

Employee and sgfleet end-to-end interactions



Employee engagement activities

- ✓ Regular onsite education seminars
- ✓ Webinars
- ✓ Intranet and customised webpage
- ✓ Benefit days
- ✓ Digital Kiosks
- ✓ New Starter Flyer
- ✓ Member get member referral program; and, Customer Specific special offers

SAVE **\$8,254.23***
ON VEHICLE PURCHASE

\$214.35[^] P/W
WITH A NOVATED LEASE



Employee enquiry

Customer employees' interested in participating in the program have two ways to contact **sgfleet**

the right car, right now...
call **sgfleet** 1800 743 262



email us at ...
enquiry@sgfleet.com



Personalised Consultant

Once a Customer's employee is connected to a member of the **sgfleet** team, they receive their direct line number and email address, eliminating the need to speak to anyone else in the business. This personalised approach includes the following benefits for your employees:

- ✓ A single point of contact from enquiry through to settlement
- ✓ Unrestricted calls to their specialist Consultant
- ✓ Full assessment on cost to package, tax benefit and take home salary
- ✓ Three day settlement from initial enquiry (pending car availability).

Employer Consent

Following employee acceptance of the VSSS, it is emailed to the customer for electronic consent.

Novation Agreement

sgfleet electronically forward the co-signed Novation Agreement to the customer for execution. This **stage is optional** for Customer and Delegated Authority can be provided to *sgfleet* to reduce the administration for the Customer.

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Vehicle Procurement

An employee can request vehicle pricing, trade in and vehicle testing from their Consultant.

Indicative quotes can be produced immediately for various comparative scenarios enabling an employee to assess affordability and savings outcomes.

Once the final purchase price including all extras is known a quote is delivered via email to the employee for assessment.

Quotes

Once an employee has decided on the vehicle and is happy with the details of the proposed package, the employee signs the Vehicle Salary Sacrifice Schedule (VSSS)

Finance Approval

sgfleet facilitate finance approval for the employee

Settlement and Documentation

sgfleet orders a tax invoice and liaises with the dealership to determine the vehicle delivery date.

Upon receipt of tax invoice, *sgfleet* forward the employee lease documentation and Lease Agreement for electronic acceptance. Upon receipt of correctly executed lease documentation, including the Novation Agreement, *sgfleet* organises settlement.

The entire quote to settlement process can be as quick as 1-2 business days applicant dependant.

Vehicle Delivery

Employee takes delivery of the vehicle, within 5 business days *sgfleet* send the Employee a Welcome Pack which includes:

- ✓ fuel cards
- ✓ online login details
- ✓ registration & Insurance information
- ✓ FBT information
- ✓ Accident management
- ✓ lease termination instructions
- ✓ FAQ's

Car Package Summary - 155765/002

Details	Company Profile	Proposed For	Michael Outland
Employee Name:	AC000001	Phone:	
Payroll Number:	AC000001	E-mail:	
Pay Cycle:	4/1/17	Date of Quote:	4 June 2017
Phone:	0417 830 710	Quote Expiry:	4 July 2017
E-mail:	sgfleet@sgfleet.com.au	Lease Type:	Novated Finance Lease
Employer:	Commonwealth Bank of Australia	Payment Profile:	In Advance
Term:	36 Months / 60,000 Kms		
Registration:	2016		

Vehicle Details

Description	Mazda Mazda2 MY17 1.5 Neo PWD AUTO ADR SEDAN (RL) 04/17	Vehicle Condition	New vehicle
Body Style	Sedan	Fuel Consumption	7.1 L/100km
ANCAP Rating	5 Star	Prestige	Unrated
		Transmission	Automatic

Any vehicle image displayed is not representative of actual vehicle(s) for sale.

What is the package cost from take home pay?

Estimate* cost of \$143.24 per week
Package* cost of \$143.24
Monthly* cost of \$143.24
Weekly* cost of \$143.24

Benefits and Savings Summary

Description	Per Year	Total
Tax savings by Packaging this vehicle	\$2,401.97	\$7,205.91
GST savings on leasing costs	\$480.19	\$1,440.58
Savings on vehicle purchase		\$1,386.42
Total saved over term		\$10,032.91

Cost Comparison

Salary	Without Lease	With Lease
Less Income Tax	\$42,231.96	\$39,917.88
Net Salary	\$47,767.96	\$44,148.12
Take Home Pay	\$47,767.96	\$46,538.76

What is included?

Maintenance	✓ Tyres	✓ Registration Renewal	✓ *Estimated Savings over the term of the lease are based on the employee's current tax and superannuation contributions.
Fuel	✓ Fuel	✓ FBT Exemption	
Insurance	✓ Comprehensive Insurance	✓ Insurance	
Leasing Management	✓ Comprehensive Insurance	✓ Leasing Management	

Employees and employers should seek independent advice as to the implications of a novated lease transaction. The salary packaging amounts and take home pay calculations are not advice and are based on the information provided by the employee. While the data is provided by the employee, it is not a guarantee of the outcome and the employee is responsible for the accuracy of the information provided. The employee is responsible for the accuracy of the information provided. The employee is responsible for the accuracy of the information provided. The employee is responsible for the accuracy of the information provided.

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Setting up and sending salary deductions (industry best practice 'Tied to Payroll' process)

Based on the information in the Notice of Lease Commencement, the Customer set up the ongoing deductions. The Customer email **sgfleet** a payfile (remittance) to advise what has been deducted and then simply remits funds via EFT to **sgfleet** two days after.

GST Process

The Customer pay **sgfleet** the amount shown in the GST Summary and claim the full amount back through your regular BAS.



Payroll Variation Authority

sgfleet forwards 'Notice of Lease Commencement' (salary deduction advice) to the nominated Customer payroll contact for processing in the next available pay run.



