



Work smarter. Not harder.

Pay your **rent** or **mortgage**
with salary packaging.



Make the Smart switch

Salary packaging allows you to pay for certain things before tax. This could lower your taxable income and the amount of tax you pay, and could save you hundreds, or even thousands of dollars each year.

Smarter benefits for a smarter tomorrow

Health workers have a wide range of benefits available to salary package, including:

Everyday living expenses

Paying for your everyday expenses such as mortgage or rent, even your bills, with your salary packaging is an easy way to save.

You can spend up to \$9,010 of your pre-tax salary on these expenses each Fringe Benefits Tax (FBT) year – which runs from 1 April to 31 March. Even if you don't start salary packaging until part way through the year, you can still spend \$9,010 on these expenses in your first year if you do it before 31 March.

Meal Entertainment

As well as living expenses, you can allocate up to \$2,650 each FBT year to entertainment expenses. This is a great benefit if you regularly eat out or treat the kids after weekend footy.

There are some restrictions on the things you can pay for. For example, you can't buy take-away meals and can only pay for meals when eating out with others.

Save the Smart way

The more benefits you salary package the more you could save.

\$9,010 living expenses cap		\$2,650 Meal Entertainment cap	
Salary	\$70,000	Salary	\$70,000
Mortgage repayments	\$9,010	Dining out	\$2,650
Total savings	\$2,883	Total savings	\$848
You could save over \$3,731 per year			

The Smart Salary Packaging and Meal Entertainment card¹

If your spending changes from month to month you can keep things flexible with a salary packaging card. You can add both living expenses and meal entertainment to the card. The money will be kept in separate accounts and when you pay, the transaction triggers the account used.

Smart tip

Try the savings calculator on the website to see the benefits available to you and how much you could save.

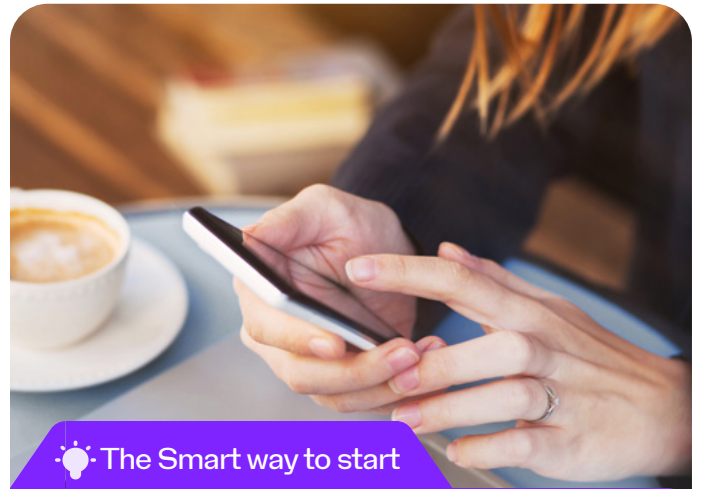
Ready for a new car?

A novated lease is a term used for salary packaging a car. It works slightly differently to your other salary packaging as your lease and car costs come from a combination of before and after-tax income, but you could still save a lot on the tax you have to pay.



If you choose an electric vehicle (EV) you could save even more. With an EV, as long as the cost of the car is below the luxury car tax threshold for fuel efficient vehicles², all your lease and car costs come out of your pay before tax³. This could significantly reduce the amount of income you get taxed on, and the amount of tax you pay.

When you buy a new car with a novated lease, we source the car for you from our SA dealer network, meaning you'll save on GST too. The same goes for running costs such as insurance, registration, fuel or charging, and maintenance. No GST⁴. Along with your finance repayments, these costs are all bundled into one payment on payday, making it easier to manage your money and saving you time.



The Smart way to start

Getting started is easy and quick. You can sign up online at sagov.smart.com.au. Simply select your employer, browse and pick the items you would like to package, complete your details and submit your application.

There are certain supporting (or substantiation) documents we may need you to provide, but we'll confirm this during the application process.

Need some help?

If you'd rather speak with someone, give us a call on **1300 175 244**.

Find out more

Find out more

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The South Australian Government strongly recommends that you obtain independent financial advice prior to entering into or changing the terms of a salary packaging arrangement.

All savings examples are for illustrative purposes only and are based on the income tax rates for the 2024/25 financial year. Your actual savings will depend on your income tax bracket, the administration fees payable under your employer's benefits program, and your personal circumstances.

1. The Smart Salary Packaging and Meal Entertainment Card is a prepaid, reloadable Mastercard issued by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131. Consider if the card is right for you. Read the Product Disclosure Statement (PDS) and the Target Market Determination at sagov.smart.com.au before making any decision. Mastercard and the Mastercard brand mark are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated. Additional fees apply for the Smart Salary Packaging and Meal Entertainment card.

2. \$91,387 in the 2024-25 financial year

3. The federal government's Electric Car Discount Policy exempts certain vehicles from Fringe Benefits Tax

4. GST savings on running costs are dependent on the GST processing method nominated by your employer.

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