

## FAQs

### Where can I find the application form?

The application form is available for download at [www.hr.admin.cam.ac.uk/forms/form-pd35](http://www.hr.admin.cam.ac.uk/forms/form-pd35).

### What happens at the end of the loan repayment?

Bikes can be kept to continue to be used for travelling to work. Annual bus and rail tickets loans will need to be reapplied for each time they are renewed.

### What happens if the loan cannot be repaid or extended leave is taken from the University?

If for any reason the employee leaves the University's employment before the total of the loan has been repaid, any outstanding amount will be deducted from the employee's final pay. Where this is not possible, an invoice for the outstanding balance will be raised which will be payable immediately.

### What happens if the bike purchased is sold before the repayment ends?

If the bicycle is sold before the end of the repayment period, the Payroll Section, Finance Division must be notified and the full balance outstanding will be repayable immediately.

# CAMbens

For full details visit:  
[www.hr.admin.cam.ac.uk/pay-benefits/cambens-employee-benefits](http://www.hr.admin.cam.ac.uk/pay-benefits/cambens-employee-benefits)

Contact us on:  
[cambens@admin.cam.ac.uk](mailto:cambens@admin.cam.ac.uk)

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# CAMbens

## Travel to Work Loan

The affordable way to travel to work



## Introduction

The University of Cambridge is committed to promoting sustainable travel to reduce the adverse impact of traffic on people, the organisation and the environment.

The aim of the travel to work loan is to help reduce reliance on motorcars and encourage travel by more sustainable modes of transport.

## What is the Travel to Work Loan?

An interest free loan, to the value of the employee's monthly net pay (or a maximum of £2,500, whichever is the lower), available to all staff on appointments of 3 months duration or more.

The loan is available for the purchase of an annual bus or rail season ticket at standard class travel, or the purchase of a bicycle and associated safety equipment.

## What are benefits?

- Spread travel costs over time to make them more affordable.
- No interest is paid on the loan.
- No credit checks.
- Quick and easy approval.

## What can the loan be used toward?



Bicycle and associated safety equipment

Annual rail tickets



Annual bus tickets



## The Loan Process

### Step 1: Application

Complete an application form (PD35) and submit it to the Payroll Section, Finance Division available online at [www.hr.admin.cam.ac.uk/forms/form-pd35](http://www.hr.admin.cam.ac.uk/forms/form-pd35)

### Step 2: Payment

For all loans, payment will be made with the employee's pay. Applications received by the 1st of each month, and subsequently approved, will be processed in the following month's salary.

### Step 3: Repayment

Repayment of the loan is by deduction from the employee's monthly pay, commencing one month after the loan is credited. The repayment period is for no longer than 10 months. For appointments of less than 10 months, the repayment period will be within the appointment period.