

Workday mobility budget - in partnership with NAVIT

We are excited to offer you an opportunity to enhance your mobility experience. Thanks to Workday's contribution, you can enjoy a monthly mobility budget **from January 1, 2024** on!

1 | What is NAVIT?

NAVIT allows you to get from A to B by any type of transport. With the NAVIT app, you decide which mobility option is most suitable for you, based on your preferences and your location. This means you can plan and pay for your journey seamlessly, anywhere in the world.

2 | What are the advantages of NAVIT?



Your mobility in one product - Access to all mobility providers



100% flexible - you are free to choose which one



100% climate-neutral - and contribute to a greener world as NAVIT compensates all CO2 emissions.

3 | How does it work?

Set up your account - You will receive an activation email from NAVIT on 01.01.2024 or on your start date with workday. Click on the link in the email to activate your account. Download the NAVIT app (App Store/Play Store) and log in.

Activate your account - Workday will provide you with different mobility options. You decide how to allocate your budget and when to use it. On the first day of each month, you will receive your mobility budget in the NAVIT app.

Compensate - After each journey, NAVIT compensates for the CO2 emissions generated. For the climate and a better environment!

4 | What can the mobility budget be used for?

You have several mobility options to choose from and can allocate your budget according to your needs:

If you enrolled in the Germany – Commuter benefit under Workday, you will be eligible to get the mobility budget option under the Navit App. To enrol under Workday, please go to Benefits Enrolment and select Germany – Commuter benefit.

For office workers -

Get a monthly €50 mobility budget and Bike leasing:

1. **NAVIT Mobility card:** Use NAVITs virtual VISA card to pay for all kinds of mobility options like car sharing, bike sharing, scooters, taxi and many more. and get the **NAVIT Deutschlandticket** to explore Germany with a discounted Deutschlandticket.
2. **NAVIT Fuel card:** Use NAVITs virtual VISA card to fuel and charge your own car.
3. **Bike Leasing:** Embrace a greener and healthier lifestyle by opting for a leasing bike.

Note: Using a monthly €50 mobility budget can be utilized only for one of the options:

- Mobility Card (with which they can purchase the Deutschlandticket, for example)
- Fuelling
- Bike leasing (If you are enrolled in both bike leasing and commuter benefits under Workday, this option will be enabled for you under the Navit App. You have the option to choose this €50 for bike leasing, and your allowance will be deducted from the leasing rate. The formula would then be **leasing rate minus €50 = salary conversion rate**. The leasing period is 36 months. The maximum value of the selected bike may be up to €15,000)

For remote workers -

No mobility budget, but salary conversion means great savings:

1. **Bike Leasing:** Embrace a greener and healthier lifestyle by opting for a leasing bike.

Any questions left?

Check out the detailed FAQ below or contact the Team via contact@navit.com!

Detailed FAQ on all mobility options:

I. NAVIT Mobility card

1. **Which mobility operators can I use with the NAVIT mobility card?**

You can use any mobility operator worldwide, excluding flights.

2. Can the budget be accumulated on the card?

Yes, this is possible up to a maximum amount of €300

3. How can I pay with my NAVIT mobility card?

- Set your NAVIT card up as a predefined payment method in your favourite operator's apps:
- Open the NAVIT App, click on "card details" on your mobility card.
- Authenticate yourself to display your card details.
- Copy the card details with just a click.
- Go to the payment settings of your chosen mobility provider.
- Add the NAVIT card details as payment method.
- Start your NAVIT trip!



II. NAVIT Fuel & Charge card

1. At which petrol stations or charging stations can I pay with the NAVIT fuel & charging card?

You can use any fueling app worldwide.

The most popular partners among our customers are: Ryd, Pace, EnBW and Shell.

