

Salary Packaging with AccessPay

Participation Guide



Welcome to AccessPay

AccessPay is a leading provider of salary packaging and employee benefits services to the charitable and Not for Profit sector. Central to our tailored, reliable and flexible service is your financial wellbeing and our commitment is to support you to implement a salary packaging arrangement that maximises your benefit opportunity, and is suited to your financial circumstances.

Salary packaging with AccessPay offers you:

- Advice and guidance to get you the best outcome possible
- Assurance of a tailored packaging arrangement suited to your financial circumstances
- A dedicated customer service team to assist you
- Flexible and reliable payment options
- Complimentary membership to AccessPay's Benefits program
- Convenient online account access to sign up or change your packaging arrangements at any time, free of charge
- Payment notification emails to advise you when payments have been made, including additional information about your salary packaging arrangements

We pride ourselves on being a values-based organisation that understands the needs of our clients. As specialists in the charitable and Not for Profit sector, we respect and admire our dedicated clients who support the wider community. Your relationship with AccessPay will ensure you receive the best advice, care and support to suit your needs.

Contact us on:

1300 133 697

customerservice@accesspay.com.au

www.accesspay.com.au

Note: Fringe Benefit rates and calculations are current as of 1 April 2016



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Salary packaging – what is it all about?

Salary packaging enables you to reduce the amount of income tax you pay and therefore increases your disposable income.

As an employee, you can choose to have a portion of your pre-tax salary allocated to the payment of benefits on your behalf. This may include the payment of everyday living expenses such as mortgage, rent, insurance and much, much more. By using your pre-tax income for these payments, you are reducing the amount of tax you pay, therefore increasing the overall value of your income. The savings can add up to thousands of dollars per year.

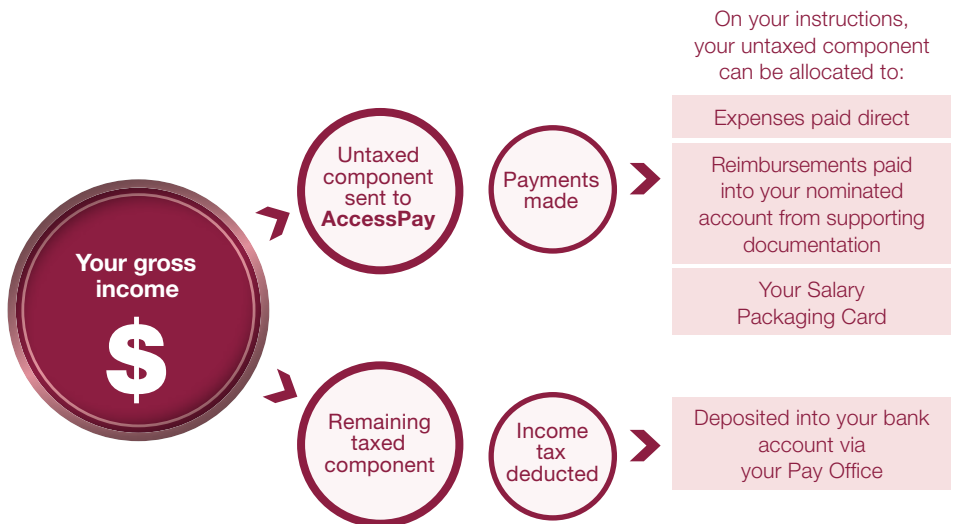
Salary packaging in action

Once you start to salary package, in effect, your pay is split into two portions:

- The first portion is untaxed and is sent to AccessPay to make payments on your behalf
- The second portion is taxed with the balance deposited into your bank account by your employer

As income tax is not deducted from the portion sent to AccessPay, you have even more money from your pay to cover the expenses you have nominated. You pay less tax so your income stretches further.

AccessPay will then make the payments you have requested on your behalf once the funds have been received from your employer.



Note: Subject to a maximum amount allowed by the Federal Government. Additional benefits not included. Fees not included.

More Money in your Pocket

The less tax you pay, the more money goes into your pocket. Here's how it works:

	Without salary packaging	With salary packaging
Your salary	\$55,000	\$55,000
Salary packaging to be paid to General Living Expenses	-	(\$15,900)
You pay tax on	\$55,000	\$39,100
Tax paid*	(\$10,347)	(\$4,623)
Your net salary paid to bank	\$44,653	\$34,477
Salary packaged payments to living expenses	-	\$15,900
Your disposable income	\$44,653	\$50,377
More money in your pocket	-	\$5,724

*Includes Medicare levy. Based on 2016/2017 tax rates.

(Calculations are based on maximum non-GST expense items and 2016-2017 income tax rates, and do not consider individual financial circumstances, such as education debt or other government benefits. Fees not included.)

In this example, with salary packaging you can add a further \$5,724 to your disposable income over a year. The less tax paid means more disposable income for you. It's just like giving yourself a pay rise!



How much can I salary package?

Salary packaging allows for various types of benefits – **General Living Expenses, Entertainment Benefits** and additional **Exempt Benefits**.

General Living Expenses

Up to \$15,900 a year* (eg. \$611.54 per fortnight) of your pre-tax income can be salary packaged to General Living Expenses. This is a benefit granted by the Federal Government for eligible organisations, such as those in the Not for Profit sector, and made available to you through your employer.

General Living Expenses can include:

- Rent or mortgage payments
- Credit card and personal loan payments
- Expenses via a Salary Packaging Card
- Household utilities costs such as gas, electricity and water
- Car expenses including petrol and registration
- Health insurance premiums
- And much more!

