
Subscriber Information Booklet

info@accesspay.com.au / 125 Rundle St, Kent Town SA 5067 / GPO Box 1238 Adelaide SA 5001 / Fax 1300 361 498 / Ph 1300 133 697

How You Can Make Significant Tax Savings by Salary Packaging with AccessPay

**Please read all of this information carefully. The guidance provided will assist AccessPay to administer your salary packaging arrangements swiftly and accurately.*

Australian Taxation Law allows certain organisations to offer salary packaging benefits to their employees. Salary packaging allows employees of these organisations to make significant income tax savings on their salary. Australian taxation law states that employees of these organisations will **not be taxed** on this money.

When you salary package a part of your salary, you are **not required to pay tax** on this money. There is a limit set by the Australian Taxation Office on how much employees of these organisations are allowed to salary package, and this limit is \$16,050 in a Fringe Benefits Tax year (1st April – 31st March). Once you are salary packaging with AccessPay, you will only pay tax on the remainder of your salary, not the salary packaged amount. The money you set aside for your salary packaging must be used to **pay or reimburse** you for what can be described as your **living expenses**. Unless we are reimbursing you for a living expense you have already paid, it is not possible to merely have this money paid into a savings account as a cash deposit. Unless you have been reimbursed for a payment already made, it is not possible to withdraw the salary packaged amount as cash. See the “Payment Options” section of this booklet.

For a more detailed description of what **living expenses** are, please see the “Benefits List” in this booklet.

AccessPay has provided this booklet in order to provide guidance to you about Salary Packaging and the laws that affect it, to generally de-mystify salary packaging, and to explain the function and services of AccessPay in a way that is clear and easy to understand.

If you have any further questions, please do not hesitate to contact AccessPay’s national customer service centre in Adelaide on **1300 133 697**.

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AccessPay Salary Packaging Explained

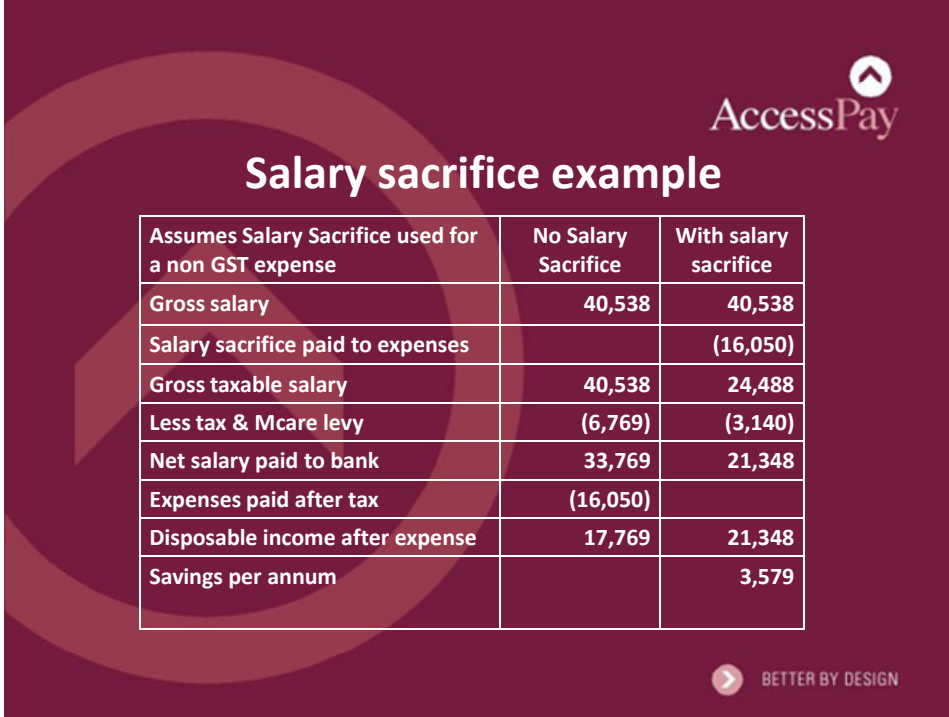
Kate earns \$40,538 per year. She pays \$440 per fortnight in rent. She is also paying off a personal loan at a rate of \$200 per fortnight. Kate can salary package both of these items and can use the full \$16,050 per year as per her employer's salary packaging policy.