2. Can the budget be accumulated on the card?

Yes, this is possible up to a maximum amount of €300

3. How do I pay with the NAVIT Fuel & Charge Card?

- Open the partner app (e.g. Ryd, Pace, Shell or another fuel or charging app).
- Add the card data of the NAVIT Fuel & Charge Card (click on card details in the NAVIT App) as a payment method in the partner app.
- Find a petrol station or charging station in the partner app and drive to the station.
- Select the petrol pump or charging station in the partner app.
- Refuel or recharge and confirm payment.
- With the fuel card, you no longer have to check out at the petrol station counter, but can pay conveniently via app.



g. Continue driving.

III. Deutschlandticket:

1. What is the Deutschlandticket?

The Deutschlandticket is a new Germany-wide public transport ticket (excluding long-distance trains) that launched on May 1st in Germany. You can access your Deutschlandticket anytime in your NAVIT app - even if you have no internet connection

2. How can I buy the NAVIT Deutschlandticket?

You can get the ticket directly in the NAVIT app paying with your **NAVIT mobility card**.

3. What if I already have a subscription with another provider ?

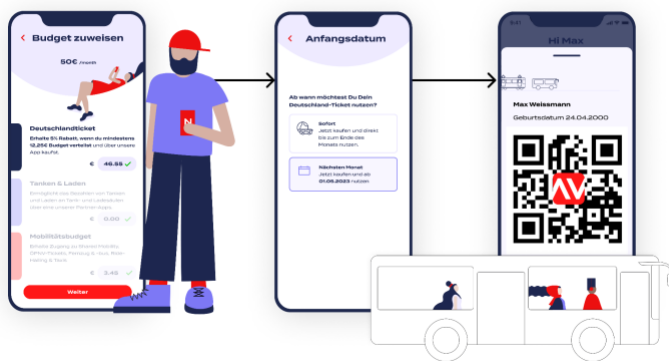
If you already have an existing subscription with another provider, you will need to cancel this and then purchase the discounted Deutschland ticket in the NAVIT app.

4. Do I get a discount on the Deutschlandticket?

Yes, If an employer subsidizes the Deutschlandticket with more than 25%, the Deutschlandticket will be 5% cheaper for the employee. Hence, it will cost you only €46.55 instead of €49.

5. How will I receive my Deutschlandticket?

Your Deutschlandticket will be available digitally, as a QR code, in the NAVIT app for you to show to the ticket inspector. See the image below.



IV. Bike Leasing:

If you enrolled in the bike leasing benefit under Workday, you will be eligible to get the bike leasing option under the Navit App. To enrol under Workday, please go to Benefits Enrolment and select Germany-Bike Leasing Benefit.

1. How does the bike leasing work?

If you decide on bike leasing you will be guided through the process via your NAVIT app. You can then pick any bike you like from a bike dealer in Germany. The leasing instalments are paid monthly, simply by salary conversion. Thanks to tax incentives, you save up to 40% compared to cash purchase.

If you are an office worker and you are enrolled in a mobility budget of €50, you have the option to choose €50 for bike leasing, and your allowance will be deducted from the leasing rate. The formula would then be: leasing rate minus €50 = salary conversion rate.

2. How long is the leading period for a bike?

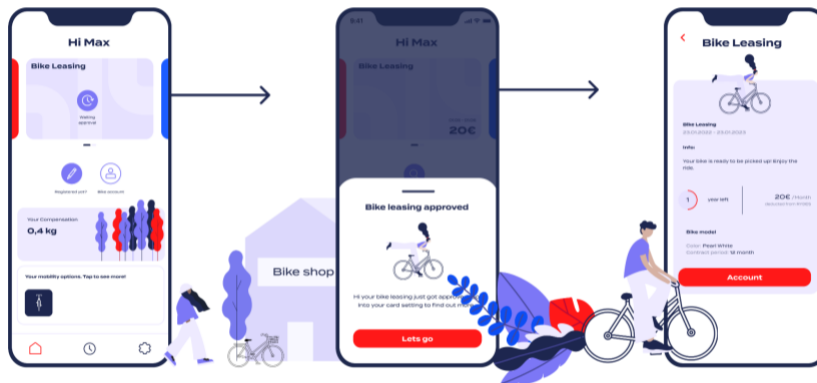
The leasing period is 36 months, after which you have the option to buy the bike!

