

# Used EV Domestic 2025/26 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 22 February 2026, 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:
  - be a resident of Scotland
  - hold a valid driving licence.
  - not currently own a pure EV (can be leasing).
  - be the named owner of the vehicle.
  - 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)
- If an applicant has previously had a Low Carbon Transport Loan, and is applying for 25/25 funding, EST will assess the repayment history relating to all historic loans before making a loan offer decision.

## VEHICLE CRITERIA

- With the loan, you can purchase one of the following **used pure electric** vehicles, VAT included:

| Vehicle Type         | Max Loan Amount | Max Vehicle Cost |
|----------------------|-----------------|------------------|
| electric mopeds      | £5,000          | £5,000           |
| electric motorcycles | £5,000          | £5,000           |
| electric cars        | £23,000         | £23,000          |
| electric vans        | £23,000         | £23,000          |

- The loan value covers basic, standard-specification costs of the used EV; we **cannot** cover delivery costs or optional extras, and the loan must **not** be used to support commercial or business purposes.
- Plug-in Hybrid vehicles or any other electric vehicle variant are **ineligible**.
- The loan can support the purchase of an electric ex-demonstrator vehicle, only if the vehicle has over 1,000 miles and is more than 6 months old.
- Except for an initial deposit, you must not purchase or take ownership of the used EV prior to receipt of the loan offer. Your application will be rejected if you fail to comply.

## Dealership eligibility

- The used EV must be purchased from a dealership. We may determine your chosen dealership is not acceptable, and if so, will inform you. **Your application may be delayed until you can identify an acceptable dealership.** The dealerships we accept are as follows:
  - A traditional brick and mortar dealership based in the UK where their sales are conducted in-person, as well as through their online platforms. This dealership must be accredited by the Motor Ombudsman or be part of a trade association signed up to the National Conciliation Service (National Franchised Dealers Association, Independent Garage Association/Trust My Garage, Scottish Motor Trade Association, National Motorcycle Dealers Association, Motorcycle Industry Association, Retail Motor Industry Federation).

- A dealership operating solely online. These dealerships must have an up-to-date website, own the vehicles for sale and have reputable customer support services, as well as robust warranty procedures in place. This dealership must transparently outline the vehicle's age, battery capacity, mileage and the interior and exterior condition of the vehicle on any sale document provided.
- You must be able to repay the loan and a **hard credit check** is required to submit your application. This means your credit report will be searched and supplied to us by credit reference agencies.
- The maximum repayment period is six years; however, the **repayment period is dependent on the age of your chosen vehicle** and may change after the loan is offered. If we determine a shorter repayment period is appropriate, a new loan agreement will be issued to you for completion.

| Vehicle Age       | Max Repayment Term  |
|-------------------|---------------------|
| under 6 years old | 6 years (72 months) |
| 6 years or older  | 5 years (60 months) |
| 8 years or older  | 4 years (48 months) |

- 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: LOCATION CRITERIA

In **addition to** the criteria in Section A, the below applies to you if you are applying for funding based on your location.

- Your postcode must meet the Scottish Government classification of very remote and rural areas. 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](#).

- Please note, if you are eligible via the postcode route there is no requirement to provide household income evidence.

## 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 to the household income, based on the above definition. 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.