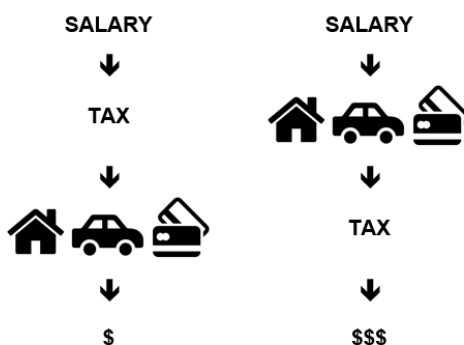


1. What is Public Benevolent Institute (PBI) salary packaging?

Salary packaging is the arrangement to deduct an agreed amount from an employee's pre-tax wage in exchange for Northside paying for their nominated benefit or personal expense on their behalf. After your salary packaging amount has been deducted from your fortnightly wage, your tax payments will be calculated on the remaining amount, meaning you will pay less tax. Public Benevolent Institutions such as not-for-profit organisations can salary package up to \$15,900 into general expenses such as mortgage, rent, credit card, personal loan and others.

2. How will my pay change if I salary package?

Northside will deduct an agreed amount from your wage before tax each fortnight. This amount will then be sent to our salary packaging provider, AccessPay, to make either direct payment to your nominated personal expense/s or to your bank account the day after the salary payment date. The remaining amount becomes your new taxable income.



3. How does salary packaging affect my tax return?

Money that would have previously been paid as tax will now go towards your salary packaged expenses and the gross income specified in your Payment Summary at the end of the financial year will reflect this lesser value. Salary packaging provides a benefit in most cases, however, if you make government payments such as Child Support or HECS, you may incur a Fringe Benefits Tax (FBT) liability. We recommend speaking with an AccessPay consultant to understand how this will affect you.

4. How will my pay be affected by my HECS/HELP Educational debt?

In most cases, HECS/HELP repayments increase as a result of salary packaging. Your HECS debt will be paid off quicker, however you may not receive as much in your take home pay. We recommend speaking with an AccessPay consultant who can calculate your net benefit amount.

5. Is PBI salary packaging available for full time, part time and casual employees?

Salary packaging is available to all Northside full time, part time and casual employees, however, only those who earn over the current tax free threshold of \$18,200 per annum will receive the benefits of salary packaging. The benefit amount vary based on salary.

6. What is the meal / entertainment / holiday benefit?

PBI employees are also eligible for an additional amount of \$2,650 packaging benefit per year, to spend on meals, drinks, accommodation or car hires. Similar to the general expenses packaging, an agreed amount will be deducted from your pre-tax wages to be used for these expenses.

7. How can I apply and/or change my current salary packaging allocations?

You can apply for salary packaging over the phone, online or by filling out a paper form. Once you have an account with AccessPay, you can make changes to your salary packaged expenses or cancel the services at any time. Please visit <https://accesspay.com.au/> or call Customer Service on 1300 133 697 to get started.

For further information, please book an appointment with a consultant from AccessPay or contact Human Resources