

Full FBT Benefit Items Fact Sheet

Salary Packaging Administration Services (QGP0065-21)

Full Fringe Benefits Tax (FBT) Approved Benefit Items

The FBT exemption cap eligibility is a concession under the FBT legislation and is applicable for:

- Queensland Health employees who are exclusively working in and for a designated public hospital business area; or
- Queensland Ambulance Service employees; or
- Legal Aid Queensland employees; or
- QGAir Rotary Wing and Executive employees who are exclusively involved with the provision of public ambulance services or services that support those services.

This concession effectively limits FBT exemption to a cap of:

- \$30,000 grossed-up taxable value (GUTV) for Legal Aid Queensland employees; and
- \$17,000 grossed-up taxable value (GUTV) for eligible employees of Queensland Health (e.g. Hospital and QAS employees) and QGAir (e.g. Rotary Wing and QGAir Executive employees).

A grossed-up value of:

- \$30,000 equates to actual fringe benefit items costing between \$14,421 and \$15,900; and
- \$17,000 equates to actual fringe benefit items costing between \$8,172 and \$9,010.

The Queensland Government offers employees eligible for the FBT exemption cap twenty-two (22) approved Full FBT benefit items for salary packaging within any available FBT exemption cap (taking into account non-salary packaged fringe benefits). These items will not be subject to FBT if the FBT cap is not exceeded, and as such can be paid for by employees with their pre-tax dollars.

Note: The salary packaging of Full FBT benefit items is viable only for those Queensland Government employees who are eligible under the Commonwealth FBT legislation to access an FBT exemption cap.

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| • Aged and Disabled Care Payments | • Own Home Mortgage Payments |
| • Car Parking Fees | • Motor Vehicle Operating Expenses |
| • Child Care Fees (non-employer owned) | • Payments to Utilities |
| • Club / Association (non-work related) Membership Subscriptions | • Personal Loan Repayments |
| • Computer Software | • Portable Electronic Devices (PED) |
| • Desktop Computer | • Private Health / Fitness Centre Membership |
| • Financial Adviser Fees | • Private Home Rental Payments |
| • HECS (Higher Education Contribution Scheme) / HELP (Higher Educational Loan repayment) Fees | • Private School Fees |
| • House or Content Insurance | • Private Travel |
| • Private Health Insurance | • Public Transport Costs |
| • Insurance Premiums (not covered by other approved benefit items) | • Savings/Investment Scheme (non-superannuation) Contributions |
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How to commence salary packaging approved full FBT benefit items

If an employee does not have a salary packaging agreement in place, they will need to establish a salary packaging agreement with one of the two (2) salary packaging administrators ([RemServ](#) or [Smartsalary](#)).

If an employee has a salary packaging agreement in place and wishes to include further approved benefit items, they will need to complete and submit a salary packaging amendment form to their Salary Packaging Administrator. Employees may change administrators only during the designated transition periods.

The Queensland Government **strongly recommends** that independent financial advice is obtained prior to entering into or amending your salary packaging agreement.

Information on salary packaging set up, amendments and claiming processes is available from the Salary Packaging Administrators:

Remuneration Services (Qld) Pty Ltd (**RemServ**)

1300 30 40 10

<http://www.remsevsalarypackage.com.au/>

Smartsalary Pty Ltd

1300 218 598

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

Non-salary packaging fringe benefits

Non-salary packaging fringe benefits are any fringe benefits provided by the employer or an associate of the employer which results from other means than via salary packaging arrangements administered by the salary packaging administrators. These may include: home garaging of a pool car, private use of a work car, housing assistance, remote area holiday travel, living away from home allowances, private e-tolls and salary overpayment loan fringe benefits.

Non-salary packaging fringe benefits take first priority when applying the FBT exemption cap so where an employee is receiving a non-salary packaging fringe benefit from their employer, they must complete and submit to their Salary Packaging Administrator a Non-Salary Packaging Declaration providing the estimated grossed up taxable value of all non-salary packaging fringe benefit items.

Failure to provide this declaration may lead to the employee incurring an **FBT liability**.

How to claim full FBT benefit items

Employees can claim online or download the relevant claim form from their Salary Packaging Administrator's website ([RemServ](#) or [Smartsalary](#)) and submit online or by emailing.

