Your guide to the Smartphone benefit

Smartphone benefit

- Latest mobile phones
- Convenient and affordable
- 24 months salary reduction
- Save on tax and national insurance
- 32% – 47%* savings
- No upfront costs
- No credit checks or deposits

Phone: 0330 2000 230
The benefit and how it works

The benefit provides employees with a choice of the latest Smartphones for their own private use. The handset is provided to you by your employer through a salary sacrifice arrangement, whereby you agree to reduce your gross salary by the amount of your chosen mobile phone. Having your mobile phone administered in this way, you make savings on both tax and national insurance, which are between 32% and 47% of the contract value depending on your income tax band.

The tax rules currently allow only one tax-free Smartphone per employee for their own private use.

Participation in a salary sacrifice scheme may affect your pension benefits. Individual employees should take into account the potential impact on their pension prior to taking part. Please see FAQs for further details.
Smartphone packages are covered by worldwide accidental damage and theft insurance for the duration of the benefit.

# Smartphone options

<table>
<thead>
<tr>
<th>Package Name</th>
<th>Extras included / Key Information</th>
<th>Gross Monthly Reduction</th>
<th>Basic Rate Net Monthly</th>
<th>Higher Rate Net Monthly</th>
<th>Cash RRP Price inc. Extras</th>
<th>Cost via loan inc. Extras @ 14.9% APR</th>
<th>Total Net cost over Period (Basic Rate)</th>
</tr>
</thead>
<tbody>
<tr>
<td>iPhone 6s</td>
<td>Worldwide accidental damage and theft cover</td>
<td>£34.22</td>
<td>£21.81</td>
<td>£17.94</td>
<td>£811.00</td>
<td>£942.82</td>
<td>£523.44</td>
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<td>64GB 4.7-inch</td>
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<td>iPhone 6s</td>
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<td>£24.83</td>
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<td>£1,091.63</td>
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<tr>
<td>128GB 4.7-inch</td>
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<td>iPhone 6s Plus</td>
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<th>Total Net cost over Period (Basic Rate)</th>
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</thead>
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<tr>
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<td>£15.43</td>
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<td>£25.01</td>
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<td>£622.98</td>
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<td>LG G5 32GB 5.3-inch</td>
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<td>£34.22</td>
<td>£21.81</td>
<td>£17.94</td>
<td>£667.99</td>
<td>£776.57</td>
<td>£523.44</td>
</tr>
</tbody>
</table>

What happens at the end of the benefit?

At the end of the 24 month term, Let’s Connect will contact you regarding your options:
1) you can either return the handset free of charge or;
2) upgrade to a new agreement or;
3) your employer may, at their discretion, offer you the opportunity to purchase the handset.

If the phone is offered for sale, the price would be based on the market value of the equipment at the end of the agreement. Based on current market valuations of equipment, Android and Windows-based handsets are expected to be worth approximately £25 (circa 5% of their original value) and iPhones are worth approximately £75 (circa 10%-15% of their original value).

Key features of the benefit

- 24 months convenient, affordable, fixed reduction to your salary
- Choose from the latest mobile phones from leading manufacturers such as Apple, LG, Microsoft, Samsung, Sony, Acer and DeWalt
- Free delivery to your home
- No upfront costs
- No credit checks or deposits
- Save on tax and national insurance
- Maximise your savings – typically 32%–47%* less than comparable High Street pricing
- All phones include accidental damage and theft insurance.

Eligibility criteria

Eligible staff must be in a permanent post and have been employed for a minimum of 3 months. Any employee already enjoying a Smartphone benefit cannot apply for another until that 24 month agreement has finished.

*Potential tax and National Insurance savings achieved through salary sacrifice scheme.
The order process

The long and the short of it...

Choose from the Smartphones available

Place your order online at www.lets-connect.com/yth2016
For advice on choosing a package, call the Let's Connect Helpline on 0330 2000 230.

Sign your electronic Employee Agreement promptly
Once you have completed your order you will be emailed an Agreement detailing the package you have selected. This Agreement will confirm the monthly gross salary reduction, which you must sign in order to participate in the benefit.

Please note – You must sign this agreement as a matter of urgency, and your order may be cancelled if your electronic Agreement form is not signed by this date.

