

lease
a bike



Benefit bikes with Lease a Bike

What does benefit bike mean?

With Lease a Bike, you pay for your dream bike with a gross salary deduction, which results in a significant cheaper bike purchase than private. Use the bike privately on your own terms, always flexible and fully insured.

After the lease period (36 months) you can buy out the bike at a favorable price (market value), alternatively return the bike and lease a new one. In case of longer sick leave, parental leave or terminated employment, we have our **take-back guarantee** (from the 6th month) that means that you can return the bike and terminate the contract at no extra cost.



Choosing the bike as a means of transport is not just a favor to the wallet and the environment, it's also an investment in your health! You also save money on fuel and parking - at the same time as you give your heart and body an extra boost.

A win-win for both your wallet and health!

A beneficial choice

In addition to the fact that cycling contributes to a healthier, greener and more mobile life, there are several significant advantages of leasing a benefit bike via Lease a Bike:



Save up to 40%

Pay your benefit bike with a gross salary deduction and save up to **40%** compared to private purchases, thanks to tax benefits.



Largest range of bikes in Sweden

Find your [local dealer](#) and choose from well-known international and domestic manufacturers. Ordering [online](#) is also possible!



Comprehensive insurance

Comprehensive protection for the bike with mobility guarantee and new value guarantee in case of damage or theft are always included. **No excess!**

We also offer [service packages](#) and help choosing your bike from our [local dealers](#). Service your bike at any of our 250+ connected stores.



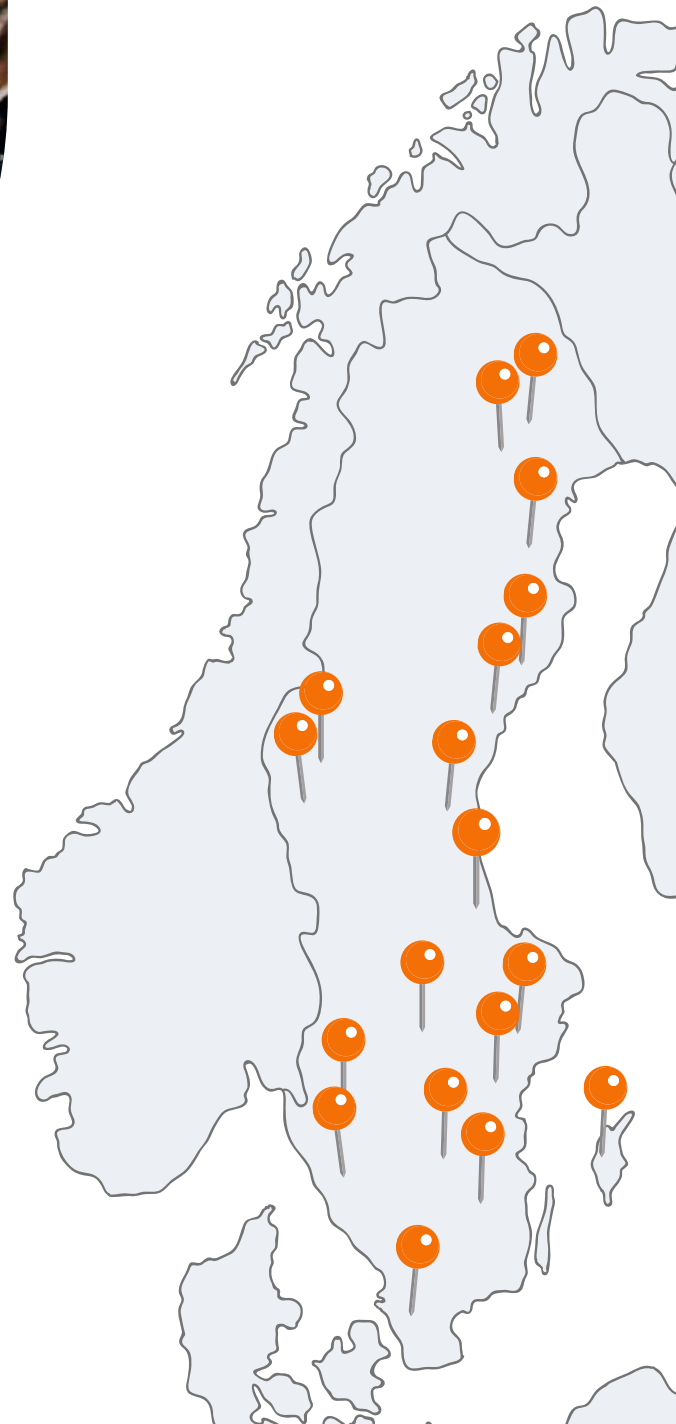


We are where you are!

With Lease a Bike, you choose your dream bike freely from one of our **250+** connected dealers. By cooperating with local dealers, we can offer the largest range of bicycles in Sweden.

Regardless of whether you are located in Umeå, Stockholm or Karlstad - with our dealer map you can easily find a connected dealer near you!

