

Q&A LEASE BIKE SCHEME

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What does the lease bike scheme involve?

The lease bike scheme allows you to lease a bike. That means you enter into a lease agreement with the external party KLM has partnered with. The lease agreement is for 36 months, after which you have the option to purchase the bike for a limited percentage of the retail price.

Who is the lease bike plan for?

The lease bike scheme is available to KLM and KLC employees in active employment who meet all the conditions. For the specific conditions for the lease bike scheme, check the Transport page on MyKLM under the heading "lease bike"

Is the lease bike arrangement the same as a lease purchase plan?

No, if you use the lease bike scheme you lease a bike for 36 months, after which you have the option to buy (for a reduced percentage of the consumer price). This is not mandatory. You can also return the bicycle after 36 months. With a lease purchase plan, you buy the bicycle during the term after which it is fully paid off and your own property. This is not the case with leasing.

If I choose to pay using my DI budget, and my DI budget is not enough? Will the remaining amount then automatically be deducted from my gross salary?

Yes that's right, payment of the DI budget takes place separately each month and is therefore also shown separately on the payslip. If the monthly DI amount does not cover the full lease amount, this will still be deducted separately from your gross salary.

If I want to use the online calculator, I must enter my gross salary. What should I enter?

With the online calculator, you calculate what the impact of the chosen leasing bike will be on your salary. This is because it is calculated based on your current gross salary. Therefore, enter the amount behind 'salary....' in the calculator. Please note this may differ from the amount listed under 'basic salary 100%'. For example: if you currently take parental leave, your gross salary will be different from the agreed basic salary. Therefore, you should enter the actual amount behind 'Salary ...'.

Does the lease bike scheme count as a loan?

Will it show up on the BKR registration? KLM makes the lease bike available to you. Because of this, you are not taking out a personal loan when leasing and this will not be BKR registered.

In the bicycle lease scheme, I read about a 7% addition, what does that mean?

Since you can use the bicycle for personal use, a 7% addition (bijtelling) applies. This is based on tax legislation and means that 7% of the consumer price (including VAT) of the bicycle is added to your gross salary. You then pay income tax on that amount. For example, if you buy a bicycle for €2000, 7% of that amount (€140) is added to your annual salary. You will pay income tax on this amount. The rate of income tax depends on the applicable tax rate for you and the level of your salary. For more information see

<https://www.rijksoverheid.nl/onderwerpen/fiets/fiets-van-de-zaak#Eigen%20Bijdrage>

Does KLM also contribute to the cost of the lease bicycle?

KLM facilitates the lease bicycle scheme and also contributes 10 euros gross per month per employee to the cost of the lease.

When does the settlement of the lease amount take place?

The payment of the monthly lease amount of your bicycle starts one month after the signing of the lease contract. If you signed a lease bike contract in July, the settlement of the lease amount takes place in August via your gross salary.

Can I also use the bicycle privately?

That's certainly allowed! If you do use the lease bike for commuting, it is important that you are aware that you cannot receive a tax-free (net) allowance for those days. This means that - from the moment the new transport allowance is implemented - you will receive 30 cents gross per kilometre for the days that you come to the office on the lease bike, so the tax will still be deducted from this. Until the new transport policy is implemented, you will receive the current transport allowance of 19 cents per kilometre, with a maximum of 50 kilometres one way.

Can I buy the bike?

Yes, after 36 months, you can purchase the bike at a heavily discounted rate which is approximately 15-20% of the consumer price. You will receive an offer for this from the supplier. See the lease bike scheme for more details.

How often can you lease a new bike?

You can lease a new bike once every 3 years

What happens if I want to return my lease bike earlier than stated in my lease contract?

You cannot terminate the lease bike scheme prematurely unless your employment is terminated. In this case, you must pay 40% of the remaining lease instalments as a penalty. These costs will be deducted from your gross salary or the final settlement of the bike.

Can I lease a bicycle for my child/partner?

An employee may lease one bicycle which may also be used privately. Who uses the bicycle is up to you. By offering a lease bicycle scheme and the purchase of a bicycle at a discount, we want to make the commutes of employees' as sustainable as possible. We also encourage you to travel as sustainably as possible for your private kilometers.

Can I lease a bicycle when I also have a lease car?

Yes, you can.

Is my lease bike also insured in case of loss/theft?

Yes, the lease price includes insurance and service for the bike. However, there is an excess in case of theft.

Can my application for a lease bike be rejected?

Yes, under certain circumstances, your application may be rejected. For example, if a wage

garnishment applies or if leasing a bicycle takes you below the minimum wage, your application will be rejected. An overview of the reasons why your application may be rejected can be found on the Transport page on MyKLM. For privacy reasons, the reason for rejection will not be included in the e-mail you receive.

If I want to use the online calculator, I have to enter my gross salary. What should I enter?

The online calculator allows you to calculate what the lease bike does to your salary. This is calculated on the basis of your current gross salary. Enter the amount which appears after 'salaris...' on your payslip. Note: this may be different from the amount listed under 'basissalaris 100%'. For example: if you are currently taking parental leave, your gross salary will be different from your agreed basic salary. So enter the actual amount after 'salaris...'.

I have been rejected for the lease bike scheme, where can I find out why?

For privacy reasons, the grounds for rejection are not included in the e-mail you receive. However, on the Transport page, under the heading "lease bike scheme", you can find out which conditions you must meet to be able to lease a bicycle. If you still have questions after reading the lease bike scheme and the Q&A, please contact the HRSSC.

