

LeasePLUS

New car. Lower tax. CarePLUS.



NOVATED CAR LEASING

**a salary packaging
option for education
industry employees**



a message from the managing director



Thank you for taking the time to find out more about novated car leasing, a wonderful financial tool that can enhance the remuneration package of all employees, from principals and teachers to administrators, technicians, and facility management staff.

Novated car leasing is one of the most effective ways of helping education industry employees lower their taxable income while enjoying the opportunity to drive a safer, more modern vehicle.

There are numerous benefits to novated leasing in addition to paying for your car in pre-tax dollars. These include complete flexibility in the choice of vehicle, cost savings on the purchase of the vehicle, and total convenience in managing and maintaining the car for the long term. Further, employees working in not-for-profit organisations can also take advantage of generous fringe benefits tax (FBT) allowances from the ATO.

Our CarePLUS commitment is to keep our customers happy and safe on the road. This promise is based on providing greater value in securing a new vehicle, delivering the highest level of customer service possible,

and helping our customers become some of the safest and most defensive drivers on the road.

If you do become a LeasePLUS customer, I look forward to communicating with you further. It is my personal commitment to customers to create a business that ensures they gain the greatest possible benefit from their novated lease. My line is always open, and I encourage our customers to call me if they would like to discuss any aspect of their leasing arrangement.

Aytunc Tezay
Managing Director



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what is a novated car lease?

A novated car lease is a three way agreement between the employee, the employer and LeasePLUS. The basic principles of a novated car lease are:

- The employee leases the vehicle directly through LeasePLUS using a standard finance lease agreement.
- The employee's obligation to pay the lease, insurance, registration, servicing, tyres and other vehicle costs is transferred to the employer.
- The employer deducts a pre-determined amount from the employee's pre-tax income on each pay day. This amount is sent to LeasePLUS to meet the costs associated with the lease and all other running expenses of the vehicle.
- If the employee ceases employment with the current employer the novated car lease can be transferred to the new employer and re-established to continue until completion of the lease.
- Novated car leasing has Australian Tax Office approval.



The Role of LeasePLUS

LeasePLUS has an important role to play in making sure you gain the greatest possible benefit from your novated car lease.

From the beginning, we discuss all the vehicle options with you and provide unlimited no-obligation quotes to enable you to make an informed decision.

As part of the quoting process, we source the vehicle with the best fleet discount and have our panel of financiers compete to offer the best financing arrangement possible.

With your lease in place, we'll make all the necessary arrangements with your employer and supply you with a LeasePLUS fuel and maintenance card which you can use to pay for fuel and other vehicle expenses. On your behalf, LeasePLUS will pay for fuel, insurance, registration, tyres, servicing and other maintenance items directly.

We also care about your safety on the road. In addition to our 'LeasePLUS for Life!' Safe Driver Training program that we offer to all new members at our expense (see over), we provide you with accident and service management support, and are available 24 hours/365 days a year for on-call assistance.

We're looking forward to working with you!

Wherever the road leads you,
LeasePLUS will be with you
every step of the way.



what are the benefits?

A novated car lease is easy to organise and manage, and provides cost savings now and in the future.



- Your choice of vehicle including color, trim, and accessories.
- No GST on the initial purchase of vehicle.
- Significant fleet discounts on new vehicles using our buying power.
- Fleet discounts on servicing and other operating expenses.
- All lease costs and expenses are paid from pre-tax income, which potentially lowers the taxable portion of your income.
- No upfront deposit is required.
- All lease payments and operating expenses are managed automatically.
- A LeasePLUS fuel and maintenance card is supplied to customers to pay for all fuel, maintenance, and servicing costs.
- Complete flexibility in choice of dealership, insurance company, and service supplier.
- The vehicle can be new or second hand (age limit does apply).
- More than one vehicle can be packaged at a time.

'LeasePLUS for Life!' Safe Driver Training

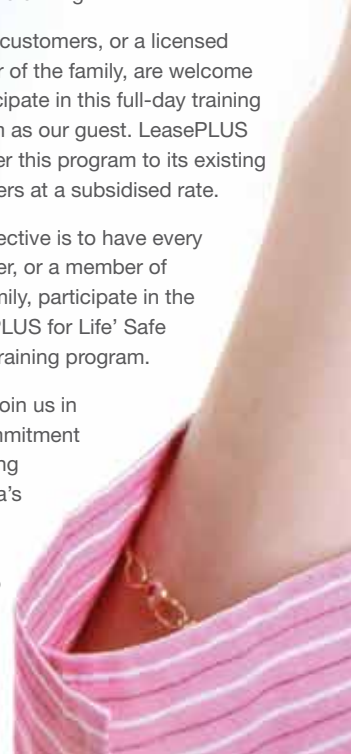
LeasePLUS is committed to ensuring its customers are some of the safest and most defensive drivers on the road. 'LeasePLUS for Life' Safe Driver Training is a major initiative designed to:

- Raise awareness of driving behaviour and habits.
- Identify and eliminate potentially hazardous driving behaviours.
- Teach new approaches and techniques to enable safer and more defensive driving.

All new customers, or a licensed member of the family, are welcome to participate in this full-day training program as our guest. LeasePLUS also offer this program to its existing customers at a subsidised rate.

Our objective is to have every customer, or a member of their family, participate in the 'LeasePLUS for Life' Safe Driver Training program.

Please join us in our commitment to making Australia's roads a safer place to drive.





What do I do next?

If you think novated car leasing makes sense for you, please visit www.leaseplus.com.au to obtain more detailed information and to find out how much you can save using a novated lease.

If you would rather speak to one of our experts directly, call LeasePLUS on **1300 13 13 16** to discuss how novated leasing can work for you.

The LeasePLUS process is so simple that, subject to finance approval and car availability, you could be driving your new car within 48 hours.

The process is as follows:

- You request a quote through our website.
- We negotiate the best possible price on your vehicle and develop a budget for expenses.
- On your acceptance, we prepare finance, arrange delivery of the vehicle, and issue you with a LeasePLUS fuel and maintenance card.

We look forward to handing you the keys to your new car — the beginning of many years of happy and safe driving with LeasePLUS!

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