

Terms and Conditions

1. All salary packaging arrangements must be on a prospective basis.
2. Additional superannuation contributions from pre-tax salary are subject to 15% contributions tax. The taxation treatment of superannuation benefits received through salary packaging may differ from the taxation of superannuation received through contributions from post tax salary.
3. Only one portable electronic device may be salary packaged each FBT year in order to obtain the exemption from FBT and must be primarily for work related purposes.
4. Where a loan is packaged, you must not draw down on salary packaged funds from that loan without providing substantiation that the loan draw down was used for allowable packaging benefit items.
5. Cash advances on credit cards cannot be salary packaged. If you fail to declare cash advances/withdrawals and seek payment of a credit card account, which includes same, you accept responsibility for any subsequent taxation and penalty charges that may be imposed.
6. In accepting this offer of salary packaging you confirm that the benefit items selected for the package are legitimate expense items, and are funds availed of by you under the salary package arrangement.
7. Additional fees and charges may apply. Please refer to your employer's salary packaging information booklet for further details.
8. Any taxes, charges, fees, or other costs associated with salary packaging shall be the responsibility of you as the Employee. You must pay the fees for salary packaging in accordance with the arrangement terms.
9. On completion of the package year the balance in the fund will be rolled over to the next package year.
10. The components of the salary package may be changed as near as practical but prior to the completion of the package year which shall end as at 31st March of each year, with the consent of your Employer. Additional changes may incur an amendment fee payable to RemServ, except where there is inclusion of a motor vehicle; separation from your spouse; death of your partner or spouse; divorce; ill health; extended leave including parental leave; or substantial change to the salary (decrease of more than 10%).
11. The Employer and RemServ are not liable for taxation, charges, fees, costs or any other liabilities, judgments, penalties or outcomes suffered or incurred by you as a result of entering into, or arising out of, this salary package arrangement and in signing this application you indemnify your Employer and RemServ in respect of any such taxation, charges, fees, costs, liabilities, judgments, penalties or outcomes that your Employer and RemServ may suffer.
12. FBT liability is your responsibility and your signature on this application agrees to indemnify your Employer in respect of any FBT liability borne by your Employer arising out of your salary packaging arrangement.
13. In the event that there are changes relating to Fringe Benefits Tax (FBT) legislation, any introduction of any State equivalent or the way in which any Fringe Benefits Tax legislation is interpreted, the arrangement will be renegotiated between RemServ and your Employer.
14. It is your responsibility to advise RemServ of any non salary sacrifice benefits (NSSB) (eg a motor vehicle) provided to you by your Employer which form part of any Fringe Benefits Tax (FBT) concession. Any FBT liability incurred as a result of an NSSB or your packaging arrangement is your responsibility and your signature on this application agrees to indemnify your Employer in respect of any FBT liability borne by your Employer arising out of your salary packaging arrangement.
15. Your annual salary packaging allocation may not take into account the total Fringe Benefits Tax (FBT) liability of your salary packaging. RemServ will, where applicable, arrange with your employer for the inclusion of any additional FBT in your annual salary packaging allocation based on your completed salary packaging application form.
16. A fuel card must be packaged either directly through the motor vehicle financier, or with RemServ if packaging a novated lease motor vehicle.
17. If any part of the salary package has been paid in advance by the Employer or RemServ and this arrangement is subsequently terminated for whatever reason, the amount which has been paid is more than the pro-rata entitlement at the date of termination, shall be deducted from your termination of employment payment from your Employer in the calculation of all statutory leave entitlements by the Employer. If your termination of employment payment is not enough to cover the deduction, your Employer may recover the difference from you as a debt due to your Employer. Where there is a statutory obligation on you to pay entitlements to the Employer, you undertake to pay immediately the equivalent of

such amounts to your Employer in reduction of any amount owing under this agreement.

18. In the event of cessation of employment or promotion, assignment, redeployment, transfer or secondment out of the Employer, you must immediately notify RemServ. You may elect at any time to cease salary packaging by giving at least twenty-one days notice in writing to RemServ and your Employer. Your annual administration fee will still be payable if ceasing in less than twelve months from your start or anniversary date and must be paid prior to cessation. You may recommence salary packaging only with the agreement of your Employer and a reintroduction fee of \$50.00 may, at the discretion of RemServ, apply. This fee will be payable to RemServ by the Employee. Any additional costs incurred as a result of termination or cessation of your salary package will be your responsibility. Subject to your salary packaging information booklet.

19. In the event of your termination of employment with your Employer for any reason whatsoever, the calculation of all statutory leave entitlements such as long service and recreation leave shall be at the rate applicable to your substantive salary.