Salary packaging for your general living expenses simply allows you to use your pre-tax income for all those expenses you are already paying. By using your pre-tax income your pay stretches further.

*This untaxed amount is a fringe benefit and therefore works on the FBT year of 1 April to 31 March.

The savings add up

The amount of savings you can achieve from a salary packaging arrangement will depend on your income and the types of expenses you are packaging. Here are some examples of how salary packaging could save you thousands of dollars when packaging the General Living Expenses benefit of \$15,900 per annum or \$611.54 per fortnight.

Example: Salary packaging benefit of \$611.54 per fortnight

Gross annual salary	Saving per fortnight	Saving per annum
\$35,000	\$128.42	\$3,339.03
\$45,000	\$174.58	\$4,539.03
\$55,000	\$220.16	\$5,724.05
\$95,000	\$224.83	\$5,845.55

Calculations are based on maximum non-GST expense items and 2016-2017 income tax rates, and do not consider individual financial circumstances, such as education debt or other government benefits. Fees not included.



How are Expense Payments made?

There are a number of different options you can choose to manage your salary packaging payment arrangements.



Regular direct or reimbursement payment

This is a convenient way to manage regular or reoccurring expense payments such as your mortgage, rent or personal loan. By setting up a payment authorisation and supplying the required documentation these expense items can be paid directly on your behalf. Alternatively if you prefer to make the payments yourself, the funds can be reimbursed back to your everyday account each pay period.



Ad-hoc direct or reimbursement payment

You can choose to have expenses paid direct on your behalf (such as the payment of a utility bill), or reimbursed back to you where you have already paid the expense through the provision of supporting evidence, such as an invoice and receipt (as required). These payments can be made as you request them and will be actioned within 48 hours of receiving the claim providing adequate funds are available in your salary packaging account.



Salary Packaging Card*

The AccessPay Salary Packaging Card provides you with the convenience of paying for purchases wherever Visa cards are accepted. You can even use this card to pay household bills through BPay. Because you nominate how much of your pay is credited to your card, and how you spend that money, you remain in control of your day to day finances. Whilst for practical purposes the AccessPay Salary Packaging Card operates like a debit card, because it is a Visa card some merchants may charge a 'credit card fee'. This card also comes with free access to AccessPay Frequent Values™ program.

*Some restrictions do apply on the use of the Salary Packaging Card. Please read the NAB User Guide located at the back of this Participation Guide for full details.



What information we need from you

To assist you to establish and manage your salary packaging payments effectively, you will be required to provide certain documentation. This will ensure we correctly administer payments on your behalf.

We call this ‘supporting documentation’ and we will ask that:

- Appropriate documentation is provided to support the nature, type and classification of the payment being made on your behalf
- The document links the claim to you

The supporting documentation required will vary as they are based on the type of benefits to be included in your salary packaging arrangement.

Please note: AccessPay treats your personal and financial information with the utmost care. You can be assured that your information is stored securely and only disclosed to authorised parties that you have nominated via your payment authorisation form.

Please refer to our Privacy Policy at www.accesspay.com.au

Example: Expense item and supporting documentation required

Expense item	Documentation required
Home mortgage repayments (excluding investment properties)	Mortgage statement showing name, address, account number, balance of debt and if you prefer reimbursement, proof of payment
Rent	Residential Tenancy Agreement together with payment details, and if you prefer reimbursement, proof of payment
Personal or car loan repayments	Loan statement showing name, address, account number, balance of debt and if you prefer reimbursement, proof of payment
Private health insurance	Policy document showing policy membership number, payment details and if you prefer reimbursement, proof of payment
Salary Packaging Card	Cardholder Application Form and Proof of ID (100 point check) if a new NAB customer
School fees, education debt payments, student fees	Invoice and if you prefer reimbursement, proof of payment
Council Rates	Invoice and if you prefer reimbursement, proof of payment
Direct credit card payments	Credit card statement showing name, address, account number and balance of debt which must be provided monthly
Reimbursed credit card payments	Credit card statements, for a period of time showing payments you have made to the credit card

Considerations when salary packaging

Prior to entering into a salary packaging arrangement, AccessPay can assist you in determining which arrangement will work best with your personal financial circumstances.

Your General Living Expense benefit and Entertainment Benefits are Reportable Fringe Benefits and will be disclosed to the ATO on your annual PAYG payment summary. Whilst you do not pay tax on the Reportable Fringe Benefit, it may impact on other financial arrangements (benefits and obligations) you have in place.

It is important to note that your salary packaging arrangements may impact HELP debt repayments, child support arrangements and Centrelink benefits. Speak with your AccessPay advisor for guidance on setting up a salary packaging arrangement that works best for you.

PAYG payment summary – individual non-business
Payment summary for year ending 30 June 2016

Payee details
Mr John Citizen
123 Smith Street
Myltown NSW 2982

NOTICE TO PAYEE
If this payment summary shows an amount in the total tax withheld box you must lodge a tax return. If no tax was withheld you may still have to lodge a tax return.
For more information on whether you have to lodge, or about this payment and how it is taxed, you can:
• refer to TaxPack
• phone **13 28 61** between 8.00am and 6.00pm (EST), Monday to Friday, or
• visit **www.ato.gov.au**

Period during which payments were made Day/Month/Year 01/07/2015 to Day/Month/Year 30/06/2016

Payee's tax file number 123456789

TOTAL TAX WITHHELD \$ 4,623

Gross payments \$ 45,990

COEP payments \$

Other income \$

Reportable fringe benefits amount FBT year 1 April to 31 March \$ 31,177

Lump sum payments
A \$
B \$
D \$
E \$

Income tax is calculated on your gross income less your salary packaging expense total, eg. \$55,000 less \$15,900 General Living Expenses = taxable income of \$39,100. You saved \$5,724 in income tax!

