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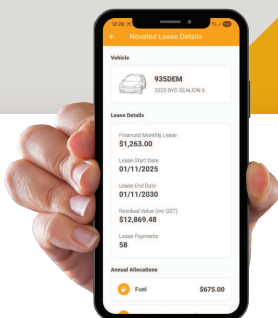
NOVATED LEASE

Reduce Your Taxable Income!



★ 20+ YEARS EXPERIENCE

📍 SERVING AUSTRALIA WIDE



INTRODUCING NOVATED LEASE MANAGEMENT IN S.P.A.

You can now view your vehicle lease details and running cost breakdown, submit and track claims, access customer statements, and find useful forms and documents – all from your phone.

Plus, our new support feature lets you raise cases directly with S.P.A.

MEET SALARY PACKAGING AUSTRALIA **YOUR NOVATED LEASE SPECIALISTS**

With 20+ years of experience, it's safe to say that we understand the needs of employees. From our offices in Brisbane and Darwin, we provide personalised one-on-one Novated Lease support, ensuring you have a single point of contact from start to finish. Our team handle all of the tricky parts for both you and your employer, ensuring a seamless process. When it comes to Novated Leases, partnering with S.P.A is a 'win-win' for everyone!

WHY A **NOVATED LEASE?**

Accessible to all eligible employees, a Novated Lease stands out as a premier method for maximising income while minimising tax obligations. By utilising pre-tax dollars to cover a portion of lease and operational costs, you effectively reduce your taxable income. Embracing a Novated Lease not only unlocks potential tax-saving benefits but also empowers you to streamline expenses through salary packaging your next vehicle.

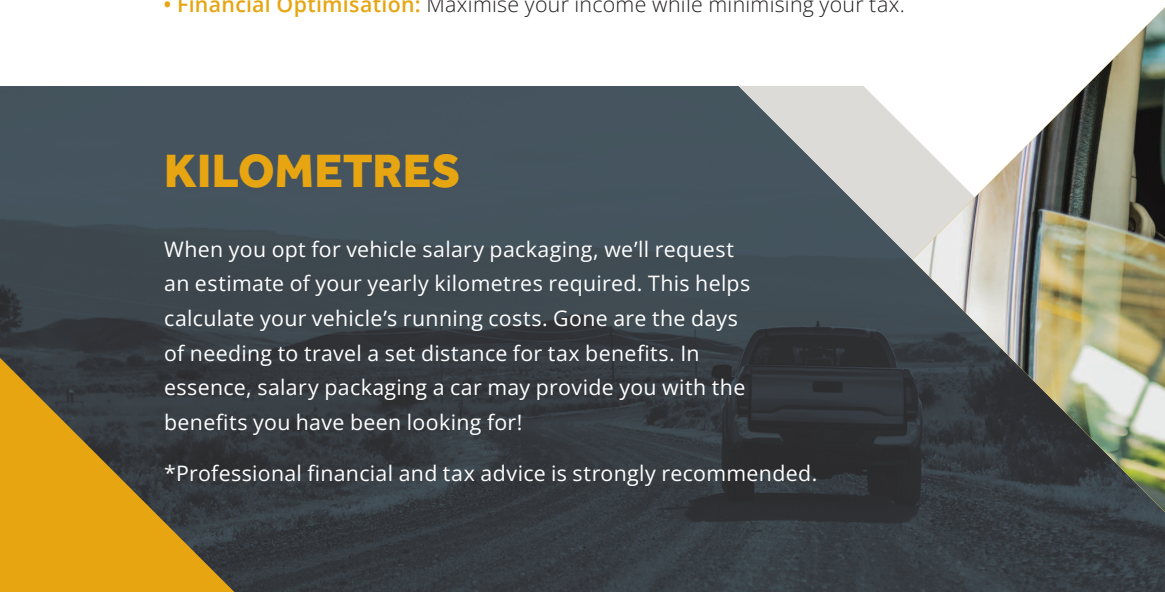
BENEFITS OF A NOVATED LEASE:

- **Simplified Budgeting:** Plan for all your running costs with ease.
- **Tax Efficiency:** Utilise pre-tax dollars to cover some expenses.
- **Personal Use:** Enjoy the vehicle for both personal and private purposes.
- **Flexibility:** Choose from new or used cars, up to 12 years old.
- **Financial Optimisation:** Maximise your income while minimising your tax.

KILOMETRES

When you opt for vehicle salary packaging, we'll request an estimate of your yearly kilometres required. This helps calculate your vehicle's running costs. Gone are the days of needing to travel a set distance for tax benefits. In essence, salary packaging a car may provide you with the benefits you have been looking for!

*Professional financial and tax advice is strongly recommended.



BUDGET AND **INSURANCE**

At S.P.A., we tailor a personalised budget for your novated lease, taking into account your vehicle type and anticipated distance travelled per year. Your comprehensive Novated Lease budget covers essential expenses such as finance, fuel, insurance, registration, servicing, and tyres.

Experience the flexibility of adjusting your deductions throughout your lease period to align with your changing requirements. Your Novated Lease account holds your funds, and any surplus can be effortlessly redirected to you via payroll.

Your insurance premiums are seamlessly integrated into your Novated Lease budget. Connect with one of our consultants to explore tailored insurance solutions.

You will also have access to your S.P.A. Online Portal to track your balance and view your transactions in real time.



HOW DO I **PAY FOR MY RUNNING COSTS?**

When you choose a Novated Lease with S.P.A., you gain access to a range of flexible payment options to cover the running costs associated with your leased vehicle:

- **Direct Payment:** Submit your tax invoice and grant S.P.A. authorisation to directly settle payments with the supplier on your behalf.
- **S.P.A. Online Portal:** Make payments for running costs out of pocket and then submit receipts via the secure Online Portal for prompt reimbursement.
- **Fuel Expenses:** You have the choice of using either Motorpass, BP, or Shell cards, which will provide flexibility selecting a fuel provider that best suits your preferences and convenience.
- **Maintenance Expenses:** These costs can be paid for with the Motorpass card, or booking directly through our trusted partner, AutoGuru.

RESIDUAL **VALUE**

The residual value, also known as a balloon payment, represents the portion of the vehicle's cost not covered during the lease term. Before you begin your lease, you'll receive clear information about the specific residual value for your vehicle.

Upon lease completion, you'll have several options to address the residual amount. S.P.A. will proactively reach out to guide you through these options before your lease ends.

The residual amount is determined by the ATO and varies based on your lease duration, which can span from 1 to 5 years.

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✉ **enquiries@salpacaus.com.au**

🌐 **salpacaus.com.au**

📍 **1/10 Hudson Road, Albion QLD 4010**

📍 **39 Woods Street, Darwin, NT 0800**

ABN 53 009 643 485