Further information

Further information on salary packaging arrangements (*new*) is also available via the [Queensland Contracts Directory \(QCD\)](#) or by visiting your department's intranet site.

Approved Full FBT Benefit Items

Approved Benefit Item	About the Benefit Item	Claiming Options	Substantiation Required for Claim
Aged and Disabled Care Payments	Employees can salary package aged and disabled care payments for their parents, partners or dependants that need nursing care because of old age or physical or mental disability.	Direct payment by the Salary Packaging Administrator to the aged and disabled care provider (one off or regular).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off or regular).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.
Car Parking Fees	Employees can salary package their car parking fees.	Reimbursement to the employee (one off).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.
Child Care Fees (non-employer owned)	Employees can salary package fees in relation to childcare supplied by an “approved child care” provider. The child care provider must be been approved by the Australian Government for Child Care Benefit (CCB), and is not located on the employer’s premises. Note: <i>Child care fees must be for a dependent child and the tax invoice must be in the name of the employee or their spouse.</i>	Direct payment by the Salary Packaging Administrator to the child care provider (one off or regular).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off or regular).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.
Club / Association (non-work related) Membership Subscriptions	Employees can salary package their memberships to clubs and associations that are not related to their work.	Direct payment by the Salary Packaging Administrator to the Club/Association (one off).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.

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Computer Software	<p>Employees can salary package non work related computer software. The tax invoice for the work related computer software must be in the name of the employee.</p> <p>The salary packaging of software containing obscene, indecent, offensive or sexually explicit material is not allowed and will not be processed by the salary packaging administrator.</p> <p>Note: <i>Work related software can be considered an FBT exempt benefit item, where it is salary packaged with an FBT exempt portable electronic device.</i></p>	Direct payment by the Salary Packaging Administrator to the computer software provider (one off).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.
Desktop Computer	<p>Employees can salary package the outright purchase cost of a new home desktop computer including the processor, monitor, keyboard and mouse and the following peripherals: external hard drive, printer, router and web cam.</p> <p>To be eligible the invoice must be in the employee's name.</p> <p>Note: <i>Second hand computers cannot be packaged under this benefit item as valuation is difficult to establish.</i></p>	Direct payment by the Salary Packaging Administrator to the desktop computer provider (one off or regular).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off or regular).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.
Financial Adviser Fees	<p>Employees can salary package their financial adviser fees. Some financial adviser fees are considered as an FBT exempt benefit item, while others are considered to be full FBT benefit item.</p> <p>The fees for the initial financial advice on investments is generally disallowed as a tax deduction and will be fully subject to FBT. The fees for any subsequent advice that relate to drawing up an investment plan or new investments will also be fully subject to FBT. Any costs associated with investments or advice that does not relate directly to the employee will be subject to FBT.</p> <p>Note: <i>Financial advice on the review of an employee's investments can be salary packaged as an FBT exempt item.</i></p>	Direct payment by the Salary Packaging Administrator to the financial adviser (one off or regular).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off or regular).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.