Therefore her expenses are:

Rent (paid direct to the landlord or Real Estate agency):	\$440 x 26 (fortnights)	= \$11,440
Personal Loan (for which she is reimbursed):	\$177.29 x 26	= \$ 4609.50
This in total is the maximum of		= \$16,050

The total is the amount Kate is allowed to package in a 12 month period. Kate has elected for her rent to be paid **directly** to her landlord and to be **reimbursed** (\$177.29 per fortnight) for the payments she makes to her personal loan. She has filled out the **Budget and Payment Authority Form** and provided copies of her rental tenancy agreement showing her landlord's banking details and Kate's own personal loan statement, showing all her identifying details, to AccessPay.

This is the way Kate's salary packaging arrangement delivers her tax savings. (*Savings are based on salary packaging the maximum for non-GST benefits and **excluding** the AccessPay Fee. Income tax savings are based on the 2008-09 tax rates.)



Salary sacrifice example

Assumes Salary Sacrifice used for a non GST expense	No Salary Sacrifice	With salary sacrifice
Gross salary	40,538	40,538
Salary sacrifice paid to expenses		(16,050)
Gross taxable salary	40,538	24,488
Less tax & Mcare levy	(6,769)	(3,140)
Net salary paid to bank	33,769	21,348
Expenses paid after tax	(16,050)	
Disposable income after expense	17,769	21,348
Savings per annum		3,579

BETTER BY DESIGN

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Kate could choose to salary package different expense items within the \$16,050 limit, such as groceries, clothing or bills. Check with your pay office or AccessPay and see the section of this booklet entitled "Payment Options".

Objective of Salary Packaging with AccessPay

The objective of AccessPay is to maximise your disposable income (your take home pay) while ensuring that you comply with your employers policies and with all relevant taxation legislation and rulings. At AccessPay we refer to your employer as our **Associate**. You are our **Subscriber**. Our **Associate** is responsible for determining whether you can become an AccessPay **Subscriber** by assessing your eligibility to participate in their salary-packaging scheme which is administered by AccessPay. In order to ascertain whether you are eligible, all you need to do is ask AccessPay or your employer.

AccessPay's Commitment To Our Subscribers

Regular payments such as mortgages will be made on the date you nominate. AccessPay will issue cheque payments and reimbursements within 48 hours of receipt of a claim - assuming of course there are sufficient funds available in the Subscriber's salary packaging account. Where a request is made for AccessPay to make direct cheque payments on a Subscriber's behalf, a cheque fee may apply. However, other than the administration fee negotiated by your employer, there are no fees or charges when accounts **already paid by a Subscriber** are reimbursed via direct credit into a nominated bank account. Tell us how you would like your salary packaged funds to be disbursed by filling out the Personal Budget Payment Authority Form. The living expenses claimed can date back 12 months from the date of the claim, providing they have not previously been reimbursed as part of a salary packaging arrangement.

Provided claims are made **after** you've started salary packaging, you can claim any expenses that you have incurred within the last 12 months. You can also let money accumulate in your account until you have sufficient funds to make your claim. The Fringe Benefits Tax year runs from the 1st of April until the 31st of March. To enjoy the maximum benefit, your account should be cleared by the end of March each year, because if it carries over, it minimizes the amount you can claim the following year.

Payment Options

There are a number of different ways you can choose to manage your salary packaging arrangement. Paperwork sent through post, email or by fax, which **includes the necessary substantiation**, will be entered into our system. We do not accept adjustments to your payment details or bank accounts details over the phone. These are your personal and private details, and these processes are in place to safeguard your security. AccessPay are able to:

- **Make Regular Payment of Your Expenses for You.**

This means that we will use your salary packaging money to make regular payments as you have directed. For example, if your mortgage is \$500 per fortnight and you provide us with evidence

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of the mortgage (eg a copy of your mortgage statement showing your name and address, home loan amount, and account number) we can make a direct payment. Alternatively if your rent is \$500 per fortnight and you supply us with evidence of your rent (eg a copy of the residential tenancy agreement) and the account details showing name of account and whether or not it is a direct payment or reimbursement. Personal loan repayments or any other regular expense which is on the Benefits List in this booklet can also be used.

- **Make an Ad-Hoc Reimbursement or Payment for You Including:**

*Reimburse You for Expenses Already Paid; or
Pay an Account Directly for You.*

This means that you can EITHER: - pay your expenses and then apply to us to have them reimbursed to your nominated bank account from your salary packaged funds OR send us your bill / tax invoice and we will pay it from your salary packaged funds. You need to fill out a "Payment Form" which you can download from our website (www.accesspay.com.au → Quick Access on the homepage → Download the latest AccessPay forms.) You will also need to provide us with documentation of your bill or payment, such as the bill itself, receipts or tax invoices or copies of the receipts or tax invoices. You should **always** take a copy of this documentation for your own records. It is your responsibility to make sure your documents are safe, that you have copies and that we have received your documents.

