

CLAIMING EXPENSES UNDER SALARY PACKAGING

Salary packaging certain expenses requires you to 'make a claim' so that you can start to receive (or continue to receive) tax-free payments.

Why do I need to submit a claim?

We use your existing expenses to lower the amount of tax you pay – resulting in an increase to your take-home pay.

To claim the expense as tax-free, we need a record of your personal expenditure so that we can reimburse you for the cost you have paid. Your personal expenditure record is sometimes referred to as evidence or substantiation of your expenses.

When you provide the evidence to us, you are making a salary packaging claim.

What type of salary packaging claim should I make?

The type of claim you make depends on the benefit you are claiming. Some examples might include:

- **Living Expenses:** personal expenses such as mortgage, credit card, or rent payments. The claims you can make have an annual capped limit
- **Meal Entertainment:** expenses such as dining out with family or friends, or self-catering expenses. This benefit also has an annual capped limit, over and above your living expenses
- **Remote Area Benefits:** when you live and work in a remote area, you could be entitled to claim housing and utility expenses for the home you live in
- **Novated Leasing:** claim expenses that relate to owning and operating your car under a novated lease. This includes finance for the vehicle and expenses such as fuel, maintenance and servicing, tyre replacements, registration renewals, comprehensive insurance, and roadside assistance

For more information on the benefits you can salary package, please refer to our website.

How do I make a salary packaging claim?

For hassle-free salary packaging claims and applications, make sure you:

1. Complete the relevant form in full – don't skip over any detail!
2. Provide receipts, invoices or statements as evidence of the expense you have paid
3. When possible, choose your big-ticket items to claim under salary packaging (e.g. credit card payments or school fees) or recurring payments (e.g. ongoing mortgage and rent payments).
This means less administration for you and removes the need to regularly send in receipts. These are the best type of claims because they take a long time for us to pay out (i.e. a long time before you need to submit another claim)
4. Sign and submit your completed application
5. Review the salary packaging confirmation report issued to you to make sure your arrangements are set up the way you expected