

# Vehicle solutions for individuals, business and government.

Savings | Convenience | Simplicity

Over the following pages we outline our services and commitments to all of our valuable employers. Including Adelaide City Council, Burnside, Mitcham, Victor Harbor and Yankalilla Councils. Northern Territory Government and ACT Government.

## **There is nothing difficult about Salary Packaging Vehicles!**

Salary Packaging or Novated Leasing is simply paying for a vehicle before tax. [We take away the mystique of salary packaging vehicles.](#) Our system is very simple to establish and provides a great reward to all staff. A local personal service, plain english paperwork and a simple administration process are our core commitments.

If you would like additional information or further presentations please don't hesitate to contact me on 0459 045 920 or [vanya@vehiclesolutionsaustralia.com.au](mailto:vanya@vehiclesolutionsaustralia.com.au).

Your Sincerely

Greg Harris  
m. 0400 010 707  
e. [greg@vehiclesolutionsaustralia.com.au](mailto:greg@vehiclesolutionsaustralia.com.au)

For a complete picture of Vehicle Solutions Australia including FAQ's, case studies, blogs and our most recent vehicle specials please refer to our website;

[www.vehiclesolutions.com.au](http://www.vehiclesolutions.com.au)

# about us

Vehicle solutions for individuals, business and government sectors.

## Savings | Convenience | Simplicity

Simple solutions for every vehicle purchase, we save our clients as much money as possible.

[Finance](#) | [Insurance](#) | [Salary Packaging](#) | [Vehicle Management](#) for individuals, business and the government sector.

Vehicle Solutions Australia was founded by two Directors with over 40 years of combined experience in the finance and automotive industries. This experience has resulted in a set of uniquely simple and convenient solutions. We come to you by visiting work places in NT, SA, QLD and ACT. We listen and find the right match for clients lifestyle and budget.

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Our salary packaging service is [free](#) for employers, [reducing administration](#). We offer the same efficient service to employers with 5 employees or 24,000 ;

- ✓ Local managers explaining personal plain english quotes.
  - ✓ GST and FBT Reporting.
  - ✓ 24/7 Online accounts access for all employees.
  - ✓ Discounted fuel, scheduled services and tyres.
  - ✓ Competitive finance and insurance.
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# why cars

## **Most employees have one!**

and pay for the running costs after tax !

Most families have at least one motor vehicle, and a significant percentage are financed. All cars need fuel, insurance, registration, tyres, and servicing. The ATO have established salary packaging which allows employees to pay all these costs before tax, increasing take home pay.

It's that simple ! and we do all the management.

## **An Example – Pay before tax and save!**

An employee on \$50,000 PA travelling 15,000 kms each year in a small \$20,000 hatch will save \$2,049.

**That's nearly \$40 per week for paying the same bills before tax!**

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## **Great News for all Employees**

The ATO have lowered FBT rates for vehicle travelling less than 15,000 kms !

The Australian Government is currently in the process of converting the table of rates they use to calculate the FBT to a flat 20%. Prior to these changes most Australians travelled less than 15,000km's per year and were on a Statutory rate of 26%. This has already changed to 20%.

**This means that many Australians are now 6% better off.**

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# our documents

All of our documents are in plain english. We have listened to what customers want and have designed documents that contain not just the required information but information in a format that everyone can understand.

## For example

### **“what will be missing from my current take home pay”**

Our quotes contain all required information that any employee would need to make an informed decision and in big, bold text is the one piece of information most sort after; “what will this car cost me per pay after tax” or “what will be missing from my current take home pay”. Without this figure a decision can not be made.

This principle also extends to our tax invoices and end of year FBT reports to employers.

We have all employee required forms posted on our website including; reimbursement claim forms, FBT km declarations and our package cancellations document.

# our process

Our service must be as simple to institute as possible. For this reason we do all the work for you. Once the rollout email has been distributed we will take the calls and book the information sessions. We will answer all questions on Salary Packaging. When a package is established we will issue a simple tax invoice showing the before tax, after tax, GST components, and the total. These funds are simply sent to us and we manage and pay all the vehicle accounts. And at the end of the FBT year we send you a detailed FBT report. **Simple.**

# security +

The employer is never at risk. All vehicles are managed under the ATO required novated lease. This is simply a finance contract for the lease with a novation deed attached. The deed binds the three parties together; whilst the employee works for the employer the employer through a salary sacrifice arrangement will pay the payments for the vehicle to the leasing company. This means that if the employee leave work for any reason the deed is automatically broken and the employee is then responsible to make the finance payments. **NO RISK to the employer.**

**+** This provides the perfect alternative to company vehicles. No more management, no more receipts and if an employee leaves the vehicle leaves with them.

## in summary

- ✓ We service some of Australia's largest employers.
- ✓ We love competition because we believe in choice.
- ✓ We keep salary packaging simple with plain english documents and personal service.
- ✓ We save employees money through competitive finance, insurance and discounts on fuel, tyres and schedule services.
- ✓ All employees have access to our 24/7 online accounts system to check transactions and the balance of their account.

**Reward all employees at no cost.**