If salary packaging to General Living Expense and/or Entertainment Benefits, your PAYG payment summary will show a "Reportable fringe benefits amount".

Entertainment Benefits

Entertainment Benefits are available in addition to the General Living Expense annual limit of \$15,900 per FBT year, and have a separate limit of \$2,550. This is an added bonus for eligible employees and a terrific way to achieve further income tax savings. From 1 April 2016 Entertainment Benefits are Reportable Fringe Benefits and will appear on your PAYG payment summary at the end of the financial year.

It is important to note that salary packaging entertainment benefits may impact HELP debt repayments, child support payments and Centrelink payments. Speak with your AccessPay advisor for questions on setting up a salary package arrangement that works best for you.

Entertainment Benefits include:

Meal Entertainment: Dine out tax-free!

This benefit allows you to salary package costs such as:

- Meals and drinks consumed at a restaurant, cafe, tavern or hotel
- External supplier costs paid by you for catering a private event
- Taxi fares incurred travelling to and from a restaurant, café, tavern or hotel

Over the course of an FBT year, you can set aside pre-tax funds onto a convenient Meal Entertainment Card or be reimbursed to your everyday account based on your supporting documentation.

The core criteria for this benefit are:

- The meal must be consumed on the premises where it was purchased
- The meal itself is the primary entertainment activity

As such, takeaway meals, groceries purchased for a dinner party at home or costs for a “dinner and show” style occasion are ineligible.

Holiday Accommodation and Hire: Go on a holiday, hire a car, hire a function venue and more, tax-free!

This benefit allows you to salary package costs such as:

- Holiday accommodation (including a hotel or motel room, an apartment or holiday house)
- Car hire whilst on holidays
- Hire of a reception venue, private function room or marquee

Holiday Accommodation and Hire benefits can be reimbursed back to your everyday account with the provision of appropriate supporting documentation. Some exclusions do apply, so it is best to contact AccessPay before booking or paying to ensure we can establish the best packaging arrangement to suit your needs.

Plus, you can also be reimbursed for your expenses as soon as they are paid. There is no need to wait until after your holiday or event has occurred.

Together with your AccessPay advisor, you can establish a comprehensive salary packaging arrangement tailored to your personal and financial circumstances.



Even more savings!

Of course, the more you package the greater the tax savings to you. Here is an example of additional savings achieved when packaging Entertainment Benefits. This example shows an additional packaged amount of \$98.08 per fortnight. The opportunity to package these additional benefits will depend on your employer's Salary Packaging Policy.

Example: Salary packaging benefit of \$611.54 per fortnight, including an additional Entertainment Benefit of \$98.08 per fortnight

Gross annual salary	Standard salary packaging benefit of \$611.54 per fortnight		Including an additional Entertainment Benefit of \$98.08 per fortnight	
	Saving per fortnight	Saving per annum	Saving per fortnight	Saving per annum
\$35,000	\$128.42	\$3,339.03	\$132.58	\$3,447.00
\$45,000	\$174.58	\$4,539.03	\$195.17	\$5,074.53
\$55,000	\$220.16	\$5,724.05	\$252.87	\$6,574.53
\$95,000	\$224.83	\$5,845.55	\$258.67	\$6,725.30

Calculations are based on maximum non-GST expense items and 2016-2017 income tax rates, and do not consider individual financial circumstances, such as education debt or other government benefits. Fees not included.

Payment options for additional benefits

Similar to General Living Expense payments, there are a number of options to manage payments for your Meal Entertainment or Holiday Accommodation and Hire benefits.



Ongoing reimbursement

You have the option to set aside a portion of your pre-tax income for the payment of Entertainment Benefits. This money accumulates in your AccessPay account ready to be reimbursed back to you once supporting documentation has been provided. Each pay cycle, you will receive an email notification from AccessPay advising the balance of the funds we are holding on your behalf and the supporting documentation balance we are holding for subsequent reimbursement.



Short term reimbursement

This option allows you to send in a batch of supporting documentation to be reimbursed back to you. When this occurs a reimbursement plan will be put in place to allocate your salary packaging funds to your receipts over a period of time. This may be relevant where you send in a large volume of receipts to be reimbursed over several pay periods.



Meal Entertainment Card

The AccessPay Meal Entertainment Card provides you with the convenience of paying for your meal entertainment at an eligible dining establishment that accepts Visa card. Because you nominate how much of your pay is credited to your card, and how you spend that money, you remain in control of your finances. Whilst for practical purposes the AccessPay Meal Entertainment Card operates like a debit card, because it is a Visa card some merchants may charge a 'credit card fee'. Further detail about the Meal Entertainment Card is set out in the User Guide that is part of this Participation Guide.

This card also comes with free access to AccessPay Frequent Values™ program.

AccessPay Benefits Program

Everyday Savings

As an AccessPay Salary Packaging Card or Meal Entertainment Card holder you will receive access to a range of great offers through Frequent Values™.

The program provides access to savings on dining, accommodation, attractions and cinema tickets across Australia and New Zealand. Frequent Values™ membership can be used multiple times across the many participating restaurants and venues or to access offers online.

With over 4,500 participating businesses, the savings include:

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The Frequent Values™ program is managed online so offers are always up to date with additional participating businesses joining regularly. And best of all, it's free!

This program is a terrific way to extend the savings benefits of your salary packaging arrangement.

