

S.P.A. Benefit Packaging Card

For PBI Hospitals and NFP Charitable Organisations

What is the maximum amount that I can package utilising these benefits?

The amount allowable for salary packaging for employees of a PBI/hospital is a pre-tax capped dollar amount of up to \$9,010 per FBT year, which is then grossed up to an amount of \$17,000 per FBT year for reporting requirements.

For employees of an NFP charitable organisation the amount is a pre-tax capped dollar amount of up to \$15,900 per FBT year, which is then grossed up to an amount of \$30,000 per FBT year for reporting requirements.

Meal and entertainment card is capped at a dollar amount of \$2,650 per FBT year, which is then grossed up to \$5,000 per FBT year for reporting requirements. These benefits are a reportable fringe benefit and will be shown on your PAYG summary.

What is the salary packaging living expenses card?

The living expenses card allows employees to easily pay for various items under their applicable Fringe Benefits Tax cap.

Living expenses are everyday expenses that are incurred by you or your family such as electricity and phone bills, council rates, groceries, household expenses, clothing and shoes, and private travel (domestic and overseas).

The meal entertainment card

The meal entertainment card can be used to purchase meals and/or drinks for yourself, family and/or friends. The card can also be used for accommodation and venue hire where you were present and utilising the benefit.

PBI - Public benevolent institution

NFP - Not for profit

FBT - Fringe benefit tax

PAYG - Pay as you go

GROSS INCOME	FBT Cap \$15,900 pa	FBT Cap \$15,900 + Meal Entertainment \$2,650
\$40,000	\$3,070 pa (\$118 per f/n)	\$3,574 pa (\$137 per f/n)
\$60,000	\$5,095 pa (\$196 per f/n)	\$5,599 pa (\$215 per f/n)
\$80,000	\$5,251 pa (\$202 per f/n)	\$6,113 pa (\$235 per f/n)

Examples exclude HELP/HECS outcomes.

You should obtain independent financial advice taking into account your personal circumstances. The figures above are simply an estimate and may not take in to account all circumstances.

FAQ's

• When and where can I use my card?

Use your card like any normal credit card, for eligible purchases. Simply Tap & go, swipe or insert the chip and pay using your PIN. You can also use the 16 digit number to make transactions online.

NB: No other funds can be transferred to your salary packaging cards, other than those predetermined and agreed upon by your Salary Packaging Administrator and your payroll officers.

• Does my balance need to be zero at the end of the FBT year?

It is recommended that you have zero balance at the end of the FBT year (31 March). This means that you are eligible to salary package the full benefit amount in the following year. Please contact SPA for further details.

• Where can I see my transactions?

Download our SALPAC AUS App from the Apple App store or the Google Play store. The App gives you features related to your S.P.A. benefits card(s) including up to date transaction lists, live balances, changing your PIN and more.



Please contact us for any questions regarding any terms and conditions as well as specific rules and fees which may apply regarding expenditure on your salary packaging expenses card.