



Novated Lease

Salary Packaging

Vehicle Offers

Hot Topics

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YOUR RESULTS

Your potential savings with a RemServ Novated Lease

Estimated
life of
lease
savings

\$46,4

Repayments
per
fortnight

\$342*

Get the

Having a car does not need to be expensive

Send us your details and we'll get back to you within 48 hours to talk about your RemServ lease options.

First name

full
picture
by
reviewing
a
comprehensive
breakdown
of your
results

[View
full
results](#)

Last name

Mobile number

Email

Employer

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contains information about the personal information collected in this form.



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a
callback

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*Repayments per fortnight has been calculated as the total estimated budgeted 'Operating Costs'¹ reduced by the estimated 'Net Benefit'² of salary packaging the category of vehicle chosen. Please refer to the Comparison Table for further information on the possible net benefit of packaging the category of vehicle chosen.

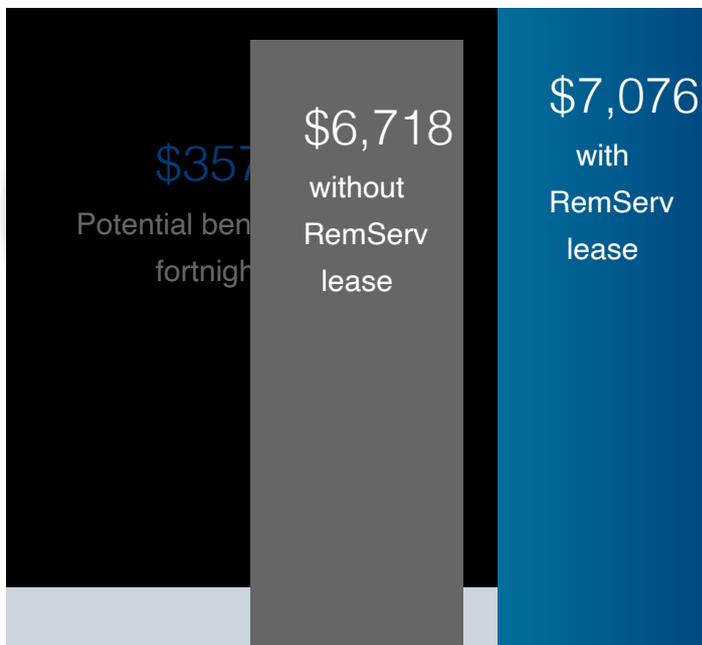
¹Operating Costs is defined as the total cost of lease payments & running costs that will be incurred by you if you enter into a novated lease arrangement. Please note that the amount of Operating Costs in this case is an estimate only based on the information provided by you.

²Net Benefit is defined to be the difference between the take home salary if you do not enter into a novated lease arrangement compared to if you do. Please note that this amount is an estimate only based on the information provided by you.

DETAILED RESULTS

A closer look at your potential savings

When you compare like-for-like on the finance and running costs for your car, you could save thousands each year through the tax benefits you could receive with a novated lease. Here are the numbers:



Your fortnightly take home pay

Comparison table

Annual Finances	Without RemServ lease	With RemServ lease
Salary	\$300,000	\$300,000
Motor Vehicle Under a Novated Lease	\$0	(\$18,000)
FBT	\$0	\$0
Administration Fee	\$0	(\$20,000)
Gross Salary after Pre-Tax deduction	\$300,000	\$282,000
Input Tax Credits	\$0	\$1,600
Net Salary After Input		

Your RemServ Novated Lease at a glance



What's included in your lease?

- ✓ Lease ✓ Charging payments
- ✓ Servicing ✓ Maintenance
- ✓ Registration ✓ Tyres

For Insurance inclusion, please speak to a Remserv consultant for an updated estimate.

Tax Credits	\$300,000	\$28
Tax & Medicare	(\$107,138)	(\$99
Net Cash Salary after Tax	\$192,862	\$18
Motor Vehicle	(\$18,193)	\$0
Post Tax Contribution	\$0	\$0
Cash Salary	\$174,669	\$18
Net Benefit	\$0	\$9,2

 Reset calculator

Review the calculator assumptions

Calculator assumptions

- This calculator is provided for illustrative purposes only.
- It does not take into account your personal objectives, financial situation or needs.
- Additional fees and charges may apply, along

with credit assessment criteria for certain products.

- The availability of benefits is subject to your employer's approval.
- PAYG tax rates effective 1 July 2024 have been used.

Important information about calculations

All calculations on this website are for illustrative purposes only and use PAYG tax rates effective 1 July 2024.

Novated leasing calculations assume the employee contribution method has been used (pre and post-tax funds). The estimated annual operating costs includes estimates of fuel, maintenance, tyres, registration, comprehensive insurance.

If you are an employee of a public health, charity or not-for-profit organisation, the calculator

results assume you are salary packaging a novated lease above your FBT exemption cap limit.

An indicative annual vehicle management service fee of \$275.00 (incl. GST) has been included in your operating expenses. This fee may vary depending on your employer.

The amount financed includes a finance establishment fee of \$475.00 (incl. GST) which is charged by the financier.

An indicative average administration fee of \$257 has also been included. This fee may vary depending on your employer. Please refer to your employer's salary packaging policy for more information. A copy of the policy may be obtained from your employer or by contacting RemServ on 1300 73 66 62.

GST of 1/11th is payable on your ECM contributions. Input Tax Credits (i.e. a refund of GST) may be paid to you as salary by your employer. State Stamp Duty

rates apply.

Tax, benefit & Medicare levy calculations are approximate, and assumes no other taxable income is received. HECS/HELP repayments and taxation surcharges are excluded.

Please contact us for an accurate estimate of your annual net benefit, leasing costs and the fees that may be applicable to you, or refer to your employer's salary packaging policy or employee guide.

For electric vehicles, plug-in-hybrid vehicles and plug-in hydrogen fuel cell vehicles, please consider the following:

- The Electric Car (EV) Discount Bill 2022 is subject to Royal Assent.
- The estimated potential tax benefit is exclusive of GST and is based on the assumption that you would have paid for your lease repayments and operating costs from your post-tax salary (as opposed to salary packaging those

payments from your pre-tax salary or a combination of your pre- and post-tax salary).

- This calculator assumes that:
 - a) the car selected is an eligible zero or low-emissions vehicle;
 - b) the value of the car at the first retail sale was below the luxury car tax threshold of \$89,332 for fuel efficient vehicles and;
 - c) the car is first held and used on or after 1 July 2022.
- Estimated running costs may include those detailed above as well as electricity.
- This calculator does not use or consider any individual's own financial circumstances at all.

Disclaimer: This calculator is an educational tool only and should not be relied on for the purpose of making a decision about a financial product. Calculations produced are estimates only that do not take your personal circumstances into account and should not be relied on as an accurate quote or offer of finance. Users should seek independent financial advice before making any financial decisions. The figures generated by this calculator are based on several factors and assumptions. To view a full list of our terms & conditions, and the applicable assumptions, [click here](#).

Let us crunch the numbers



Salary packaging calculator

Discover how
much you could
save by salary
packaging a few
everyday
expenses

[Go to the salary
packaging
calculator](#)



Novated lease calculator

Find out how much
you could save on
the costs of a car
with a novated
lease

[Go to the novated
lease calculator](#)

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