

General Goods and Services – Employee services



Employee Information Booklet

PTD0027-16 Salary Packaging Administration Services

Salary Packaging Information Booklet For Queensland Government Employees (excluding Queensland Health Employees)



Queensland
Government



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1. About this booklet

Disclaimer

This booklet provides information on salary packaging administration services. It has been written specifically for you as an employee of the Queensland Government.

Salary packaging is allowed under the *Income Tax Assessment Act 1997* and *Fringe Benefits Tax Assessment Act 1986 (Cth)* and through the standing offer arrangement PTD0027-16 with the Queensland Government.

The information contained in publications relating to salary packaging has been prepared for general information purposes only, without taking into consideration any individual circumstances. Before acting on any of the information contained within the salary packaging publications, you should consider your objectives, financial situation and needs, and if necessary, take the appropriate legal, financial or other professional advice based on your own particular circumstances.

The contents of salary packaging publications should be read carefully to ensure you understand the salary packaging arrangement and the benefit item profiles. The Queensland Government takes no responsibility for any adverse outcomes that may result from an employee deciding to enter into any salary packaging agreement.

The Queensland Government **strongly recommends** you obtain independent financial advice before entering into a salary packaging agreement.

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Any use of this document will be at the risk of the user. Any enquiries relating to the reproduction of these conditions should be directed to:

Queensland Government Procurement
Department of Housing and Public Works
GPO Box 123
Brisbane Qld 4001

More Information

More information about Standing Offer Arrangement PTD0027-16 – Salary Packaging Administrative Services is available at the Queensland Contracts Directory (QCD)

<http://qcd.govnet.qld.gov.au/Pages/Details.aspx?RecID=1696>.

More information about whole-of-government supply arrangements may be obtained at the Department of Housing and Public Works website <https://www.qld.gov.au/gov/procurement>.



2. Definitions

ATO	Australian Taxation Office
Benefit items	items available for salary packaging by the employee and that have been approved by CBRC
Business day	between 9am and 5pm on a weekday other than a Saturday, Sunday or public holiday
CBRC	Cabinet Budget Review Committee
Employee	the person employed by the employer
Employer	Queensland Government agencies, Queensland Government bodies, including statutory authorities and government-owned organisations and entities, as defined by the <i>Financial Accountability Act 2009</i> and the <i>Government Owned Corporations Act 1993</i>
Family member	comprises of: <ul style="list-style-type: none"> the employee's spouse a child, ex-nuptial child, step-child, adopted child, ex-foster child of the employee or employee's spouse a parent, grandparent, grandchild, sister or brother of the employee
FBT	fringe benefits tax, has the same meaning as defined under FBT legislation
FBT legislation	<i>Fringe Benefits Tax Assessment Act 1986</i> and any related tax imposition Act; includes any legislation which is enacted to validate, recapture or recoup the tax imposed by any such Acts
FBT concessional employer	an employer with employees eligible for the FBT exemption cap
FBT exemption cap	a capped FBT exemption which allows for concessional FBT treatment under the respective provisions of the <i>Fringe Benefits Tax Assessment Act 1986</i> and includes those FBT exemption caps for public hospitals (currently \$17,000 grossed up), ambulance services (currently \$17,000 grossed up), and Legal Aid Queensland (currently \$31,000 grossed up)
FBT year	The FBT year runs from 1 April to 31 March each year
Grossed up taxable value	means grossing up the taxable value of a fringe benefit to ensure the same tax is paid as a cash salary and includes the Medicare levy. The gross up rate is either 2.0802 (where there is an entitlement to a GST input tax credit) or 1.8868 (where there is no entitlement to a GST input tax credit)
GST	a goods and services tax imposed by or through the GST legislation
GST input tax credit	the amount of GST payable in respect of any taxable supply, calculated at the rate of GST applicable at the time
GST legislation	<i>A New Tax System (Goods and Services Tax) Act 1999</i> and any related tax imposition Act (whether imposing tax as a duty of customs excise or otherwise) and includes any legislation which is enacted to validate, recapture or recoup the tax imposed by any such Acts
GUTV	abbreviation for grossed up taxable value
Non-salary packaging fringe benefits	any fringe benefit that the employer provides or results from other means than via salary packages administered by the Salary packaging administrator. Non-salary packaging fringe benefits may include, but are not limited to, home garaging of a pool car, private use of a work car, housing assistance, remote area holiday travel, living away from home allowances and salary overpayment loan fringe benefits.
Novated lease	the lease of a vehicle between the employer, employee and the finance company
Payment	the payment of an expense incurred by the employee in respect of salary packaged benefit item/s in an employee's salary packaging agreement
Payroll office	the employer's area within or external to their organisation which is responsible for payroll functions/systems



