



# Salary Packaging Options

**FBT Exempt  
Organisations**

**\$30k**

## WELCOME

SalaryMasters, previously known as The DPoA Group, is a specialist provider of salary packaging and fleet management services delivering a complete end-to-end salary packaging solution with real cost-effective benefits. We have been in operation for 20 years. Your employer has chosen us to help you with salary packaging and the associated tax savings that come with a properly set up salary package.

### You will benefit from services and support that is:

- Reliable, efficient and effective
- Delivered with high levels of accountability and transparency through accurate reporting and record keeping
- Secure and robust to meet today's challenges
- Innovative and cost effective
- Performed in accordance with industry best practice standards
- Rendered by qualified, well trained, skilled and experienced personnel
- Provided in a timely manner
- Supported by referee commendations

All your personal data remains in Australia at all times as we have no offshore data servers. We do not operate an impersonal call centre environment – a real Salary Packaging Consultant will be allocated to look after your account, and you will be able to speak with the same person each and every time you call to better meet your requirements.

As a business, we believe our greatest strength rests with our highly experienced staff. All senior staff have proven track records in the 'hands-on' use of salary packaging systems and fleet management systems. This, together with a culture of personalised customer service, provides a high level of support to our customers and ensures that complaints are a rare event.

In recognition of this, we have recently been awarded a Westpac Businesses of Tomorrow 2018 Award.

We look forward to delivering our service to you and the privilege of doing so.



John Kallitsas  
Managing Director

## OUR VISION AND MISSION

### SalaryMasters Vision

To be recognised as a market leader in delivering salary packaging, fleet and vehicle management solutions to businesses and individuals in Australasia.

### SalaryMasters Mission

By creating meaningful and mutually beneficial partnerships with our customers we will deliver quality and satisfaction at the highest levels by providing innovative products and services that are economically sustainable. These will be delivered by our committed, knowledgeable and outcome-focused team, as needed and on time.

Our business is a mainstream full-service deliverer of salary packaging, novated leases and fleet management.

Through the application of technology, effective and efficient processes and industry 'best practice' principles we are able to, and do, deliver cost effective and value for money outcomes to our precious customers - employers and employees alike.

Based in Melbourne, with all support and operations wholly within Australia, and with broad representation across all states and territories, we deliver to federal government departments, state and territory departments, not-for-profit organisations and corporate entities.

Our operational team are highly experienced with most staff having Master degrees in accounting, business, and software engineering. Staff attend personal development seminars throughout the year. Our novated leasing team are keenly interested in cars and fleet management which allows them to offer a personalised service to prospective clients, offering their opinions of cars they have already test driven, and allowing them to set reasonable operating budgets that seldom ever need to be amended through the course of the lease.

SalaryMasters is a private company with an annual gross turnover in excess of \$30 million. With over 160 clients including key federal and state government departments as well large corporates, our financial and operational stability is well demonstrated.

We consider our combination of services a unique benefit to our customers given our expertise and ability in providing a full service offer when it comes to salary packaging, novated leasing, fleet management services and the vital administrative and reporting obligations pursuant to these services.

We are a socially responsible company, with strong community values, which complement the services we offer. The team are proud supporters of charities, health care facilities and indigenous associations throughout Australia, and have been a major sponsor of the National Multicultural Festival for many years.

## BENEFITS AVAILABLE TO YOU

With our help, you can harness the real power of salary packaging, by using your pre-tax salary to upgrade to a better car, gain extraordinary savings, and end up with more in your pocket every month.

Many employees are able to use salary packaging to pay for a motor vehicle, mortgage, everyday expenses and more.

Paying for these items before tax reduces your taxable salary significantly, potentially saving you thousands every year.

As Australia's salary packaging experts, we can help you achieve the maximum savings to match your unique situation. All backed by premium personalised service.

The following pages outline all the options available to you in the industry you work in.

More information can be found on [salarymasters.com.au](https://www.salarymasters.com.au), by emailing [info@salarymasters.com.au](mailto:info@salarymasters.com.au) or by calling us directly on **1300 303 357**.



## LIVING EXPENSES

You have a capping threshold on income tax free benefits that are exempt from FBT (fringe benefits tax). This threshold is set by the ATO and is currently \$30,000 'grossed up' (an ATO term), which will give you an effective value of \$15,900 to spend towards your living expenses each year – all free from income tax.

