

**A GUIDE TO
SAVING WITH
SALARY PACKAGING**





ABOUT THIS FORM

This Completed form once returned to us, will help us to Set-Up your Salary Packaging Account & provide you with accurate Quotes for the Benefits you wish to Package (specifying how much you can save). Please feel free to contact us, should you wish to discuss Salary Packaging further or meet with a Pay@bility representative.

- o Email: pay@bility.com.au
- o Website: www.bility.com.au
- o Phone: 1300 198 697

WHO ARE PAY@BILITY

Pay@bility was established to serve the salary packaging requirements of clients who want an end-to end salary packaging service, incorporating a strong fleet management capability with transparent benefit administration. We are Australian owned, with headquarters in Perth and staff in Melbourne, Sydney and Brisbane; we provide services to all the Australian time-zones.

WHAT IS SALARY PACKAGING

Salary Packaging is designed to allow you to pay for expense items that are allowed by the Australian Tax Office using your before tax salary. Paying for those Expenses Before Tax is applied to your Salary leads to a reduction in Tax Payable & therefore a Tax Savings.

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You can email the completed form and any relevant documents to pay@bility.com.au so that we can complete a proforma evaluation of what we can save you.

Your Information :

Information we use to setup your Salary Packaging Account:

To use the Calculation Function please enter your Annual Salary & Select Pay Frequency.

Name:

Surname:

Phone Number:

Email Address:

Address:

Postcode:

Suburb:

Date of Birth (dd/mm/yy):

Marital Status:

Number of Dependants:

Employer:

Occupation:

Employee Number:

Annual Salary:

Pay Frequency: Weekly Fortnightly Monthly Annually

For Reimbursements/Claims:

Account Number:

Account BSB:

If you are moving from another provider: Let us know & Sign the form

Provider Account Number (If Applicable):

Provider Name:

You hereby authorise us to collect information from the provider to transition your salary packaging account

Signature

Date of Signature

ITEMS YOU CAN SALARY PACKAGE INCLUDE;

A. The running costs of your private motor vehicle and that of your spouse / partner.

[Novated Lease: Packaging the Purchase of a New Car](#)

[EquiLease: Packaging a Car you Own](#)

[Associate Lease: Packaging a Car Under Finance](#)

	Car One			Car Two		
Registration number						
Registered Owner						
Registered State/Territory						
Description (Drop Down List)						
Lease Term						
Make of vehicle						
Year of manufacture						
Cost of Car <i>(Inc GST)</i>						
Kilometers per year						
Lease Type:	Novated	EquiLease	Associate	Novated	EquiLease	Associate
Name of financier <i>(If Financed)</i>						
Repayment Amount <i>(If Financed)</i>						
Electric Vehicle:	Yes	No		Yes	No	
Cost of Insurance (Annual)						
Cost of fuel (Per Pay)						
Cost of Registration (Annual)						
Service cost (Annual)						
Running Cost Per Pay						
Salary Packaged Cost Per Pay						
Savings Per Pay						
Annual Savings						
Lease Term Savings						



B. You can package the cost of your mobile phone / Notebook computer / Laptop, where it is used predominantly for business purposes at the time you buy it.

To benefit from this item, we would require the following information;

Cost of device

Please Include a Copy of the Devices Purchase Invoice & Receipts when sending this application back.

Annual Savings :

Savings Per Pay:

C. You can package self-education expenses, where they relate to your job.

To make use of this benefit, please provide the following;

Course being studied

Cost of the course

Please Include a Copy of the Tuition Invoice & Receipts when sending this application back.

Annual Savings :

Savings Per Pay:

D. You can package Professional Memberships, where they relate to your job.

To make use of this benefit, please provide the following;

Professional Membership

Cost of Membership (Annual)

Please Include a Copy of the Professional Membership Invoice(s) when sending this application back.