Approved Benefit Item	About the Benefit Item	Claiming Options	Substantiation Required for Claim
<p>HECS/HELP Commonwealth Supported Course Fees/Student Contribution fees and HELP (Higher Educational Loan Program) repayments</p>	<p>Employees can Salary Package HECS/HELP Commonwealth Supported Course Fees/Student Contribution fees and HELP loan repayments incurred by them or on behalf of a family member.</p> <p>“Family Member” comprises of:</p> <ul style="list-style-type: none"> the employee’s spouse; or a child, ex-nuptial child, step-child, adopted child, ex-foster child of the employee or employee’s spouse; or parent, grandparent, grandchild, sister or brother of the employee. <p>“Employee Spouse” includes:</p> <ul style="list-style-type: none"> a former spouse; and a de facto spouse, including a spouse of the same sex as the employee. <p>Note: Only voluntary repayments for HELP fees are eligible to be claimed i.e. upfront payments or repayment of a HELP debt to the ATO from post-tax income. Mandatory HELP repayments that form part of ATO PAYG withholding tables cannot be salary packaged.</p>	<p>Direct payment by the Salary Packaging Administrator to the ATO.</p> <p>Note: You need to provide your correct 18-character HELP EFT code for direct payments to the ATO.</p>	<p>Employee provides copy of valid tax invoice to the Salary Packaging Administrator.</p> <p>Note: HELP loan repayments can only be packaged when the employee has an invoice from the school / university or an ATO remittance.</p>
		<p>Reimbursement to the employee (one off).</p>	<p>Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.</p> <p>Note: HECS/HELP Commonwealth Supported Course Fees / Student Contribution fees or HELP loan repayment fees can only be packaged when the employee has an invoice from the school / university or an ATO remittance.</p>
<p>House or Content Insurance</p>	<p>Employees can salary package their premium costs associated with house insurance and contents insurance for their primary place of residence in Australia.</p> <p>House/contents insurance for properties other than the employee’s principal place of residence is out of scope for this benefit item.</p> <p>Note: The insurance premium notice must be issued by a body corporate in relation to which the Australian Prudential Regulatory Authority (APRA) has granted an authority under section 12 of the Insurance Act 1973 (Cwlth) to carry on insurance business in Australia and is in force.</p>	<p>Direct payment by the Salary Packaging Administrator to the insurance provider (one off or regular).</p>	<p>Employee provides copy of valid tax invoice to the Salary Packaging Administrator.</p>
		<p>Reimbursement to the employee (one off or regular).</p>	<p>Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.</p>

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Private Health Insurance	<p>Employees can salary package their premium costs associated with private health insurance with an Australian Health Care Fund for them or their dependents. The amount an employee packages must not include the amount that the Australian Government pays as a rebate (i.e. net cost only).</p> <p>Note: <i>The employee must be named on the tax invoice or named as an insured on the policy.</i></p>	Direct payment by the Salary Packaging Administrator to the insurance provider (one off or regular).	<p>Employee provides copy of valid tax invoice to the Salary Packaging Administrator.</p> <p>Note: <i>The employee must be named on the tax invoice or named as an insured on the policy.</i></p>
		Reimbursement to the employee (one off or regular).	<p>Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.</p> <p>Note: <i>The employee must be named on the tax invoice or named as an insured on the policy.</i></p>
Insurance Premiums (not covered by other approved benefit items)	<p>“Family Member” comprises of:</p> <ul style="list-style-type: none"> • the employee’s spouse; or • a child, ex-nuptial child, step-child, adopted child, ex-foster child of the employee or employee’s spouse; or • parent, grandparent, grandchild, sister or brother of the employee. <p>“Employee Spouse” includes:</p> <ul style="list-style-type: none"> • a former spouse; and • a de facto spouse, including a spouse of the same sex as the employee. <p>Insurance premiums covered under this benefit item are: life, trauma, disability protection, pet, vehicle, boat and caravan insurance.</p> <p>For life insurance premiums that contain an investment component, the policy must contain a life insurance component and the investment component of the premium must be a bona fide directed towards a long-term investment strategy.</p>	Direct payment by the Salary Packaging Administrator to the insurance provider (one off or regular).	<p>Employee provides copy of valid tax invoice to the Salary Packaging Administrator.</p> <p>Note: <i>The insurance premium notice must be issued by a body corporate in relation to which the Australian Prudential Regulatory Authority (APRA) has granted an authority under section 12 of the Insurance Act 1973 (Cwlth) to carry on insurance business in Australia and is in force.</i></p>
		Reimbursement to the employee (one off or regular).	<p>Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.</p> <p>Note: <i>The insurance premium notice must be issued by a body corporate in relation to which the Australian Prudential Regulatory Authority (APRA) has granted an authority under section 12 of the Insurance Act 1973 (Cwlth) to carry on insurance business in Australia and is in force.</i></p>