3. How can I get a leasing bike with NAVIT and BusinessBike?

- Register via the link in NAVIT: In less than five minutes, all the necessary details can be entered online and you are registered for leasing a bike!
- You will receive the leasing conditions to sign via email within 1 business day.
- Once signed, your registration will be approved within 1 business day.
- Off to the retailer- Select a service bike: Choose your personal service bike with accessories at the retailer of your choice. The retailer makes an offer via the BusinessBike portal, which you can approve directly via your mobile phone or later via e-mail. (IMPORTANT: the order of your bike is irrevocable, so please read and check the offer carefully!)

- e. Get on the saddle and enjoy your bike: If the bike you want is in stock, you can start riding immediately! If not, the retailer has to order the bike and will arrange an appointment to pick up the bike with you.

→ More Information can be found on the [BusinessBike website](#) or in this [short video](#).



4. Where can I pick up my bike when I choose bike leasing?

There are over 5000 participating dealers throughout Germany. You can find your nearest dealer [here](#).

The maximum value of the selected bike may be up to €15,000.

5. How do you calculate your personal bike leasing savings?

Quite simply. You can calculate your net leasing rate with this [advantage calculator](#).

6. How does "salary conversion" for bike leasing work?

With salary conversion, you as an employee waive a small part of your monthly salary, which is converted into the leasing rate. During the leasing period of 36 months, you are given the leasing bike - for business and private use. As this is a payment in kind, you have to pay tax on 1% of a quarter of the list price (UVP) rounded down to a full 100 euros each month.

7. When does the bike leasing contract begin and end?

The term of the leasing contract begins on the first day of the month following the takeover and ends after 36 months (ordinary termination) or in the event of premature termination for good cause (extraordinary termination).

8. What happens if I leave the company or go on long-term /parental leave?

Termination, parental leave, extended illness are all covered by the Incident Free Company Leasing Guarantee - if any of these events occur, the following options are available:

Free return:

The comprehensive take-back promise applies from the first month: In the event of incapacity for work, parental leave, redundancy, death or becoming a civil servant, we will collect the leased bike back free of charge.

Employer instalment protection:

In the event of interruption of continued payment of wages in the event of illness, parental leave, maternity leave or leave to care for relatives, you can apply for reimbursement of the leasing instalments including additional costs. For maternity, parental leave, or caregiver leave, the benefits continue with payment resuming once you return. And for other unpaid leaves, benefits will be paused, and there will be a higher deduction once you return. When returning from one of those leave types the monthly bike deduction rate will increase since the loan end date will stay the same.

Early cancellation:

A lease can be cancelled prematurely for good cause and with the consent of the leasing company.

Change of employer:

A lease can be transferred to a new company if this company co-operates with us and the leasing company. The contract for the existing bike is transferred to the new company.

Change of user:

The user relationship for a BusinessBike can be transferred to another user who is employed by the company.

Your Questions Answered

Q. Does the Bike-leasing programme work with brands like Canyon, that don't work with bike-shops or distributors?

A. If you can't find a dealer here: <https://www.businessbike.de/de/haendlerkarte/> then you can talk to the bike dealer and ask them if they would like to enter into a partnership with BusinessBike. Bike dealers are usually happy to do this as they don't have to pay for it.

Q. Is the budget for office workers purely meant to travel to/ from the office?

A. No, you can also use it for private trips.

Q. Can I simply use the Fuel & Charge VISA card information to set up a virtual credit card in my phone (via Google Pay) to pay fuel in the gas station of my choice?

A. You must use a refuelling and charging app. Recommendations of those apps can be found in the NAVIT app. At the end of Q1 2024, you will be able to add your card to Apple and Google Pay. However, you will still have to use the partner apps and will not be able to pay directly at the petrol station. For tax reasons NAVIT has to make sure that you can only refuel or charge your car, but not buy anything else at the petrol station.

Q. Can we switch between the Fuel card and Mobility card later?

A. Yes, you can change your allocation at any time for the next month.

Q. How about you choose the first option as a office worker. Can you split the budget to buy a DeutschlandTicket and to do the bike leasing?