For dining offers, simply present your AccessPay Salary Packaging or Meal Entertainment Card displaying the Frequent Values™ logo, to receive 20% off the total bill up to the value of \$25. Best of all you can access this offer each time you dine at participating restaurants, cafés or hotels across Australia and New Zealand.

Start saving today! Simply:

1. Visit accesspay.frequent-values.com.au
2. Log in using your unique Subscriber Number provided by AccessPay



Search for participating businesses near you.

Mortgage Health Check

At AccessPay, we know that mortgage repayments are often the single largest expense to come out of your pay.

We are able to facilitate a mortgage health check through Credo Financial Group at no cost to you.

You can access this independent Mortgage Review Service to confirm your current loan is right for you, or support you to....

- Refinance your home loan at a lower cost
- Reduce your interest payments
- Release some equity for renovations
- Achieve the best financial outcome for your situation

Credo will discuss your priorities and goals, then advise how best to structure your loan and find a lender to match.

Through working with a panel of lenders, from the big banks to smaller financial institutions, the best loan options can be sourced from the wide range on offer, and matched to your individual requirements.

To request your mortgage health check please email your name, employer name and contact details to healthcheck@accesspay.com.au

Additional salary packaging benefits

The benefits of salary packaging can extend even further. The types and limits applicable to additional benefits is determined by your employer. Please refer to your organisation's Salary Packaging Policy for more information.

Car Parking: Can be salary packaged in addition to the General Living Expenses benefit and Entertainment Benefits. This benefit is not included as a Reportable Fringe Benefits Amounts on your PAYG payment summary.

Car parking expenses that can be claimed include:

- On street parking
- Parking in a commercial parking station
- Parking at the airport

Relocation Benefits: Moving for work? The costs of relocation can be included in your salary packaging arrangement, such as:

- Removal and storage of household items
- Costs in sale and/or purchase of a primary dwelling, such as stamp duty, advertising, legal fees, agents commission and borrowing expenses
- Transport to/from new location, including meals and accommodation en route
- Temporary accommodation whilst searching for suitable long-term rental or purchase options

Relocation benefits can certainly ease some of the cost pressure when relocating for your employment by reimbursing for eligible costs with your tax-free income. This benefit can be salary packaged in addition to your General Living Expenses annual limit of \$15,900.

Remote Area Benefits: There are a number of benefits available through your salary packaging to assist with the cost of living and working in remote areas (as defined by the ATO). These include payments for:

- Housing Assistance – the cost of renting a property or the payment of mortgage interest
- Residential Utilities – the cost of electricity and gas to your property in the remote location
- Holiday Transport – transportation costs for you and your immediate family travelling to and from your remote area and a holiday destination

With Remote Area Benefits only 50% of the payment amount is included in your General Living Expense annual limit of \$15,900, the other 50% is an additional benefit. By packaging towards Remote Area Benefits you have the opportunity to further increase the income tax savings available through your salary packaging. This additional benefit is not included as a Reportable Fringe Benefit.



Novated Leasing

Access a new car and save thousands of dollars, hassle-free.

Financing a vehicle of your choice through a salary packaging arrangement means your lease payments and car running costs (including fuel, insurance and servicing) are paid from your pre-tax income allowing you to reduce the amount of tax you pay.

AccessPay facilitates a competitive, transparent and hassle-free novated lease service that helps you make the right financial decision. We guide you through the purchasing, financing and administration process to ensure you get the best outcome thanks to our national network of vehicle and financing partners. We continue this support through to the completion of your lease term.

With AccessPay you can:

- Acquire a new car of your choice with access to significant savings through our national network of vehicle and financing partners
- Finance a new or used car at highly competitive, fleet discounted rates
- Salary package the car lease payments plus associated running costs, including fuel, servicing, roadside assistance, insurance and registration out of your pre-tax salary
- Monitor and adjust your running costs as you need
- Save the GST on the purchase price and running costs of the vehicle*

AccessPay's unique service offering is specifically tailored for employees in the Not for Profit sector. We are committed to providing you with advice and guidance to ensure you obtain the best outcomes.

We will provide you with:

- An analysis of your current salary packaging arrangement and how a novated lease will impact your take home pay
- The total cost of the novated lease arrangement, using our transparent total cost of ownership approach
- A detailed comparison of novated lease finance and alternative finance options
- Clear information regarding your obligations during and at the completion of the term

It is recommended that you speak with AccessPay prior to entering into any novated lease arrangement.



** Subject to your organisation's salary packaging policy*

The costs of salary packaging

Your AccessPay fee is charged to you via payroll deduction on a pay cycle basis.

Our fees are advised to you prior to commencement of your salary packaging and are transparent and easy to understand.

Fees are deducted from your pre-tax income reducing the overall cost to you.

With AccessPay, we do not charge you to:

- Sign up or cancel your account
- Alter your salary packaging arrangement
- Submit claims

Fees are subject to change in accordance with your employer's Service Agreement.

Keeping us informed

To get the most out of your salary packaging arrangement, it is important to keep AccessPay informed of any change in your financial or employment circumstances, such as going on extended unpaid leave or a change to your income. Any changes to your income, government benefits or personal financial arrangements may alter how your salary packaging arrangement should be structured. We are here to maximise the benefits available to you, so please keep in touch.

We also want to ensure we can share information with you as quickly as possible. By providing a current email address, we can keep you informed of any payment that is made on your behalf and also share updates on your salary packaging arrangement. If you are a Frequent Values™ member, you will also receive monthly newsletters including exclusive offers. Please remember to add your email address into your application or enter it online when registering with AccessPay.

