be collected directly from your net pay.

Excess Mileage

The Guaranteed Residual Value takes in to account the expected mileage of the vehicle at the end of the agreement. Vehicles that are returned having travelled in excess of the contract mileage will be subject to a charge in order that the Guaranteed Residual Value can be adjusted. The pence per mile rate will be clearly stipulated in your Credit Sale Agreement and pro-rated mileage will be calculated in the event of early termination.

If you over travel by under 500 miles we shall normally waive our right to charge excess mileage. If you over travel by more than 500 miles we shall charge excess mileage for all miles over the contract mileage stipulated in your Credit Sale Agreement.

Early Termination

Participation in this scheme is conditional on your employment at Group 1 Automotive and the agreement will be terminated immediately should you cease to be employed by us.

All early terminations will result in an Early Settlement Interest charge, whether due to you leaving your employment or returning the vehicle for other reasons. Interest charges are specific to your agreement but it is not expected that the charge will exceed the cost of one monthly repayment at any time during the agreement.

All agreements terminated prior to 9 months for a 12-month agreement will be subject to a penalty charge pro rata in addition to the early termination fee. This charge will be confirmed prior to terminating. The driver will be suspended from taking another vehicle through the CBS scheme for 6 months.

Any costs relating to charges, excess mileage and vehicle condition will be charged separately.

Purchasing your CBS Vehicle



You do have the opportunity to purchase your CBS vehicle directly from Car Benefit Solutions, however if you choose to do this you will be excluded from the scheme for a minimum of twelve months. If the user has another vehicle on the scheme this will be terminated and all early termination fees charged back to the employee

It is recommended that you discuss any purchase with the supplying centre who may be able to facilitate the purchase through Group 1 Automotive and not CBS

Fines Administration

As the registered keeper of the vehicle, all potential fines and Fixed Penalty Offences will be sent to Car Benefit Car Schemes (CBCS) Limited. Details of the person named on the Credit Sale Agreement are then passed onto the relevant authorities and it is your responsibility to resolve the issue and/or pay the fine within the stated time period.

In the event that the relevant authorities require CBCS to pay the fine or charge, we will do so. In other cases where the issue is not resolved, or the fine is time sensitive (e.g. London Congestion Charge or Parking Fines), CBCS may also make payment. Where CBCS pays for a fine or charge the cost will be recovered by deduction from your net pay in accordance with the Payroll Instruction Form.

Should you wish to exercise your right to appeal the fine; this can be taken up with the relevant authorities. In some cases, this can be actioned after the payment has been issued.

Data Protection

During the application for a CBS Vehicle, both Group 1 Automotive and the scheme provider will be required to collect personal data in order to process the application. This data will be managed in line with the Data Protection Regulations.

Insurance Cover

In the unfortunate event that you have an accident, you need to be fully protected by your car insurance. It is important that the Registered Keeper of the vehicle is Car Benefit Car Schemes Limited and that the Legal Owner of the vehicle is the named employee of Group 1 Automotive (you).

For a fully comprehensive guide of what we require from your insurance company, please visit our [Insurance Guide](#) page.