Mintago

Salary sacrifice savings Overview

(Reading time: 10 minutes)



Help your employees save big on life’s essentials

In this overview...

- What is salary sacrifice?
- Mintago’s salary sacrifice schemes
- Managed by Mintago
  - Implementation
  - Ongoing admin

What makes Mintago different?



More choice

than any other UK provider

Managed by Mintago

makes implementation quick and easy

Admin portal

for easy reporting and approvals



What is salary sacrifice?

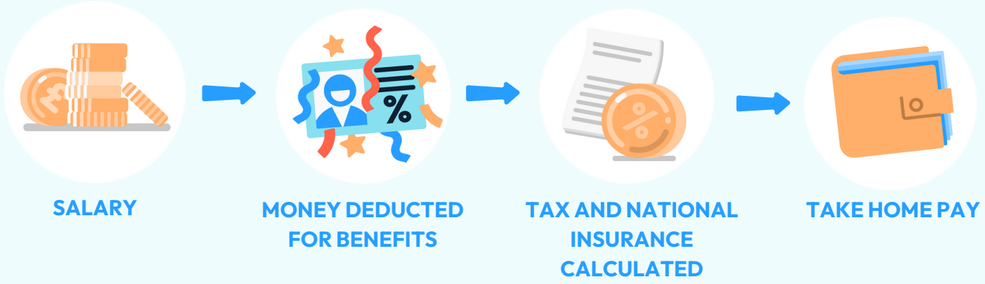
Salary sacrifice schemes let your employees swap a portion of their salary for a non-cash benefit (like a bike for commuting, or childcare vouchers).

Employer savings

Some schemes also offer employer savings via National Insurance

We make the admin easy — read more on pages 5 and 6

Here's how it works:



- Any sacrificed amounts are deducted from the employee's salary before tax and National Insurance are calculated
- That means employees won't pay any National Insurance on salary sacrifice benefits, but some tax may be due*
- Some benefits offer tax savings too
- Basic rate taxpayers can save 8–28%
- Higher rate taxpayers can save up to 42%
- Additional rate taxpayers can save up to 47%

*This can be applied each month by payrolling, or at the end of the year via P11D.

Our salary sacrifice schemes

Mintago has the most comprehensive choice of salary sacrifice schemes in the UK

Employer savings!

Childcare Save at most UK nurseries. Combine with government allowance for extra savings.	✓	**EV charger installation** Enjoy cheaper and more convenient charging with savings on home charger installation	✓
Cycling Save money and stay fit with savings on bikes and accessories. Perfect for commuting.	✓	**Pensions** Build bigger pension pots by making your contributions worth even more.	✓
Electric vehicles Save on electric car leases and drive green for less. All major makes and models included.	✓	**Tech and gadgets** Refurbished phones, laptops and tablets at a fraction of their usual price. Save big on the latest tech.	
EV charging Top up your electric vehicle for less with savings every time you charge.	✓	**Travel** Save on flights, hotels, package holidays and more. All major airlines and destinations included.	

Managed by Mintago

Unlike other salary sacrifice providers, we provide lots of support — from implementation, to ongoing management.

- ✓ Offer more benefits to your employees
- ✓ Keep your admin load manageable
- ✓ Enjoy a faster rollout, thanks to our experienced team



Implementation

- We'll introduce you to any partners, to sign the initial agreements
- We'll provide launch documents to share with your employees
- Optional presentations to walk your employees through all their new benefits
- Choose which benefits you want to make available to your employees
- Employees have quick access to all their benefits from one portal
- Employees can choose their benefits from the app — no extra paperwork for you

Ongoing admin via employer portal

- Easily manage joiners and leavers
- Review pension change requests from your employees
- Quickly review, approve and decline requests from your employees
- Download bespoke reports for payroll, accounting and P11D purposes

Pension Salary Sacrifice

We provide even more hands-on support when you choose to switch to a salary sacrifice pension scheme:

- We'll guide your payroll provider on how to accurately apply a salary sacrifice pension
- We'll consult with your team and manage any requests from employees who choose not to join the scheme
- We'll guide you through letting your pension provider know about the change



Mintago Payroll Services

If you choose to include Mintago Payroll Services with your package, we also handle:

- Monthly payroll runs
- Payslips
- Pension submissions
- RTI submissions to HMRC
- P45s, P60s and more...

Want to know more about Mintago Payroll Services?

Find out more here

Or scan this code!

Interested in offering salary sacrifice to your employees?

Mintago

We can provide all of your salary sacrifice benefits, or sit alongside your existing offering.



Book a quick call to learn more

Find out more at: www.mintago.com
Give us a call on: 0207 117 2548
Or drop us a line at: contact@mintago.com