

## Travel to Work Loan Scheme – Season Tickets

As part of Edge Hill's commitment to sustainable travel, the University is offering interest free loans for members of staff to purchase annual public transport season tickets or bicycles.

The following explains how staff at the University can take advantage of this initiative. Staff may only apply for one loan at a time.

### Interest Free Loans for the Purchase of Public Transport Season Tickets

#### How the Scheme operates

Edge Hill University will make interest-free loans available for the purchase of annual season tickets for travel from staff members' home to their place of work, by public transport. To benefit from this scheme, you should:

1. Complete the online application form at [Staff interest free travel loan - Edge Hill University](#) – please note that:
  - a. You must be a University staff member, paid monthly through its payroll system and have a payroll number, and be on a permanent or fixed-term contract with at least 12 months to expiry date.
  - b. The mode of travel must be used by you for the purpose of commuting to work on a regular basis.
  - c. The public transport season ticket must be for one year.
2. Determine the cost of your season ticket by contacting the relevant travel provider, for example:  
[Bus, Ferries, Tunnel, and Train Ticket Prices | Merseytravel](#) – 0151 227 5181  
[Season Ticket Calculator | Northern \(northernrailway.co.uk\)](#) -  
If your application is successful, you will be informed by email and required to print and sign the attached document and return to [SRPShelpdesk@edgehill.ac.uk](mailto:SRPShelpdesk@edgehill.ac.uk). The loan amount requested will then be paid directly into your bank account.
3. You will then purchase your season ticket from the travel provider using the advance.
4. Monthly repayments of equal instalments commence in the following month for 10 months.
5. You are required to provide us with a copy of your season ticket within one month of receiving the loan. Please either photocopy the season ticket and send via

internal mail to Payroll or take in person to Payroll (LM9) and they will take a copy.

6. Proven abuse of the scheme will lead to disciplinary action, in line with the University's Policy
7. Signed declaration forms submitted to SRPS by the 15th of each month will be paid month end and deductions will begin the following month. Please allow five working days for the application to be processed and the declaration form to be sent to you.

### **Frequently asked questions**

Q1: What happens if I leave the University before the whole loan has been repaid?

A: The balance of the loan will immediately become repayable and will be recovered from your final salary. If the outstanding balance on the loan exceeds your final salary payment, you are required to pay the full outstanding balance before your last date of employment

Q2: What happens if I no longer want or need the season ticket?

A: The University is involved only in providing the loan and ensuring that it is repaid. All other transactions, including refunds for surrender of tickets will be between yourself and the travel provider. In cases of sickness for more than short periods, it may be possible in certain circumstances to obtain a refund. Information on this and other matters, such as the way in which refunds are calculated, is only available directly from the travel provider.

Q3: What happens if I lose my season ticket?

A: Edge Hill is involved only in providing the loan and ensuring that it is repaid. All other transactions, including obtaining replacements for lost or stolen tickets will be between yourself and the travel provider. Information on this is available from the travel provider.

### **Contacts:**

[travel@edgehill.ac.uk](mailto:travel@edgehill.ac.uk)

[SRPShelpdesk@edgehill.ac.uk](mailto:SRPShelpdesk@edgehill.ac.uk)

### **Terms and Conditions**

An interest free loan is issued by Edge Hill University to staff who have a permanent or fixed term contract with at least 12 months to expiry date, subject to the following terms and conditions:

#### **Applying for an interest free loan for a season ticket**

1. The amount of loan that Edge Hill University agrees to provide to an employee will cover the cost of the public transport season ticket up to a maximum of £2000.
2. An employee can only apply for an annual season ticket.

3. An employee can only apply for, and be granted, one interest free loan at any one time from the University for the purposes of purchasing a bus/train season ticket up to a maximum of £2000
4. The season ticket may only be used by the employee who purchased it, principally for the purpose of travelling to work
5. Edge Hill University reserves the right to refuse an application for a public transport season ticket loan.

#### **Repaying an interest free loan**

6. Repayment of the loan made to an employee to purchase a public transport season ticket will be undertaken by direct deduction from the employee's salary, in 10 equal monthly instalments.
7. If the employee leaves the employment of Edge Hill University, the balance of the loan will immediately be repayable.
8. The borrower agrees that should he/she at any time fail to comply with any of the above conditions, Edge Hill University shall be entitled to terminate the agreement and to deduct any outstanding amounts from any sums due from the Edge Hill University to the borrower, including the amount due in respect of salary and to demand immediate repayment to any amounts not so discharged.

#### **Procedures if a member of staff permanently leaves the employment of Edge Hill University**

9. If an employee leaves the employment of the Edge Hill University at any time before the whole loan has been repaid, the balance of the loan will immediately become repayable and will be recovered from the employee's final salary.
10. Please note that if the balance of the outstanding loan is larger than the employee's final pay cheque, the individual will be required to repay the total outstanding balance before their last date of employment at Edge Hill University.

#### **Looking after the public transport season ticket**

11. Care of the season ticket is the employee's responsibility.
12. Edge Hill is involved only in providing the loan and ensuring that it is repaid. All other transactions, including lost or stolen tickets or refunds for surrender of tickets will be between the employee and the travel provider. In cases of sickness for more than short periods, it may be possible in certain circumstances to obtain a refund only from the travel provider. Information on this and other matters, such as the way in which refunds are calculated, is available from the travel provider.

#### **Renewing a public transport season ticket**

13. When a season ticket expires at the end of a year it will be necessary to submit a new application form if another loan is required at least one month before the payment of the loan is needed.