

The Cycle to Work scheme encourages alternative travel and reduces our environmental impact. Not only does it reduce your carbon footprint, but also allows you to spread the cost of getting a new bike, save on Income Tax and National Insurance and increase your fitness.

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1. Eligibility

To be eligible for the scheme, you must:

- be a University of Cambridge employee with at least 12 months remaining on your contract of employment at the time you apply online for a certificate
- earn above the National Minimum Wage after the salary exchange reduction
- be a UK tax payer (pay tax and NI via PAYE)

Eligible equipment includes cycles and cyclists' safety equipment that is used mainly for qualifying journeys (between home and workplace or between one workplace and another). A cycle is defined as a bicycle, tricycle, a cycle having four or more wheels (not being in any case a motor vehicle) or an electrically assisted pedal cycle (e-bike). Please note children's bikes and bikes for other family members/friends are not permitted.

The Payroll Team will accept or reject the application depending on whether eligibility criteria have been met.

2. How the scheme works

You will need to apply for a certificate to redeem against your bicycle and/or safety equipment when you collect them from a participating bike shop.

Step 1. Check your savings and find your local partner store online at www.cyclescheme.co.uk/a031b4. Then visit your chosen store to obtain a quote for your bike and/or equipment. Cyclescheme also work with a number of online retailers, such as Wiggle, Evans and Chain Reaction.

Step 2. Apply for your certificate at www.cyclescheme.co.uk/a031b4, selecting the amount you wish to salary sacrifice and signing your online hire agreement.

Step 3. Your request will be reviewed by the University.

Step 4. Cyclescheme send you your certificate by email.

Step 5. Exchange the certificate for the bicycle and/or safety equipment from the participating bike shop or online retailer.

Step 6. The value of your request will be deducted from your salary in equal payments over the next 10 months* – as the deductions are from gross salary you save 26%-40%.

Step 7. At the end of the hire period Cyclescheme will contact you to discuss your end of hire options. The most attractive option is to pay either 3% (if your bike package was under £500) or 7% (if your bike package was over £500) of the original cost (Certificate value) to enter into a 3 year extended agreement with Cyclescheme. During this agreement you will not be expected to make any further payment and ownership of the bike will transfer to you at the end. You may change employers during the agreement or use the scheme again if you wish.

**Salary deductions commence shortly after you receive your certificate so you are encouraged to redeem the certificate expeditiously.*

3. Cycle safety

Here are some helpful tips:

1. Be Safe—Be Seen
 - Protect your head with a good quality helmet
 - Buy suitable lights for your bike (this is now a legal requirement)
 - Make sure you are seen by wearing reflective fluorescent clothing
 2. Buy at least one good quality lock.
 3. Lock your bike to proper cycle stands where available.
 4. Make sure both the wheels and the frame are locked to stands. If you have a quick release front wheel, take it off and lock the wheels and frame together using one lock. If your saddle is quick release, remove it and take it with you.
 5. Try and keep locks off the ground and as good a fit as possible to prevent leverage for any potential thief.
 6. To report a cycle theft please call Parkside Police Station on 0845 4564564.
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4. Cambridge cycling routes and maps
 - [Cambridge City Council cycling and walking section](#)
 - [Cambridge CycleStreets: Cycle Journey Planner](#)