



## Do more with your money



### Introducing salary packaging from Maxxia

Fully approved by the Australian Tax Office, salary packaging lets you pay for certain expenses like the everyday costs of living with money from your salary before tax. This reduces your taxable income, meaning you could pay less tax and increase your disposable income. Available for full-time and part-time employees only.

### Capped benefits

With capped benefits there's a limit to how much you can salary package each Fringe Benefits Tax year (1 April – 31 March). [Learn more](#)

Everyday living expenses (up to \$15,900)

- Including mortgage and rent
- Gas and electricity expenses
- Groceries and clothes
- Personal loan repayments
- Private health insurance premiums
- School fees

### Meal entertainment (up to \$2,650)

Meal entertainment lets you salary package the cost of meals when you eat out, meaning you could save every time you dine with friends and family at restaurants, cafes, pubs, clubs and bistros. The \$2,650 cap is over and above the cap for everyday living expenses, so it's a great way to get even more from your salary. [Learn more](#)

### Venue and accommodation hire (up to \$2,650)

This allows you to salary package the cost of:

- holiday accommodation for you and your family including sea and river cruise packages
- hiring a reception centre/function room or marquee.

These items, together with the Meal Entertainment benefit, are subject to a combined, single annual cap limit of \$2,650 per Fringe Benefits Tax (FBT) year. [Learn more](#)

\*You are able to back date and submit any expenses that have not been previously claimed from the past 12 months\*

### Remote area benefits

If you don't work in a major city, you may be eligible for remote area benefits.

Please check your eligibility with the [Australian Tax Office](#). [Learn more](#)

### Uncapped benefits

#### Novated leasing

Novated leasing lets you salary package the cost of purchasing and running a new car with some of your before tax dollars (over and above any that you use for capped benefits) – and potentially lower your taxable income.

New or used, Maxxia can help you find the car you want and negotiate with dealers to secure a great price that doesn't include GST or any upfront fees.

Once you've decided on the car you want Maxxia will set up a salary packaging account. Then they'll arrange a budget for your lease repayments and running costs like fuel, registration, insurance and maintenance. The cost of everything is bundled into one regular, set-and-forget payment drawn from your salary each pay. [Learn more](#)

#### Work-related self-education

When you work, continuous learning is important, so go ahead and salary package your self-education expenses with before tax dollars.

#### Professional memberships and subscriptions

You could also salary package any professional memberships as well as the cost of your work-related newspapers, journals or magazines. Plus more....





## Maxxia benefits

### Maxxia Rewards

The Maxxia Rewards program gives you discounts and benefits at hundreds of retail outlets, department stores, attractions, travel, cinemas and restaurants nationwide.

It's free to join and available to everyone even if you don't salary package. [Learn more](#)

### About Maxxia

Your employer has chosen Maxxia to bring you the best possible salary packaging experience. As the largest provider of its type in Australia, Maxxia have specialised in workplace benefits for close to 30 years.

## How to get started

To set up your Salary Packaging contact Maxxia today on 1300 123 123. Select option 2, then option 2 again to go straight through to the Establishment team.

Your account can be completely set up over the phone and then Maxxia will work with your employer to set up your fortnightly deductions.

Eligible deductions are processed pre-tax from your gross income and you will be taxed on the remaining salary.

Maxxia receives your salary packaging funds from your employer on the Thursday of pay week. These funds are processed and distributed to your nominated benefit on the same day. Depending on your financial institution your funds should be available by the Friday morning.

\*Please note if you have a novated lease there may be a post-tax deduction also.

## For more information

**Visit** [maxxia.com.au/nfp](http://maxxia.com.au/nfp)

**Call** 1300 123 123

**Email** [saoffice@maxxia.com.au](mailto:saoffice@maxxia.com.au)

**FAQs** <https://www.maxxia.com.au/faq-salary-packaging>

