



Workplace benefits for you

# Do more with your money – start salary packaging today



Read this FAQ or visit our website to learn how you could benefit

## How does salary packaging work?

In most cases, before you get paid, your employer takes out income tax and deposits what is left over into your account. You then pay for some of your living expenses using this money.

With salary packaging, your employer pays you the same salary but instead of paying all your expenses after you've been taxed, you pay for selected expenses before the tax is taken out. This could lower your taxable income and help you pay less tax

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## The salary packaging difference

Without salary packaging



With salary packaging



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## Is there a catch?

It's a fair question, but no. It's 100 per cent Australian Tax Office-approved, and hundreds of thousands of Australians benefit from salary packaging every year.

Offering salary packaging is a popular way within both the private and public sectors for employers to incentivize staff.

The types of benefits you can salary package, and how much, depends on

what your employer offers, as well as what the Australian Taxation Office allows for your particular industry.

Rest assured, Maxxia's tax and compliance specialists are up to speed with all ATO rulings and developments in Fringe Benefits Tax legislation to ensure we can accurately and efficiently review and service your salary packaging needs.

## Eligibility

### Who is eligible to participate in the employee benefits program?

All full-time, part-time, casuals and employees on a fixed term contract are eligible for salary packaging. The benefits available to you are;

#### **Novated Leases:**

Available from Employment start date to all Full-time, Part-time and Fixed Term Contract employees.

#### **Remote Area Benefits:**

Available to Full-time, Part-time and Fixed Term Contract employees

#### **Maxxia Rewards and Other Salary Packaging Benefits:**

Available from Employment start date for Full-time, Part-time, Fixed Term Contract employees and Casuals. If you are paid by Cleanaway you are eligible for these benefits.

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## Salary Packaging: What can I salary package?



### Eligible benefits for salary packaging include:

- A car via a novated lease
- Eligible work-related items such as portable electronic devices and laptops (only one laptop and one ipad or tablet can be salary packaged per FBT year)
- Financial counselling fees
- Home office expenses



### Work-related Self-education expenses;

If you decide to do further study or training relating to your role such as;

- Prescribed Industrial Waste ticket (PIW) 3 yearly retention
- Dangerous Goods (DG) Transport license
- Vehicle licenses: Medium Rigid (MR), Heavy Rigid (HR) & Muni Combination licence (MC)
- High Pressure Water Jetting (HPWJ) Licence for users (assistants) and operators, RTO tickets MSMSS00003 & MSMSS00004
- Or other courses or seminars relating to your job



## And more



**Work-related professional & trade memberships, union fees and subscriptions**

You can package the annual fees for these services:

- Airport lounge membership
- Disability/Income protection insurance
- Relocation expenses if your employer requires you to move for work purposes



**Remote area benefits for those who live and work in an area that the ATO considers remote**

- Housing employer provided
- Rental assistance
- Reimbursement of interest on your mortgage
- Reimbursement on purchasing or building a property
- Provision of gas/electricity

**For more information on these benefits please visit the Maxxia website at [Maxxia.com.au](https://www.maxxia.com.au) or talk to a Maxxia consultant on 1300 123 123**



## Novated Leasing

### How does a novated lease work?

Cars can be expensive – and a bother to keep track of when it comes to costs and upkeep. By salary packaging a car through Maxxia, you can soften the hip-pocket pain and remove much of the hassle.

Once you've decided on your car (which we can also help with) we establish a simple annual budget that rolls all your car's lease repayments and running costs – including finance, petrol, servicing, registration and insurance – into one regular payment using a combination of your pre- and post-tax salary.

This means potential tax savings, no more juggling bills and due dates, and you could save on GST on the price of a new car as well.

### What cars are eligible with a novated lease?

New, used and even your existing car could all be eligible.

Generally, a car should be no older than 10 years at the end of the lease. Exceptions may be made for prestige or collectable vehicles that retain their value over time. Contact us to determine if your vehicle fits under this exclusion.

Visit our website to find out more  
[www.maxxia.com.au/novated-lease](http://www.maxxia.com.au/novated-lease)

## What is the approval process?

At Maxxia, getting approval for your novated lease is fast and easy. In fact, our customers often tell us that the application form is quicker to complete than most other finance application forms.

Wherever possible, we aim to approve applications within four hours of receiving your request.

## What happens at the end of the lease?

- Near the end of your lease – usually one to five years – we will contact you to discuss your options. You may be able to:
- keep the car: you pay the remaining amount owing on the car (conditions may apply)

- refinance the car (conditions may apply if the car is more than seven years old at the end of the lease, or valued at below \$5,000)
- upgrade to a new car: you would trade in your current vehicle and pay any amount owing
- sell the car: you will need to pay off the remaining amount owing
- Return the car utilising your Residual Protection Cover

Prior to the end of your lease you will receive an email from us that provides information regarding your account and the residual payment you will need to make to your financier.

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## Maxxia Rewards

### What is Maxxia Rewards

The Maxxia Rewards program is available to all employees and offers access to discounts and benefits at selected retail outlets, department stores, attractions, travel, cinemas, restaurants and more. From big name brands to boutique specials, you can reward yourself in hundreds of different ways.

Our secure, online member portal lists a complete directory of daily offers and savings which may include Flight Centre, Coles, David Jones, Ticketmaster, Priceline, JB Hi-Fi and more.

Find out more at:

<https://www.maxxia.com.au/rewards>

# Start doing more with your money



1300 123 123

(8am–7pm, Mon–Fri AEST)



[maxxia.com.au](https://maxxia.com.au)

**Things you need to know:** This general information doesn't take your personal circumstances into account. Please consider whether this information is right for you before making a decision and seek professional independent tax or financial advice. Conditions and fees apply, along with credit assessment criteria for lease and loan products. The availability of benefits is subject to your employer's approval. Maxxia may receive commissions in connection with its services.

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