A. No, you need to choose one option.

Q. For the Deutschlandticket, would we then have to cancel our current plan or is there a way to sync it and keep a physical card as well?

A. Yes, you need to cancel your current Deutschlandticket subscription and then buy it again in NAVIT. A synchronisation is not possible.

Q. Can I purchase the Deutschland Card with the budget or my own credit card only?

A. You can purchase the Deutschlandticket with the NAVIT Mobility Card. You do not need to use your private card.

Q. If I spend the entire budget on the bike leasing programme, can I still get the discount for the DeutschlandTicket through the app?

A. No, you need to choose one option.

Q. The 50 Euros for office workers: They will not be on the payslip. They will only be available via the NAVIT app. Is my understanding correct?

A. If you opt for the mobility card or the refuelling and charging card, you will receive the €50 per month on this card. Bike leasing works via salary conversion and a certain amount is deducted from your pay slip (depending on the cost of your bike)

Q. Are there plans to include the car allowance into Navit and open it up to private car leasing?

A. Not at the moment. However you can use car sharing with the NAVIT Mobility card.

Q. What happens if the fuel costs more than 50 EUR?

A. Before you fuel your car, you need to decide how much money you want to spend on petrol. This amount cannot exceed your available NAVIT budget.

Q. When can we expect to receive the NAVIT activation mail?

A. Sometime in December. An exact date cannot yet be given as the preparations have not yet been finalised.

Q. What if you select the bike leasing in the first month and in the next month you will select the mobility card. Will the bike leasing continue?

A. Bicycle leasing always has a term of 36 months. You cannot switch to another NAVIT option during this time.

Q. If Fuel bill at station exceeds 50 Euros, do I have to pay with Navit for the 50 Euros and then pay the rest with my own money/card?

A. Yes, you will need to start a second fuel process and pay that one with your private card.

Q. If we do not use complete 50 Euro for a month, will the remaining amount be carry forwarded?

A. Yes, you can accumulate the budget on the cards up to an amount of €300. If you have saved €300, you will only receive new budget the next month if you have spent part of the budget.

Q. I still do not fully understand the remote worker benefit. Will we have 50€ and get the tax deduction or is it “only” the tax deduction?

A. Remote employees have the option to lease bikes without Workday making a contribution. You still save money compared to buying a bike in a shop.

Q. Most probably DeutschlandTicket will be more expensive than 50Euro from 2024, how do we handle this?

A. NAVIT will closely monitor developments and discuss solutions with Workday in the event of changes. It currently looks as if the ticket will remain at the price after May 2024.

Q. Can I use the Navit App with my private phone too?

A. Yes, you can use the NAVIT app on up to five devices.

Q. Does bike leasing automatically include insurance or is insurance a separate cost?

A. Yes, every bike leasing includes an insurance.

Q. For how long will the mobility budget stay in my account if I move to fuel benefit after the next month for example?

A. As long as you are employed with Workday.

Q. Can we choose other duration of the leasing time e.g. 24 months?

A. No, bike leasing always has a term of 36 months.

Q. Is there a way to speed up the process for Bike providers to adopt BusinessBike? Any recommendations or people we need to loop in?

A. It is always a good idea to mention your employer and that more employees might want to get a bike leasing at that shop.

Q. How does the mobility benefit affect Entfernungspauschale in my tax declaration?

A. It does not affect the Entfernungspauschale.

Q. When on parental leave, would the mobility benefit will be paused?

A. Yes, you will receive new budget once you return.

Q. Will people in long term leave be able to use Navit app for DeutschlandTicket as well during the leave, or that's valid only for bike lease?

A. The mobility budget this will continue during paid a Leave Of Absence, it will only cease if you are on an unpaid Leave Of Absence.

Q. I would love to travel to an office but there is no close to my home. Wouldn't it be a good opportunity to give remote workers this 50EU as well to buy a DeutschlandTicket to travel somehow to an office for example?

A. When needing to come into the office, Home-Based Workmates can expense the cost of travel from their home to the office.