

*we know the way*

# *The easy road to your new car*

Fleetcare  
Novated Leasing  
Shoalhaven City Council Employees

**fleet***care*

# So what exactly is a Fleetcare Novated Lease?

# ...it's

If you want an easy way to save money on buying and running your next car, a Fleetcare Novated Lease is perfect.

A novated lease is a three-way agreement between you, your employer and Fleetcare.

It's an all-inclusive salary packaging option that lets you pay for a new or used car and its running costs from your pre-tax salary. You can reduce income tax and gain access to GST savings, not only on the vehicle purchase price, but also on fuel, servicing, tyres, and more.

With the flexibility to choose any car you like, you'll enjoy great fleet discounts, along with the convenience of a single payment for all your vehicle expenses.

No matter how much you earn, how far you drive or where you live, Fleetcare can design a novated lease to suit your life and save you thousands.

we know the way

# simple!

**1****You choose...**

Once you've chosen your car, Fleetcare arrange the best price for you through our range of dealer networks.

**2****You apply...**

Complete your finance application and we'll arrange a lease agreement with your employer.

**3****You save...**

Your employer then deducts the cost of the lease and running costs from your pre-tax salary.

# Enjoy all the benefits...

Let's have a look at what's included:

## Tax savings

Novated leasing gives you access to concessional rates of income tax not available through other car financing models. Lease payments are taken directly from your pre-tax salary, so less tax is paid. This is great news for your net income!

## Big savings on vehicle purchase price and running costs

Fleetcare's purchasing power means impressive price reductions at time of purchase and the savings continue on running costs throughout the life of your lease.

## GST savings

As we purchase the car on your behalf (and claim a GST Input Tax Credit,) there's a significant GST saving to you on both the purchase price of the vehicle and ongoing running costs.

## Roadside assistance

Fleetcare Novated Lease holders enjoy the added benefit of 24 hour roadside assistance.

## Repairs & maintenance

Scheduled servicing, repairs and maintenance is included in the lease through more than 4,000 authorised suppliers Australia-wide. Just drop in the keys, we take care of the rest!

## Insurance savings

We've got you covered with full comprehensive insurance that includes Guaranteed Asset Protection (GAP) as standard. We also offer extended warranty options.

## Accessing account information

Our friendly customer service team, online portal and mobile reminder service make it easy for you to access the information you need at any time.

## One regular payment

With vehicle finance and running costs taken care of in one regular payment, you don't have to worry about unexpected out-of-pocket expenses.

## No up-front payments

Some providers work on a reimbursement model for running costs and ask lease-holders to claim the money back. At Fleetcare, we cover the costs immediately so that you're not out-of-pocket.

*A dedicated team of experts to help make your life... easy!*



# Let's compare the savings



**Mazda CX-5 Maxx Sport Auto**  
**\$41,740**

## Novated Lease

**UPFRONT FLEETCARE DISCOUNT SAVINGS**  
**\$7,280**

**\$2,927**  
**GST SAVINGS**

**DISCOUNTED PRICE**  
**\$31,533**

### PRE-TAX & GST SAVINGS

Running costs are GST free, bundled and paid pre-tax

### ALL INCLUDED

Registration, CTP, Fuel, Maintenance, Insurance, Roadside Assistance, Tyres

**\$21,622**  
**5 YEAR TOTAL SAVINGS**

## Car Loan

**NO UPFRONT SAVINGS**  
**\$0**

**\$0**  
**GST SAVINGS**

**PURCHASE PRICE**  
**\$41,740**

### POST-TAX PAY AS U GO

Running costs are paid by you as and when they occur

**\$0**  
**TAX SAVINGS**  
Over 5 years

**\$0**  
**TOTAL SAVINGS**



Try our quick and easy Novated Lease calculator to see how much you can save – visit [fleetcare.com.au](http://fleetcare.com.au)

**Terms & Conditions** \*The figures presented are based on the applicant living in VIC, with an annual salary of \$85,000, and travelling 15,000km p.a. on a 60 month term. Figures include estimated running costs including finance, maintenance, tyres, registration, fuel and insurance. Vehicle image is for illustration purposes only. Figures may alter based on an individual's circumstances and are subject to change. GST savings are dependent on your employer's policy and accounting treatment of GST.

# At Fleetcare, we make it easy for you!

At Fleetcare, we always go the extra mile. Our dedicated team are on hand to manage all aspects of your novated lease to make sure everything runs smoothly.

## Just one regular payment

With a Fleetcare Novated Lease, you don't have to worry about vehicle registration or insurance, and there is no need to budget for new tyres, maintenance or servicing. It's all taken care of in one easy-to-manage payment, deducted directly from your salary.

## Personal account manager

Nobody likes being passed from pillar to post, so every Fleetcare customer is allocated a personal account manager. This way, you'll always have a consistent point of contact.

## 24/7 driver support

Whether you need roadside assistance, advice after a crash, or have a question about your fuel card, our 24/7 driver support advisers are on hand to answer your questions and get you back on the road as quickly as possible.

## Updates and reminders

We take care of all the paperwork on your behalf and send out regular updates when it comes to registration and service reminders.