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	<p>Employees can salary package payments to a recognised insurance provider (other than income protection insurance) for them self, and/or their dependants or a family member.</p> <p>To be eligible the employee and/or their dependants or family member must be named as the insured on the policy and the invoice must be in employee's name.</p> <p>Note: <i>House/contents insurance for properties other than your principal place of residence is out of scope of this benefit item.</i></p>	<p>Reimbursement to the employee (one off).</p>	<p>Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.</p>
Own Home Mortgage Payments	<p>Employees can salary package their owner-occupied home mortgage on their primary place of residence only. It is important to note that where circumstances change to the effect that the property is no longer the employee's primary place of residence, or the mortgage is transferred to another property which is not the employee's primary place of residence, the mortgage payments can no longer be salary packaged under this benefit item.</p>	<p>Direct payment by the Salary Packaging Administrator to the home mortgage provider (regular).</p>	<p>Employee provides copy of loan statement or bank letter to the Salary Packaging Administrator, detailing name of lender, amount owing and payments (e.g. weekly, fortnightly, monthly).</p>
	<p>For example, this may occur when an employee relocates to live and work in another centre. It is the employee's responsibility to request the Salary Packaging Provider to amend their salary packaging arrangements accordingly.</p> <p>The owner-occupied home mortgage must be at arm's length through a Financial Institution, Registered Financial Corporation, Approved First Home Owner Grant Processing Entity, or the Queensland Government via the Department of Housing and Public Works. The amount packaged can be up to the employee's repayment of both principal and interest.</p> <p>The use of facilities such as lines of credit secured against employee's owner-occupied home mortgages are not permitted when salary packaging this benefit item.</p> <p>Mortgage offset accounts are outside the scope of this benefit item. The ATO views the salary packaging of funds into an employee's mortgage offset account as salaries and wages subject to PAYG withholding, and not an expense payment fringe benefit.</p>	<p>Reimbursement to the employee (regular).</p>	<p>Employee provides copy of loan statement or bank letter to the Salary Packaging Administrator, detailing name of lender, amount owing and payments (e.g. weekly, fortnightly, monthly).</p> <p>Employee provides proof of payment (e.g. copy of bank statement showing direct debit from employees account to mortgage account).</p>

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	<p>Investment property mortgages cannot be salary packaged under these arrangements and can be managed as part of the employee's personal income tax obligations.</p> <p>However, home mortgage accounts with a redraw facility are allowed within the scope of this benefit item.</p> <p>“Financial Institution” – A financial institution is a body corporate in relation to which the Australian Prudential Regulatory Authority (APRA) has granted an authority under sub-section 9(3) of the <i>Banking Act 1959 (Cwlth)</i> to carry on banking business in Australia and is in force. See: http://www.apra.gov.au/adi/Pages/adilist.aspx.</p> <p>“Registered Financial Corporation” – A Registered Financial Corporation is an entity which has registered with APRA in order to meet the reporting requirements under the <i>Financial Sector (Collection of Data) Act 2001</i>. See: http://www.apra.gov.au/NonReg/Pages/Registered-Financial-Corporations-list.aspx.</p> <p>“Approved First Home Owner Grant Processing entity”- An approved first home owner grant processing entity is a bank or lending institution the Queensland Office of State Revenue has authorised to process first home owner grants. See: http://greatstartgrant.osr.qld.gov.au/approved-agents.php.</p>		
Motor Vehicle Operating Expenses	<p>Employees can salary package their motor vehicle operating costs if they are the registered owner of the motor vehicle.</p> <p>Employees may choose to salary package items associated with the operation and ongoing maintenance of their privately owned motor vehicle (e.g. petrol, oil, servicing, registration, cleaning and repairs).</p> <p>Capital items such as LPG conversions, or accessories such as running boards, tow bars, spoilers etc. are not deemed to be motor vehicle operating expenses.</p>	<p>Direct payment by the Salary Packaging Administrator to the provider (one off).</p> <p>One off reimbursement to the employee.</p>	<p>Employee provides copy of valid tax invoice to the Salary Packaging Administrator.</p>

