



ARVAL
BNP PARIBAS GROUP



ARVAL
BIKELEASE

INFORMATION PACKAGE

For the many journeys in life

LEASE YOUR NEW BIKE WITH ARVAL

Did you know that your employer gives you the opportunity to lease a bike through Arval? Unlike under the terms of old bike plan, you can choose to use this bike solely for private purposes. You will incur an additional tax liability of 7% of the purchase price of the bike, which amounts to only a few Euros a month!

If you lease your bike through your employer, you'll usually come out better off than when you buy the bike. This comes largely through a fiscal advantage which can lead to savings of up to 40%. The lease costs are integrated into your gross salary. It's easy to calculate your advantage on your own.

Are you going to bike more often?

YOU CAN USE OUR CALCULATOR TO SEE YOUR SAVINGS.



**CALCULATE YOURSELF?
CLICK HERE!**

BENEFITS OF AN ARVAL LEASE BIKE



From e-bike to cargo bike, race bike, speed pedelec or more



Maintenance, repairs and insurance and ANWB roadside assistance included



Fiscal benefits through link to gross salary



Takeover the bike at end of contract or hand it in



Commuting by bike is not mandatory – Full private use is allowed



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HOW MUCH DO YOU SAVE IF YOU LEASE WITH ARVAL?



Save
28%

	Private purchase	All-in lease
Purchase price	€ 2.449,-	N/A
Net costs to employee	-	€ 2.167,-
Service & Insurance	€ 1.058,-	Included
Takeover price (est.)	-	€ 367,-
Total costs (est.)	€ 3.507,-	€ 2.534,-



Save
43%

	Private purchase	All-in lease
Purchase price	€ 6.299,-	N/A
Net costs to employee	-	€ 4.370,-
Service & Insurance	€ 1.308,-	Included
Takeover price (est.)	-	€ 944,-
Total costs (est.)	€ 7.607,-	€ 5.314,-

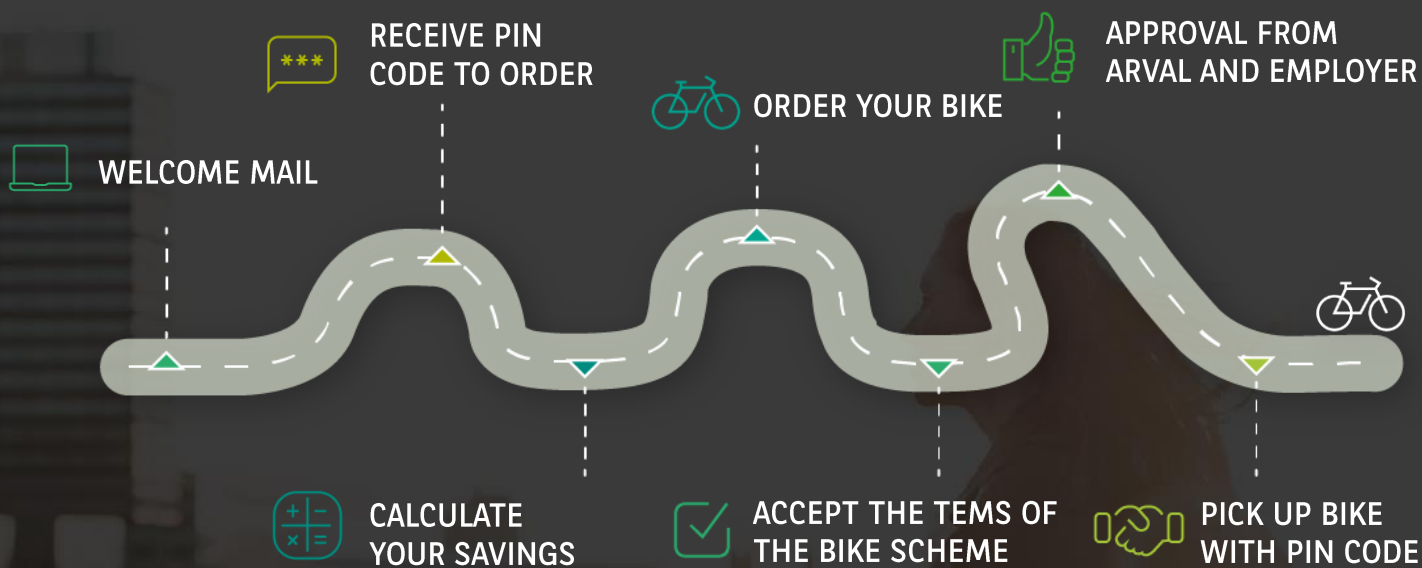


**SEE YOUR SAVINGS?
CLICK HERE!**

DID YOU KNOW ...

- ...that if you cycle regularly, you have higher productivity?
- ...that if you cycle regularly, you'll be sick less often – by up to 2 days a year?
- ...that the average commuting distance in the Netherlands is 15 kilometers?
- ...that if you bike 6 kilometers to work, you produce 11 times less CO2 than if you would have taken the car?
- ...that you'll never have to be in a traffic again?
- ...that you can use the bike 100% for private use?

HOW DOES THE ORDER PROCESS WORK?



FREQUENTLY ASKED QUESTIONS BY EMPLOYEES

Do I lose reimbursement for the kilometers I ride by bike to work?

Yes, only for the kilometers that you travel on your lease bike to work. If you use your bike for travel to work, your employer probably compensates you with a contribution to your monthly lease costs.

How long is the lease contract?

Your lease agreement is 36 months. After 36 months, you get the opportunity to purchase your lease bike.

What happens if I leave the company earlier?

You pay 40% of the remaining installments through your gross salary. If you want to purchase the bike, we'll make a purchase offer. If you find a colleague who'd like to take your contract over, then it's free. You may also be able to take your contract with you to your new employer.

What comes with in lease bike package?

Your bike is insured against damage and theft. You also have roadside assistance from the Dutch Touring Association (ANWB) if you need it. All maintenance and repairs are included in the agreement. If you lease a speed pedelec, then you also get a third-party liability insurance. Standard features include a sturdy chain lock as well as a helmet in the case of a pedelec.

For more information, check the bike lease scheme of your employer



dutch id



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CLICK HERE

CHOOSE FROM MORE THAN 200
BRANDS AND ALL TYPES OF BIKES!





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