

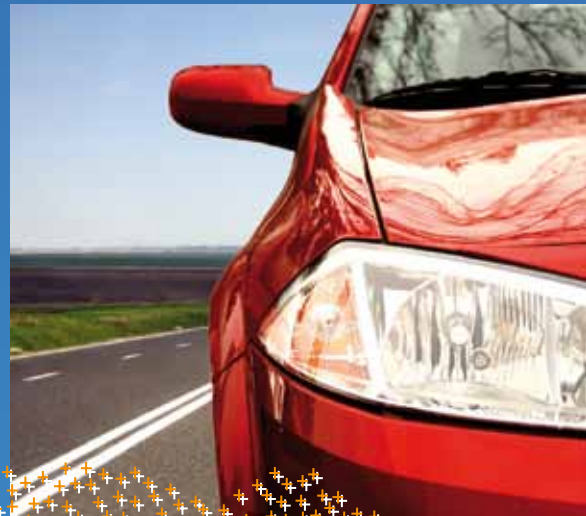
LeasePLUS

New car. Lower tax. CarePLUS.



NOVATED CAR LEASING

**a salary packaging
option for healthcare and
emergency services
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 doctors, nurses, and hospital administrators to aged car workers and ambulance officers.

LeasePLUS has developed a strong presence in healthcare and emergency services over the years because novated car leasing is one of the most effective ways to lower taxable income. It is my personal commitment to create a business that ensures the benefits of novated car leasing are maximised for every LeasePLUS customer.

Our customers, who come from a range of professions, save thousands of dollars over the life of the lease, and enjoy trouble-free car ownership using the support of the LeasePLUS customer service team.

There are numerous benefits to novated leasing beyond the opportunity to drive a safer, more modern vehicle while enjoying a higher disposable income. For example, employees working in not-for-profit organisations and using a novated car lease can take advantage of the generous fringe benefits tax (FBT) allowances from the ATO.

You will hear us talk about our CarePLUS commitment: our promise to keep our customers happy and safe on the road. This promise is based on providing greater value in attaining a new vehicle, achieving 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. My line is always open to customers, who I encourage to call me at any time if they would like to discuss any aspect of their lease or provide feedback.

Aytunc Tezay
Managing Director



CarePLUS is our
commitment to
keep our customers
happy and safe on
the road



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 rental, insurance, registration, servicing, tyres and other vehicle costs is transferred to the employer for the term of the Deed of Novation
- 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 The Power of Competition!

LeasePLUS has an important role to play in making sure you get the best novated leasing deal possible, and to this end we always work on the assumption that you'll be sourcing at least one other quote.

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. Once you have made your choice, we will source the vehicle with the best fleet discount and arrange the lease using our panel of finance providers who will compete to provide the best financing option possible.

With your lease in place, we'll make all the necessary arrangements with your employer and supply you with a LeasePLUS 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, 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 expense 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 the 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 including answers to frequently asked questions.

Of course, if you would rather speak to one of our experts directly, call LeasePLUS on **1300 13 13 16** to talk specifically about your situation.

The LeasePLUS process is simple. Request a quote through our website by selecting your preferred vehicle. On acceptance of the quote, we negotiate the best possible price on your vehicle, we organise quotes from financiers who compete for your business, and we issue you with a LeasePLUS card for all your vehicle-related expenses.

We'll manage the rest of the process which will include liaising with your employer, and handing you the keys to your new vehicle — the beginning of many years of happy and safe driving with LeasePLUS.



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