



The Salary Packaging Card - saves time !

Most employees will find it easier to use a **Salary Packaging Card** instead of salary packaging a range of general expenses (phone, electricity, insurance etc.).

The **Salary Packaging Card** is issued through the **ANZ Bank** and **Advantage**. The card may be used for **most purchases** – basically wherever **VISA** is accepted (this may *not* include rent, loans, direct debits, credit cards).

How does it work ? The employee nominates a fortnightly amount (eg. \$350 a pay) to be deducted from their pay and deposited onto the Card. The Card works like a debit card. Employees simply access the available funds by making **purchases** or to **pay** bills (groceries, petrol, phone bill, clothes, airlines – use the card wherever **VISA** is accepted – shops, internet, postbillpay). Cash access is not permitted.

Most people use the card for everyday purchases. By using the card this way, this 'preserves' your cash. Each fortnight the card is 'topped up' by the same amount. It's just like having another bank account. It's simple, paperless and you are in control !

Note. There is **no cash** access to this money (Tax Office restriction). You *cannot* set up a **direct debit**. The card is for **purchases** only. It cannot be used to pay debt (loans, credit card). Vendor surcharges may apply.

To pay bills, use "**Pay By Phone**" (credit card) option or www.postbillpay.com.au. **Don't** pay bills at Post Office.

Do I Need to Produce receipts ?

No. One of the benefits of the card is that **no receipts** are required. It's that easy.

Supported by ANZ Bank

The card is fully supported by ANZ - phone banking (for balances) and internet access (for transactions). It's a paperless product, so **no bank statement** is issued.

Salary Packaging Amount – You Get the Maximum !

You can salary package the maximum of **\$16,050** per year (about \$617 a pay). (Limit is **\$9,095** for hospitals or ambulance services). The Card is a *much better* option than GST bills (phone, electricity, insurance, groceries).

Spend the Money by 31st March

Your money needs to be spent by **31st March** each year (end of salary packaging (FBT) year). This is a Tax Office requirement. Spend the money as you like during the year, but 31 March is important.

How to Apply – Fax Completed Forms **03 9822 7455**



Complete the ANZ Bank form. Fax the completed form to **Advantage**. Fax 03 9822 7455.

A Fair Fee

A nominal card fee of \$25 is charged annually. This is debited to the card annually in **MAY** each year.

Summary of Benefits

- No paperwork. Employees don't need to produce any proof of expenses;
- Employees are able to salary package the maximum = \$16,050 (\$9,095 health);
- Balances from phone banking, www.salary.com.au or www.anz.com.au ; and
- The card is a **VISA** Card, which is widely accepted. Salary package almost any expense !



This form must be signed by the Cardholder and the Authorised Person listed overleaf. To complete the form, please complete Parts 1-5.

1. CARD TYPE & AMOUNT

Please select Primary and/or Additional Card.

- Primary Card
 Additional Card
 Both Primary and Additional Cards

Please select the type of Salary Packaging Card you require. If a Primary Card, nominate the amount you wish to salary package per pay cycle*:

- A. Salary Packaging Card If Primary, the amount to be deducted per salary cycle \$
- B. Meal Entertainment Card If Primary, the amount to be deducted per salary cycle \$

* Your pay cycle is determined by your employer. The nominated amount will be deducted from your pre-tax salary by your employer and will be made available on your Salary Packaging Card. If you wish to change the nominated amount you will need to arrange this change with your employer. ANZ is not responsible for and accepts no liability for your salary deduction arrangements with your employer. Any questions or concerns regarding your salary deductions or the nominated amount must be referred to your employer.

2. PRIMARY CARDHOLDER EMPLOYER DETAILS

Employer Site/Campus

If applying for an Additional Card

Primary Cardholder full name

3. PRIMARY CARDHOLDER DETAILS

Mandatory Field

Title First Name Middle Initial Surname

Employee ID Salary Packaging Provider Reference/ID (if different)

Date of Birth (DD/MM/YYYY) Security Code (for call centre identification and online set-up)

Phone Number Mobile Email Address

Residential Address Suburb/town State Postcode

Postal Address (if different from above) Suburb/town State Postcode

4. ADDITIONAL CARDHOLDER DETAILS

Title First Name Middle Initial Surname

Primary Cardholder's Employee ID Provider Reference/ID (if different)

Date of Birth (DD/MM/YYYY) Security Code (for call centre identification)

Phone Number Mobile



5. ACCOUNT AUTHORITY

If a Primary Card, by use of the Card, I accept that I will be liable to ANZ for any credit extended arising out of the use of the Card, including the use of the Card by an Additional Cardholder, and agree to all applicable terms and conditions including the ANZ Commercial Card Terms and Conditions and the ANZ Salary Packaging Card or ANZ Meal Entertainment Card – Cardholder Specific Terms and Conditions which can be viewed at anz.com/aus/ratefee/default.asp?section=SBS

I declare that the details contained on this application form are true and correct and request that ANZ issue the card to me. I acknowledge that additional rules may be imposed by my salary packaging provider regarding the use of this card and a copy of these rules have been made available to me. I hereby declare to abide by such rules and variations which are made by salary packaging provider from time to time. Also, I have read and understood (and agree to) the declaration below.