## Expense reimbursement

If you ever need to pay any running costs yourself, they can be reimbursed when a valid tax invoice is provided through our easy-to-use online system.

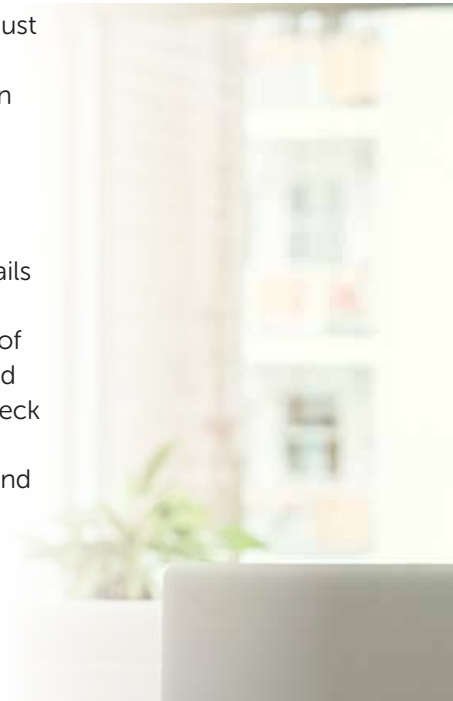
## Regular lease reviews

Your account manager will regularly review your lease to ensure you're never paying too much. We will adjust your plan to match your specific needs and circumstances – as often as you like.

## Online access

If you like to keep on top of things, you can manage your account details online through our novated portal. You will find a full cost breakdown of your insurance, registration, fuel and management fees. Plus you can check service dates, view your odometer readings, submit reimbursements and much more.

Australia's  
largest independent  
fleet management  
company!

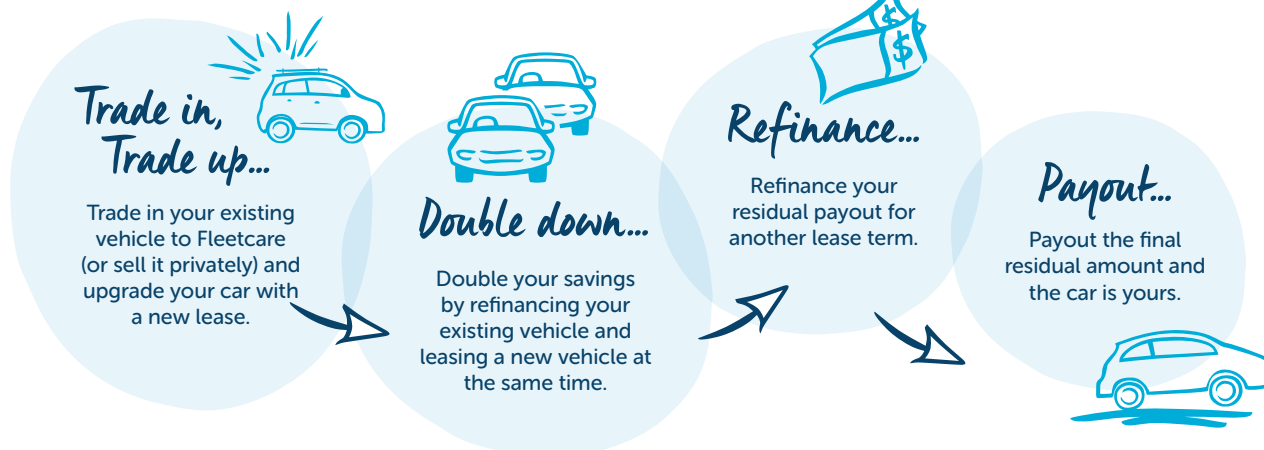




## Did you know?

- 1 **You can novate a used vehicle** – Fleetcare will even help negotiate with the seller to get you the best possible price.
- 2 **You can novate a vehicle you already own outright** – freeing up cash via a sale and leaseback agreement.
- 3 **You can novate a vehicle that is currently financed** – Fleetcare will refinance the vehicle and pay out your loan as part of your new lease agreement.
- 4 **You can novate more than one vehicle** – double your savings by novating a vehicle for your spouse or children.

## What are my options when my lease ends?



Here's what's included in your  
Novated Lease



Repairs &  
Maintenance



Vehicle  
Purchase



Lease  
Payments



Fuel  
Cards



Registration  
& CTP



Tyres



Comprehensive  
Insurance



Crash  
Management



24/7  
Roadside  
Assistance

There is so much value in a Fleetcare Novated Lease, that's  
the Fleetcare difference.

Think a novated lease is right for you?

*find out more here*



**134 333**

[fleetcare.com.au/shoalhaven-city-council](https://fleetcare.com.au/shoalhaven-city-council)

[getnovated@fleetcare.com.au](mailto:getnovated@fleetcare.com.au)

**fleetcare**

Disclaimer: The information provided does not take into account your personal financial needs and does not constitute legal, taxation or financial advice. GST savings are dependent on your employer's policy and accounting treatment of GST. Before making a decision you should seek independent financial, legal and taxation advice and clarify your employer's willingness to pass on input tax credits. If novating a used vehicle, there may be restrictions depending on the age of the vehicle. All used vehicles are assessed on a case-by-case basis.