Pre-tax income	the salary received by the employee before deduction of income tax
Principal	the State of Queensland (acting through the Department of Housing and Public Works – Queensland Government Procurement (QGP))
Reimbursement	the repayment of an expense incurred by the employee in respect of salary packaged benefit item/s in an employee's salary packaging agreement
Salary packaged amount	the amount of salary specified by the employee and advised to the Salary Packaging Administrator for the duration/term of their salary packaging
Salary packaging	an agreement between the employee and the employer which allows an employee's salary to be taken as benefits before tax (payments made by the employer on behalf of the employee for benefits in lieu of salary), in accordance with Australian Taxation Office guidelines expressed in Taxation Ruling TR 2001/10
Salary packaging account	the account where salary packaged amounts are held for the processing of salary packaging reimbursements and/or payments
Salary packaging administration fee	the fees the Salary Packaging Administrator charges the employee and receives in accordance with standing offer arrangement PTD0027-16 from the employer on behalf of the employee for administering the salary packaging arrangement
Salary Packaging Administrator	the person, business, corporation or other entity which enters into the standing offer arrangement PTD0027-16 with the Queensland Government to be a provider of salary packaging administrative services for the employer; also referred to in this guide as Salary Packaging Administrator
Standing offer arrangement (SOA) PTD0027-16	the entire salary packaging arrangement between the Principal and the Salary Packaging Administrator
Total salary	Ordinarily means the total gross remuneration, including salaries, wages and permanent allowances, but excluding overtime. It is, however, subject to any provisions to the contrary as contained in a certified agreement or ruling issued under section 54 of the <i>Public Service Act 2008</i> . Total salary excludes cash equivalent of leave and is therefore out of scope of the salary packaging arrangements.



3. About this arrangement

Queensland Government Procurement (QGP) established Standing Offer Arrangement (SOA) PTD0027-16 for the provision of Salary Packaging Administration Services on 1 April 2016. The arrangement is due to expire on 31 March 2021.

The Salary Packaging Administrators available under the arrangement are:

Remuneration Services (Qld) Pty Ltd (RemServ)

Phone: 1300 30 40 10

<https://www.remervsalarypackage.com.au/>

Smartsalary Pty Ltd (Smartsalary)

Phone: 1300 218 598

<https://qld.smartsalary.com.au/>

4. Salary packaging

Queensland Government employees are able to only:

- Salary package with only one of the two Salary Packaging Administrators per FBT year, unless additional transition periods are approved (see below).
- Request transition between Salary Packaging Administrators during the nominated transition periods (transition periods are usually held in January-February and September-October each year, exact transition dates will be provided to Agencies and published on QCD).

Participation in salary packaging is strictly voluntary and at the sole risk to the employee.

The Queensland Government **strongly recommends** that you obtain independent financial advice.

Salary packaging can be a tax effective way of receiving your salary as a combination of income and benefits. Salary packaging allows you to deduct some of your pre-tax income and use it to pay for benefits.

By reducing your pre-tax income you can reduce the amount of income tax you pay and increase the amount you take home each fortnight.

Your own circumstances will determine whether salary packaging will be a benefit to you. There are tax implications which will make some benefit items unattractive for some people, so it is important to discuss your chosen benefits with your financial adviser.

Salary packaging is subject to Commonwealth legislation. This legislation may change from time to time and impact the salary packaging arrangements you have in place.

Transitioning between Salary Packaging Administrators

QGP at its entire discretion may introduce different transition procedures, including adding or removing transition opportunities for employees during the FBT year.

Transitioning during the QGP-designated periods is the only way employees can move between Salary Packaging Administrators. Employees transitioning between Salary Packaging Administrators must repay any outstanding FBT liability prior to transition.

Employees must not use other methods to move between Salary Packaging Administrators. This would increase their risk of incurring an FBT liability and may also have their salary packaging agreement terminated.

Employees commencing salary packaging must disclose to their Salary Packaging Administrator if they have salary packaged previously in that FBT year. This is important to avoid the possibility of incurring a personal FBT liability.



5. Who is eligible

You are eligible to salary package if your employment is either:

- permanent full or part-time
- temporary full or part-time
- long-term casual.

