

Card Request Form

Beyond Bank Salary Packaging Cards

Card information is contained in the accompanying Brochure. Should you wish to proceed with an application for a Salary Packaging card please ✓ the card type(s) you are interested in and complete the remainder of this form and email to Fleet Network: cards@fleetnetwork.com.au

Meal Entertainment Card Package max. amount per pay **or** Nominate an amount \$
Living Expenses Card Package max. amount per pay **or** Nominate an amount \$

Personal Details & Authority to Release Information to Beyond Bank

AGS No.		Department	NT Health
Given Names <small>i.e. your legal name as per Drivers Licence / Passport</small>		Last Name <small>i.e. your legal name as per Drivers Licence / Passport</small>	
DOB <small>i.e. dd/mm/yyyy</small>		Title	
Location		Job Title	
Gross Annual Salary	\$	Employment	Full-time Part-time. If Part-time, record number of regular hours worked per fortnight hours
Postal Address			
City/Town/Suburb		Post Code	
Mobile phone		Email Address <small>(personal email address is preferred)</small>	
Contact Notes	Fleet Network and Beyond Bank will use the above email address to communicate with you		

What do I need to know to help me make a decision to proceed?

Unlike most card offerings, there is no up-front annual card fee payable. Instead, a fortnightly fee of \$7.50 (+GST) per card will be included in your salary packaging account for each Beyond Bank card issued to you. Having these fees charged to your salary packaging account means your card allocation remains fully available for your use.

My authorisation to proceed

I hereby authorise Fleet Network to request Beyond Bank to email me an electronic application for the above mentioned card(s) which when issued will form part of my salary packaging arrangements with NT Health and I accept that the above mentioned fees will form part of my card salary packaging arrangements with NT Health. I also authorise Fleet Network to provide my Personal Details to Beyond Bank Australia, and to any other interested third parties in connection with the provision of the above card(s) to myself, and furthermore acknowledge it is my responsibility to seek independent financial advice on the appropriateness to my personal circumstances of being issued with a Living Expenses Card and / or Meal Entertainment Card.

Signature

Date

Please scan/email this Card Request Form to Fleet Network at cards@fleetnetwork.com.au. You are encouraged to read the accompanying card information before submitting your request. Please also **ANSWER** the following questions which may have a bearing on whether this card offering will be of benefit to you:

Do you pay (or receive) Child Support?	No	Yes
Do you, your spouse/partner or other family member living with you receive any government assistance payments or have a pension card?	No	Yes
Do you have a HELP or SFSS debt?	No	Yes

Fleet Network can be contacted from 8.00 a.m. to 5.00 p.m. (Australian Central Standard Time) Monday to Friday on 1300 738 601. View our Privacy Policy at <https://www.fleetnetwork.com.au/>

Important Information

The following information is provided because in some circumstances salary packaging may increase an individual's income for Government income test purposes. We have also flagged areas where we urge you to seek appropriate professional advice before you submit your Card Request Form.

Changes in your work situation

Are you planning unpaid leave, including maternity leave, or intend leaving NT Health? Then it may not be in your best interests to apply for a salary packaging card at this time. It is also important to note that other changes in your employment situation, for example moving from full-time to part-time or casual, may also impact your salary packaging arrangements. Should you decide to proceed with a salary packaging card and your work situation subsequently changes, you are strongly encouraged to advise Fleet Network as soon as possible.

Other Income Sources

Having other income sources, for example other paid employment; business interests; family trust income or investments; may impact your overall financial situation when it comes to Child Support; HECS/HELP or SFSS repayments; private Hospital Insurance rebate entitlements; and your entitlement to receive certain Government income tested payments. Seeking independent financial advice is strongly recommended.

Reportable Fringe Benefits

At 31 March each year, the grossed-up value of card purchases is recorded on your Payment Summary as Reportable Fringe Benefits (RFBs). RFBs are taken into account for assessing Child Support payments; HECS/HELP or SFSS repayments; private Hospital Insurance rebate entitlements; and for certain Government income tested support payments. RFBs will generally not affect access to Family Tax Benefits, Schoolkids Bonus or Child Care Benefits. Eligibility for Government Parental Leave Pay and Dad and Partner Pay are not normally affected by salary packaging.

Areas that can be affected by Salary Packaging

- HECS-HELP or SFSS. Refer ATO website at: <http://studyassist.gov.au/sites/studyassist/payingbackmyloan/loan-repayment/pages/loan-repayment#WhenDoIHaveToRepayMyHELPDebt> "When do I have to repay my HELP debt?" shows how your repayment income is calculated.
- Implications for certain Government benefits, e.g. access to Commonwealth Seniors Health Card, Parenting Payments, Rent Assistance, Single Income Family Supplement, etc. Refer <http://www.humanservices.gov.au/> and select tab "Families"
- Implications for child support payments assessed by Child Support Agency. Refer <http://www.humanservices.gov.au/> and select tab "Separated Parents"
- Private health insurance rebate entitlements are determined by income level. Refer <http://www.privatehealth.gov.au/healthinsurance/incentivessurcharges/insurancerebate.htm> If you don't have private hospital cover then refer to Medicare Levy Surcharge at <https://www.ato.gov.au/Individuals/Medicare-levy/Medicare-levy-surcharge/> Note: Additional tax will only apply if you are single and your income inclusive of Reportable Fringe Benefits is more than \$90,000. For families, the threshold is \$180,000 and more. Information current as at 14 February 2018.
- Super co-contributions. Eligibility to receive the maximum support payment of \$500 to your super fund for the 2017/2018 income year ends once income exceeds \$51,813. Refer <https://www.ato.gov.au/Rates/Key-superannuation-rates-and-thresholds/?anchor=Supercocontributions>
- Salary Sacrifice Super. Refer <https://www.ato.gov.au/Rates/Key-superannuation-rates-and-thresholds/?anchor=Concessionalcontributionscap#Concessionalcontributionscap> for information on contributing to super personally (in addition to your employer contributions). Seeking appropriate professional advice is strongly recommended.

Note: Other areas of Government support not mentioned above may also be impacted by salary packaging and you are encouraged to check with Centrelink based on your personal circumstances. If you have difficulty with the above links, please copy and paste them into your web browser.

- Seeking appropriate independent financial advice is always strongly recommended if you are unsure of the financial implications of salary packaging.