- **Provide you with an NAB Salary Packaging Card.**

(Participating organisations only – please check with your employer or with AccessPay for details).

A salary packaging card operates in the same fashion as a normal debit card. Your salary packaging money is deposited into this card, and you are able to spend this money on your living expenses. This card provides ease of use and transactions so that you are able to use your card anywhere displaying the Visa logo, or anywhere that would otherwise accept a credit card. This card does not attract fees, but carries some restrictions - **you cannot withdraw from or deposit money into this account.** This account is administered on your behalf by AccessPay. This card is issued by the NAB and comes with full NAB internet and telebanking support. To access these facilities, call AccessPay for details. Please consider carefully whether a NAB salary packaging card is appropriate for you and would suit your personal spending and banking habits. This card can only be used in Australia and can only have you as the signatory.

***PLEASE NOTE:** that selected utility providers do not accept Visa payment, so you will need to use your card's BPAY facility for these providers by logging on or phoning the telebanking service of the NAB. (NAB Telebanking Registration Number **13 22 65**. To speak to an operator call **13 10 12**.) Please consult your utilities providers about this. You cannot pay bills at the post office; transfer money between bank accounts or make credit card payments with the NAB salary packaging card. You cannot use this card overseas. You cannot set up direct debits from this card. If you need other payments made, please contact AccessPay and we will be more than happy to make those payments on your behalf.

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Benefit Options

The range of benefits available to Subscribers is determined by the Associate's salary-packaging policy.

You must have enough funds in your account for us to make your payments or reimbursements. It is **your responsibility** to monitor this. You can check your AccessPay account balance* and activity at www.accesspay.com.au by Registering for online access. Please see the relevant section of this booklet entitled "Registering Online with AccessPay".

To comply with all ATO rulings with regard to salary-packaging, **all expenses must be properly substantiated**. Remember that **you are responsible** for making and keeping copies of documents sent to us, and ensuring the safe travel of your documents.

*Note: This is **not** the transaction history for a NAB salary packaging card – you must check the balance and transaction history of that card with the NAB via the NAB telebanking facility, internet or at a NAB ATM.

Paperwork and Forms for Salary Packaging

AccessPay will provide all necessary forms and information for you to commence salary packaging. If you need extra forms, please contact your Subscriber Services Officer, ask your pay office or visit the AccessPay website (www.accesspay.com.au) and go to Tools and then Access Forms.

- You must complete and return the **Personal Budget Form** and the **Nominated Benefits Form**.
- You **must** include substantiation showing your name **for every expense listed**, or the name of someone who resides at your address, with substantiating documentation that they indeed live at that address. For example – often a bank statement printed from the internet will not show your name and will therefore not be adequate substantiation. Another example might be - if you include your rent as an expense payment, you will need to forward a copy of the rental agreement. You can claim for the expenses **of your household**, which means that although the bills may be in someone else's name, they are still for your household. These expenses may only be claimed for **once**. If you have any questions about substantiation documentation, please call your Subscriber Services Officer.
- **Handy Hint:** Always put the name of your **employer** (rather than your site) on your forms and any other correspondence with AccessPay. Feel free to handwrite or attach a cover note being as specific as you like. Partially completed forms or insufficient substantiation may delay your payments.

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Your Contact Details

As stated previously, the objective of AccessPay is to **maximize** your tax savings and the potential of your salary package. In order to achieve this quickly and easily with a minimum of fuss, there are some **important details** we need from you.

- When you include your phone numbers, please include as many as possible. If you would like us to contact you during business hours, please include details of **how** to contact you in your workplace. If you work for a hospital, for example, please give us the number of your ward / pager / department. If you travel daily for work and spend most of your time driving or with clients, please supply a mobile number.
- Email is, by far, the **easiest and most reliable method** for us to contact you. If you do not know your business email address, make an effort to find out and include it on your forms. We will not inundate you with spam, only notify you of payments made or changes happening within your organisation that may affect your salary package.
- Providing your email address to us also allows you to **Register** to use our website (see the relevant section of this booklet), which will allow you to answer your own questions about your account without having to call AccessPay. The online service also provides you with details about your Pending payments, or payments that are to be made later in the week or fortnight.