Casual employees are not normally eligible to participate in salary packaging. However, long term casuals (i.e. employed on a regular and systematic basis for 12 months or more), with a reasonable expectation of ongoing employment (as per s 72(8) of the *Industrial Relations Act 1999*), are eligible to package after 12 months' employment.

The above criteria determine eligibility only for participation in salary packaging.

6. What can be salary packaged

You have a choice of which benefit items to package.

Subject to any future limitations by the ATO, an employee may package up to 50% of their salary into items other than superannuation. Superannuation may be packaged up to 100% of salary (excluding that portion of superannuation which is nominated as the 'employer contribution').

That is, an employee may choose to salary package in either of the following combinations:

- any percentage of salary up to 100% packaged to superannuation only (see note below)
- up to 50% of salary, packaged to other items, plus the remaining percentage, up to a total of 100% of salary, packaged to superannuation (e.g. 20% to laptop, 20% to novated car lease, plus 60% to superannuation), (see note below).

Note: Information regarding federal legislation governing superannuation contributions can be found in the superannuation salary packaging information booklet published on [QCD](#).

7. Financial advice

Salary packaging will adjust your salary amounts and may in some instances be unsuitable for some Queensland Government employees.

It is **strongly recommended** you consult a financial adviser to discuss if salary packaging is suitable for you. For more information, refer to the [Australian Securities and Investment Commission's \(ASIC\) Money Smart Choosing a Financial Adviser](#) resource.

The Salary Packaging Administrators maintain a list of financial advisors or you can consult a:

- Chartered Accountant (CA)
- Certified Practising Accountant (CPA)
- registered or licensed member of the Financial Planning Association of Australia (FPA)
- member of the National Institute of Accountants (NIA).

8. What does it cost

Administration fees will be paid fortnightly pre-tax as part of your salary packaging payroll deduction. Details of the salary packaging administrator's fees are published on [QCD](#).



9. Salary packaging benefit item categories

The salary packaging benefit item categories listed under arrangement are:

FBT exempt items

A list of the approved FBT exempt benefit items available is provided in the FBT Exempt Fact Sheet published [QCD](#), along with benefit item specific information booklets.

Concessional benefit items

Motor vehicle novated lease (private use)

QGP has established the [Salary Packaging Novated Leasing Services SOA \(QGP0026-16\)](#) which must be used for all leases (new and re-financed) established after the 7 November 2016. Further information is available on [QCD](#), including a novated lease information booklet.

The establishment of this SOA does not impact on novated leases established prior to this date and those leases will continue to operate until their expiry date.

Full FBT benefit items

The salary packaging of full FBT items is only viable for those Queensland Public Sector employees who are eligible under the Commonwealth FBT legislation to access an FBT exemption cap (e.g. Queensland Hospital employees, Queensland Ambulance Service employees and Legal Aid Queensland employees).

A list of the approved FBT exempt benefit items available is provided in the Full FBT Fact Sheet published [QCD](#), along with benefit item specific information booklets.

10. Starting salary packaging

If you are not salary packaging and would like to **commence** salary packaging, you will need complete a *salary packaging application form*, *salary packaging participation agreement* and any required salary packaging declarations. Documentation is available through your chosen Salary Packaging Administrator.

Your financial adviser may also submit the relevant documentation on your behalf.

Your Salary Packaging Administrator will contact you or your financial adviser if your application is incomplete or missing the required substantiation. Processing may be delayed in circumstances where the required information is not provided.

Once processing is completed, arrangements will be made with your payroll office to start your salary packaging deductions. Commencement will depend on the Queensland Government pay cycle arrangements. Your payroll office will then forward your fortnightly payroll deductions to your Salary Packaging Administrator.

It is **your responsibility** to check your pay slip and salary packaging statements to ensure that the correct amounts are being deducted and to notify your Salary Packaging Administrator if the amounts are not as requested.

You can check your salary packaging account details through your Salary Packaging Administrator's website.

Note: Any changes to your regular banking or payment arrangements (e.g. cancellation of direct debits) that are required because of your salary packaging agreement must be made by you.



11. Salary packaging payments or reimbursements

The payment options available are:

- direct payment to the benefit item supplier (one-off and regular)
- reimbursement to you (one-off and regular).

Payment options available will vary depending upon the benefit item you salary package. The relevant benefit item fact sheet will stipulate the benefit's payment option/s.

You must complete and submit the relevant *benefit item payment / reimbursement claim form* to your Salary Packaging Administrator, which is available their website.

Note: Regular reimbursement arrangements will be set up for a fixed term (e.g. 12 months). Upon expiry of the fixed term you will need to provide renewal information to your Salary Packaging Administrator to substantiate claims.

