

FAQ

Bike Leasing

1. GENERAL INFORMATION

What is the new “Bike Leasing” benefit for employees?

Through this new employee benefit, Alstom and eurorad Deutschland GmbH offer you the opportunity to lease a bicycle (city bikes, e-bikes, mountain bikes, etc.) for 36 months and use it privately.

What are the requirements I need to fulfil to lease a bike with eurorad?

You must be in an active, permanent employment relationship with a German Alstom company and outside of your probation period. Employees with fixed-term contracts, apprentices, and dual students are not eligible.

Employees with existing garnishment or transfer orders, or those in personal bankruptcy, cannot participate for the duration of that situation.

Employees who are expected to leave Alstom or enter a dormant employment relationship during the lease period are also excluded.

How can I register for a leasing bike?

Please register **using your ALPS ID** in the order tool available via the eurorad portal for Alstom employees: www.Leasing-Fahrrad.com/Alstom.

Registrations are centrally reviewed by the Human Resources department (HR). Once approved, you will receive an authorization code (so-called “token”) and can choose your desired bike from one of eurorad’s 5,000 partner dealers across Germany.

After selecting your bike, a transfer agreement will be created in the order tool, outlining the legal terms between Alstom and you. Before final approval by HR, you must sign this agreement. The signing process is initiated by HR and typically done electronically. You will receive an email with instructions. If electronic signing isn’t possible, HR will provide a paper version.

Once all signatures are complete, you will receive a second “pickup token” to collect your leased bike from the dealer. The individual leasing contract and the term start on the day you collect the bike.

Is there a deadline to register for the program?

No, participation is possible at any time. This is a permanent benefit you can use at your own pace.

How many bikes can I get?

Currently, one bike per employee can be ordered under this program.

**How do I choose a bike?**

You select your desired bike from one of the nationwide partner dealers. A list of participating dealers is available at: www.eurorad.de/haendler.

On-site selection is strongly recommended to benefit from personal advice and future service.

2. FINANCIALS**What is the maximum gross list price or leasing rate for the bike?**

The gross list price must not exceed €7,500. Up to €255 gross per month can currently be converted under the bike leasing program.

Where can I see my leasing rate?

You can calculate your monthly leasing rate and savings directly on the eurorad portal:

www.Leasing-Fahrrad.com/Alstom .

How is the leasing rate deducted?

The total leasing rate (including insurance premium) is deducted from your monthly salary via gross salary conversion. It depends on the purchase price of the selected bike.

What is gross salary conversion?

A portion of your gross salary is not paid out but used directly to finance the bike lease. This reduces your gross income, which may affect taxes and social security contributions.

How is the bike leasing model treated for income tax purposes?

Gross salary conversion creates a monetary benefit that must be taxed according to applicable income tax regulations. Taxation usually follows the 1% rule: 1% of the rounded-down list price (to the nearest €100) is taxed monthly as additional income.

What costs does Alstom cover?

Alstom provides a subsidy of €10 gross per month during the lease term.

How does bike leasing affect my pension and sick pay entitlements?

Due to the reduced gross salary, pension contributions and future pension entitlements may be slightly lower. Sick pay entitlements may also be affected.

Do I need to report the usage to the tax office?

No, the monetary benefit is automatically accounted for in your payroll.

Can I use both the leasing bike and the job ticket?

Yes, both can be used and are eligible for tax benefits simultaneously.

Can I lease the bike for a family member?

Temporary use by family members living in the same household is allowed.



3. INSURANCE & USAGE

Is the bike insured?

Yes, with the PremiumPLUS insurance offered by eurorad's insurance partner, you receive comprehensive coverage. This insurance is mandatory and included in the leasing rate. It covers:

- Full coverage (theft, vandalism, accident damage, fall damage, battery/motor damage)
- Mobility guarantee (roadside assistance, replacement bike, return transport)
- Wear protection from day one (e.g., brakes, tires, chain)

More details are available in the separate insurance overview.

Are there usage restrictions (e.g., mileage limits)?

No, private use of the bike is generally unrestricted.

Can I use the bike abroad?

Yes, the bike is insured worldwide. In case of damage abroad, you must pay upfront, and costs will be reimbursed by the insurance partner.

In European countries, mobility protection (roadside assistance) applies.

What happens if my bike is stolen?

The bike is fully insured under the PremiumPLUS policy. Report the theft immediately to the police and the insurance partner.

Are regular inspections required?

Yes, wear and tear is covered by PremiumPLUS (e.g., brakes, chain, tires).

Additionally, one inspection including a UVV (Accident prevention regulations) safety check is included after the first and second insurance year (each worth €90). You are required to arrange these inspections. Repairs and maintenance can be done at the dealer where you got the bike or at any eurorad partner dealer.

4. CONTRACT CONDITIONS

How long does the leasing contract last?

The duration is 36 months and cannot be extended or shortened.

What happens if I go on parental leave or am absent due to illness for an extended period?

Please contact your **HR Business Partner** early to discuss all details.

What happens if I change employers?

The contract is tied to your current employment status. Options include the transfer of the contract to the new employer, a private takeover or return of the bicycle. Please contact your HR Business Partner early to discuss all details.

**What happens if I transfer to another Alstom legal entity within Germany?**

If you transfer to another entity within the Alstom group in Germany that also offers the bike leasing model with the same provider, a transfer option should be reviewed together with the provider. Any fees or additional costs must be covered privately, unless the transfer was initiated by Alstom Germany.

What happens at the end of the leasing contract?

After the lease ends, you have the following options:

- Return the bike
- Start a new leasing contract

Whether a purchase is possible should be clarified directly with the provider eurorad.

How does the bike return process work?

Through the transfer agreement, you commit to returning the bike to the designated dealer at the end of the lease term. The bike must be in roadworthy condition and returned with all accessories (normal wear and tear is acceptable).

You will receive a notification from eurorad 12 weeks before the end of the lease.