

We can help you maximise your workplace benefits

To find out how you could save on tax
with salary packaging, read this guide,
visit maxxia.com.au or call 1300 123 123.



NSW Ambulance

Maxxia



Get more from your salary. Join your workplace benefits program today.



NSW Ambulance offers you workplace benefits, such as salary packaging, Meal Entertainment and leasing a car, to recognise and reward you for your hard work.

As a NSW Ambulance employee you could reduce your income tax by salary packaging. Salary packaging is permitted by the Australian Taxation Office and allows you to pay for certain expenses with before-tax dollars.

You could salary package your mortgage, rent, gas or electricity bills, groceries and much more.

You don't have to be a high income earner or manager, if you expect to pay income tax you could save.

Maxxia: your workplace benefits partner.

NSW Ambulance has chosen Maxxia to administer its workplace benefits program. We are the largest and most trusted provider of salary packaging services throughout Australia.

- Close to 30 years of experience
- Payments are made on time
- 24/7 access to your online account
- Exceptional customer service
- Customer Advocate

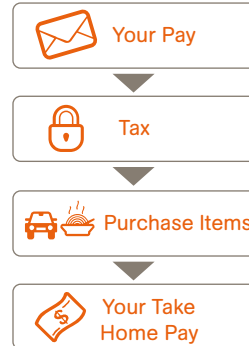
 Call 1300 123 123

 Visit maxxia.com.au

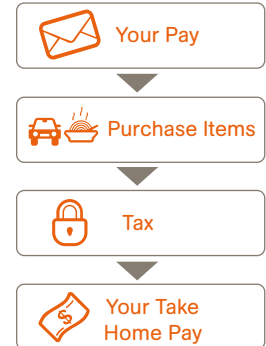
Why salary package?

By paying for things with money from your salary before tax, you could pay less tax and end up with more spending money.

Current Pay Structure



With Packaging



Let's show you the difference in your take home pay when you salary package up to \$9,010 in living expenses.

Potential tax benefit of salary packaging living expenses

Annual Salary (ex. super)	Net Annual Benefit	Net Fortnightly Benefit
\$30,000	\$1,250	\$48
\$40,000	\$1,257	\$48
\$50,000	\$1,855	\$71
\$60,000	\$1,855	\$71
\$70,000	\$1,855	\$71
\$80,000	\$1,855	\$71

Please refer to back page for assumptions. Includes 50 per cent tax share arrangement.

As a NSW Ambulance employee, your salary packaging program is based on a 50 per cent tax share arrangement with your employer. This means that half of your tax savings are shared with NSW Ambulance to contribute to the great work they do and half go back to you. These tax benefits could boost the take home value of your pay and you could access these potential savings right now.

What can I salary package?

You can select from a range of benefits up to a maximum cap limit of \$9,010 each Fringe Benefits Tax (FBT) year (1 April – 31 March).¹ There are also additional benefits you can choose to salary package above the cap limit.

Within the \$9,010 cap limit.

- mortgage or rent payments
- Salary Packaging Payment Card to pay for living expenses (including groceries, clothes, gas and electricity)
- personal loan repayments
- private health insurance premiums
- HELP repayments.

On top of the \$9,010 cap limit

- Meal Entertainment expenses²
- a car via a novated lease³
- airport lounge membership.

Tell me more...

Salary Packaging Payment Card – living expenses

The Salary Packaging Payment Card is a convenient way to make everyday purchases, such as groceries and clothing, using before-tax dollars. You can use the card wherever Visa is accepted. Just choose how much of your before-tax salary (up to the cap limit of \$9,010) you would like to put towards the card.

Meal Entertainment

Under this benefit, you could choose to package the cost of dining out with friends and family, locally or overseas.

The Meal Entertainment benefit is subject to a single annual cap limit of \$2,650 each FBT year.

This cap limit is **in addition** to the existing \$9,010 cap limit for everyday living expenses (e.g. mortgage, rent) - and does not affect the claiming of these benefits in any way.

A Meal Entertainment Payment Card⁴ is a great way you could save every time you dine out with family and friends - simply by paying for your bill with before-tax dollars loaded onto the card! Just dine, swipe and save!

Novated leasing

Novated leasing is a very convenient way to run your car – and it could offer considerable tax savings no matter if you drive your car a little or a lot.

Maxxia can help you source a new car at a competitive price and we will arrange a budget which includes your lease repayments and car running costs. This means you don't have to budget separately for fuel, registration, roadside assistance, insurance and other running costs throughout the year because it's included in **one easy payment** drawn from your salary **each pay**.