Setting Up A Salary Packaging Arrangement

In order to participate in your Employer's salary-packaging arrangement, please complete and sign the Budget and Personal Details Form and the Nominated Benefits Form. Please attach the various documents you will need as verification of your accounts as explained in this booklet. Once signed, please send these documents **including those for substantiation** on to AccessPay. This will commence your salary packaging arrangement **exactly** as you have directed. Please make sure your documentation is complete and correct. Partially completed forms or insufficient substantiation may delay your payments. Make sure you double check your bank account details and numbers; if you have included details of your mortgage but you would like to be **reimbursed** for payments made **you have made** on your mortgage rather than to have your mortgage paid for you, please make sure you have included **details of the bank account to be reimbursed**.

AccessPay will maintain up-to-date, accurate records of the activity of each Subscriber's salary-packaging account. All Subscribers can Access their account information online at www.accesspay.com.au by following the prompts on the homepage. To Register online with AccessPay, please follow the guide below.

Note: AccessPay is only able to administer salary-packaging arrangements as approved by our Associate. Any other services received by the Subscriber from AccessPay over and above those approved by the Associate will be the subject of a separate agreement between the Subscriber and AccessPay.

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* AccessPay highly recommends that Subscribers seek independent financial advice before entering their employer's salary-packaging arrangement. You are welcome to ask your SSO for guidance about payment options, and if they determine that you need more specialized personal financial advice, they will let you know.

Registering Online with AccessPay

On the home page there is an active field which invites you to :

- **Register** for AccessNet.
- This will bring up a screen which asks you for your Date of Birth and email address. Your Date of Birth must be entered in this format “dd/mm/yyyy” (including the forward slash).
- Your email address is the one you registered with AccessPay when you filled out your forms. If you did **not** register an email address there will not be one recorded for you. Please ring AccessPay to do so now on **1300 133 697**.

Once you have clicked on **Next** to continue, you will be presented with a screen that asks you for a **username** and **password** – your **username** will be showing a series of numbers which is your **AccessPay Subscriber Number**. (You will also receive this in your welcome email/letter). You can change this number to a different username if you wish. Your password is yours to create. Once you have done so, click **Continue**.

You will receive an email confirming your registration. Please read this email and follow it's instructions in order to access your account. You can check your account balance and activity, as well as being able to access information about your pending payments. Keep in mind if you have a NAB salary packaging card, you access information about that account from the NAB online or telephone service.

Benefits List

When Subscribers establish a salary-packaging arrangement, they will be able to choose from the list of benefits identified in the Associate's salary-packaging policy. This is **not** an exhaustive or exclusive list – these are examples of things you **may want to package**. Please call your Subscriber Service Officer at AccessPay if you have any queries on **1300 133 697**.

In general, a Subscriber could choose a combination of benefits from the following categories:

Category A – These items include GST.

- Utilities (phone, electricity, gas)
- Clothing
- Certain grocery items
- Car maintenance and upkeep (including registration, services, etc)
- Petrol

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- House maintenance and repairs
- Home and contents insurance or car insurance
- Travel and accommodation within Australia (airfares, holiday rentals)
- Home wares (electronics, furniture)

Category B – These items DO NOT include GST and we encourage you, if you can, to choose your expenses from this group. You are able to claim more in a Fringe Benefits Tax year if the items you select do not include GST*.

- Home mortgage repayments (NOT investment properties that you do not live in)
- Rent
- Personal or car loan repayments
- Private Health Insurance
- School fees, HELP payments, Student fees
- Council Rates
- Water Rates
- Credit Card payments (must provide statement monthly)
- Childcare through a registered provider
- Medical and dental expenses
- Life insurance payments
- International Travel and accommodation

Category C – Exempt altogether from Fringe Benefits Tax

- Personal contributions to superannuation – check with your pay office as they may do this.
- One Laptop for predominantly business use per year OR one PDA (Personal Digital Assistant) for predominantly business use. (This must be verified in a statutory declaration by your employer).
- Meal Entertainment (Participating Organisations Only)

*Call your AccessPay Subscriber Service Officer for more information.

What Constitutes Meal Entertainment?

Entertainment by way of food and drink (meal entertainment) can, under certain circumstances be subject to concessions for **Fringe Benefits Tax purposes**.