Sign the Salary Sacrifice NHS Pension Form
This form (pictured right) will be emailed to you with your Agreement. Please sign and return this form to Staff Benefits (details on form).

Have the Line Manager Approval Form signed
This form will be emailed to you with your Hire Agreement. You will need to have your Line Manager countersign this, and then please return it to Let’s Connect (details on form).

Your employer will carry out eligibility criteria checks
This is to ensure that all employees meet the eligibility set out to allow participation in the benefit, (see ‘How the benefit works’ and ‘Frequently asked questions’ sections of the brochure for more information).

Delivery will be arranged with you
All deliveries are subject to approval and stock availability, and arrangements to deliver your chosen package will only be confirmed once your Agreement has been signed and your order approved.

The equipment is delivered to your home on the agreed date
Delivery will be arranged with you for a weekday that’s convenient and is subject to stock availability. For security reasons, your employer does not accept personal deliveries at workplaces, so the equipment needs to be delivered to your home, or similar residential address i.e. family, friends as specified by you.

Your salary reduction will begin on your next salary pay date following delivery
This will continue on each following monthly pay date during the 24 month period.

You should ensure that you can afford the salary reductions for the full 24 month period and have read and agree to the terms and conditions before you order.

Want to know more about how the benefit works?
Turn to the frequently asked questions at the back of this guide, or call the Let's Connect Helpline on 0330 2000 230.

How do the deals compare?

When making your comparison it’s important to compare a like-for-like package. The Smartphone packages available to you here have been designed to give you the best value and peace-of-mind for the duration of the benefit.

These Smartphone packages all include worldwide accidental damage and theft insurance for 24 months and free delivery to your home at your convenience.

How do the savings work?

As the cost of this benefit is recovered from your gross salary via a salary sacrifice arrangement, you will make savings in tax and national insurance and in most cases pension contributions. Income tax bands are currently 20% (Basic Rate), 40% (Higher Rate) or 45% (Additional Rate). National Insurance savings are 12% for a basic rate tax payer and 2% for Higher and Additional Rate tax payers (these tax bands are subject to change at the discretion of HM Revenue & Customs). Simply add the income tax and National Insurance rates together and that is the percentage you will save on your mobile phone.

The example illustration below demonstrates how your gross (before tax) and net (take-home) pay is affected if you participate in the benefit.

<table>
<thead>
<tr>
<th>Example of Smartphone savings</th>
<th>Basic Rate Tax Payer</th>
<th>Higher Rate Tax Payer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cost to you through the Let’s Connect benefit:</td>
<td>Monthly</td>
<td>Monthly</td>
</tr>
<tr>
<td>Reduction to gross pay</td>
<td>£34.22</td>
<td>£34.22</td>
</tr>
<tr>
<td>less Income tax savings</td>
<td>£6.84</td>
<td>£13.69</td>
</tr>
<tr>
<td>less National insurance savings</td>
<td>£3.63</td>
<td>£0.68</td>
</tr>
<tr>
<td>less Pension Contribution savings</td>
<td>£1.94</td>
<td>£1.91</td>
</tr>
<tr>
<td>Net Pay adjustment</td>
<td>£21.81</td>
<td>£17.94</td>
</tr>
</tbody>
</table>

The amount your salary is reduced by (BEFORE savings)

Effect on your take-home pay (AFTER savings)

Cost comparison – Let’s Connect Benefit vs. Retail:

Normal Retail Price including 24 months comprehensive insurance cover

Cost of agreement = Net Pay adjustment x 24 months

<table>
<thead>
<tr>
<th></th>
<th>24 months</th>
<th>24 months</th>
</tr>
</thead>
<tbody>
<tr>
<td>Normal Retail Price</td>
<td>£811.00</td>
<td>£811.00</td>
</tr>
<tr>
<td>Total Cost of agreement</td>
<td>£523.44</td>
<td>£430.56</td>
</tr>
</tbody>
</table>

Please note these tables can only show typical situations and the figures may be affected by an individual’s own particular circumstances. All information contained within the guide is believed to be accurate at the time of publishing. Model shown may be for illustration purposes only.

The tax rules currently allow only one tax-free Smartphone per employee for their own private use.

