



Salary packaging means more money to spend on the things that matter by reducing the tax you pay. By choosing to salary package, you allocate a portion of your pre-tax income to the payment of your expenses. Because you only pay income tax on the remaining pay, you pay less tax and increase your take home pay.

**What can you salary package?** The top three most popular expenses to salary package are:

### 1. General Living Expenses

Use up to \$15,900 per year<sup>1</sup> (equal to \$611.54 per fortnight) of your pre-tax income for expenses you are already paying, including:

- rent or mortgage payments
- credit card and personal loan payments
- household utilities such as gas and electricity
- car expenses including petrol and registration

### 2. Entertainment Benefits

Capped at \$2,650 per year<sup>1</sup>, Entertainment Benefits are in addition to Everyday Purchases and include:

- meals and drinks consumed in a restaurant, café or hotel
- holiday car hire and/or accommodation
- reception venue hire
- external catering costs paid by you for private events



### Access your funds whenever and wherever you need them

AccessPay's 2-in-1 Salary Packaging and Meal Entertainment card<sup>2</sup> gives you instant access to your salary packaging funds. So with AccessPay, you're never out of pocket, you just pay as you go. You'll also have access to savings and special offers through our Everyday Savings program.

You can also claim your salary packaging funds by authorising AccessPay to make direct payments on your behalf for recurring expenses, or you can submit a claim for the reimbursement of payments you have already made.

### 3. A car (new or used)

Salary packaging a car – also known as a novated lease – is one of the most cost effective ways to buy and run a car. Like other salary packaging arrangements, you'll receive great tax savings, on the finance and running costs. And coupled with our huge, nationwide buying power and no GST on the purchase price, you'll save thousands more before you've even taken delivery of your car.



### How much could you save?

Vanessa is a casual earning \$35,000 a year. She salary packages \$611.50 per fortnight to her everyday living expenses.

**This increases her take home pay by \$3,721 per year<sup>3</sup>.**



### Getting started

AccessPay provides salary packaging to our organisation. Getting started is easy – here's how!

- **Make a personal appointment** at your preferred time with an AccessPay advisor.
- **Apply online** with our quick and easy-to-use application process at [accesspay.com.au](https://accesspay.com.au).

### Need more information?

Visit [accesspay.com.au](https://accesspay.com.au)