

Used EV Domestic 2024/25 Eligibility Criteria

The Low Carbon Transport Used Electric Vehicle (EV) Loan is funded by Transport Scotland and managed by Energy Saving Trust (EST). The scheme is open to individuals who live in rural areas and to eligible households in Scotland.

After receiving an offer, you must be able to submit an invoice and claim your funds by the expiry date of your loan offer OR by Sunday 9 February 2025, whichever date comes first.

To be eligible, you must meet the criteria in Sections A, B and C.

- Section A – general criteria
- Section B – **additional criteria** for rural residents
- Section C – **additional criteria** for eligible households

SECTION A: GENERAL CRITERIA

- You must:
 - hold a valid driving licence;
 - not currently own a pure EV;
 - be the named owner of the vehicle; and
 - not receive any other Scottish Government grants or loans towards the purchase of the used EV.
 - not currently be repaying or have outstanding repayments for a loan, for any vehicle type, under any iteration of EST's interest free Low Carbon Transport Loan (for consumers)
- With the loan, you can purchase one of the following **used** vehicles, VAT included:

○ electric mopeds (must cost £5,000 or less)	max loan amount £5,000
○ electric motorcycles (must cost £5,000 or less)	max loan amount £5,000
○ electric cars (must cost £25,000 or less)	max loan amount £25,000
○ electric vans (must cost £25,000 or less)	max loan amount £25,000

- Our loans cannot be used to pay off another finance or loan agreement. You must indicate how you are paying for the rest of the used EV, if not fully covered by the funding from our loan. More information is provided in the application form.
- Applications are to be completed and returned, with supporting documentation, by you. Third party submissions are not accepted, unless otherwise agreed by us.

SECTION B: RURAL RESIDENT CRITERIA

In **addition to** the criteria in Section A, the below applies to you if you are seeking funds as a rural resident.

- Your postcode must meet Scottish Government classification of a rural area. For more details, visit the Scottish Government Urban Rural Classification webpage.
- Your postcode must be listed as eligible on our postcode checker; you can check your postcode [here](#).

SECTION C: ELIGIBLE HOUSEHOLDS CRITERIA

In **addition to** the criteria in Section A, the below applies to you if you are seeking funds as an eligible household.

- For the purposes of this loan, a household is defined as one person living alone, or a group of people living at the same address, as their main address. These individuals should be linked financially such as through joint assets or accounts, share monthly income and expenditure, and will contribute, either directly or indirectly, to the monthly repayments of any vehicle associated with this loan application.
- You **must declare** if you live with a second contributor. Your application will be rejected if you fail to comply.
- Total household income **must not exceed £50,000** per annum to be eligible. You will need to evidence this in the application.