Annual Savings :

Savings Per Pay:

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SAVINGS SUMMARY

Annual Savings

Savings Per Pay

Car One (A):

Car Two (A):

Personal Device (B):

Self Education (C):

Professional
Membership (D):

***Total Earnings Saved:**

Re-Calculating the form may take a moment.
To Re-Calculate Click the button on the right.

* Savings & Savings Per Pay (Including Total Earnings Saved) is an approximation based on the information provided in this form.

You can email the completed form and any documents to pay@bility.com.au so that we can complete a proforma evaluation of what we can save you.

PRIVACY STATEMENT

Pay@bility Pty Ltd (ABN 67 625 177 960) are committed to protecting the privacy of customers and includes its related bodies corporate;

www.bility.com.au ("@bility")
www.payability.com.au ("payability")
www.novateability.com.au ("novateability")
www.benefitability.com.au ("benefitability")
www.insureability.com.au ("insureability")
www.loanability.com.au ("loanability")

This statement sets out what we regard as personal information, how we collect it and what we use it for.

What is personal information

Personal information is information about you which could be used to identify you. Generally, we collect the following information about you;

- Name
- Address
- Date of Birth or Age
- Employer
- Salary or Wage information
- Type of employment
- Job title
- Employee number
- Banking account details

We do not collect sensitive information about you, which includes political affiliations, religious views or beliefs, criminal records, racial background and health.

Additional information we collect

Depending on the types of service we are providing to you, we may also collect information on your number of dependants, employment history, proof of income, assets and liabilities, expenses, credit history, claims history for insurance and any other information required for Anti-Money Laundering and Anti-Terrorist Financing compliance.

Where possible, we collect information directly from you via telephone calls, web submissions, email and application forms. We also collect information on you when you visit our Websites and navigate through web pages or through third party websites that have directed you to us.

The reason we collect personal information

We collect your personal information to provide products and services to you and to market new products and services to you. You can at any time unsubscribe to receiving marketing material from us. We also use your personal information to verify your identity when dealing with you.

Through our Websites and cookies, we track and monitor usage in order to improve our marketing and statistical reporting. In managing our relationship with you, we aim to keep your personal information as up to date as possible.

We use your personal information for compliance with legal and regulatory obligations and may provide your personal information to third party providers who provide services to us, such as;

- Your employer;
- Our employees, auditors, legal advisors, agents, contractors or consultants;
- A bank or financial institution to provide products you have requested;
- Insurance companies who provide insurance you have requested;
- Your advisors, as appointed and authorised by you;
- Motor vehicle dealerships and fuel companies in providing services or products you have requested;
- Superannuation funds for receiving your contributions;
- State and Territory authorities for vehicle registrations;

Cookies and Website tracking

We use your IP address to identify your computer and analyse your usage of the Websites. Each time you use the Websites we collect information on your preferences and products that are of interest to you. We also use this information to track statistical information and improve our service to you. Please refer to our Terms of Use for further information on our use of Cookies.

Steps we take to protect your personal information

We take precautions to protect your personal information and protect it from unauthorised access or loss and it is destroyed when no longer needed. Data transferred across the internet can be accessed before it is saved on our network and in our Terms of Use of the Websites you acknowledge that such transfer is at your own risk. We have implemented security measures to protect your personal information and recommend that you change passwords regularly and use a combination of words, characters and numerals in your passwords.

Requesting access to your personal information

You may request a copy of the personal information we hold on you at any time. As a general rule, we verify your request and will provide the information within 2 weeks of having received your request. Depending on the complexity of your request, it may take longer to provide you with the information you have requested and in those circumstances, we will provide you with a revised plan for completion. We may charge you for information requested based on the time taken to extract the information.

Should any information be inaccurate or not updated, we request that you provide us with updated information as soon as possible to assist us in providing products or services to you.

Complaints

Should you wish further information or register a complaint in regards to this Statement, you can do so through sending an email or letter to the Privacy Officer at pay@bility.com.au or at Po Box 5671, St Georges Terrace, 6831.



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