As a NSW Ambulance employee, you can package a novated lease on top of your \$9,010 cap limit² and benefit from:

- fast finance approval
- no GST on cars purchased through a dealership
- convenience – we can do the shopping around for you and deliver a great deal on price
- discounts on tyres
- regular servicing and pre-authorized maintenance.

Potential tax benefit of salary packaging a car plus \$9,010

	Annual Salary (ex. super)	Net Annual Benefit	Net Fortnightly Benefit
If you lease a car to the value of \$34,000 on a 4 year term, at 35% residual value and travel 15,000 kms annually	\$40,000	\$839	\$32
	\$60,000	\$1,366	\$52
	\$80,000	\$1,366	\$52
	\$100,000	\$1,393	\$54

Please refer to back page for assumptions. Includes 50 per cent tax share arrangement.

If you're new to leasing, call us for a no-obligation quote on **1300 123 123**.

Am I eligible?

NSW Ambulance offers salary packaging to full-time, part-time and casual employees.

If you have a HELP debt, you could still salary package and save – talk to Maxxia to find out more.

How much does it cost?

Maxxia administers all your salary packaging arrangements. Fees for this service are paid to Maxxia from your before-tax salary and include GST. NSW Ambulance subsidises the fees and the amount payable by you is listed below.

Benefit	Fortnightly Fee (Incl. GST)	Annual Fee (Incl. GST)
All inclusive salary packaging fee (includes Meal Entertainment)	\$2.28	\$59.40
Fully maintained Novated Lease	\$2.53	\$66.00

Fees and charges current as at October 2016.

Getting started

For salary packaging and novated leasing:

Step 1 Call **1300 123 123**.

Step 2 A customer service representative will guide you through your benefit options.

Step 3 We'll set up your salary packaging arrangements as directed by you.



Interpreter service

If you need to talk with us and have difficulty speaking or understanding English, call the Telephone Interpreter Service on 131 450 and ask them to call Maxxia on 1300 123 123 Monday to Friday, 8:00am to 7:00pm (AEST).

Need more information?

To download the NSW Ambulance Salary Packaging Policy, visit maxxia.com.au/my-hub and login with the following details:

EmployerCode: AMBHD



Notes

1. Public and private not-for-profit hospitals have a capping threshold (being a grossed up taxable value of \$17,000 placed on the amount of fringe benefits they may provide to employees each FBT year without FBT applying. The maximum amount of \$9,010 has been determined using a gross up rate of 1.8868 and assumes that the payments are not subject to GST. Where the payments are subject to GST this amount will be reduced to \$8,172 and the gross up rate of 2.0802 should be used to determine the grossed up taxable value of the benefits provided.
2. The Meal Entertainment benefit is subject to a single annual cap limit of \$2,650 each FBT year (from 1 April to 31 March the following year).
3. A novated lease can be packaged above the cap limit where the Employee Contribution Method is used. Only permanent part-time and full-time staff are eligible to salary package a novated lease.
4. Participation in the Meal Entertainment Program and use of the Meal Entertainment Payment Card are subject to merchant acceptance. Reimbursements may be claimed manually if the Meal Entertainment Payment Card is not accepted and your employer allows manual reimbursement.

Assumptions: In the examples FBT rates effective 1 April 2018 and PAYG tax rates effective 1 July 2018 have been used, and Fees and Charges are included. Tax, benefit and Medicare levy calculations are approximate, and assume no other taxable income is received. HELP repayments and taxation surcharges are excluded. Net annual and fortnightly benefits include 50% tax share arrangement with your employer.

Novated Lease example: The estimated potential tax benefit is based on the assumption that you would have paid for the lease from your after-tax salary (as opposed to salary packaging those payments from your before-tax salary, or a combination of your before and after-tax salary). The estimated annual benefit will vary depending upon salary, employment circumstances,

selected benefits and applicable tax treatment. This example assumes that benefits to the value of \$9,010 (excluding GST) are already packaged and that the novated lease is in addition, a 4-year lease term, an annual distance travelled of 15,000kms and a 35% residual value. Net annual and fortnightly benefits include 50% tax share arrangement with your employer. The base value of the vehicle for FBT purposes is \$31,971. The total amount financed is \$31,568 including on-road costs. The estimated annual operating costs are \$13,946 which includes estimates of fuel, maintenance, registration, comprehensive insurance and fleet management fee. GST of 1/11th is payable on your ECM contributions.

Important information: 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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