**Many employees put this towards living expenses such as:**

- Mortgage repayments
- Rental payments
- Personal loan repayments
- Car loan repayments
- Childcare fees
- Credit card repayments

There are really no limitations, as long as you can substantiate the amounts with approved documentation.

Another convenient option is to utilise an employee benefits card, which is a Visa Debit Card we arrange for you. Each payroll period your card will be topped up by a set amount (up to the maximum \$15,900 per year) for you to spend on anything anywhere in the world where Visa is accepted. You will not be able to withdraw cash from the card, and some direct debit payments may not be accepted, but otherwise there are no limitations on this option. At the end of each FBT year (March 31st) any amount remaining on the card will roll over to the new FBT year – it is your money at all times. This is a great way to use your benefit as no substantiation or documentation is required.

You may also split your benefit amount, e.g. some funds towards your rent, and the remainder to an employee benefits card. Or any similar combination of the above items. Also, if you are commencing part-way through the year you may be able to accelerate (increase) your payroll deduction amounts to ensure you still reach your maximum benefit for the first year. Talk to us to understand this in more detail.

### Savings Example

Here is an indicative example of the savings that could realistically be expected. Of course, your own salary and other tax matters will affect these figures, so we suggest you speak with your taxation accountant or financial advisor to understand the savings in more detail.

	Without Salary Packaging	With Salary Packaging
Annual Gross Salary	\$60,000	\$60,000
Pre-Tax Living Expenses	-	\$15,900
Taxable Income	\$60,000	\$44,100
Tax Payable inc Medicare	\$12,276	\$6,756
After-Tax Living Expenses	\$15,900	-
Annual Take Home Pay	\$31,824	\$37,344

Annual savings with salary packaging: \$5,520 and you have \$15,900 of tax free funds to spend.

### Fees

An annual salary packaging administration fee will be charged as negotiated with your employer. Furthermore, if you utilise the employee benefits card then the current card provider will levy a monthly \$5.00 fee direct to your account. Employees choosing to submit manual reimbursement claims may incur a small additional processing fee (also as negotiated with your employer).

### Further Information

For more information please contact SalaryMasters on **1300 303 357** or email [info@salarymasters.com.au](mailto:info@salarymasters.com.au). If you are ready to apply, please fill in Form A at the end of this document.



## MEAL ENTERTAINMENT AND VENUE HIRE

The Meal Entertainment and Venue Hire benefit is a special benefit available to you. The ATO has set an annual maximum amount of \$5,000 'grossed up' (an ATO term), which will give you an effective value of \$2,650 to spend on the items outlined below. Your employer has chosen to offer this benefit to you under the following conditions.

### Employee Benefits Card

Most employees choose an employee benefits card to maximise this benefit. It is a convenient option as it doesn't require pre-payment of your own funds, collection of tax invoices nor manual claim submissions. In fact, no documentation is required for the ongoing operation of the card. It is delivered via a Visa Debit Card which we arrange for you. Each payroll period your card will be topped up by a set amount (up to the ATO maximum) for you to spend on the items below. You can spend it anywhere in the world where Visa is accepted. It is your responsibility to ensure you only spend on the items below though as the ATO do undertake audits on how this benefit is being used.

### Savings Example

Here is an indicative example of the savings that could realistically be expected. Of course, your own salary, other tax matters and salary packaging will affect these figures, so we suggest you speak with your taxation accountant or financial advisor to understand the savings in more detail.

	Without Salary Packaging	With Salary Packaging
Annual Gross Salary	\$60,000	\$60,000
Pre-Tax Entertainment/Venue Hire Expenses	-	\$2,650
Taxable Income	\$60,000	\$57,350
Tax Payable inc Medicare	\$12,276	\$11,340
After-Tax Living Expenses	\$2,650	-
Annual Take Home Pay	\$45,074	\$46,010

Annual savings with salary packaging: \$936 and you have \$2,650 of tax free funds to spend.

### Fees

An annual salary packaging administration fee will be charged as negotiated with your employer. The employee benefits card provider will levy a monthly \$5.00 fee direct to your account. Employees choosing to submit manual reimbursement claims will incur an additional processing fee (also as negotiated with your employer).

