



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.

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 \$9,010 pa	FBT Cap \$9,010 + Meal Entertainment \$2,650
\$65,000	\$3,018 pa (\$116 per f/n)	\$3,906 pa (\$150 per f/n)
\$75,000	\$2,908 pa (\$111 per f/n)	\$3,796 pa (\$146 per f/n)
\$90,000	\$2,883 pa (\$110 per f/n)	\$3,731 pa (\$143 per f/n)

Examples exclude HELP/HECS outcomes. (tax rate 26-27)

You should obtain independent financial advice taking into account your personal circumstances. The figures above are simply an estimate and may not take into 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 S.P.A. for further details.

Where can I see my transactions?

Download our SALPACAUS 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.