Receiving salary deductions

Upon receipt of the payfile and corresponding funds **sgfleet** upload the received salary deduction into the employees' lease account. Should the payfile not match the funds received **sgfleet** will produce an exceptions report highlighting the potential error.

This is then used for all vehicle expenses throughout the lease.



GST

All vehicle expenses are paid *inclusive of GST* to the employee's suppliers.

sgfleet will debit the employee's vehicle fund *exclusive of GST*.

Each month **sgfleet** provide the Customer with a GST Summary outlining all of the ITC's claimable by the Customer and the amount to be remitted back to **sgfleet**.

NOTICE OF LEASE COMMENCEMENT



This is to advise that on 10/10/2013 the employee noted below commenced a motor vehicle finance package with SG Fleet Australia Pty Limited.

Details of the Employee, Vehicle and Salary Package are tabled below:

Employee Details:		Contact Details:		
Name:		Work Phone:		Division:
Address:		Home Phone:		Cost Centre
		Mobile Phone:		Employee ID: 150243
		Fax:		
		Email:		
Employer Details:		Contact: Rem&Ben team		
Vehicle Details:		Finance Details:		Effective date: 10/10/2013
Rego No.:		Financer: Macquarie Leasing		Depreciable value: \$ 0.00
Make: VOLVO		Fin. Account: 001-0884108-001		Fin. Type: Lease
Year: 2007		Am't Financed: \$ 32,446.83		Estimated Kms: 20,000
Model: XC90 3.2 Geartronic 5dr Wagon		Lease Pmt: \$ 791.86		Roadside Assist: Yes
Colour: Grey		Residual (excl. GST): \$ 14,600.98		FBT Allocation: \$ 0.00
Rego Due: 9/10/2016		GST on Lease: \$ 70.19		FBT Calc Type: Averaging Method
Cap Value: \$ 28,067.10				FBT Calc Date: 01/11/2013
Odometer: 127,000				
Insurance Details:		Insurer: sgfleet Insurance (ITIB)		Insurance Allocation: \$ 1,370.18
		Policy No: SYLS-0344-0968		Expiry Date: 10/10/2016
Salary Packaging Details:				
Start date: 10/10/2013	Term: 36	Residual Date: 10/10/2016		
Payroll cycle: Monthly				
Package type: Contribution				
Contribution	Annual	Monthly	Fortnightly	Weekly
Pre Tax Salary Sacrifice:	\$11,981.60	\$998.47	\$460.83	\$230.42
Post Tax Contribution:	\$5,613.42	\$467.79	\$215.90	\$107.95
Total Allocation:	\$17,595.02	\$1,466.25	\$676.73	\$338.37
sgfleet Allocation:	\$17,595.02	\$1,466.25	\$676.73	\$338.37

Employees please note: This information is for payroll purposes only. To determine the estimated effect on your take home pay, please email for your signed Vehicle Salary Sacrifice Schedule (VSSS) which takes into account the estimated income tax saving you will achieve by salary packaging.

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Reference: 138116

* The FBT calculation date has been used to determine the correct method of calculating FBT or ATC for this lease. For further detail on the changes to FBT announced in the Federal Budget of 10 May 2011 please refer to our website www.sgfleet.com.au/201112federalbudgettags



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Managing account balances

Should an employee's circumstances change mid-lease it may require an account re-costing to bring budgets back in-line. Such circumstances can be moving house or work site and needing to use more fuel than originally budgeted for. To facilitate this, **sgfleet** employs a dedicated team to monitor lease accounts and consult with the employee should their account start to trend in the negative.

Once confirmed with the employee the adjusted deduction information is emailed to the Customer's payroll team for inclusion in the next available pay run.

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Customer support services

sgfleet provides ongoing support post lease commencement. An employee has the following dedicated teams to handle their enquiry:

- ✓ Reimbursements / Direct payment
- ✓ Payroll Support (Tied to Payroll)
- ✓ Re-costing's (Lease account management)
- ✓ Terminations & Payouts
- ✓ Re-novation (Transition leases to other suppliers)
- ✓ Customer contact centre

Customer Support operates during the hours 8:00am – 6:00pm Monday to Friday and is contactable by phone or email.

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sgfleet Maintenance Program

sgfleet provides the Customer employees with access to trade discounts on service and maintenance from over 7,600 selected repairers nationally. This network provides direct access to significant fleet discounts otherwise unachievable.

On average, savings equate to 10% to 20% off recommended retail pricing.

It should be noted that **sgfleet** do not mandate the use of our service and maintenance network.

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Customer Satisfaction Survey

sgfleet invites employees to respond to satisfaction surveys to provide feedback after initiating a new salary packaging arrangement.

Further opportunity for feedback is provided for customers through feedback links via **sgfleet**'s website and *fleetintelligence* portal.

Termination

The Customer inform *sgfleet* of the employee's termination via reconciliations@sgfleet.com.



Novated Lease Reconciliation

Through *sgfleet*'s proposed Tied to Payroll process, reconciliation can occur within 3 business days for early terminations.

sgfleet provide the Customer with a simple Final Settlement Advice which takes into account vehicle fund balance and GST on any over-contributions.

The Final Settlement Advice contains simple employer actions, including treatment of Luxury levy and pre and post tax payments back to the employee via *sgfleet*.

Step 1. Reconciliation

3 day reconciliation of lease
(10 business days for
naturally expiring leases)



Step 2 - Positive account balance

sgfleet provides credit note or
EFT to the Customer,
depending on your preference



Customer

Customer includes in the
employees' final pay



Step 3 – Negative account balance

The Customer recover
negative balance from ex-
employee's final entitlements



Customer

The Customer transacts
ex-employees funds to
sgfleet