The question of whether expenditure is one of meal entertainment can be determined by asking some questions:

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- 1. Why is the food/drink provided?** If provided in a social setting where the purpose is for employees to enjoy themselves then it will be meal entertainment. If you have dinner in a restaurant, for example, where there is no other entertainment such as comedy or theatre, then this is meal entertainment.
- 2. What type of food/drink is provided?** The more elaborate the meal, the more likely it is to have the character of meal entertainment. If you sat down in a restaurant or café to eat, it's likely that you can claim your expenses.
- 3. What time is the food/drink provided?** Food and drink provided outside of work time is more likely to have the character of meal entertainment than that provided within work time (e.g. doing overtime or whilst travelling overnight on business).
- 4. Where is the food/drink provided?** Food and drink provided off the employer premises is more likely to have the character of meal entertainment than that provided on the employer premises.

You can also include events that are catered for at home, or outside the home, such as weddings or 21st birthdays. As long as the event has been catered for by an **outside source** (the business must have an ABN), you can choose whether you would like to be reimbursed for payment you have already made, or provide AccessPay with a Tax Invoice including the ABN of the business and we will pay the provider on your behalf.

Groceries **are not classified** as meal entertainment. You can claim your groceries as other types of expense items. See the "Payment Options" section of this booklet. Take Away meals **are not classified** as meal entertainment. Meal entertainment is an exempt item and **will not affect** your 'gross-up' for HECS / HELP or Child Support purposes. Meal entertainment funds are also not subject to the same rules as the rest of your salary package – these are exempt items and can **roll over** from one Fringe Benefits Tax year to the next **without incurring any tax** or affecting the amount you can package in the next Fringe Benefits Tax year.

Based on these factors, AccessPay will only classify expenditure as meal entertainment where the expenditure is on food and drink that is catered for at an event; or a meal at a restaurant, hotel or similar facility. You must be able to show a tax invoice that shows the amount for the meals and clearly show that they are not take away. If you are unclear about any of these classifications, feel free to contact a Subscriber Service Officer at AccessPay on 1300 133 697.

GST on Benefits

A number of the benefits available to Subscribers through salary-packaging arrangements are subject to GST.

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Your employer's salary packaging policy will explain whether the GST component of benefit items is passed on to employees of the organisation or not.

For example, if you were to buy something worth \$100, additional to this amount would be 10% GST, making the price of your item \$110. To be reimbursed for this expense, you would fill in your Expense Reimbursement Claim Form, attach your **original tax invoice** (always retaining a copy), and send this in to AccessPay. A valid tax invoice will have "Tax Invoice" written on it somewhere. When AccessPay takes money from your salary packaged funds, they take \$100 and deposit it into your selected bank account **along with the extra \$10**. We will cover this portion of the amount until your employer claims it back from the ATO and gives it to us. This is called an **Input Tax Credit**. Subscribers will not be able to benefit from **Input Tax Credits** unless:

- The appropriate documentation is provided; and
- The Associate's policy allows the benefit to be passed on to Subscribers.
- An original tax invoice is supplied.

What is a Valid Tax Invoice?

There are strict ATO requirements relating to tax invoices. Invoices and receipts do not always satisfy ATO Tax Invoice requirements. A tax invoice must show:

- the ABN of the supplier;
 - the words "tax invoice" stated prominently on the document;
 - the date of issue of the tax invoice;
 - the name, or trading name of the supplier;
 - a brief description of each thing supplied;
- and **either**: words to the effect that the total amount payable includes GST for the supply **or** the total amount of GST.

Reportable Fringe Benefits Amount Shown in Payment Summary

You will be required to tell the tax office if you claim more than \$2000 worth of certain Fringe Benefits within a Fringe Benefits Tax Year (1 April to 31 March), which almost all subscribers will. You need to report this figure on your **tax return**. This figure will appear on your payment summary, and will be called the "Reportable Fringe Benefits Amount". This amount needs to be included in your tax return.

You will not be assessed for income tax on the reportable fringe benefit amount. This information is used for Tax Office purposes, including determining a Subscriber's liability for the Medicare levy surcharge, superannuation and termination payments surcharges, HELP repayments, child support payments and certain other government benefits such as an invalid or carer's pension.

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Changing or Terminating Salary Packaging

Subscribers are asked to contact AccessPay as soon as possible if there is a change in employment status including:

- A **change** in the terms and conditions of their employment;
- Completion of employment with the Associate, promotion, demotion, transfer, redeployment, secondment or other arrangement which is substantially different to the current arrangement, and into an Enterprise Bargaining Agreement that does *not* offer salary-packaging; or
- Promotion, demotion, transfer, redeployment, secondment or other arrangement which is **substantially different** to the current arrangement, that is outside of the Enterprise Bargaining Agreement.
- If you need to change your bank account details or the nature of payments made, these instructions must be made **in clear and written format** to AccessPay. You can use email, fax or post. Please make sure you are able to be clearly identified as an AccessPay subscriber – you can include your **AccessPay Subscriber Number**, your first and surname and your employer. Date of birth or your payroll number will also suffice.
- If you are supplied a **company car**, you need to let AccessPay know **immediately** as this may affect how much you can salary package.