It is important to note that regular payments, such as novated lease payments or own home mortgages, will take precedence over requests for ad-hoc payments or reimbursements.

Direct payment to the benefit item provider

Direct payments will be processed by your Salary Packaging Administrator on the scheduled date of payment.

Reimbursement to you

Reimbursements to you will be processed by the Salary Packaging Administrator within three (3) business days provided the correct substantiation has been submitted and there are sufficient funds accumulated in your salary packaging account.

You may request that your Salary Packaging Administrator provides part payment of reimbursement/s, for instance, where there are insufficient funds in your salary packaging account.

Things to know about payments and reimbursements

- Payments and reimbursements can be made only when you have provided the required substantiation (e.g. invoice)
- Payments and reimbursements can be made only by your Salary Packaging Administrator from available funds held in your salary packaging account
- The date the payment is made is the date the fringe benefit is provided (except in the case of a novated lease which involves a car fringe benefit being provided on a day-to-day basis)
- To ensure there are sufficient funds in your salary packaging account, your Salary Packaging Administrator may withhold a minimum balance
- Payments for novated leases will be paid only after two fortnightly contributions have been received from your payroll office. There may be instances (e.g. prior to sufficient funds building in your salary packaging account) where you will need to meet the initial payments for your novated lease from your after tax income
- You can claim for expenses only from your salary packaging anniversary date with your current Salary Packaging Administrator and all future years. For example:
 - If your salary packaging anniversary date with your current Salary Packaging Administrator is 1 April 2011, you can claim expenses incurred from 1 April 2011 and for all future FBT years
 - If your salary packaging anniversary date with your current Salary Packaging Administrator is 5 April 2014, you can claim expenses incurred from 5 April 2014 and for all future FBT years
 - If you transitioned between Salary Packaging Administrator on 1 April 2017, you cannot claim expenses incurred prior to this date with your new Salary Packaging Administrator



- You generally cannot claim an exempt Portable Electronic Device more than once per FBT year, even if you have transitioned Salary Packaging Administrators during the FBT year
- Benefit item payments will be unable to be processed if there are insufficient funds in your salary packaging account or if funds have not been forwarded to your Salary Packaging Administrator by your payroll office. In these circumstances you will be responsible for payments due
- You will need to advise your Salary Packaging Administrator if part payments for reimbursements are required
- All benefit item payments and reimbursements will cease if you terminate your employment with the Queensland Government
- If you are on leave without pay, all benefit item payments and reimbursements will stop once funds held in your salary packaging account have been exhausted
- Payments and reimbursements will be made by EFT in most cases. You must ensure your bank account details are provided to your Salary Packaging Administrator
- If requesting a direct payment, please ensure that you include the BPay details (often on the reverse side of the bill)
- Any bank fees payable, due to incorrect account details provided by you, will be deducted from your salary packaging account
- Completion of a payment or reimbursement does not automatically cease or reduce your payroll deduction. You must advise your Salary Packaging Administrator (not your payroll office) if you wish to amend or stop salary packaging payroll deductions
- Some payments or reimbursements will cease when the substantiation provided expires. This applies where a total payment is completed or where the end date is reached (e.g. on a lease agreement for a home rental or regular reimbursement arrangement). You will need to provide further substantiation for a payment or reimbursement to be restarted if this occurs
- It is not the intent of salary packaging for employees to accrue excessively large balances remaining unused for long periods of time. Where this occurs the employer may instruct your Salary Packaging Administrator to return the excess funds to the employee through payroll less tax.

12. Salary packaging amendments

An amendment is where benefit items are added or deleted, regular payment amounts are adjusted, or your payroll deduction amounts alter. Changes to bank account details do not constitute a benefit item amendment.

If you wish to **amend** your salary packaging agreement you will need to complete and submit to your Salary Packaging Administrator, the relevant amendment form available from their website.

Other amendments

You need to notify your Salary Packaging Administrator if you change:

- [department / employer](#)
- bank account details
- personal details (e.g. name address, email, telephone).

13. Changes in employment (e.g. transfers, secondments)

If you are transferred or seconded to another Queensland Government agency, 14 business days prior to the transfer or secondment you must provide written notification to your Salary Packaging Administrator. This will ensure that correct reporting to your payroll office and agency occurs.



You must complete and submit to your Salary Packaging Administrator a *change of employer amendment form*, available from their website.

You will be responsible for any FBT owing and for any shortfall that may occur in your salary packaging following any changes in employment.