### Employer Approved Items

Unlike the Living Expenses benefit which has no limitations, the Meal Entertainment and Venue Hire benefit is limited to certain expenses only. The benefit covers the two broad categories outlined below, and your employer has approved the types of expenses in each category. There may be other similar items you can claim, but you should discuss these with your employer prior to incurring the expense to ensure they meet ATO requirements.

#### Meal Entertainment

- Food and drink consumed while dining at a hotel, restaurant, café, pub, club or fast food restaurant
- Food and drink consumed at a function room or corporate box
- Separately identified meal cost incurred in conjunction with theatre tickets, cinemas and similar
- Professionally catered parties and events
- A minimum spend of \$20 applies to each expense

#### Accommodation and Venue Hire

- Holiday homes, motel rooms, units, holiday resorts, B&Bs
- Cabins on cruise ships
- Marquee and reception center hire

### Further Information

For more information please contact SalaryMasters on **1300 303 357** or email [info@salarymasters.com.au](mailto:info@salarymasters.com.au)



## OTHERWISE DEDUCTIBLE ITEMS

You can benefit from what is known as Otherwise Deductibles. You will save on income tax and potentially GST as well if your employer allows it. Many people claim these items on their income tax returns each year, however the value in salary packaging instead is you gain the benefit amount now instead of waiting until the end of the year; you save on GST; and the amounts are not required to be reported on your PAYG Summary.

Some of the Otherwise Deductible items available to you are as follows.

### Airline Lounge Membership

Whether travelling for work, or personal reasons, most employees will be able to salary package airline lounge membership fees.

### Car Parking

If your employer provides car parking facilities that you have to pay for, you will be able to salary package the costs. Furthermore, even if your employer does not provide the facilities, if you work for a rebateable employer, an FBT exempt employer or a small business (some conditions apply) you will be able to salary package private parking costs you incur in parking for work.

### Child Care

You can salary package childcare costs where the facility is controlled by your employer, and you may be able to salary package childcare costs even if not supplied by your employer.

### E-Bike

Assist the environment and save tax by riding an e-bike to work. Only applies if travel is strictly between your workplace and your home.

### Financial and Taxation Advice

In addition to taxation advice fees, you can salary package financial service fees associated with managing your investment portfolio.

### Income Protection Insurance

Income protection insurance generally covers your finances if you become sick or injured and are unable to work. The premium can be salary packaged.

### In-house Gym

Membership fees for a gym where the facilities are provided on your employer's business premises can also be salary packaged.

### Investment Loan Interest

If you have an investment loan and pay interest, you can salary package the interest cost.

### Living Away From Home Accommodation Costs

If you're living away from home for work purposes, you may be eligible to salary package all your accommodation costs.

### Portable Devices

Save on mobile phones, laptops, tablets and similar portable devices you use substantially for work purposes.

### Relocation Expenses

If you need to move to a new location for your existing employer, you can salary package the costs incurred including real estate agent and professional fees.

### Remote Area Accommodation

If your employer provides your remote area accommodation, you can salary package the rent you pay whilst living there.

## Self-Education

Salary package your study expenses as you get ahead in your current field of employment.

## Work Development Travel

If you travel for a work-related course or conference, you can salary package your travel and accommodation costs.

## Work Related Expenses

There are many items you can salary package to help you save on work related expenses.

- Mobile phones including accessories, e.g. chargers, batteries, car kits, carry pouches and monthly plan costs.
- Trade subscriptions, e.g. magazines and internet portals.
- Membership fees, e.g. professional organisations and unions.
- Home office expenses, e.g. furniture, computers, software, electricity (and all other items permitted by ATO guidelines).
- Compulsory and protective uniforms including footwear.
- Taxi travel between your workplace and home or doctor if you are injured or become ill during work hours.
- Brief cases which generally are defined as "a flat, rectangular case of leather or other material used for carrying documents, books and manuscripts".
- Handbags and satchels. A 2018 tax commissioner ruling stated handbags, satchels and similar non-brief cases can be claimed if used to transport work related items to and from the workplace.
- Work related software used on your home computer.

## How to Apply and Start Saving

Fill in the form at the end of this document, or email us at [info@salarymasters.com.au](mailto:info@salarymasters.com.au) or call us on **1300 303 357** to discuss further details.