20. In signing this application you acknowledge that you have received independent financial advice or have chosen not to consult a qualified financial adviser for yourself and on behalf of your heirs, personal representatives and next of kin release and indemnify your Employer and Remuneration Services (Qld) Pty Ltd, their administrators, partners, agents and/or employees from and against all actions, claims, demands and proceedings whatsoever which may arise in connection with this arrangement and willingly agree to comply with the stated and customary terms and conditions for participation.

Important information

This document has been prepared without consideration of the particular investment objectives, financial situation and personal needs of individual employees.

RemServ provides administration and referral services on behalf of employers. It does not provide any form of financial, taxation, or financial product advice to employees on the relative merits of package programs or on any other basis.

RemServ may receive commissions or rebates in connection with some services it provides or arranges to be provided by third parties. By appointing RemServ and utilising its services, you consent to the receipt of such commissions and rebates by RemServ and consent that RemServ is not required to make specific disclosure to you of the amount of such receipts or the manner in which those receipts are calculated.

Privacy Policy

RemServ is bound by the National Privacy Principles of the Privacy Amendment (Private Sector) Act 2000 (Cth), and we have procedures in place to ensure the confidentiality of personal client information.

Our Privacy Policy regulates the type of personal information we collect as well as the use of the personal information. Your personal information is required by RemServ in order to provide salary packaging services.

You can obtain a copy of our Privacy Policy by contacting us on 1300 30 39 40 or from our website www.remserv.com.au.

Step Two – Choose your benefits and calculate amounts (excluding novated lease) Please enter the amount for the items you have chosen. Please leave blank those items not packaged. Make sure you include the fact form pages so that RemServ can make the payments correctly.

Items attracting FBT	Amount to package per FBT year	Information page(s) needing completion
<input type="checkbox"/> Child care fees	\$	Include Child Care Fact Form
<input type="checkbox"/> Credit Card	\$	Include Credit Card Payments Standard Fact Form
<input type="checkbox"/> Financial adviser fees	\$	Include Financial Adviser Fee Fact Form
<input type="checkbox"/> Home loan	\$	Include Home Mortgage Fact Form
<input type="checkbox"/> Home rental	\$	Include Home Rentals Fact Form
<input type="checkbox"/> HELP/School fees	\$	Include HELP / School Fees Fact Form
<input type="checkbox"/> Health insurance	\$	Include Health Insurance Fact Form
<input type="checkbox"/> Personal loan	\$	Include Personal Loan Fact Form
<input type="checkbox"/> Salary Packaging Payment Card	\$	Include Salary Packaging Payment Card Fact Form
<input type="checkbox"/> Savings/investment schemes	\$	Include Savings Investments Schemes Fact Form
<input type="checkbox"/> Trauma/life insurance premiums	\$	Include Trauma Life Insurance Fact Form

Items attracting **FBT and GST**

<input type="checkbox"/> Aged and disabled care payments	\$	Include Aged & Disabled Care Fact Form
<input type="checkbox"/> Club/association membership subscriptions	\$	Include Club Association Fact Form
<input type="checkbox"/> Motor vehicle operating expenses (not novated lease)	\$	Include Motor Vehicle Operating Expenses Fact Form
<input type="checkbox"/> Private travel	\$	Include Private Travel Fact Form
<input type="checkbox"/> Utility (household bills) expenses	\$	Include Utilities Fact Form

Items **exempt** from FBT

<input type="checkbox"/> Airport lounge membership	\$	Include Airport Lounge Membership Fact Form
<input type="checkbox"/> Disability/income protection insurance	\$	Include Disability Income Protection Fact Form
<input type="checkbox"/> Financial adviser fees	\$	Include Financial Adviser Fee Fact Form
<input type="checkbox"/> Home office expenses	\$	Include Home Office Fact Form
<input type="checkbox"/> Meal Entertainment Payment Card	\$	Include Meal Entertainment Payment Card Fact Form
<input type="checkbox"/> Portable electronic devices (primarily for work related purposes)	\$	Include Portable Electronic Devices Fact Form
<input type="checkbox"/> Professional memberships and subscriptions	\$	Include Professional Membership Fact Form
<input type="checkbox"/> Self education expenses	\$	Include Self Education Expenses Fact Form
<input type="checkbox"/> Tools of Trade	\$	Include Tools of Trade Fact Form
<input type="checkbox"/> Venue Hire	\$	Include Venue Hire Expense Payments Fact Form
<input type="checkbox"/> Work related travel	\$	Include Work Related Travel Fact Form
<input type="checkbox"/> Superannuation	\$	Include Superannuation Fact Form

Interested in packaging a car? Contact **RemServ Fleet** for an estimate on **1300 73 14 29**.