[Find your nearest dealer](#)





Order your bike with home delivery

If you want to order your bike in peace and quiet from home, you can do it easily at tcmcykel.se

There are over 1,500 models to choose from in all categories and the bike is delivered right to your front door. Choose a service package and you can service your bike at one of Lease a Bikes **200+** affiliated workshops. **Fast, flexible & easy!**

How do I do it?



1. Choose your bike



2. Order the bike as a benefit bike at tcmcykel.se



3. Gears, brakes and everything else on your new bike are adjusted and any extra accessories you ordered are fitted



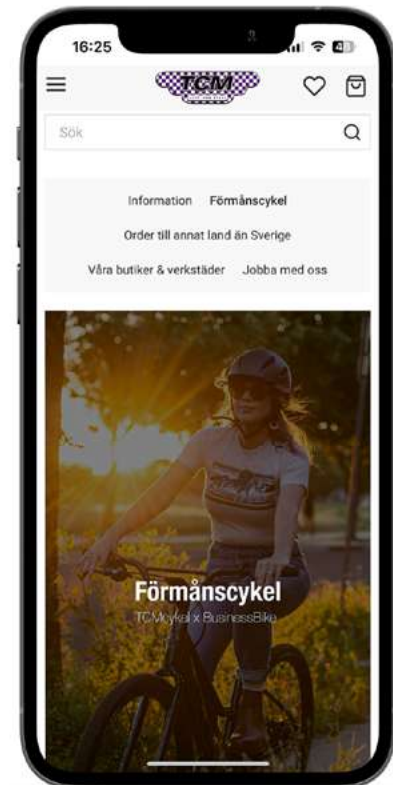
4. The mechanics pack the bike safely in a large box and transport it home to your front door



5. You receive the bike & follow the simple assembly the films for e.g. pedals and handlebars



6. Get out and enjoy your new bike!



Mountain bike

For the adventurer



Cargo bike

The ultimate family bike



Electric bike

Commuting in style



How much can I save?

To make our calculations and selection concrete, we have selected two models that are available at our affiliated dealers. The first column is calculated with a marginal tax of 33% on which the second is calculated with 50% marginal tax. In our [calculator](#) you can calculate the savings on your dream bike!

Private

Purchase price
SEK 20 000
Insurance
SEK 3 150
Service
SEK 2 100

Total cost
SEK 25 250

Lease a Bike 33% marginal tax

Net cost (36 months)
SEK 14 142
Insurance
Included in price
Service
Included in price
Indicated buy out price
SEK 4 000

Total cost
SEK 18 142
Gross salary deduction
SEK 573
Beneficial value*
SEK 28

Lease a Bike 50% marginal tax

Net cost (36 months)
SEK 10 809
Insurance
Included in price
Service
Included in price
Indicated buy out price
SEK 4 000

Total cost
SEK 14 809
Gross salary deduction
SEK 573
Beneficial value*
SEK 28



Save up to
SEK 15 383



Private

Purchase price
SEK 40 000
Insurance
SEK 5 940
Service
SEK 3 600

Total cost
SEK 49 540

Lease a Bike 33% marginal tax

Net cost (36 months)
SEK 31 612
Insurance
Included in price
Service
Included in price
Indicated buy out price
SEK 8 000

Total cost
SEK 39 612
Gross salary deduction
SEK 1172
Beneficial value*
SEK 281

Lease a Bike 50% marginal tax

Net cost (36 months)
SEK 26 157
Insurance
Included in price
Service
Included in price
Indicated buy out price
SEK 8 000

Total cost
SEK 34 157
Gross salary deduction
SEK 1172
Beneficial value*
SEK 281

*Beneficial value after tax reduction of SEK 250 / month. The price example is based on the 2025 benefit value. The benefit value may change from income year to income year as the government loan interest rate affects how high or how low the benefit value becomes. This in turn affects the gross wage deduction because the employer needs to pay more or less in employer contributions on the benefit.

How to order your dream bike

Lease a Bike's ordering process in 5 simple steps

1

Register in our portal via your employer's registration link. Apply for a Quickstart and wait for (digital) approval.

2

Choose a connected dealer through our [dealer map](#) and pick your dream bike. Get all the help and advice you need from an expert!

4

The retailer creates a quote for your benefit bike in the portal. You can then directly approve the quote yourself via the portal, for example on your mobile phone.

3

Once you have chosen your benefit bike, you can also add accessories and service packages. A comprehensive insurance is always included - with SEK 0 in excess and without age deduction.

5

If your dream bike is in stock, you can start riding right away! You can of course use your bike for both commuting and leisure - you choose. Get on the saddle and enjoy your benefit bike!



Psst...don't forget that you can often do all steps at the same time!

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Did you know that you can
also lease a bike to someone in
your family?



[Read more about us](#)

Do you have questions? Contact our support
on support@leaseabike.se or [010 – 516 47 44](tel:010-5164744)