## NOVATED LEASE

A novated lease is an easy, convenient and flexible way to buy your next vehicle. A novated lease allows you to salary package the finance and running costs of your chosen vehicle, meaning that the expenses are paid out of pre-tax salary, saving you money on income tax. You can also save on GST on the purchase price and running costs.

A novated lease is a legal agreement between you, your employer and your financier. The obligation of making lease payments is transferred to your employer through a Deed of Novation, and your employer will then deduct the amounts from your salary. We administer all this on your behalf making the process seamless and pain-free for you.

SalaryMasters can provide you with specialist knowledge so that you can make an informed decision when buying your next vehicle. Talk to one of our consultants today and start saving money!

### Vehicle Choice

The choice of vehicle remains yours fully. Vehicles can be sourced from:

- New vehicles from a dealership of your choice or utilising our network of fleet discount dealers.
- Used vehicles including those purchased from a dealership, auction house or through a private seller (age limits may apply).
- Your existing vehicle under a 'Sale and Leaseback' arrangement (age limits may apply).

### Novated Lease Calculation

We will work with you to create a budget that takes into account the following items over the whole life of the vehicle lease term. This amount will then be split into a pre-tax and a post-tax component, and we will liaise with your payroll office to ensure your payroll deductions occur correctly.

- Lease cost
- Operating expenditure
- Fringe benefits tax (FBT) - if applicable
- Depreciation limit adjustment - if applicable

### Lease Payment

The lease payment amount takes into account various factors including:

- The acquisition cost of the vehicle
- The finance costs at the time of entering into the agreement
- The lease term
- The residual value (also known as a balloon payment) of the vehicle at the end of the lease term. This value is set by the ATO and is calculated based on your nominated lease term

### Operating Expenditure

SalaryMasters will provide you with a fully maintained novated lease, incorporating a budget for your running costs based on the kilometres you estimate to travel. This budget will include:

- Fuel costs (you have a choice of Caltex, BP or Shell fuel cards)
- Servicing, maintenance and minor repairs
- Registration renewals
- Tyre replacements
- Comprehensive insurance

## Fringe Benefits Tax

There are two methods for calculating the FBT, should it arise under you and your employer's circumstances. Depending on your employer's policies and your individual circumstances, we will suggest the most advantageous method for you:

### 1. Statutory Formula Method

This method doesn't need to distinguish between your private and business use of the vehicle. It is primarily based on the cost of the vehicle and a statutory fraction set under FBT legislation. This is the most common way to calculate the FBT liability and in most cases the liability will be offset by you making post-tax contributions up to the taxable value (known as the ECM Employee Contribution Method).

### 2. Operating Cost Method

This method does need to distinguish between your business and private use of the vehicle. FBT applies to the private use component only, so is often more beneficial for those with high business use of the vehicle. This method requires a logbook of kilometres travelled, clearly identifying business and private use. The logbook must be kept for a 12-week period and will be valid for 5 years, provided your employment details and residential address remain the same.

## Depreciation Limit Adjustment

When the vehicle price is greater than the depreciation limit amount set by the ATO (currently \$57,581 but subject to annual review), we will calculate the additional cost and include this in your novated lease calculation. By packaging this amount, your employer neutralises the amount over the car limit that is not claimable as a tax deduction.

## Payroll Deductions and Reporting

Each pay period, we will advise your payroll department of the amounts to be deducted from your salary, taking into account any other items you may have elected to salary package. Your payroll department will disburse the lease and operating costs to us, and we will pay the various suppliers on your behalf. Each month you will receive a Driver Report from us to keep you up to date with the expenses you have incurred against the budgets set.

## Goods and Services Tax (GST)

The GST on the purchase price of the vehicle does not need to be financed as the financier will claim this as an Input Tax Credit (ITC) directly from the ATO saving you the amount. The current maximum GST claimable under a novated lease is \$5,234.64 which relates to a vehicle purchase price of \$57,581 (these figures are subject to annual review by the ATO).

Furthermore, the GST on all operating expenditure and the lease payments is also not charged to you as your employer will claim these back as an ITCs from the ATO saving you the amounts.

GST will only apply at the end of your lease on the final payout figure (residual amount) as well as a slight adjustment if the calculation is based on the Employee Contribution Method.

