Great news!
Casuals can start saving with salary packaging

AccessPay

Salary packaging means more money to spend on the things that matter by reducing the tax you pay. By choosing to salary package, you allocate a portion of your pre-tax income to the payment of your expenses. Because you only pay income tax on the remaining pay, you pay less tax and increase your take home pay.

What can you salary package?

The top two most popular expenses to salary package are:

1. General Living Expenses

Use up to $15,900 per year[1] (equal to $611.54 per fortnight) of your pre-tax income for expenses you are already paying, including:

- rent or mortgage payments
- credit card and personal loan payments
- household utilities such as gas and electricity
- car expenses including petrol and registration

2. Entertainment Benefits

Capped at $2,650 per year[1], Entertainment Benefits are in addition to Everyday Purchases and include:

- meals and drinks consumed in a restaurant, café or hotel
- holiday car hire and/or accommodation
- reception venue hire
- external catering costs paid by you for private events

Access your funds whenever and wherever you need them

AccessPay's 2-in-1 Salary Packaging and Meal Entertainment card[2] gives you instant access to your salary packaging funds. So with AccessPay, you're never out of pocket, you just pay as you go. You'll also have access to savings and special offers through our Everyday Savings program.

How much could you save?

Vanessa is a casual earning $35,000 a year.

She salary packages $611.54 per fortnight to her everyday living expenses.

This increases her take home pay by $3,244 per year[3].

Getting started

AccessPay provides salary packaging to our organisation. Getting started is easy – here's how!

Make a personal appointment at your preferred time with an AccessPay advisor **here**.

Apply online with our quick and easy-to-use application process at **accesspay.com.au.**

Need more information?

Visit **accesspay.com.au**

Information in this factsheet is general in nature and provided without reference to your organisation policies or your personal circumstances. You should seek independent financial advice if you are unsure whether salary packaging is right for you.

1 This untaxed amount is a fringe benefit and therefore works on the FBT year of 1 April to 31 March.

2 The AccessPay Salary Packaging and Meal Entertainment Card is a prepaid, reloadable Mastercard issued by EML Payment Solutions Limited ABN 30 131 436 532 AFSL 404131. Please consider if this product is right for you. Read the Product Disclosure Statement (PDS) and the Target Market Determination (TMD) at accesspay.com.au before making any decision. Mastercard and the Mastercard brand mark are registered trademarks, and the circles design is a trademark of Mastercard International Incorporated.

3 Calculations are based on maximum expense items without GST and 2024-25 income tax rates and do not consider individual financial circumstances, such as education debt or other government benefits. Fees not included.