

How to make the most of your benefits above the cap

Frequently asked questions.

What can I package above my cap limit?

Employees who work in charities, not-for-profit organisations and private and public not-for-profit hospitals have a range of benefit expense items they could package above their salary packaging Fringe Benefits Tax (FBT) cap limit.

Salary packaging expense items using your pre-tax salary means you could pay less tax and end up with more money to spend.

The table below shows items which are commonly packaged above the salary packaging FBT cap limit – these items are FBT free (i.e. they do not attract FBT).

Benefit items (FBT free) above the cap
Meal Entertainment up to \$2,650 per FBT year
Work-related self education
Work related expenses – portable electronic devices (laptops, notebooks, tablets, PDAs, electronic diaries, mobile phones); printers; tools of trade; computer software; protective clothing.*
Professional memberships and subscriptions
Work related newspapers and periodicals
Disability/income protection insurance
Financial counselling fees

*Note: May be subject to your specific employer's policy and further limits may apply to electronic devices.

You can also package a number of concessional tax benefit items above the salary packaging FBT cap. Concessionally taxed benefit expense items are taxed at a considerably lower rate than the current FBT rate of 47%. The most common is a car via a novated lease and additional superannuation contributions.

For the full range and further information of benefit items above the cap, please call us on **1300 123 123**.

Meal Entertainment

Under this benefit, you could choose to package the cost of dining out with friends and family, using your pre-tax dollars.

The Meal Entertainment benefit is subject to a single annual cap limit of \$2,650 each FBT year and will appear as a reportable fringe benefit on your Payment Summary each year. This cap limit is **in addition** to the existing salary packaging FBT cap limit for everyday living expenses (e.g. mortgage, rent) - and does not affect this benefit in any way.

Live, spend and save smarter with the Maxxia Wallet

The Maxxia Wallet¹ is a card that gives you simple access to your Salary Packaging and Meal Entertainment benefit money, allowing you to live, spend and save smarter.

Your before-tax dollars are loaded onto your card by Maxxia, making it easy to pay for salary packaging and meal entertainment expenses when you're out and about, paying online or over the phone. You can use your card to pay for groceries, shopping, fuel, bills, dining out with others and much more.

For more information and to see the Product Disclosure Statement, go to live.maxxia.com.au or get in contact with us.

Other FBT free expenses

You could claim one tablet and one laptop per FBT year and/or other work related expenses, such as work-related education, professional memberships and subscriptions, with your employer's approval.

How can I claim these benefits?

There are several ways you can submit claims for reimbursement of work related expenses:

1. Maxxia Online
2. Maxxia app
3. Submitting a Claim Form to Maxxia by post, fax or email.

Maxxia Online is the easiest way to submit a claim from your desktop computer. You can quickly upload scanned copies of your receipts and lodge them online.

The Maxxia app can be used from any mobile device, such as a smart phone or tablet, and with in-built camera functionality to upload receipts, it's as simple as 'click, claim and go!'

To start claiming online with Maxxia Online and the Maxxia app, you will first need to register with Maxxia Online and provide us with your reimbursement bank account details.

Making a manual claim

You can only submit manual claims for work related expenses, self-education and vehicle running expenses. Submit the relevant claim form, including the associated tax invoices and receipts. Forms can be located at maxxia-sagov.com.au. Maxxia recommends keeping copies of the claim form and receipts you submit in the event they are lost in the mail or you need to refer to them in the future.

Frequently asked questions.

How to make the most of your benefits above the cap cont.

If you wish to claim a Work Related Expense as described above, you will need to complete a Work Related Expense Claim Form, and have the claim form signed by your manager before submitting to Maxxia with a copy of the receipt for the item you are claiming.

Other FBT free items can be claimed by completing a Salary Packaging Expense Claim Form, and submitted with an original receipt/tax invoice.

Can I set up ongoing deductions to cover these claims?

You can also choose to set up regular deductions that will accumulate in your salary packaging account until you submit a claim for reimbursement. Maxxia collects the funds from your income pre-tax and holds it in your account until we process the claim to pay the funds back to you.

We then credit your bank account with the amount claimed (or a part payment if there are insufficient funds in your salary packaging account). If the claim is greater than the balance in your account, we continue to reimburse you each pay until the claim is paid in full. The deductions received from your pay will then again accrue in your Maxxia salary packaging account. If you wish to be reimbursed for your claim over a certain number of pay cycles, please advise us on your claim form.

Please note, you must nominate an amount which is less than your total taxable income for each pay otherwise Maxxia will not receive any funds from your employer.

What is the processing time for a manual claim?

Maxxia endeavours to process your claim within two business days of receipt, however in times of high volume, there may be a slight delay. Please note, if you submit your claim through express or registered post, our processing team will not receive your claim until the day after it has been registered as delivered.

If you wish Maxxia to alter your deductions to pay out your claim, you need to submit it no later than two weeks prior to your next pay. This allows Maxxia enough time to receive your claim and contact your employer to vary your deductions.

Need more information?

Contact our friendly Customer Care Team on **1300 123 123**.

IMPORTANT INFORMATION

1. The Maxxia Wallet card is issued by Heritage Bank Limited, ABN 32 087 652 024, AFSL 240984, and arranged by Maxxia as Authorised Representative of EML Payment Solutions Limited, ABN 30 131 436 532, AFSL 404131. We recommend that you obtain a copy of the Product Disclosure Statement (PDS) before making a decision to apply for your Wallet. A copy of the PDS can be obtained from live.maxxia.com.au.

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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