## End of Lease Options

Toward the end of your lease, you will have several options to choose from:

- Sell the vehicle and enter into a new novated lease arrangement with a new vehicle. If you do choose this option, any profit made is a tax-free benefit to you
- Refinance the existing residual amount of the vehicle for an additional period of time. In doing this, you will further reduce the residual value of the vehicle that will be due payable at the time of eventual disposal
- Purchase the vehicle outright at its residual value plus GST
- Auction the vehicle through our connections with Pickles Novated Lease Remarketing

At the end of your lease, we will reconcile your operating budget and refund any surplus of funds back to you through your payroll department. If there is a deficit in your account, the amount will be invoiced to your employer who will charge it against your gross salary.

## Early Termination of Lease

It is important to remember that termination of any form of finance agreement prior to the end of lease period may incur additional costs. If you have a novated lease and wish to terminate earlier than the original contract entered, please contact us to discuss your options. We will provide you with a lease payout figure together with a reconciliation of your operating expenditure.

## Loss or Change of Employment

Upon termination of your employment for any reason, the original Deed of Novation ceases and you become responsible for all future lease payments. These payments will need to come from your post-tax income unless your new employer allows you to continue the salary packaging arrangement.

If you are considering a change of employment, it is important that you negotiate with your new or potential employer the right to salary package so that you can continue your novated lease. In most cases, we can transfer the lease over to your new employer. It is important to notify us at the earliest possible time should a change of employment occur.

A result of transferring from one employer to a new one is your FBT liability will most likely reduce, giving you an additional financial benefit.

## Lease Protection Insurance

We will include Lease Protection Insurance as part of your package.

This protection aims to provide peace of mind in the unlikely event of involuntary redundancy.

Key features include (at time of publication)

- 10 months lease payments, up to a maximum of \$40,000, are covered while you seek new employment
- The vehicle can be handed back at any time after the third month repayment has been approved, at no additional cost

## Gap Insurance

Gap insurance is included as part of our comprehensive motor vehicle insurance. If you choose to use your own comprehensive insurance, you can still add our gap insurance to your lease package. Gap insurance will cover you if there is a difference between the insured amount and the lease payout amount in the event of a vehicle write-off.

## More Information

For more information please visit [salarymasters.com.au](http://salarymasters.com.au) or call 1300 303 357 or fill in the following form to obtain an obligation free calculation.

## NOVATED LEASE VEHICLE QUOTE

Please fill in the following form to obtain an obligation free quote on your chosen vehicle. One of our team will source the details and reply to you. Please email the completed form to [quotes@salarymasters.com.au](mailto:quotes@salarymasters.com.au) or call **1300 303 357** to discuss further details.

Employer			
Employee Name			
Contact Number			
Email Address			
State/Territory Vehicle to be Registered In			
Postcode for Insurance Purposes			
For NSW CTP Only	D.O.B of Youngest Driver		
	Youngest Driver Gender	Male	Female
Gross Annual Salary			
Payroll Frequency (Weekly, Fortnightly etc.)			
Length of Lease (1-5 Years)			
Estimated Annual Kilometres Travelled			
New/Used (Odometer Reading if Used)			
Year of Manufacture			
Vehicle Make			
Model/Variant (Auto/Manual – Petrol/Diesel specific spec)			
Vehicle Price			
Dealership or Private Sale			



## SALARY PACKAGE YOUR FAMILY-OWNED VEHICLE FOR TAX SAVINGS

### Associate Lease

An Associate Lease is where your associate (partner, spouse, adult child relative, family company etc) rents their vehicle to your employer, who then makes it available to you as part of your employment arrangement. The vehicle will be provided on a fully maintained basis. Your employer will pay your associate the rental and running expenditure amounts, and recover these from your salary.

This allows you to make use of a family-owned or financed vehicle to create an arrangement to fund the use and maintenance of the vehicle using a salary packaging solution similar to that of a Novated Lease. The real benefit is when the rental amount flows from your salary to your associate who is paying a lower marginal tax rate. Your associate can claim as a tax deduction maintenance and running costs spent on the vehicle.

### Vehicle and Ownership

Existing vehicles whether owned outright or under private finance, can be used for an Associate Lease as long as your associate owns the vehicle. Evidence of registration name will be required as part of the application process.

