



NatWest
Group

What's the difference between our Car Schemes?

Summary of the schemes

Colleague Car Scheme	Company Car Scheme
The Colleague Car Scheme is available to all colleagues.	You can elect a Company Car if your job level is Grade C or above.
It's provided by Lombard Vehicle Solutions, and could save you up to 32% on a new car or get you a great deal on a used one.	You're able to choose from a range of Ultra Low Emission cars or fully Electric Vehicles. It's a way of getting a new car of your choice. You won't own the car, but you'll use it like your own and the monthly charge covers everything except fuel.
Term, mileage and deposit options are flexible and you can add maintenance cover if you want. You'll need to arrange your own insurance cover. You'll make a monthly payment by direct debit and at the end of your agreement you'll have the choice of buying the car, at a price that's fixed in your agreement, or returning it.	There's no deposit required. You'll pay for your car through your payslip each month.
You can choose from flexible term lengths, different mileage and deposit options – or even just take out the finance for a car. You decide whether you'd like to pay over 2–5 years, and you'll make your payments by direct debit each month.	We've organised our Company Car Scheme through Novuna Vehicle Solutions.