Frequently asked questions on the benefit

On the benefit

1. **What is the Let’s Connect Smartphone benefit?**
   The benefit provides employees with a choice of the latest Smartphones for their own private use. The handset is provided to you by your employer through a salary sacrifice arrangement, whereby you agree to reduce your gross salary by the amount of your chosen Smartphone. Having your mobile phone administered in this way, you make savings on both tax and national insurance, which are between 32% and 47% of the total value depending on your income tax band.

2. **How do the savings work?**
   By giving up a portion of your salary in exchange for your mobile phone, you do not have to pay tax or national insurance on that portion of salary given up. Income tax bands are currently 20% (Basic Rate), 40% (Higher Rate) or 45% (Additional Rate). National Insurance savings are 12% for a basic rate tax payer and 2% for Higher and Additional Rate tax payers (these tax bands are subject to change at the discretion of HM Revenue & Customs). Simply add the income tax and National Insurance rates together and that is the percentage you will save on your mobile phone.

3. **How many Smartphones can I have under the benefit?**
   The tax rules currently allow only one tax-free Smartphone per employee under the benefit. If your employer provides you with a work phone and private use is not significant then you are eligible for a tax-free Smartphone through this benefit. When the agreement ends after 24 months, and your employer is still offering the benefit, then you will be able to upgrade to a new contract.

4. **Will this offer be repeated?**
   Your employer may run other benefits in the future, however this is not guaranteed.

5. **Am I eligible for the benefit?**
   Eligible staff must be in a permanent post and have been employed for a minimum of 3 months. Any employee already enjoying a Smartphone benefit cannot apply for another until that 24 month agreement has finished.

Effects on you

6. **Do I have to pay tax on the benefit?**
   Under current HM Revenue & Customs tax rules, having a Smartphone through this benefit does not attract tax such as ‘Benefit-in-kind’. These guidelines may be subject to change in the future.

7. **Will the tax impacts change during the sacrifice?**
   It is possible that changes in your salary or in HMRC regulations and limits could impact on the net cost of the benefit during the period in which you are paying for the benefit.

8. **What happens if I change my mind during the 24 month contract?**
   The Let’s Connect Smartphone benefit is a 24 month agreement. In line with Consumer Credit Act legislation you can cancel the agreement after 18 months by giving at least one month’s notice (the 18 month period can include the notice period).

You have a right to cancel the contract before delivery has taken place and within 14 days, beginning the day after you receive the equipment you have ordered. At this point, your salary sacrifice arrangements may have commenced. If this is the case, these will be addressed through the next payroll run. If you intend to cancel the agreement within this 14 day period you should not use the equipment and you should keep it:
   (a) in an “as new” condition;
   (b) in its complete state including any software and accessories and the instructions;
   (c) with the packaging in which it was originally delivered to you; and the seal should not be broken on any DVD, CD or software, except where it has been used for the installation.

The equipment will be collected from you, or you may return it to the address that Let’s Connect give you.

9. **What happens to my handset if I leave my employer during the 24 months?**
   You can continue to use the phone but you will be expected to pay the balance of the outstanding gross monthly charges on the agreement directly to your employer from your final net salary payment.

10. **What happens if I go on unpaid leave?**
    You will be contacted by your employer regarding the options pertinent to your particular circumstances.

11. **What happens if I leave my employer?**
    If you leave your employer for any reason including redundancy or dismissal on any grounds or you decide to voluntarily take unpaid leave of more than six months before the end of the 24 month agreement period, you will be required to pay a termination fee to compensate your employer for the non-completion of your agreement. The termination fee you will have to pay will be calculated by multiplying your agreed monthly reduction in gross pay by the number of months remaining to be paid at the time you leave your employer. This amount will be taken from your final net salary or any other monies owed to you by your employer. If there is a shortfall, you will receive written notification from your employer that you must reimburse them within 28 days of receipt of the written notification. If you are aware that your employment is likely to end before the 24 month life of the agreement you should consider very carefully whether you wish to participate in the benefit. Further information can be found on the Employee Agreement.

12. **I will be retiring before the end of the 24 month agreement period, can I still participate?**
    Yes, however, when you leave you will be required to settle the balance in the same way as referred to in FAQ 11.