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	<p>Note: <i>Operating costs for novated leasing vehicles cannot be packaged under this benefit item.</i></p>		
Payments to Utilities	<p>Employees can salary package for their principal place of residence in Australia, electricity, gas, telephone expenses, private mobile phone costs, body corporate fees, internet, pay/subscription TV, council rates, fuel for generators (if no electricity connected to the property), gas refills (not BBQ), water and tank delivery charges (where property is not connected to town water).</p> <p>No other types of expenses, including repairs and maintenance can be packaged under this Benefit Item.</p>	Direct payment by the Salary Packaging Administrator to the utilities provider (one off or regular).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off or regular).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.
Personal Loan Repayments	<p>“Personal Loan” – A personal loan is an amount of money advanced by a financial institution, registered financial corporation, or approved first home owner grant processing entity, generally for a specific purpose, for a fixed period at a nominated interest rate, with repayments calculated at the outset on the basis of regular (normally monthly) instalments, and may be secured or unsecured and includes Chattel mortgages taken out to acquire an asset for private purposes. All other types of loans including overdraft facilities, credit card advances, lines of credit, and non-arm’s length loans are not included.</p> <p>“Financial Institution” – A financial institution is a body corporate in relation to which the Australian Prudential Regulatory Authority (APRA) has granted an authority under sub-section 9(3) of the <i>Banking Act 1959 (Cwlth)</i> to carry on banking business in Australia and is in force. See: http://www.apra.gov.au/adi/Pages/adilist.aspx.</p> <p>“Registered Financial Corporation” – A Registered Financial Corporation is an entity which has registered with APRA in order</p>	Direct payment by the Salary Packaging Administrator to the private loan provider (regular).	Employee provides copy of loan statement or bank letter to the Salary Packaging Administrator, detailing name of lender, amount owing and payments (e.g. weekly, fortnightly, monthly).
		Reimbursement to the employee (regular).	<p>Employee provides copy of loan statement or bank letter to the Salary Packaging Administrator, detailing name of lender, amount owing and payments (e.g. weekly, fortnightly, monthly).</p> <p>Employee provides proof of payment (e.g. copy of bank statement showing direct debit from employees account to mortgage account).</p>

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	<p>to meet the reporting requirements under the <i>Financial Sector (Collection of Data) Act 2001</i>. See: http://www.apra.gov.au/NonReg/Pages/Registered-Financial-Corporations-list.aspx.</p> <p>“Approved first home owner grant processing entity”- An approved first home owner grant processing entity is a bank or lending institution the Queensland Office of State Revenue has authorised to process first home owner grants. See: http://www.osr.qld.gov.au/first-home-owner-grant/approved-agents/index.shtml.</p> <p>Employees can salary package personal loan repayments with a financial institution, registered financial corporation, or approved first home owner grant processing entity as a full FBT benefit item.</p> <p>To be eligible the loan must be in the employee’s name or joint names. A personal loan in the name of another person is only payable if the employee can provide evidence that they are legally responsible (e.g. a court order) for the loan repayments.</p> <p>You must ensure the correct loan number is provided when claiming this benefit item (an application or contract number may not be your loan account number).</p> <p>Note: <i>Credit card debts cannot be salary packaged.</i></p>		
Portable Electronic Devices (PED)	<p>Employees can salary package the purchase or rental cost of Portable Electronic Devices (PED).</p> <p>The tax invoice for the PED must be in the employee’s name.</p> <p>The list of “approved PEDs” is limited to mobile phones, laptop computers, personal digital assistants, tablet PC’s or electronic diaries (no other items can be packaged under this benefit item).</p>	<p>Direct payment by the Salary Packaging Administrator to the PED provider (one off or regular).</p>	<p>Employee provides copy of valid tax invoice to the Salary Packaging Administrator.</p>
		<p>Reimbursement to the employee (one off or regular).</p>	<p>Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.</p>

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Private Health/Fitness Centre Membership	Employees can salary package their private health/fitness centre membership fees. The tax invoice must be in the employee's name.	Direct payment by the Salary Packaging Administrator to the private health/fitness provider (one off or regular).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off or regular).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.
Private Home Rental Payments	Employees can salary package the rental payments for their primary place of residence, if their home is rented by them, and their spouse, associate or family member. To salary package home rental, it must be the employee's primary place of residence in Australia and the employee must be one of the parties named on the rental agreement. Employees can salary package rental payments for their home only where the rental is an arm's length agreement. For example, employees cannot salary package rent where the landlord/owner is their spouse, family member or associate etc, a trust where an employee has capacity to benefit, a company an employee has an interest in, or any other similar arrangement. Employees are unable to salary package home rental for any period when they have received any rent reimbursements or have had any rent paid directly by their employer, or had accommodation provided by their employer. Payments will only be made for the duration of the lease agreement. Further confirmation and documentation will be required for payments to be made beyond the lease end date. "Family Member" comprises of: <ul style="list-style-type: none"> • the employee's spouse; or • a child, ex-nuptial child, step-child, adopted child, ex-foster child of the employee or employee's spouse; or 	Direct payment by the Salary Packaging Administrator to the home rental provider (regular).	Provide a copy of your current lease agreement and the payment details of the landlord plus details of payments to be made (e.g. weekly, fortnightly, monthly, quarterly) and regular due date (e.g. 15th of each month). Note: <i>The employee must complete and submit to the salary packaging administrator a residential rent periodic payment declaration.</i>
		Reimbursement to the employee (regular).	Provide a copy of your current lease agreement and the payment details of the landlord plus details of payments to be made (e.g. weekly, fortnightly, monthly, quarterly) and regular due date (e.g. 15th of each month). Employee also provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator. Note: <i>The employee must complete and submit to the salary packaging administrator a residential rent periodic payment declaration.</i>

