

# Salary Packaging what you can include

## General Living Expenses

You can salary package up to \$15,900 of your pay each Fringe Benefits Tax (FBT) year – 1 April to 31 March – for living expenses. These are usually things you're already paying for, but by including them in your salary packaging, you don't have to pay income tax on this money.

General Living Expenses include:



**Regular Payments** such as rent or mortgage, loan or credit card repayments, school fees or childcare fees.



**Everyday Items** such as groceries, shopping, petrol, etc.

## Entertainment Benefits

On top of this you can use a further \$2,650 of your pay each FBT year for entertainment such as dining out, hiring a venue and caterers for a function or paying for holiday accommodation.

Entertainment benefits include:



**Meal Entertainment** which is eating out at restaurants, cafés and pubs.



**Venue Hire** for a party or function and can also include external caterers.



**Holiday Accommodation** in a hotel, motel, apartment or even a cruise.

## Salary Packaging and Meal Entertainment Card



**A Salary Packaging and Meal Entertainment Card** is the convenient way to salary package your living expenses and entertainment benefits. Simply have your money added to your card each pay and then spend as you go. Even though both benefits can be combined on the same card, the funds are kept separate and your purchase is always allocated to the correct benefit.



**Everyday Rewards Program** is an additional benefit for cardholders who use the AccessPay mobile app. It offers thousands of dollars' worth of deals and discounts that can be used again and again, including savings on groceries and retail, dining, accommodation and cinema tickets.

## Other Items

Other items you may be able to include in your salary packaging will depend on your employer's benefit program. Some of the items that may be included are:



**A Novated Lease** for a new, used or existing car, including both the finance of the car and all running costs.



**A Portable Electronic Device** (one per FBT year) such as a laptop, notebook, phone or tablet as long as it's used primarily for work.



**Work Related Expenses** for items such as protective clothing, tools of the trade, home office items or work-related software.



**Income Protection Insurance** premiums for disability or income protection.



**Airline Lounge Membership** if you travel at least once a year for work purposes.



**Self-Education Expenses** for items such as courses, seminars, subscriptions, books, but they must be related to your job.



**Remote Area Benefits** if you live and work in a remote area.



**Relocation Expenses** if your employer requires you to move for work purposes.



**Car Parking Expenses** whether it's metred on-street, airport or commercial station parking.

## Bonus Benefits

AccessPay also offers some benefits to all employees. You don't even need to salary package to take advantage of these benefits.



**Financial Wellness Program** – includes a mortgage health check and tools to help you improve your financial wellbeing.



**Personal Car Buying Service** – a hassle-free way to shop for and buy a car that saves you time and money.