At the first review, my application for a lease bike was approved but at my second review, I was rejected. How is that possible?

The first assessment checks whether you meet the eligibility requirements for a lease bike. A second assessment takes place once you have actually chosen a bike, at this point we have to check that leasing that particular bike does not take you below the minimum wage. All other conditions are then re-examined. As this is a snapshot of the situation, you may no longer meet all the conditions. For an overview of these conditions, you can check the lease bike tile under the heading Conditions.

Can an employee be eligible for a lease bike if they are due to retire by Nov 1, 2025?

No, if you are due to retire within three years, you can no longer apply for the lease bike scheme. All information on the conditions of the lease bike scheme, can be found on the information page.

Can I also lease a fatbike or speedpedelec?

You may lease all bike types available from our partner, provided you meet the conditions.

If I lease a bike, may I still use my parking pass?

You may, we want to encourage bicycle transportation through this arrangement in particular. The policy regarding parking passes is separate from the lease bicycle arrangement.

Are there enough cycling facilities at the various KLM locations and at Schiphol?

A lot of work is being put into this. A plan is currently being drawn up to identify which facilities are available at all locations and which facilities need to be expanded.

Where can I charge my bicycle battery?

Preferably at home. Due to fire risk, it is not permitted to charge batteries for electric bikes in the offices. A plan is currently being drawn up to provide more charging points at the shelters.

Is the maintenance of lease bike repairs contracted to a party or does the employee have a choice?

You can take your lease bike to Arval's affiliated bike dealer for repairs and maintenance. For the overview of bicycle dealers, go to the Arval website.

How does the payment of the lease instalment for my leased bicycle work, and how does it relate to the cafeteria scheme?

You pay the instalments for your leased bike monthly. This amount is directly deducted from your gross salary, giving you a tax benefit. It isn't possible to use the cafeteria scheme for the payment of the lease instalments, as this scheme only allows you to choose how to use certain funds twice a year. For the monthly payment of the lease bike, it is possible to use your DI budget. You can have this budget paid out monthly, which is also a requirement for this scheme. Keep in mind that the DI budget is only available for KLM/KLC ground and cabin staff.

Is there a lock included in the price I see on the website?

Yes, the lease price of your bike includes maintenance, insurance, and a bike lock. If you lease a speed pedelec, you also get a helmet as it is compulsory to wear one.

Can I order all brands offered on the site through a dealer?

This varies per bike. Check Arval's online offer page to find out how and where you can order a bicycle.

I have a temporary contract for more than one year but with an end date within 3 years, is it wise to lease a bicycle?

If you have a temporary contract for more than one year, you can lease a bike. It is important to bear in mind that if you do not complete the full 36 months of your lease contract you will have to pay an early termination fee. If your employment contract comes to an end within the three years you will have to pay 40% of the remaining lease instalments from the date your employment contract ends.

Why are annual contracts excluded from the scheme and not, say, two-year contracts?

If you meet the conditions and are eligible to make use of the lease bike scheme, you enter into a financial commitment for the length of the 36 month lease agreement. You are obliged to pay the lease instalments during these 36 months. The lease agreement cannot be terminated during the interim period. If your employment with KLM ends any earlier than the three years, you will owe an early termination fee to the lease company. With an annual contract, there is a greater chance that the employment contract will end within three years than if you have an employment contract for an indefinite period. In addition, the early termination fee after one year is 40% of 24 lease instalments. Therefore, annual contracts are excluded from the scheme. If you would still like a bike, check the group discount on the Transport page on MyKLM.

I will be given a second annual contract can I lease a bike now?

Because in this case you have another one-year contract, and annual contracts are excluded from the scheme, you are unable to make use of the scheme. However, you can make use of the collective discount on a purchase bicycle via Fietsvoordeelshop.nl. For more information, visit the Transport page under the heading "Collectivity discount".

I now live abroad but will be coming back to the Netherlands soon, can I order a bicycle now?

As a condition for the scheme, you must live in, and receive income in the Netherlands on which wage tax is paid. If you don't have a residential address in the Netherlands, or this has not yet been processed, you are not yet eligible to use the lease bike scheme. Once you are resident in the Netherlands and your address is known and updated with us, this will no longer be an obstacle to leasing a bike.

If I move abroad, what happens to my lease bike contract?

If you live abroad, you cannot make use of a lease bike scheme. If you move abroad during your lease bike contract, you will have to pay a 40% of the remaining terms of your contract at the time of your relocation.

Why is it not possible to make use of the lease bike scheme if you live abroad?

Employees with a residential address abroad are excluded from the scheme because each country has its own tax regulations and restrictions apply in this area from the supplier. We understand that this can be annoying, but perhaps the group discount still offers an alternative.

If I move abroad, what happens to my lease bike contract?

If you live abroad, you cannot use a lease bike scheme. If you move abroad, you must therefore pay the 40% early termination fee on the remaining instalments at the time of relocation.

Can I buy the bike from my gross salary after the end of the lease contract?

No, unfortunately this is not possible because this is a business lease bike agreement. As soon as you want to take it over for personal reasons, you are not permitted to pay for it from your gross salary. As soon as your lease bike contract expires, you will receive an offer from the dealer to take over the bike at a favourable rate. You will then receive an invoice that you can only pay yourself.

Does the lease bike scheme have a negative impact on my pension accrual?

No, leasing a bike through KLM does not affect your pension accrual.