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	<ul style="list-style-type: none"> parent, grandparent, grandchild, sister or brother of the employee. <p>“Employee Spouse” includes:</p> <ul style="list-style-type: none"> a former spouse; and a de facto spouse, including a spouse of the same sex as the employee. 		
Private School Fees	<p>“Family Member” comprises of:</p> <ul style="list-style-type: none"> the employee’s spouse; or a child, ex-nuptial child, step-child, adopted child, ex-foster child of the employee or employee’s spouse; or parent, grandparent, grandchild, sister or brother of the employee. <p>“Employee Spouse” includes:</p> <ul style="list-style-type: none"> a former spouse; and a de facto spouse, including a spouse of the same sex as the employee. <p>“Private School” comprises of: A primary or secondary private school registered in a State or Territory of Australia.</p> <p>Compulsory private school fees incurred for schools, registered under the relevant State, Territory legislation for the purpose of primary and secondary education in Australia can be salary packaged. This excludes tax deductible items such as voluntary building levies etc.</p> <p>Employees can salary package private school fees incurred by them, their partner/spouse or on behalf of a family member.</p> <p>Private school fees can only be packaged when an employee has an invoice from the school.</p>	Direct payment by the Salary Packaging Administrator to the private school (one off or regular).	Employee provides copy of valid tax invoice to the Salary Packaging Administrator.
		Reimbursement to the employee (one off or regular).	Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.

Approved Benefit Item	About the Benefit Item	Claiming Options	Substantiation Required for Claim
Private Travel	<p>Employees can salary package private travel for themselves, their spouse and dependants as a full FBT benefit item. This is limited to fares, accommodation, visa entry costs and travel insurance and excludes entertainment and meals.</p> <p>The employee must be named on the invoice or listed as a travelling person (e.g. employee is named as insured in the travel insurance policy).</p>	<p>Direct payment by the Salary Packaging Administrator to the provider of fares, accommodation and travel insurance (one off).</p> <p>Reimbursement to the employee (one off).</p>	<p>Employee provides copy of valid tax invoice to the Salary Packaging Administrator.</p> <p>Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.</p>
Public Transport Costs	<p>Employees can salary package their public transport costs.</p> <p>Note: <i>The TransLink Bus Travel Benefit Card can be salary packaged as an FBT exempt item.</i></p>	<p>Reimbursement to the employee (one off).</p>	<p>Employee provides a valid tax invoice and proof of payment (e.g. receipt, bank / credit card statement) to the Salary Packaging Administrator.</p>
Savings / Investment Scheme (non-superannuation) Contributions	<p>Employees can salary package contributions to a managed investment fund, which is structured on a unitised basis.</p> <p>The investment insurance product must be provided by an approved life company and the policy must meet the terms and conditions on the “Savings / Investment scheme declaration”.</p> <p>The approved life company must be a body corporate in relation to which the Australian Prudential Regulatory Authority (APRA) has granted an authority under section 12 of the <i>Insurance Act 1973 (Cwlth)</i> to carry on insurance business in Australia and is in force.</p> <p>When salary packaging this benefit item, employees must complete and submit to their salary packaging administrator with your claim a signed “Savings / Investment scheme declaration” available for download from your salary packaging administrator’s website.</p>	<p>Direct payment by the Salary Packaging Administrator to the savings/investment scheme provider (regular).</p>	<p>Employee provides copy of valid tax invoice to the Salary Packaging Administrator.</p> <p>Note: <i>The employee must complete and submit to the salary packaging administrator a savings/investment scheme declaration.</i></p>