Total yearly cost of all items above	\$	
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The administration fee applicable will be added to your package and be deducted from your pre-tax pay. Please refer to your salary packaging information booklet for details of the administration fees payable.

<input type="checkbox"/> Please complete this section if it applies to you. It is your responsibility to ensure that any additional fringe benefits are reviewed as part of your salary packaging as there are fringe benefit tax implications.	
I have non salary packaged fringe benefits (eg car or mobile phone provided by the employer). The Grossed Up Taxable Value (GUTV) per year (estimate) is:	\$

Please contact (tick one) **Me** **My financial adviser** if any clarification is required for my application. *Please include a Third Party Authorisation form available from the RemServ web site, if you wish your adviser to speak to RemServ on your behalf on an ongoing basis.*

Motor Vehicle Operating Costs for Novated Lease

Registration
 I will submit the invoice(s) for payment.
 I will submit the invoice(s) and receipt(s) for reimbursement.

Total amount to package per year for registration	
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Maintenance
 I will submit the invoice(s) for payment.
 I will submit the invoice(s) and receipt(s) for reimbursement.

Total amount to package per year for vehicle maintenance	
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Fuel
 I am packaging a novated lease and will package a fuel card.
 Fuel card will be provided with my lease through the financier.
 I require a RemServ issued BP / Caltex fuel card and will submit details below.

Total amount to package per year for fuel	
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Please supply me with a

BP fuel card and / or Caltex fuel card

for the vehicle listed below.

Fuel cards can only be issued after the terms and conditions are signed and where all required information is provided. If you do not have all the details below, you can still sign the form and then call RemServ with the details as soon as you have your car. RemServ will order the fuel card once these details are complete.

REGISTRATION NO:	
MAKE:	
MODEL:	
COLOUR:	
FUEL TYPE:	
STARTING ODOMETER READING:	

I understand that my BP / Caltex Fuel card is a credit card only and payment of the account is ultimately my responsibility. It is understood that RemServ will undertake to pay my account as part of my salary packaging agreement. If at any time my salary packaged funds are insufficient to cover the amount due, it is agreed that RemServ will pay the shortfall on my behalf and any amount paid will be reimbursed to RemServ by me.

It is further agreed and acknowledged that if at any time I cease salary packaging with RemServ any amount owing on my BP / Caltex fuel card may be paid by RemServ out of my trust fund and if my trust fund is insufficient to clear the amount owing on my BP / Caltex fuel card, any shortfall will be reimbursed to RemServ by me.

Signed: Date:

Name:.....

<u>Insurance</u>	
Name of Insurer: _____	
Payment Amount: \$ _____	
<input type="checkbox"/> Option 1 – Irregular or Single payments only.	
Attachment Required: ➤ Submit invoice for payment; or ➤ Submit the invoice and receipt for reimbursement.	
<input type="checkbox"/> Option 2 – Regular direct payment to insurer.	
Payments to be made: [] Weekly [] Fortnightly [] Monthly [] Quarterly [] Annual only [] There is a regular due date (eg on 15 th of each month). Please give details: _____	
Attachment Required: ➤ Submit invoice with your application for RemServ to pay this benefit directly to the supplier. ➤ Submit copy of supplier document showing account details if this benefit can be paid directly by electronic funds transfer (EFT).	
<input type="checkbox"/> Option 3 – Regular payment/direct debit to be reimbursed.	
Attachment Required: ➤ Please attach copy of invoice and bank statement showing direct debits and Direct Debit Reimbursement Request.	
Total amount to package per year for novated lease insurance	

Novated Lease Summary

	Per Year
Novated lease total running costs	
FBT provision (where applicable)	
GST on ECM component (where applicable)	

Totals

A	Total before tax pay deduction per year for novated lease	
B	Divide A by 26 (A ÷ 26) fortnights to give the Total Fortnightly Amount Before Tax	
(Please advise number of fortnights if not 26) You will need to send an amendment if from 1 April next year you will package for 26 fortnights.		Number of fortnights _____
C	After tax contribution (ECM) if applicable per year	
D	Divide C by 26 (C ÷ 26) fortnights to give the Total Fortnightly Amount After Tax	
(Please advise number of fortnights if not 26) You will need to send an amendment if from 1 April next year you will package for 26 fortnights.		Number of fortnights _____

Privacy Notice

RemServ is committed to protecting the privacy and rights of its customers. Our [Privacy Policy](#) contains important information about how we collect, hold, use and disclose personal information. It explains what happens if we cannot collect your personal information, as well as how you can access and correct the personal information we hold about you or make a complaint. If you do not wish to receive promotional material from us, or would like a copy of our [Privacy Policy](#), please contact us on 1300 736 662.