Getting started with AccessPay

Signing up with AccessPay is simple. You have the option to sign up through a personal appointment with your AccessPay advisor, via our quick and easy to use online application process or via the forms located in this booklet.

Appointments with your AccessPay advisor may be organised through your employer or by contacting the National Advisory Centre on 1300 133 697. Appointments can be provided in person or by phone, subject to availability.

AccessPay strongly recommends you seek independent financial advice.

Sign up online

AccessPay's online sign up system is an efficient, easy to use process to get your packaging arrangement in place.



Log on to www.accesspay.com.au and click on **Sign Up Now**

If you are unsure of your payment details, simply save the application, record your Application Reference Number and inform the AccessPay National Advisory Centre by calling 1300 133 697 or email guidance@accesspay.com.au. An AccessPay advisor will then be in touch to discuss your packaging arrangement and establish payment options.

Paper based application

Complete the Participation Request Form located at the back of this booklet. Once complete, please send it to AccessPay via:

Email customerservice@accesspay.com.au

Fax 1300 361 498

Post GPO Box 1238, Adelaide SA 5001

Once your application is received, a dedicated AccessPay advisor will be in touch to finalise your arrangement and get you started.

Additional application form: NAB Salary Packaging Card and Meal Entertainment Card

If you are eligible to utilise a NAB Salary Packaging Card or Meal Entertainment Card, and wish to include this in your packaging arrangements, please also complete the NAB Cardholder Application Form located at the back of this booklet.

As these cards are issued by the NAB, you are required to complete an identity check prior to submitting the application. This can be completed with your AccessPay advisor on site or by visiting your local NAB branch with your 100 points of ID (for example a current Australian Driver's Licence and Medicare card).

If you are an existing NAB customer, this ID check is not required. Please inform AccessPay of your current NAB Identification Number so that your Salary Packaging Card or Meal Entertainment Card can be linked to your existing NAB online and telephone banking accounts.

The NAB User Guide located in this booklet provides comprehensive and helpful information on applying for and using your NAB Salary Packaging Card or NAB Meal Entertainment Card. Please read through this information prior to completing the NAB Cardholder Application Form.

Glossary of terms

FBT year	An FBT year, or Fringe Benefits Tax year, runs from 1 April to 31 March. Salary packaging annual limits are based on an FBT year, and reported via your PAYG payment summary for a financial year 1 July to 30 June.
ATO	Australian Taxation Office
GST	Goods and Services Tax
PAYG payment summary	This is an annual summary of income earned and tax paid for the financial year 1 July to 30 June provided by your employer. This summary has previously been known as a Group Certificate.
NAB	National Australia Bank

Participation Request Form



Personal Details

Please complete this form and return it to AccessPay with supporting documentation relevant to your payment requests.

Title	<input type="checkbox"/> Mr	<input type="checkbox"/> Mrs	<input type="checkbox"/> Ms	<input type="checkbox"/> Miss	<input type="text" value="Other"/>
<input type="text" value="Surname"/>					
<input type="text" value="All Given Names"/>					
<input type="text" value="Preferred Name (if different from given)"/>					
<input type="text" value="Date of Birth"/>					
<input type="text" value="Home Address"/>		<input type="text" value="Suburb"/>		<input type="text" value="Postcode"/>	
<input type="text" value="Postal Address"/>		<input type="text" value="Suburb"/>		<input type="text" value="Postcode"/>	
<input type="text" value="Preferred Email Address"/>					
(required if you would like to access your salary packaging online)					
<input type="text" value="Contact Number Home"/>		<input type="text" value="Work"/>		<input type="text" value="Mobile"/>	

How would you prefer to be contacted for general enquiries? You can select more than one box.

☐ Home phone ☐ Work phone ☐ Mobile ☐ Email ☐ Post

Employment Details

Employer	<input type="text"/>				
Employment Position	<input type="text"/>				
<input type="checkbox"/> Full time	<input type="checkbox"/> Part time	<input type="checkbox"/> Casual	Payroll Number	<input type="text"/>	
Date to begin salary packaging	<input type="checkbox"/> Next Pay	OR	<input type="text" value="/ /"/>		

Are you provided with a company vehicle?

☐ Yes ☐ No

If **Yes**, please provide your vehicle registration number

Do you have an Education Debt? (e.g. HELP)

☐ Yes ☐ No

Do you pay or receive child support?

☐ Yes ☐ No

Do you have private health insurance?

☐ Yes ☐ No

If **Yes**, does it include hospital cover?

☐ Yes ☐ No

Do you receive Centrelink or government income support?

☐ Yes ☐ No

Security Question

To help us identify you when you contact us, please choose an authorisation question and provide an answer.

☐ The name of your first pet?

☐ What is the name of your best friend?

☐ Name of the suburb of your first home?

☐ The name of the first company that employed you?

☐ What is the maiden name of your mother?

Answer	<input type="text"/>
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User Guide: NAB Salary Packaging Card and NAB Meal Entertainment Card

Introduction

This guide has been prepared to provide answers to commonly asked questions about the NAB Salary Packaging Card and NAB Meal Entertainment Card and their related terms and conditions of use.

Information includes:

- How to apply for the NAB Salary Packaging Card or NAB Meal Entertainment Card
- How to access information about transactions and balances on your card/s
- Restrictions on the use of the card/s
- What happens when you cease employment with your current employer

How do the NAB Salary Packaging Card and NAB Meal Entertainment Cards work?

