



Take full advantage



Want a new car?

Save up to
\$29,072 over the
life of your lease[#]

You are now able to salary package your next car and pay no Fringe Benefits Tax*

*Conditions apply. See inside for details.



Key benefits of salary packaging your new car:

- No Fringe Benefits Tax
- No GST paid on the purchase price – save 10%
- Lease payments paid from pre-tax dollars
- GST credit on items packaged
- You find the car – or we find it for you
- The vehicle may be leased for 100% private use
- More than one vehicle may be leased with employer consent

Salary packaging your new car is easy with **Remunerator**.

Simply call **1800 501 703** or email **novated@remunerator.com.au** if you want a new car with **no Fringe Benefits Tax***.

*FBT payable only if budgeted annual kilometres are not achieved.

Want a new car?

You are now able to salary package your next car and pay no Fringe Benefits Tax*.

You don't need to be on a high salary to benefit from the **tax advantages**.

When you take full advantage of salary packaging with **Remunerator** you also **save 10% on the purchase price** of your new car – and pay no GST on all your running costs and maintenance.

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An example of how it works...

Example based on an employee earning \$60,000 p.a., vehicle worth \$30,000

Annual Distance Travelled	15,000km	15,000km	25,000km	45,000km
Item	No Packaging	Packaging	Packaging	Packaging
Gross Annual Salary	\$ 60,000	\$ 60,000	\$ 60,000	\$ 60,000
Pre-tax car running & lease costs ³	\$ 0	\$ 6,788 ¹	\$ 11,603 ¹	\$ 17,632 ¹
GST on Employee Contribution	\$ 0	\$ 515 ⁴	\$ 283 ⁴	\$ 180 ⁴
Less GST Refund	\$ 0	\$ 1,144 ⁵	\$ 1,394 ⁵	\$ 1,894 ⁵
Tax incl. Medicare Levy	\$ 13,500	\$ 11,361	\$ 9,845	\$ 7,945
Net Salary	\$ 46,500	\$ 41,850	\$ 38,552	\$ 34,442
Post-tax Employee Contribution	\$ 0	\$ 5,660 ²	\$ 3,113 ²	\$ 1,981 ²
Post-tax car running & lease costs ³	\$ 13,077	\$ 0	\$ 0	\$ 0
Net cash salary	\$ 33,423	\$ 36,191	\$ 35,439	\$ 32,441
Net benefit from packaging	\$ 0	\$ 2,768	\$ 4,766	\$ 7,268
Net saving over the life of the lease	\$ 0	\$ 11,072	\$ 19,064	\$ 29,072 [#]

¹ Note: pre-tax car running and lease costs reduced by amount of Employee Contribution

² Employee contribution = FBT Value x Statutory Rate

³ Running cost includes 48 month lease with 45% residual, petrol, oil, registration, insurance, servicing

⁴ GST payable by employee on post tax contribution

⁵ Input tax Credit passed back to employee

Salary packaging fee not included. Figures are for illustration purposes only.

Taxation calculations are according to our interpretation of current legislation.

Figures may change at any time and are no substitute for legal or other professional advice.

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All Remunerator Clients receive **FREE** Buyers Advantage Membership



The Buyers Advantage Card or offer is not a feature of SAGSSA

*For more information visit
www.remunerator.com.au

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SAVE thousands
\$\$\$ on everyday items,
including groceries, petrol
and more



Take full advantage

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