13. **How does the scheme affect the benefits in my contract of employment?**
    Where an employee’s proposed selection would result in their salary falling below the National Minimum Wage (or Living Wage if over 25) or the lower earnings limit, the application will not be approved and the employee will be advised accordingly. The employee will retain the right to select an alternative less expensive package. In most cases, the scheme offers substantial tax benefits to employees. However, you should be aware that if you agree to participate in the scheme, you agree to give up some of your salary for 24 months in return for use of the Smartphone.

(continued overleaf)
14. How much will it cost me?
Please refer to the pricing on the order site, however the cost to you depends on which package you choose and your own personal tax situation. You should ensure that you can afford the salary reductions for the full 24 month period and have read and agree to the terms and conditions before you order.

15. When do my payments start?
Your salary reduction will begin on the next available salary pay date following delivery, and will be made on each following monthly pay date during the 24 month period.

16. Can I elect to make a higher salary sacrifice and shorten the term?
No, the period is fixed at 24 months.

17. Where does my salary sacrifice go?
Your salary sacrifice is collected by your employer, who has arranged for the supply of the equipment on your behalf.

18. What about my pension arrangements?
In the NHS pension scheme, pensionable salary is reduced if salary sacrifice is used to provide benefits to employees. From 1 April 2015 most members of the NHS pension scheme will have transferred to the new career average scheme – pension being calculated on the level of pension contributions each year rather than the final salary at retirement. As a result, any salary sacrifice during a year will reduce the level of pension earned in that year. Individuals should therefore consider their position and the potential impact that entering into a salary sacrifice arrangement may have upon their final NHS pension entitlement.

For members who are within 10 years of their Normal Pension Age at 1 April 2012 there is transitional protection in place and they will remain in their existing section. Members with between 10 years and 13 years and 5 months of their Normal Pension Age at 1 April 2012 may remain in their existing section for a period of time before joining the new section. Further information may be found on the NHS Pensions website: http://www.nhbsa.nhs.uk/pensions
For employees remaining in their existing section, ongoing pension entitlement is determined by the income received in either:
- One of the last three years (usually the last year) prior to retirement, or
- An average of the best three consecutive years in the last ten years (usually the last three years) prior to retirement.

Anyone who has joined the NHS pension scheme prior to 1st April 2008 will be in the former, anyone joining on the 1st April 2008 or after, will be the latter.

In such circumstances a salary sacrifice that is in place during the period that is used to determine ongoing pension entitlement, will again have an impact on the pension received.

Where an employee leaves the NHS pension scheme and freezes their pension entitlement, the value of the frozen pension may be affected if an employee participates in the salary sacrifice arrangement immediately prior to leaving the pension scheme.

The only other circumstances where a salary sacrifice currently may impact on the ongoing pension entitlement is where a staff member becomes seriously ill and is required to take medical retirement or dies in service. In such circumstances, the pension entitlement is determined by the income level in the preceding 3 years (using the best of the last 3 years Pensionable pay) for those in the 1995 section or an average of the best three consecutive years in the last ten years (usually the last three years) prior to retirement for those in the 2008 section – therefore will be impacted if a salary sacrifice is in place. This also changed from April 2015. It is advisable to seek independent pension advice for further information.

Where an employee leaves the NHS pension scheme and freezes their pension entitlement, the value of the frozen pension may be affected if an employee participates in a salary sacrifice arrangement immediately prior to leaving the pension scheme.

You have a right to cancel the agreement before delivery has taken place and within 14 days, beginning the day after you receive the items you have ordered. At this point, your salary sacrifice may have commenced. If this is the case, these will be addressed through the next payroll run.

If you intend to cancel the agreement within this 14 day period you should not use the equipment and you should keep it:
- in an “as new” condition;
- in its complete state including any software and accessories and the instructions;
- with the packaging in which it was originally delivered to you; and the seal should not be broken on any DVD, CD or software, except where it has been used for the installation.

The equipment and any accessories will be collected from you, or you may return it yourself to the address that Let’s Connect give you.

23. Can I have the Smartphone delivered to my workplace?

For security reasons, your employer does not accept personal deliveries at workplaces, so the equipment needs to be delivered to your home, or similar residential address i.e. family, friends as specified by you.

Smartphone handsets

24. Why should I check the equipment upon receipt and what do I do if items are damaged or parts are missing?

We recommend that all equipment is checked thoroughly for damage (which must be reported to Let’s Connect within 48 hours of receipt of goods) and powered up on receipt, even if it’s not intended to be used immediately. You should notify the Let’s Connect Helpline on 0330 2000 230 immediately of any damaged equipment or to advise them of any missing items.

