

1300 71 38 12

Zenra Pty Ltd

ABN 27 140 733 768

Unit 7 / 14-28 Ivan Street

Arundel, QLD 4215

Email: info@zenra.com.au

QuoteMe : 2011 112

Novated Packaging Specialist : Sample

Date : 21/06/2012

**For:** Mr Sample Employee

**Home address:** , BRISBANE QLD 4000

**Email:** sample@zenra.com.au

**Employer:** Employer

**Work No:**

**Mobile No:**

**Phone No:**

**Pay Cycle:** Monthly

**Salary excl Super:** \$100,000.00

**EmployeeNo:**

0

Dear Sample,

Please find your QuoteMe for novating a 2012 FORD falcon 4d sedan through your salary.

Using the payroll information supplied, your current take home pay should be : \$6,114.66 monthly.

Please ensure that this matches your latest payslip, any variance, please speak to your Novated Packaging Specialist at Zenra.

**On to the reason why you are looking at Salary Packaging... the benefit to your take home pay.**

Below are the two scenarios of paying for all of your vehicles ownership costs and expenses,

- **'Today'** Pay for the car costs out of your wallet, (being personal car costs)
- **'Tomorrow'** Your personal car costs are paid through payroll, (both pre and post tax deduction)

It's really simple, when **'Tomorrow'** is more than **'Today'**, then a novated lease is beneficial for you.

	<b>Today</b>	<b>Tomorrow</b>
Salary :	\$8,333.33	\$8,333.33
Pre tax deduction:		-\$709.04
Tax :	-\$2,218.67	-\$1,945.67
Post tax deduction :	\$0.00	-\$550.00
<b>Take home pay :</b>	<b>\$6,114.66</b>	<b>\$5,128.62</b>
Personal car costs :	-\$1,329.94	\$0.00
<b>After tax and Car costs paid :</b>	<b>\$4,784.72</b>	<b>\$5,128.62</b>

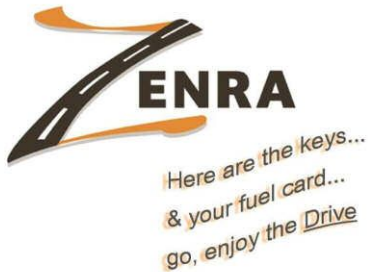
*By paying your Personal car costs from your salary, rather than from your wallet, you'll save...*

**\$343.90 a Month**

*An estimated budget of \$1329.94, but your take home pay impact is only...*

**\$986.04 a Month**

*... a saving on Personal car costs of 25.86%.*



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Novated Packaging Specialist : Shannon Staunton - Sales

Date : 21/06/2012

<b>Vehicle</b>	New 2012 FORD FALCON XR6 LIMITED EDITION FG UPGRADE 4D SEDAN 6 SP MANUAL	<b>Finance Term</b>	48
<b>Vehicle Cost</b>	\$34,800.00	<b>Interest Rate</b>	8.50%
<b>FBT Base Value</b>	\$33,000.00	<b>Residual Percentage</b>	37.50%
<b>FBT Method</b>	ECM Statutory	<b>Residual Value Incl GST</b>	\$13,050.00
<b>Annual kms</b>	20,000	<b>Lease structure</b>	Advance
		<b>Initial Month:</b>	Payment due on day of settlement
		<b>No. Payments</b>	48

**Accessories**

.....

**Accessories Zenra**

.....

**Included Warranties and Insurances**

Lease Protection Insurance	No
GAP Insurance Premium	No
Extended Warranty	No
First Years Insurance Premium	No

**Novated lease payroll deductions**

( monthly budget less GST )

Pre Tax Deduction	\$709.04
Post Tax Deduction	\$550.00
<b>Total monthly Payroll deduction</b>	<b>\$1,259.04</b>

# These deductions do not include any other existing payroll deductions you may have.

**Estimated monthly budget**

**GST inclusive**

Finance	\$632.96
Registration ( 3 Annual renewals )	\$58.44
CTP	\$0.00
Maintenance ( 15000km intervals )	\$62.50
Tyres ( 35000km range @ \$400ea )	\$66.67
Fuel ( 11.1ltr per 100kms @ \$1.95ltr )	\$366.25
Insurance	\$66.67
Insurance Excess ( 1 included)	\$11.46
Contingency Provision	\$20.00
Roadside Assist	\$5.00
Management Fee	\$40.00
Non Deductable Gross Up (No GST)	\$0.00
<b>Total Running Cost Budget</b>	<b>\$1,329.94</b>
Less Budget GST	-\$120.90
Plus Post tax Deduction GST	\$50.00
Plus Fringe Benefits Tax	\$0.00
<b>Employee deduction cost</b>	<b>\$1,259.04</b>

**SALARY PACKAGING TERMS & CONDITIONS**

Your QuoteMe is created using information supplied by the you and is supplied as an estimate only, not as information supplied by a Taxation agent or Chartered Practising Accountant.

Zenra recommends you seek independent advice from your Chartered Practising Agent or like, as QuoteMe does not take into account your personal situation.

Your QuoteMe estimate is based on current prices and rate, at time of delivery prices and rates may vary.

Salary calculations are based on the salary being exclusive of superannuation, claiming the tax free threshold and does not allow for the Flood Disaster Levy (applicable for the tax year ending June 2012).

The novated lease deductions are applied to your novated lease budget (NLB), should your total actual running costs exceed the actual NLB balance, Zenra will contact you to increase your novated lease deductions. Should your NLB balance be too high, Zenra may contact you to adjust the novated lease deductions.

On the cessation of salary packaging, Zenra will issue a statement of the reconciliation of the actual NLB balance.

- Credit NLB balance will refunded to your Employer for payment to you. This amount will be assessable as income and subject to income taxed at your marginal tax rate, or rolled into a new novated lease budget.
- Debit NLB balances will be invoiced to your employer. Where employment is terminated and a debit NLB balance has not been provisioned by your employer, the balance will be payable by you. (i.e. it cannot be salary packaged).