The card/s purpose is to allow access to your salary packaged funds in a convenient and simple way. The NAB Salary Packaging Card and NAB Meal Entertainment Card does this by allowing funds to be credited to the card/s in accordance with your salary packaging arrangements for use in making purchases wherever the VISA logo is displayed (subject to restrictions discussed overleaf). Both cards also provide the ability to check your balance whenever you choose through NAB Internet banking, NAB Telephone banking or via a NAB ATM.

The NAB Salary Packaging Card and NAB Meal Entertainment Card have credit limits of zero. Only the funds credited onto the card/s through your salary packaging arrangement are available for you to make purchases (less any fees or government charges incurred for using the card/s).

Funds credited to the card/s will continue to accrue, with the balance of the card/s being reduced as purchases are made. Please note that, from time to time, a merchant may be able to process a transaction for an amount that exceeds your account balance. If this occurs, you will be responsible to reimburse this amount to your card/s via AccessPay.

The balance on your NAB Salary Packaging Card or NAB Meal Entertainment Card is available for you to spend as soon as your salary packaging funds are credited to your card/s. This will occur within 48 hours of your pay day.

Please note: NAB Meal Entertainment Cards can only be accepted by registered merchants such as restaurants, cafes, taverns and hotels for dine-in meals. These merchants will be classified by the NAB as dining establishments. In some cases, the establishment may be classified under a different business type, such as a hotel. In these cases, your card may not be able to be utilised. Please seek clarification with the establishment that they can accept the NAB Meal Entertainment Card prior to making a purchase. Cards can also be accepted for travel by taxi when travelling to and from a dining establishment.

NAB Meal Entertainment Cards are not to be used for takeaway purchases.

What are the benefits of the NAB Salary Packaging Card and NAB Meal Entertainment Cards?

The NAB Salary Packaging Card and NAB Meal Entertainment Card offers you a convenient way to spend your salary packaging funds. The card/s are issued by NAB, one of Australia's largest banks, and comes with the security and convenience of being able to be utilised wherever Visa is accepted (subject to the restrictions listed overleaf).

The card/s offer you:

- **Access** to your salary packaging funds by using your card with merchants that accept Visa (subject to restrictions discussed overleaf). Card/s are enabled with the latest payWave technology for efficient payment at point of sale and holders of a NAB Salary Packaging Card may also be able to use their card for BPay payments as determined by the merchant. For cardholders paying at a point of sale terminal (EFTPOS), simply select "credit" for all purchases

- **Convenience**, in that once you have instructed AccessPay on how much of your salary package you wish to credit to the NAB Salary Packaging Card or NAB Meal Entertainment Card, no further paper work is required until you wish to make a change. (You should retain all of your receipts for purchases made with your card/s and check your statement when you receive it)
- **Simplicity**, because the card/s use your money, no credit application is required to be completed
- **Free Frequent Values™ Program** membership that provides you and your family with valuable savings on dining, leisure attractions and accommodation at over 4,500 merchants throughout Australia and New Zealand

How do I apply for a NAB Salary Packaging Card or NAB Meal Entertainment Card?

To apply, simply complete a **Business Card (Salary Packaging) Facility – Cardholder Application Form**, located at the back of this booklet. This form is also available from your employer or from AccessPay via telephone, facsimile or email (customerservice@accesspay.com.au).

Once you have completed the application, you will need to submit it to your employer who must approve the issue of the NAB Salary Packaging Card or NAB Meal Entertainment Card to you.

Current NAB customers: You will not be required to complete a 100-point check, simply include your NAB Identification Number on the application form to enable your NAB Salary Packaging and/or NAB Meal Entertainment Card to be linked to your existing NAB profile (including your online and internet banking profile if already established)

Not a current NAB customer: You will be required to confirm your identity for the purpose of the Anti-Money Laundering and Counter Terrorism Financing Act. Please ensure that you have sufficient identification to make up 100 points as this will reduce the time it takes to apply for your card/s.

The following documents are commonly used to meet the 100 point identification requirements:

70 points	30 points
Driver's Licence	Recent Australian
Passport	Taxation Office Notice
Birth Certificate	Medicare Card
	Recent Council Rates Notice
	Recent Utility Bill/Registration Notice

You can complete this process via:

- Attendance at any NAB branch – speak with a NAB customer representative and advise that you wish to complete your 100 point AUSTRAC check and receive a NAB Customer Number (write down the branch you attended and the NAB Customer Number on your Application)
- With a NAB approved Verifying Officer at your organisation
- With your AccessPay advisor

After I have submitted my application, how long does it take to get the card/s?

After your employer has authorised the issue of the card/s and sent the completed application to AccessPay, your card/s will be available within approximately 7-10 working days. Please note the NAB Salary Packaging Card and NAB Meal Entertainment Cards are two separate card facilities. Depending on your employer's policy and your needs, you may apply for both cards.

Your card/s will be sent to the mailing address on the application form.

In addition to the card/s, you will be issued with a PIN. This PIN will arrive separately, approximately three days after your card/s, to ensure the security of your card/s. In addition to authorising purchases on your card/s, the PIN can also be used to access your account balance at NAB ATMs displaying the Visa logo. You will have a unique PIN provided for each card.

Nominated Salary Packaging Payments

Payment Description	Payment Frequency (weekly, fortnightly, monthly)	Payment Method (EFT, BPay)	Account Information			Payment Commencement Date (dd/mm/yyyy)	Payment Amount	Payment Classification (D – Expense paid direct. R – Expense reimbursed to you)
			BSB or BPay Biller Code	Account Number or BPay Reference Number	Account Name or Payee			
Example: Mortgage	Fortnightly	EFT	098123	9876543	A & B Smith	01/01/2014	\$ 85.00	D
							\$	
							\$	
							\$	
							\$	
							\$	
Total Nominated Salary Packaging Payments (excluding AccessPay fee*)							\$	

*Payment of the fee will be advised to you prior to your commencement.