Notes:

- Changes in employment may affect the tax treatment of certain benefit items (e.g. cars packaged through novated leases). The Queensland Government recommends you speak to your Salary Packaging Administrator and where necessary obtain the appropriate legal, financial or other professional advice based on your own particular circumstances.
- In addition, it is **important** that **Legal Aid Queensland** employees notify their payroll office and Salary Packaging Administrator when transferring or seconding from a work group (permanently, temporarily or part time) to determine if their FBT exemption cap eligibility has altered, thereby affecting their liability for FBT.

14. Ceasing your salary packaging

Cease salary packaging

You can cease your salary packaging at any time by giving at least 21 days' notice in writing to the Salary Packaging Administrator. You also need to complete and submit to your Salary Packaging Administrator the *salary packaging cessation form* available from their website.

Any funds remaining in your salary packaging account on termination or cessation of your salary packaging agreement **cannot** be taken as a cash payment. These funds can either be:

- used for other benefit item payments or reimbursements
- transferred to your Superannuation account (if salary packaging superannuation)
- returned to your payroll office to be paid as salary and taxed accordingly.

Employment terminated

If your employment with the Queensland Government is terminated **you must cease your salary packaging and advise your Salary Packaging Administrator in writing**, 14 business days before the end of your employment.

If you do not provide your Salary Packaging Administrator with instructions regarding remaining funds in your salary packaging account, any funds remaining will be returned to your payroll office for payment to you as taxed salary. You cannot continue to make claims to run down your balance for a period of time post termination.

15. Salary packaging and employer reimbursements

You cannot salary package any benefit items which you have already claimed or intend to claim as an expense through your employer, or as a deduction on your income tax return.

16. Salary packaging and tax deductions

Any benefit item salary packaged from pre-tax dollars **cannot** be claimed as a deduction on your income tax return.



For example, if you claim reimbursement of your Union Membership Fees through salary packaging, you cannot also claim a tax deduction, which would attract significant penalties from the ATO. You should discuss your income tax return claims with your tax advice specialist for more information.

17. Fringe Benefits Tax (FBT)

Any FBT liability incurred as a result of your participation in salary packaging will be **your responsibility**.

The *salary packaging participation agreement* completed upon commencement of salary packaging provides a comprehensive explanation of your responsibility regarding FBT liabilities, and may be updated from time to time.

Prior to entering into a salary packaging agreement, it is **strongly recommended** that you:

- obtain independent financial advice
- read all relevant salary packaging documentation (e.g. information booklets, fact sheets available from [QCD](#)) to fully understand the terms and conditions of your salary packaging agreement.

Reportable Fringe Benefits Amount (RFBA)

Your employer is required to keep records of the fringe benefits provided to you and must record the grossed up value of those fringe benefits on your payment summary (previously known as a group certificate) for the corresponding income tax year. This is referred to as the Reportable Fringe Benefits Amount (RFBA). An RFBA may affect you on income tests for benefits and obligations under certain Commonwealth laws.

You are advised to seek external advice on this matter.

Grossing up

Grossing up ensures that the amount of tax paid on a fringe benefit is the same as the tax paid if you receive cash salary that is taxed at the highest marginal rate, which includes the Medicare levy.

The gross up rate is published by the ATO (<https://www.ato.gov.au/Rates/FBT/>).

Examples:

- For items without GST and where the gross up rate is 1.8868 (the actual rate appears on your payment summary) the RFBA of a motor vehicle expense of \$2,200.00 will be \$4,150.96.
- For example, for items attracting GST (annual motor vehicle expense fringe benefit) and where the gross up rate is 2.0802 (the actual rate appears on your payment summary) the \$2,200 will be grossed up to \$4,576.44. The FBT payable on such a benefit would be \$2,150.93 using the 2017-18 FBT rate of 47%.

Potential legislative changes and risk

You are responsible for any FBT liability incurred as a result of any changes in:

- legislation
- ATO interpretation
- rulings obtained by Queensland Treasury.

No compensation is available in such circumstances.

What happens at the end of the FBT year?

Any credit balance left in your salary package account can be:

- rolled over into the new package year
- transferred to your Superannuation account (if salary packaging superannuation)



- returned to your payroll office to be paid as salary and taxed accordingly.

Note: Any unused portion of an FBT exemption cap by Legal Aid Queensland employees cannot be used in subsequent years; any credit spent in the new FBT year will fall within the new FBT year's cap.