### Associate Lease Agreement

A formal agreement needs to be signed by you, your employer, and your associate to establish the framework and rental schedules. SalaryMasters will orchestrate all this as part of our service for an upfront payable fee.

### Calculation Amounts

We will calculate the amounts below, which you and your associate will agree first:

#### 1) Rental Payment Amount

This will be calculated on commercial interest rates and the current market value of the vehicle. This amount will be factored as part of the total rental amount to be invoiced to the employer to then be paid for by you as part of your salary packaging arrangement.

#### 2) Running Expenditure Allocation

We will provide you with a calculation for fully maintained running expenditure based on the kilometres you estimate to travel. These funds are to be used to keep and maintain the vehicle in a registered, available for use condition during the term of the agreement. This amount will include:

- Fuel, tyres, servicing and maintenance
- Registration and insurance renewals

### Fringe Benefits Tax (FBT)

SalaryMasters will calculate the FBT obligation using the appropriate method and express this in the calculation as an amount to be paid using the Employee Contribution Method (ECM). This will be paid using your post-tax salary. We will ensure alignment of pay cycles to FBT obligations during the course of the FBT year.

### Termination of Associate Lease

The agreement will be terminated at the end of the agreed period, or if change of employer or lose employment, or on notice received by any party to the agreement. If terminated early an early termination fee may apply.

### More information

For more information please visit [salarymasters.com.au](https://www.salarymasters.com.au) or call 1300 303 357.

## FORMS

We've included a collection of forms to help you with common requirements. As always, please contact us on **1300 303 357** or **info@salarymasters.com.au** to discuss further.

**Form A** - use this form for applying to salary package living expenses and/or meals entertainment and venue hire benefits. Please ensure you attach all supporting documents as requested so that your application can be processed without delay.

**Form B** – use this form to commence the Associate Lease application process. Our team will use this information to prepare the Agreement for signing by your associate as the next step in the process.

**Form C** – use this form to claim Otherwise Deductible Items, ensuring you attach a valid tax invoice or overseas equivalent.

**Form D** – use this form to submit claims for manual reimbursements against your living expenses, meals entertainment and venue hire expenses, and/or car parking expenses.

**Form E** – use this form to make changes to your personal details and/or your current salary packaging arrangements.

## FORM A

This form is used to apply for Living Expenses Benefit and/or Meal Entertainment and Venue Hire Benefit only. Please submit this form with supporting documentation to [info@salarymasters.com.au](mailto:info@salarymasters.com.au) or call us on **1300 303 357** for further details.

### Your Details

Full Name inc. Title	
Date of Birth	
Residential Address	
Work Phone Number	
Mobile Phone Number	
Work Email Address	
Personal Email Address	
Are You Currently Packaging Other Items?	

### Your Employment Details

Company Name			
Payroll Number			
Your Position			
Your Department/Site			
Employment Start Date	/ /	Employment Status	<input type="checkbox"/> F/T <input type="checkbox"/> P/T <input type="checkbox"/> Casual
Annual Gross Salary			
Payroll Cycle (Fortnightly, Weekly)			

### Living Expenses Benefit – Annual Cap \$15,900 or \$9,009 Depending on Your Employer

Item#1	Amount Per Pay Cycle	Bank Account Name#3	BSB Number or Biller Code	Bank Account Number or BPAY Reference
Mortgage#2	\$			
Rent#2	\$			
Personal Loan#2	\$			
Credit Card Repayments#2	\$			
Living Expenses Card#4	\$	N/A	N/A	N/A

#1 You may salary package any combination of items up to the combined annual cap amount.

#2 You must attach evidence of the repayment amounts required (eg a loan statement or rental agreement), and bank statements showing that you are making those payments. Application forms received without these documents cannot be processed and will be returned to you.

#3 This can be your bank account, however payments may be made to third parties if required.

#4 We will contact you with details on how to apply online.

Meal Entertainment and Venue Hire Benefit – Annual Cap \$2,650

Item# <sup>1</sup>	Amount Per Pay Cycle
Meal Entertainment Card# <sup>2</sup>	\$

#1 Please note this benefit is only available to employees of FBT Exempt organisations.

#2 We will contact you with details on how to apply online.