Nominated Benefits & Personal Details Terms Agreements, Acknowledgments & Consents

In requesting participation in my employer's salary packaging arrangements I hereby:

1. Agree to comply and continue to apply with my employer's Salary Packaging Policy and Procedures.
2. Indemnify AccessPay Pty Ltd and my employer against any tax liability (including fringe benefits tax) that arises from my participation in my employer's salary packaging arrangement.
3. Indemnify AccessPay Pty Ltd and my employer against any claim, loss, cost or damage caused through any request made by me to have access to my salary packaging details online.
4. Indemnify AccessPay Pty Ltd and my employer for any outstanding balance on my Salary Packaging Card or Meal Entertainment Card (if applicable).
5. Authorise AccessPay Pty Ltd to request and pay their administration fee as part of my salary packaging arrangement.
6. Authorise AccessPay Pty Ltd to provide my employer with reports relating to its administration of the salary packaging arrangement.
7. Authorise AccessPay Pty Ltd, where reasonable, to accept unsigned electronic communication from me as a request, consent, declaration or instruction.

8. Authorise my employer to provide AccessPay Pty Ltd with such information as is reasonably necessary to ensure the effective administration of the salary packaging arrangement.
9. Indemnify AccessPay Pty Ltd against any loss, claim cost or damage caused as a result of AccessPay following an employer's direction.
10. Acknowledge that by providing my email address, I consent to AccessPay Pty Ltd emailing me with information and updates relevant to my salary packaging arrangement.
11. Acknowledge and understand that my salary packaging payments cannot be processed until I have provided all supporting documentation (see page 6 of the Participation Guide found at www.accesspay.com.au/forms).
12. I confirm that any reimbursement request made by me is in relation to expenses already paid by me.

Third party account authorisation (if required)

I hereby authorise who is my to discuss my salary packaging arrangements on my behalf.

I (your name here) hereby request to participate in my above mentioned employer's salary packaging arrangement and I authorise the nominated salary packaging payments to be made on my behalf.

Signature	Date / /
-----------	-------------

Submitting your participation request

You can send your application by either:

Email: customerservice@accesspay.com.au **Fax:** 1300 361 498

Post: AccessPay, GPO Box 1238, Adelaide SA 5001

Please ensure you provide all supporting documentation relevant to your payment requests to avoid any delay in the commencement of your salary packaging arrangement. Once your participation request has been received, an AccessPay advisor will be in contact to establish your account.

How do I obtain information about transactions and balances on my card/s?

Your balance and transaction details can be obtained:

- Via NAB Internet Banking at www.nab.com.au
- Via NAB Telephone Banking on 13 10 12
- Via a NAB ATM. Please note, other financial institution's ATMs may attract a balance enquiry fee

In addition, you will receive a monthly statement from NAB listing the transactions you have made using your card/s.

If you are an existing NAB customer and already registered for internet and telephone banking, your new card/s will be linked to your existing account list.

If you are new to NAB, you can register for internet and telephone banking. You will need to obtain your NAB Identification Number (NIN) from AccessPay in order to commence the registration process (this is not available at a NAB branch).

The NIN is your User ID to access NAB Internet and NAB Telephone Banking, and is not the same as your PIN or NAB Customer Number. You will also receive an envelope in the mail from the NAB that contains a 6-digit temporary phone PIN, which is the password you will be required to change the first time you phone NAB Telephone Banking. Please note this password will expire one month after the issue date.

To establish internet and telephone banking:

Phone the NAB, automated service line 13 22 65, option 1. You will be prompted to enter your NIN and the temporary password you received in the mail. You will then be requested to change this password. Once you have registered for telephone banking, if you would also like to register for internet banking:

- Step 1:** Login to the NAB website, www.nab.com.au
- Step 2:** Click on the Internet Banking "Register Now" icon
- Step 3:** Read and accept the Terms and Conditions

- Step 4:** Enter your NAB Identification Number (NIN)
- Step 5:** Enter your temporary password (this is the 'new' password you changed prior to Step 1)
- Step 6:** Create a new Internet Banking password (Note: password to be 6 to 8 alpha numeric digits)
- Step 7:** You will be prompted to confirm the above password by re-entering it
- Step 8:** Click on the Login icon to enter Internet Banking

The next time you want to access internet banking you only need to click on the "Login" icon. Once you are registered, you will be able to obtain your account balance and transaction history.

What are the restrictions when using the NAB Salary Packaging Card and NAB Meal Entertainment Cards?

There are a number of important conditions of use applying to the NAB Salary Packaging Card and NAB Meal Entertainment Card. In entering into a Salary Packaging Card or Meal Entertainment Card arrangement you are obligated to comply with the rules that govern the use of the card/s and in accordance with the conditions of your salary packaging program.

Conditions of your card/s include:

- Card/s cannot be used to withdraw cash from a branch or ATM
- Card/s are not to be used for establishing direct debit or regular payments
- Deposits to your card/s may only be made by AccessPay as part of your salary packaging administration
- The card/s may only be used in Australia
- The card/s can only be retained and used while you are employed by the employer who has authorised the issue of the card/s
- The card/s cannot be used to obtain credit. If you access more than the available credit, your employer is responsible to NAB for any such amount, and you will be required by your employer to reimburse them for any such amounts. This obligation will be

attached to the conditions upon which your employer authorises you to be issued with a NAB Salary Packaging Card or NAB Meal Entertainment Card, and will extend to situations where you are no longer employed by the employer who has authorised the issue of the card/s

- NAB Meal Entertainment Card can only be accepted by eligible dining establishment merchants. Businesses that do not have a dining function or where the merchant is not registered for a dining function may decline payment from your NAB Meal Entertainment Card

Please note: Any circumventing of these conditions may result in the immediate forfeiture of your NAB Salary Packaging Card or NAB Meal Entertainment Card, and an obligation to immediately repay any outstanding debt amounts.