25. What if I damage the phone or it gets stolen?

Should you need to make a claim for the included accidental damage and theft insurance, please call Summit Insurance Services Limited on 01788 563111. If the phone is stolen then please inform the Let’s Connect Helpline so that the number can be blocked. If you have any other queries, please call the Let’s Connect Helpline on 0330 2000 230.

26. What if the mobile phone handset stops working?

Call the manufacturer’s warranty line as detailed in your documentation.

Further details about the Apple warranty can be found at: http://www.apple.com/uk/support/

Information regarding LG warranty can be found at: http://www.lg.com/uk/support

Details on the Nokia/Microsoft warranty can be found at: http://www.microsoft.com/en-gb/mobile/support/warranty/

For details regarding Samsung warranty, call 0330 726 7864 or go online to: http://www.samsung.com/uk/support/warranty/

Further details about Sony warranty can be found at: http://support.sonymobile.com/gb/contactUs/

Information regarding Acer warranty can be found at: http://www.acer.co.uk/ac/en/GB/content/standard-warranty

27. What do I do if I need to escalate a warranty issue with my Smartphone?

You should call the Let’s Connect Helpline on 0330 2000 230 who will take up the query on your behalf, to try and resolve your issue.

28. Why are the Smartphone packages provided with 24 months insurance?

As the contract is for 24 months, it makes sense for us to protect the Smartphone as far as we can for the full length of the agreement. That’s why the Smartphone includes 24 months worldwide insurance cover. If you have any further questions regarding the Smartphone protection, please call the Let’s Connect Helpline on 0330 2000 230, who can direct your call accordingly.

Should you need to make a claim for the included accidental damage and theft insurance, please call Summit Insurance Services Limited on 01788 563111. If you have any other queries, please call the Let’s Connect Helpline on 0330 2000 230.

Note on Smartphone insurance – Let’s Connect IT Solutions Ltd is an Appointed Representative of Summit Insurance Services Limited, The Robbins Building, Albert Street, Rugby, CV21 2SD which is authorised and regulated by the Financial Conduct Authority (FCA) Summit Insurance Services Limited’s Financial Services Register Number is 300172.

The insurance provides cover for Accidental Damage, Theft, Fire and Flood with no excess on the policy. All cover is subject to exclusions as detailed in the policy wording and can be found on the following website: http://www.lets-connect.co.uk/insurance/smartphonepolicywording.php

29. Are there any mobile phone health issues I should be aware of?

You will no doubt be aware from the press that a lot of information has been published regarding the potential health issues that may arise from mobile phone use. Listed below are a number of sources of information you may find useful.

- Department of Health – Mobile Phones and Health
- World Health Organisation

30. What happens at the end of the contract?

At the end of the 24 month term, Let’s Connect will contact you regarding your options:

1) you can either return the handset free of charge or;
2) upgrade to a new agreement or;
3) your employer may, at their discretion, offer you the opportunity to purchase the handset.

If the phone is offered for sale, the price would be based on the market value of the equipment at the end of the agreement. Based on current market valuations of equipment, Android and Windows-based handsets are expected to be worth approximately £25 (circa 5% of their original value) and iPhones are worth approximately £75 (circa 10%-15% of their original value).

The tax rules currently allow only one tax-free Smartphone per employee for their own private use.
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Participation in a salary sacrifice scheme may affect your pension benefits. Individual employees should take into account the potential impact on their pension prior to taking part. Please see FAQs for further details.
For further assistance, please call the Let’s Connect Helpline on 0330 2000 230 (costs the same to call as a normal landline) or email info@lets-connect.com

You should ensure that you can afford the salary reductions for the full 24 month period and have read and agree to the terms and conditions before you order.

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0330 numbers cost the same to call as a normal landline. Different rates may apply from mobile phones. All information contained within the guide is believed to be accurate at the time of publishing, and is subject to change without notice. Model shown may be for illustration purposes only and the product could differ from the images shown. Let’s Connect shall not be liable for technical or editorial errors or omissions contained herein. All trademarks are the property of their respective owners. *Potential tax and National Insurance savings achieved through salary sacrifice scheme.

Phone: 0330 2000 230