Declaration

- In signing this application, I agree to the conditions set by my Employer regarding the management of salary packaging.
- I acknowledge that a variation will be made to my salary package to support my benefit choices.
- I authorise my Employer to vary my annual salary package as necessary to support the costs of benefits chosen and the cost of management and/or administration.
- I confirm I have provided the correct bank account details for the salary packaging transfer. If the wrong account number has been provided, I agree to bear any costs incurred in recovery of the amount.
- I agree and will provide substantiation to SalaryMasters if the status of my loan/mortgage or lease is changed.
- I hereby make application and duly authorise SalaryMasters and my Employer to do all necessary administration tasks and deal in an appropriate manner with any information provided by me or on my behalf to properly manage my salary packaging choices.
- I have read, understood and agreed with **SalaryMasters'** Privacy Policy available at [salarymasters.com.au](http://salarymasters.com.au)

Employee Signature: \_\_\_\_\_ Date:        /        /

HR Signature: \_\_\_\_\_ Date:        /        /



## FORM B – ASSOCIATE LEASE REQUEST

Please use this form to commence the Associate Lease application process. This will be used to prepare the Agreement for signing by your associate as the next step in the process. Please submit this form with supporting documentation to [info@salarymasters.com.au](mailto:info@salarymasters.com.au) or call us on **1300 303 357** for further details.

### Your Details

Full Name			
Residential Address			
Mobile Phone Number		Work Phone Number	
Email Address			
Payroll Number			

### Your Employer Details

Company Name			
Address			
HR Contact Name			
HR Contact Email Address			
HR Contact Phone Number			

### Associate Details

Full Name			
Residential Address			
Contact Number			
Email Address			
ABN Number#1		GST Registration No.#2	
Vehicle Owner#3			

#1 An ABN is mandatory for Associate Leases. This can be obtained free of charge through the Australian Business Register.

#2 GST registration is not mandatory.

#3 The Associate must own the vehicle, either outright or with an existing loan arrangement. A copy of the registration form, or similar documents, from your road authority showing the vehicle is registered in the name of the Associate will be required to support this Associate Lease Request.

## Rental Details

Period of Agreement#1			
Frequency of Payments Required#2			
Bank Account Name for Payments#3			
BSB		Account Number	

#1 An initial period is required for calculations purposes. Associate Leases may be extended, can cease with 7-day written; and automatically cease if employment is terminated.

#2 This would normally be the frequency the Employee is paid by the Employer.

#3 We suggest a sperate bank account is maintained for this purpose for ease of Associate's reporting but it isn't mandatory.

## Vehicle Details

Registration Number			
Make and Model			
Body Type/Variant			
Petrol/Diesel/LPG		Auto or Manual	
Year of Manufacture			
VIN Number			
Engine Number			
Current Odometer Reading			
Estimated Market Value		Estimated Annual Kms	
State Registered			
Annual Insurance Premium			
Date Insurance Paid Up To			

### Note:

SalaryMasters will now prepare suggested calculations for both rental amount and the running expenditure allocation amount (includes fuel, servicing, tyres, registration and insurance renewals). If the Employee and the Associate both agree with the amounts, a formal Associate Lease Agreement will be prepared for signing by all parties. Salary deductions will then commence, as well as regular payments made to the Associate for the full amount. The Associate will then be responsible for paying all running expenditure costs as they arise.

## FORM C – OTHERWISE DEDUCTIBLES EXPENSE CLAIM FORM

This form is used to apply for Otherwise Deductible Claims only. Please submit this form with supporting documentation to [info@salarymasters.com.au](mailto:info@salarymasters.com.au) or call us on **1300 303 357** for further details.

### Your Details

Full Name inc. Title			
Date of Birth			
Residential Address			
Work Phone Number		Mobile Number	
Work Email Address			
Personal Email Address			
Payroll Number			

### Your Employer Details

Company Name	
Payroll Contact Name	
Payroll Contact Phone Number	
Payroll Contact Email Address	

### Claim Form

Item	Value incl GST	No. of Pay Periods#1	Bank Account Name#2	BSB Number	Bank Account Number

#1 One-off items are typically processed in one pay period but can be split over several periods if required.

#2 There may be fees associated with this claim. Please contact us for further details.