FBT exemption cap eligibility (Legal Aid Queensland Employees)

FBT exemption cap eligibility is a concession under the FBT legislation applicable to employees working for Legal Aid Queensland. It effectively limits FBT exemption to a cap of:

- \$30,000 grossed up taxable value (GUTV) for Legal Aid Queensland employees.

A grossed up value of:

\$30,000 equates to actual fringe benefit items costing between \$14,421 and \$15,900.

In total (depending on the impact of GST) for the FBT year (1 April to 31 March), constituting the employer cap limit.

The FBT exemption cap operates per employee / per employer / per FBT year. For FBT purposes Legal Aid Queensland is the employer.

It is important to understand that the FBT exemption cap applies only to benefits provided while the employee is employed with Legal Aid Queensland.

No employee should regard FBT exemption cap eligibility as an entitlement. It is simply a tax concession currently available to Legal Aid Queensland based on the application of the FBT legislation. While Legal Aid Queensland has made every effort to ensure this application is correct, it is open to the ATO to change its position at any stage, as it is a question of legislative interpretation.

If you exceed the FBT exemption cap for any reason, FBT is payable by you on all amounts over the grossed up figure. Any FBT liability incurred as a result of your participation in salary packaging is your responsibility.

Change of FBT exemption cap eligibility due to role change

When transferred, seconded, promoted, relieving or otherwise undertaking duties in another position or unit or agency (permanently, temporarily or part time), your FBT exemption cap eligibility may alter. This can affect your liability for FBT.

FBT concession audits will be undertaken on a regular basis to identify any employees incorrectly claiming eligibility for the FBT exemption cap. You will be responsible for any FBT owing and for any shortfall that may occur in your salary packaging, due to any change in your FBT exemption cap eligibility.

18. Reportable fringe benefits amount and government allowances

The reportable fringe benefits amount (RFBA) will not be included in your taxable income or affect the amount of standard Medicare levy you pay. The RFBA will, however, be used for income tests such as:

- Medicare levy surcharge
- HELP (formerly HECS) repayments
- child support obligations
- entitlement to certain income tested government benefits.

The RFBA will be taken into account in the income tests for some other benefits but will include the non grossed up value. This includes benefits such as:

- Family Tax Benefit
- Child Care Benefit
- Youth Allowance (parental income test).

For further details contact the tax information line on 13 28 61 (toll free) or visit the [ATO website](#).



19. GST input tax credits

Any benefit item expense paid or reimbursed that has applicable GST will be eligible to be claimed back from the ATO if a valid tax invoice is provided as substantiation.

Employees do not have to pay GST at time of claiming, as the GST is floated your Salary Packaging Administrator.

20. Legal Aid Queensland employees – Non-salary packaged taxable fringe benefits

Only applicable to Legal Aid Queensland employees

It is a Legal Aid Queensland employee's responsibility to advise their Salary Packaging Administrator on the GUTV of a non-salary packaged fringe benefit provided by their employer (even if it is only an estimate) and also to advise on any expected changes to this value.

The Salary Packaging Administrator uses this estimate to monitor the employee's total GUTV against the \$30,000 cap for Legal Aid employees.

Non-salary packaging fringe benefits take **first priority** when applying the FBT exemption cap. Legal Aid Queensland employees with the FBT exemption cap should note that:

- Non-salary packaging fringe benefits are any fringe benefits their employer, or an associate of their employer provides or which results from other means than via salary packages administered by the Salary Packaging Administrator
- Non-salary packaging fringe benefits may include, but are not limited to:
 - car benefits (e.g. from home garaging a pool vehicle or full private use entitlements)
 - remote area rental assistance
 - remote area holiday transport
 - remote area residential fuel
 - loan fringe benefits (e.g. through a salary overpayment not repaid immediately once recognised)
 - debt waivers (e.g. through writing off a salary overpayment)
 - Living Away From Home Allowance (LAFHA)
 - private e-tolls
 - certain study assistance benefits e.g. HELP/HECS, SARAS.

It is the responsibility of Legal Aid Queensland employees who are salary packaging to provide their Salary Packaging Administrator with an estimate of any non-salary packaged fringe benefit grossed up taxable value amounts. It is **strongly recommended** that you discuss this aspect with your financial adviser in order to minimise the risk of incurring an FBT liability.

If applicable, you need to complete and submit the *Non-salary packaging fringe benefit declaration*, available from your Salary Packaging Administrator's website.

Your Salary Packaging Administrator can then make adjustments to your salary packaging agreement to minimise the risk of exceeding the cap limit and incurring an FBT liability.