Primary Cardholder Signature (Mandatory)

Date (DD/MM/YYYY)

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If an Additional Card, by use of the Card, I agree to all applicable terms and conditions including the ANZ Commercial Card Terms and Conditions and the ANZ Salary Packaging Card or ANZ Meal Entertainment Card – Cardholder Specific Terms and Conditions which can be viewed at anz.com/aus/ratefee/default.asp?section=SBS

I declare that the details contained on this application form are true and correct and request that ANZ issue the card to me. I acknowledge that additional rules may be imposed by my salary packaging provider regarding the use of this card and a copy of these rules have been made available to me. I hereby declare to abide by such rules and variations which are made by salary packaging provider from time to time. Also, I have read and understood (and agree to) the declaration below.

Additional Cardholder Signature

Date (DD/MM/YYYY)

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6. DECLARATION

ANZ’s collection, use and disclosure of personal information

Australia and New Zealand Banking Group Limited ABN 11 005 357 522 (ANZ) is collecting the Cardholder’s information in order to provide the Cardholder with the ANZ Salary Packaging Card. Without this information, ANZ will not be able to provide the Cardholder with the Card. By signing this Salary Packaging Cardholder Application Form, the Cardholder acknowledges and agrees that:

- (a) ANZ may also use this information and disclose this information for internal administration and operations; and
- (b) ANZ may also disclose this information to third parties, including but not limited to the Cardholder’s Employer and any salary packaging service providers, for the purposes of the administration and operation of the ANZ Salary Packaging Card

The Cardholder may request access to this information by calling 1800 614 741. Access will be granted in accordance with the Privacy Act (1988) for ANZ’s usual fee. If any of the Cardholder’s information is inaccurate, the Cardholder may request that it be corrected.

Other Information

Your agreement to the use and disclosure of your personal information applies to any personal information collected by ANZ in the course of your relationship with ANZ.

By signing this form, you acknowledge that the Consumer Credit Code does not govern the Salary Packaging card.

ANZ is the issuer of the Salary Packaging Card

Your employer or salary packaging provider has entered into an arrangement with ANZ for ANZ to issue Salary Packaging Cards to eligible and approved cardholders. By signing

this form, you acknowledge that ANZ is not responsible for the deduction of the nominated amount listed in section 1 or for making any changes to this amount. Any questions, concerns or request for changes to this amount must be referred to your employer. ANZ accepts no liability in connection with your salary deduction arrangements.

ANZ will make your salary deduction available for use on your selected Salary Packaging Card once your application is approved and ANZ has processed your salary deduction from your employer or salary packaging provider.

You are only eligible to use the Salary Packaging Card while you are employed by your employer listed in section 2. Upon termination of your employment (either by you or your employer), your eligibility ceases and ANZ may in its discretion immediately cancel your Salary Packaging Card and return any available funds to your employer or salary packaging provider. Your employer may then deal with any returned funds in accordance with your employment contract or arrangement. You must immediately notify ANZ (either directly or indirectly via your salary packaging provider) if your employment is terminated.

You acknowledge that ANZ’s responsibility is to make salary deductions from approved cardholders available for use on their Salary Packaging Cards once ANZ has processed them. ANZ is not responsible for, and accepts no liability for, salary deductions until such time as they are received and processed by ANZ.

ANZ accepts no liability for acts or omissions of your employer or any salary packaging provider in any way connected with your Salary Packaging Card that in any way causes loss or damage to you.

7. AUTHORISED SIGNATORY OR VERIFYING OFFICER (SALARY PACKAGING PROVIDER INTERNAL USE)

I declare/confirm that I am an Authorised Signatory to the facility established by the salary packaging provider listed below and an authorised Verifying Officer appointed in accordance with the Anti-Money Laundering and Counter-Terrorism Financing Act 2006 (Cth). I certify that I have identified the applicant and additional cardholder listed in sections 3 and 4 and those persons are authorised to be Cardholders and, in respect of the applicant, has been approved for an eligible salary sacrifice arrangement with their employer.

Name of Authorised Signatory/Verifying Officer

Salary Packaging Provider’s Name

Authorised Signatory Signature

Date (DD/MM/YYYY)

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Salary Packaging Card – Application Form

HOW TO COMPLETE

It's easy – follow all the steps.

Please complete all the following steps. Your Application will be *delayed* if any question is incomplete.

1. Card Type & Amount - Tick (✓)

- Select Primary Card (**employee**) or Additional Card (**partner, sibling**) or both (**2 cards**).
- Select **A** or **B**. If you require BOTH cards, complete a second (2nd) form.
- Enter the amount you wish to salary package per pay (e.g. \$100 a pay).

2. Employer Details

- Enter the employer's name and your site (location).
- If applying for an Additional (partner, sibling) card, enter the employee's (primary cardholder) name

3. Primary Cardholder Details - Employee

These are the details of the employee.

Enter details as requested (e.g. name, address, email, DOB, contact number, payroll number etc.).

Security Code refers to your nominated PASSWORD. Eg mother's maiden name, footy team, a number etc.

4. Additional Cardholder Details

Complete if applying for an Additional (partner, sibling) card. **Security Code** (may be the same as above).

5. Account Authority

Sign and Date. If applying for an Additional Card, 2nd cardholder must sign.

7. Authorised Signatory

DO NOT COMPLETE. We will sign this section once we receive your application

Fax or post the completed for to us. Allow up to 10 days for processing.

Fax (03) 9822 7455

Advantage Salary Packaging
PO Box 8480
Armadale VIC 3143

Additional forms available at www.salary.com.au.

For queries, contact Advantage at info@salary.com.au or (03) 9822 3455