### Declaration

- I request SalaryMasters to reimburse me for the above claim items, and I approve amounts to be deducted from my salary to cover this reimbursement.
- I have attached tax invoices, or other supporting documents, and confirm this claim meets ATO requirements.
- I have not previously claimed these expenses through a salary packaging arrangement with my current, or previous, employer.
- All items have been paid for by myself, and I have not received reimbursement from any other party.
- I confirm I will not claim these expenses in my income tax return at the end of the financial year.

Employee Signature: \_\_\_\_\_ Date:            /            /

## FORM D – EXPENSE CLAIM FORM

This form is to submit manual reimbursement claims against your living expenses, meal entertainment and venue hire expenses, and/or car parking expenses benefits. Please submit this form with supporting documents to [info@salarymasters.com.au](mailto:info@salarymasters.com.au) or call us on **1300 303 357** for further information.

### Your Details

Full Name			
Residential Address			
Mobile Phone Number		Work Phone Number	
Email Address			

### Benefit to be Claimed

- Living Expenses
- Meal Entertainment and Venue Hire (only available to employees of FBT Exempt organisations)
- Car Parking

### Banking details (for direct reimbursement)

Account Name			
BSB		Account Number	

- Please deposit funds into my nominated account for out of pocket expense(s) – attached paid tax invoice/proof of payment.

Date of Transaction	Description	Amount (incl GST)

### Declaration

I declare that the expense(s) have been incurred and have not already been salary packaged. I have attached a valid tax invoice/ proof of payment to substantiate my expenses(s). I understand that the claimed expense(s) cannot be used for other tax deduction purposes.

Employee Signature: \_\_\_\_\_ Date:            /            /

## FORM E – AMENDMENT FORM

This form is used for making changes to your personal details and/or salary packaging arrangements. Please submit this form with supporting documentation to [info@salarymasters.com.au](mailto:info@salarymasters.com.au) or call us on **1300 303 357** for further details.

### Change of Personal Details (if applicable)

Full Name inc. Title			
Residential Address			
Work Phone Number		Mobile Number	
Work Email Address			
Personal Email Address			

### Change of Bank Account for Reimbursements

Account Name			
BSB		Account Number	

### Changes of Living Expenses Benefit – Annual Cap \$15,900 or \$9,009 Depending on Your Employer

Item#1	Amount Per Pay Cycle	Bank Account Name #3	BSB Number or Biller Code	Bank Account Number or BPAY Reference
Mortgage#2	\$			
Rent#2	\$			
Personal Loan#2	\$			
Credit Card Repayments#2	\$			
Living Expenses Card#4	\$	N/A	N/A	N/A

#1 You may salary package any combination of items up to the combined annual cap amount.

#2 You must attach evidence of the repayment amounts required (eg a loan statement or rental agreement), and bank statements showing that you are making those payments. Application forms received without these documents cannot be processed and will be returned to you.

#3 This can be your bank account, however payments may be made to third parties if required.

#4 We will contact you with details on how to apply online.

### Meal Entertainment and Venue Hire Benefit – Annual Cap \$2,650

Item#1	Amount Per Pay Cycle
Meal Entertainment Card#2	\$

#1 Please note this benefit is only available to employees of FBT Exempt organisations.

#2 We will contact you with details on how to apply online.

**Declaration**

- In signing this application, I agree to the conditions set by my Employer regarding the management of salary packaging.
- I acknowledge that a variation will be made to my salary package to support my benefit choices.
- I authorise my Employer to vary my annual salary package as necessary to support the costs of benefits chosen and the cost of management and/or administration.
- I confirm I have provided the correct bank account details for the salary packaging transfer. If the wrong account number has been provided, I agree to wear any costs incurred in recovery of the amount.
- I agree and will provide substantiation to SalaryMasters if the status of my loan/mortgage or lease is changed.
- I hereby make application and duly authorise SalaryMasters and my Employer to do all necessary administration tasks and deal in an appropriate manner with any information provided by me or on my behalf to properly manage my salary packaging choices.
- I have read, understood and agreed with **SalaryMasters'** Privacy Policy available at [salarymasters.com.au](http://salarymasters.com.au)

Employee Signature: \_\_\_\_\_ Date:        /        /

HR Signature: \_\_\_\_\_ Date:        /        /

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