Upon notification, AccessPay will ensure that the appropriate steps are taken to reflect the Subscriber's new status.

HELP / HECS Debts

HELP/ HECS repayments can be affected by your salary packaging. The ATO 'grosses up' your salary for taxation purposes, which increases your HELP repayments. However, the amount of the increase can be offset by how much you still save in tax from salary packaging with AccessPay. Please see the below example.

- **Person Not Salary Packaging**

Kaye works for a Public Benevolent Institution but does not salary package. Her only income is a salary of \$42,000 per annum. Kaye's Compulsory Repayment Rate for the 2008-09 financial year will be 4.0% because her HELP Repayment Income is between \$41,595 and \$46,333. Kaye's Compulsory Repayment will therefore be \$42,000 at 4.0% which is \$1,680.

- **Person Salary Packaging**

Kaye works for a Public Benevolent Institution and chooses to salary package. Because of this, Kaye will have a Reportable Fringe Benefit Amount of \$30,000, and her salary will be \$25,950. The total of these is \$55,950 which is in the 2008-09 HELP Repayment

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Income band of between \$53,755 and \$57,782. Kaye's Compulsory Repayment Rate is therefore 5.5% and her Compulsory Repayment will therefore be \$55,950 at 5.5% which is \$3,077.

As a result of salary packaging therefore Kaye's Compulsory Repayment has increased by \$1,397. However she is still saving a significant amount of tax.

You can access the current HELP repayment schedule from www.accesspay.com.au or you can call a Subscriber Services Officer at AccessPay to request a more detailed fact sheet or to discuss your HECS/HELP repayments with them.

Family Tax / Childcare Benefits

If you are in receipt of either or both of the above benefits it is important that you provide the Family Assistance Office (FAO) with information to ensure you receive the correct amount of benefits.

The FAO uses your Adjusted Taxable Income (ATI) to calculate your benefits entitlement.

Your ATI includes the sum of the following amounts:

1. Taxable Income;
2. Adjusted Fringe Benefits; *
3. Other items including foreign income that is not taxable in Australia, net rental property losses, tax free pension or benefit;

less the amount of deductible child maintenance expenditure.

*** Adjusted Fringe Benefits is calculated:**

Adjusted Benefit = Reportable Fringe Benefits (RFB) divided by 1.8692

e.g. RFB \$17,000 divided by 1.8692 = \$9094.79

Fees

Our administration fee is an annual fee, charged in accordance with the Associates payroll cycle for the participating employees (our Subscribers). Our fee is in relation to the administration of the employees account in accordance with the legislative parameters and within the employer's policy.

Where AccessPay continues to maintain a Subscribers account then we will continue to charge a fee. Where we continue to receive funds, make payments, or carry a balance, then the account is being maintained and therefore our fee will be charged. The "account balance criteria" (refer number 3 below) is in place because our Subscriber could ring at any stage whilst on leave and request a payment be made. This is more likely with significant balances than smaller balances.

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Policy

AccessPay will **suspend** the charging of fees where:

1. Our Subscriber goes on some form of unpaid leave – maternity, study, workcover, personal; **and**
2. We are not receiving salary sacrifice funds, nor continuing to make payments from their account; **and**
3. The Subscribers account balance is less than \$100; **and**
4. We are advised in advance of any unpaid leave. (Fees will be stopped from that time.)

About Us

AccessPay is a South Australian owned and operated company that provides salary packaging solutions for Not-For-Profit (NFP) organisations and Public Benevolent Institutions (PBI's).

Acronyms Dictionary

ATI	Adjusted Taxable Income
ATO	Australian Taxation Office
FAO	Family Assistance Office
FBT	Fringe Benefits Tax
GST	Goods and Services Tax
HELP	Higher Education Contribution Scheme (can also be referred to as HECS)
NFP	Not-For-Profit
PBI	Public Benevolent Institution
RFB	Reportable Fringe Benefits

Our Website – www.accesspay.com.au

Our website is there for our Associates and Subscribers. If you have any suggestions or comments on the website, we are more than happy for you to email us.