

The Zest Marketplace is your one-stop shop for all your employee benefit needs. We've handpicked best of breed partners from our network of trusted providers to ensure you have the best offering available to your people, allowing you to craft a bespoke benefits scheme that perfectly aligns with your people's needs.

With simple sign up, preferential rates and simple integration with your Zest platform, we've done all the hard work for you.

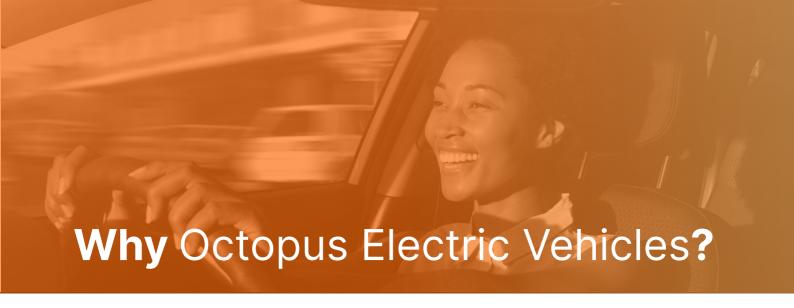
EV car schemes

To offer a car scheme or not? That is a big question for a number of employers, especially those who have limited time or resources in the HR or Reward team for fleet management.

Are those days in the past? Newer green car schemes are now the buzz words for a new wave of benefits.

When it comes to car schemes — what are the opportunities?

- Tax and NI advantages for both employee and employer Using salary sacrifice, both employee and employer save on National Insurance.
- ➤ All inclusive Insurance, services, maintenance, repairs, MOT. Everything is included in the one fixed monthly cost.
- **Low entry barriers** No deposit or individual credit checks for employees.
- ➤ Retention of talent It may be a case of keeping up with the Jones'! Keeping up with trends or being ahead with a competitive benefit package helps keep your employees loyal and, if tied into a great car scheme, less likely to head off to the competition.
- ➤ Leasing Car leasing means you never own the vehicle. This has the advantage that you avoid the burdens of vehicle depreciation. Once the contract has ended, your employee can order a new lease car or walk away without any of the stress of having to sell the car.



Octopus Electric Vehicles salary sacrifice scheme is an employee benefit that allows your team to access a range of electric vehicles at no upfront cost. Help your team save the planet and their wallets whilst hitting your businesses net zero targets. The scheme's open to companies of all shapes and sizes. Plus, it's free to set up and offer to your team.

PLUS with Zest and Octopus Electric Vehicles

- Specialist EV provider Excellent options of the widest range of electric vehicles — making your green credentials tip-top and ensuring the lowest BIK rate to employees.
- Simple admin Super simple fully-automated data flows and reports between Zest and Octopus Electric Vehicles for payroll to process deductions.
- **Automatic Total Reward Statement** updates — The value of the selected car will automatically appear in the employees' Total Reward Statement, providing clear visibility of their benefits.
- No fuel costs And discounted charging electricity tariffs, public charging card options and even help installing chargers and other electric goods via the wider Octopus group.
- Automated provider reporting Say goodbye to the administrative burden of managing provider reports. Our platform automates this process, saving you time and effort.
- **Compliance** Inbuilt salary sacrifice, and national Minimum wage checks are standard.

Sign up process

Employer:

Employee journey is simple:

- · Employees access the Octopus EV platform through Zest, thanks to single sign-on functionality.
- other benefit selections.
- · Car is delivered.
- Zest updates Total Reward Statement* with the lease value.







