

The logo for Apex Novated Solutions. The word "Apex" is written in a large, white, italicized serif font. Below it, the words "Novated Solutions" are written in a smaller, white, sans-serif font.

*Apex*  
Novated Solutions

**SIMPLIFYING LEASING.**

[www.apexnovated.au](http://www.apexnovated.au)



## WHAT IS NOVATED LEASING?

A novated lease is a three-way finance arrangement – between an employer, the employee, and a financier – that allows an employee to finance a new or used vehicle.

Unlike a standard car loan, novated leases allow you to pay for a vehicle and all its associated running costs with your pre-tax salary (or a combination of both pre and post-tax income).

Under this salary sacrifice arrangement, you will be able to reduce your taxable income and, essentially, increase what money comes home with you.

## NAVIGATING EMPLOYEE LEASING.





## WHAT ARE THE BENEFITS?

Although novated leases are often discussed in reference to lowering tax payments, there are a multitude of other benefits that salary packaging a vehicle can bring you and your family.

- Being able to choose your own vehicle 100% private use of vehicle/s
- Ease of budgeting
- Hassle-free payment options
- No need to submit fuel receipts when utilising a fuel card
- Repayments are kept up to date, even on reduced/no hours worked, as long as you have sufficient balance in your vehicle ledger.

## TOP REASONS TO LEASE



### PAY FOR WHAT YOU DRIVE

You only pay for the portion of the vehicle you use over the term of the lease.



### PAY LESS TAX

Don't pay sales tax on the entire value of a vehicle! Only on the portion that you use.



### LOWER PAYMENTS

Monthly payments may be lower than purchasing the same vehicle.



### WARRANTY WORRILESS

Many lease terms are the same length as the manufacturer's warranty.



### NEWER, SOONER

Drive a new vehicle every two to four years with all the tech and design updates.



### OPTION TO BUY

Love your car? At the end of the lease, you have the option to buy!



### LEASE LUXURY

For the same monthly payments as buying, you may be able to leased luxury.



### PRE-TAX DEDUCTION

Your lease payments and running costs are deducted from your pre-tax salary.

## WHERE TO START



Calculate approximately how many kilometres per year you drive.



Know how much you can afford per month.



Contact Apex to discuss your leasing options.

## GETTING STARTED.

The team at Apex Novated Solutions will prepare a personalised quotation (like above) for you, based on the vehicle and budgeted running costs that you provide us with.

This will be determined through a discussion about your past and estimated future usage of your vehicle. The quotation will provide a comparison of a novated lease versus a traditional car loan, demonstrating the benefits that come with pre-tax deductions.

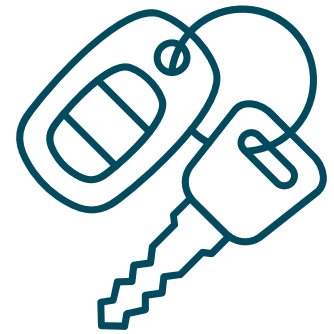


## APPLYING FOR FINANCE.

Once you have decided that a novated lease is the right fit for you and your family, you will be required to finalise your vehicle choice.

We will then begin to guide you through the finance application process, seeking approval through our market leading credit providers. You will be consistently updated along the way.

Following approval, we will have you complete the lease documents and arrange for collection of your vehicle.



## FUEL CARDS.

If you have chosen a petrol/diesel vehicle, the next decision you will have to make is what fuel card to choose. As an Apex Novated Client, you have the ability to choose between:

- Shell
- Caltex/Ampol
- BP (Coming Soon)

You will not be required to submit an expense claim for fuel that you purchase with your chosen fuel card.

If you do purchase fuel for your leased vehicle from another fuel provider, you can submit the expense for reimbursement (through our mobile app or client portal).





**SIMPLIFYING LEASING.**