Should you cease your employment, you are required to hand back your card/s to your employer prior to your departure. Your card/s will be cancelled within fourteen days following notification. Should you have a remaining balance on your card/s, AccessPay will be in contact with you to advise the options available to utilise any funds available. This may include using the funds to pay for an alternative salary packaging claim, or in some cases, may allow for the funds to be returned to you via your payroll office. In this instance, your funds may be subject to tax. This option is subject to the conditions of your employer's Salary Packaging Policy. Should your NAB Salary Packaging Card and/or NAB Meal Entertainment Card be overdrawn for any reason, the overdrawn balance will be deducted from your final pay (after tax).

Contact information:

AccessPay: To update your personal or address details, or to close your Salary Packaging Card or Meal Entertainment Card account, please contact AccessPay on 1300 133 697 or customerservice@accesspay.com.au. Alternatively, changes can be made by logging into your account via the AccessPay website at www.accesspay.com.au

If you have any questions regarding purchases made with your card/s, please contact AccessPay on 1300 133 697.

NAB: If your card/s are lost, stolen or you have had fraudulent transactions on your account, please contact the NAB immediately on 1800 033 103 to have a temporary block placed on the card. Please also notify AccessPay at your earliest convenience to arrange for a replacement card/s to be issued by the NAB.

Please note: Your replacement card/s will be issued with a new card number. In instances where the replacement card/s were issued following direct contact with the NAB (ie card lost, stolen), please inform AccessPay of the new card/s details so we can update your payment details in the system. This will ensure your funds are credited to the correct account.



Business Card (Salary Packaging) Facility Cardholder Application Form

Please complete Application form in full in black or blue pen using CAPITAL LETTERS and **X** where appropriate.

Employer Name

Employer name

Employee Number

Card Type(s) Required

Salary Packaging Card ☐

Meal Entertainment Card ☐

Do you require NAB Internet/Telephone Banking? ☐

Cardholder Details

Title (Mr/Mrs/Ms/Miss/Dr/Prof)

Surname

First name

Middle name(s)

DOB (DD/MM/YYYY)

Are you an existing NAB customer? Yes ☐ No ☐

Residential address

Suburb

State

Postcode

Postal address (Leave blank if same as above)

Suburb

State

Postcode

Cardholder Consent

To National Australia Bank Limited

I, am the person named above as Cardholder:

- (consent to issue of card)** I consent to the issue of a card of the card type selected above ("Card") in my name. I understand I am authorised to use this Card on behalf of the Customer named above for salary packaging purposes. I acknowledge that any use of the Card will be governed by Conditions of Use which will be provided with the Card.
- (my personal information)** I acknowledge that details about NAB's treatment of my personal information, including how I may gain access to that information, are set out in NAB's Privacy Notification, a copy of which will accompany the Card (I may also download this document at national.com.au).
- (authority to disclose to AccessPay Pty Ltd)** I authorise NAB to disclose to the Customer named above and AccessPay Pty Ltd (AccessPay) and authorise the Customer and AccessPay to seek from NAB information relating to my use of the Card (including any information relating to any transactions I carry out or attempt to carry out with the Card) for the purposes of salary sacrifice administration and management. This authority is given in addition to the matters set out in the NAB Privacy Notification. I understand that if I have any questions or concerns about how the Customer or AccessPay uses or discloses information about me provided to them by NAB I should discuss this with the Customer or AccessPay.

Cardholder Signature

Date

X

/ /

Employer Use Only

Customer Authority

The Customer hereby requests issue of a Card/s to the Cardholder named above pursuant to the Customer's NAB Business Card (Salary Packaging) Facility Terms and Conditions ("Facility") agreed between NAB and the Customer. The Cardholder's signature is verified and Cardholder Request approved.

Signed for and on behalf of the Customer:

Authorised Signature/s

Print Name

Date

X

/ /

Certificate of identity under Regulation 5 Financial Transaction Reports Act 1998 ("FTR Act")

I declare that I am an authorised Verifying Officer for the Customer referred to above in relation to the Facility. In accordance with the FTR Act I certify that the Cardholder whose details are completed above is authorised by the above Customer to be a signatory to the Facility.

Verifying Officer's Signature

Print Name

Date

X

/ /

Verifying Officers: Public Authorities and Incorporated Bodies as defined under the FTR Act (these include incorporated associations and proprietary companies that have traded for a continuous period of two years, or maintained an account with a financial institution for a continuous period of two years) may nominate a Verifying Officer under the FTR Act.

When completed send to: Salary Packaging Manager, AccessPay GPO Box 1238 Adelaide SA 5001

AccessPay Use Only

Date Application Received	Date Submitted to NAB							Date Card Number Received						
Card Number – Threshold Card	4	5	5	7	0	4								
Card Number – Meal Card	4	5	5	7	0	4								

[illegible]

AccessPay operates in each State and Territory throughout Australia. We are the endorsed salary packaging and employee benefits provider to National Disability Services (NDS), Leading Age Services Australia (LASA) and Aged and Community Services Australia (ACSA).



www.accesspay.com.au