



Welcome Kit

Your guide to salary packaging with Smart



Salary packaging with Smart

Contents

Accessing your account	3
Work for more than one employer?	4
View your benefits	5
Add a benefit	6
Updating your details	7
Submitting a claim	8
Changing your deductions	9
Managing your vehicle budgets	10
Changing your superannuation contributions	11
Downloading forms	12
Salary packaging reports	13

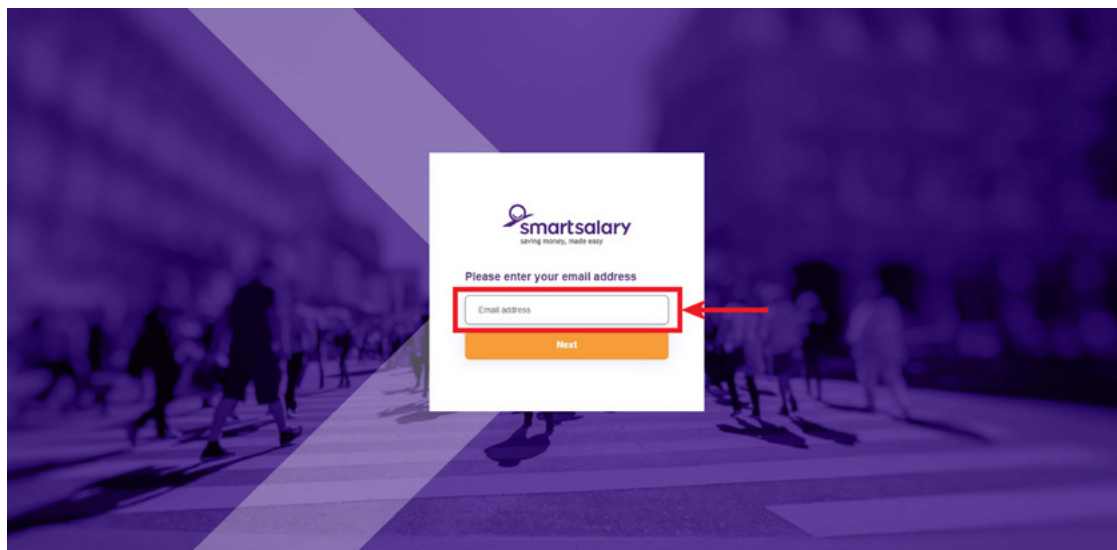
Accessing your account

Your account

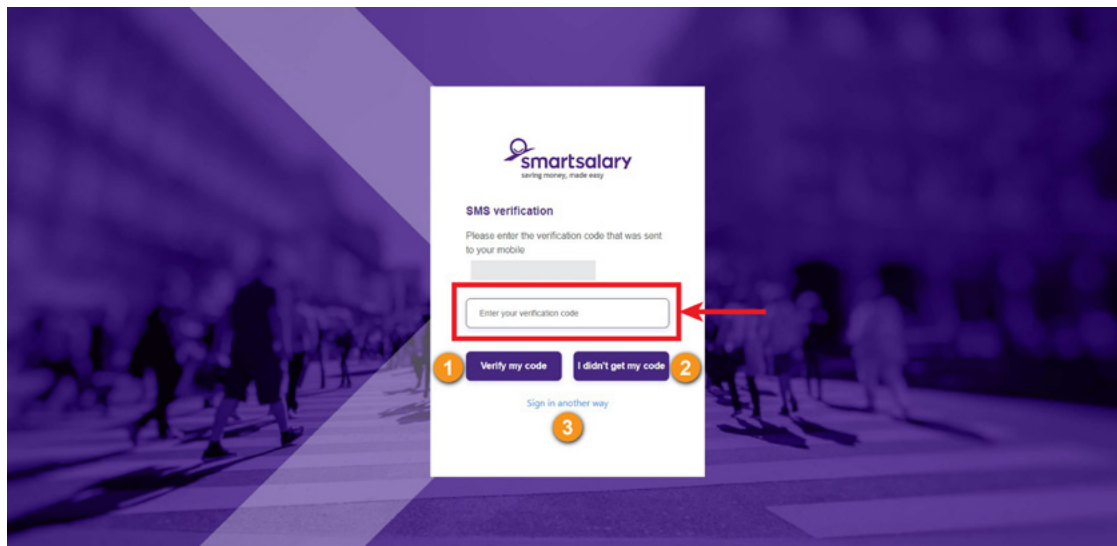
For your security, we use two-factor authentication as part of the login process. This means you need the code we send to your phone and your email address.

To see how it works, follow the steps below

- Enter the email address registered with Smartsalary (usually the one we use to communicate with you).



- A verification code will be sent to your registered mobile number.
 - 1 Enter the code received from Microsoft (usually sent in under a minute).
 - 2 If you didn't receive a code, select I didn't get my code to have it resent.
- To have the code emailed, select **3** 'Sign in another way'.
- Once you confirm your mobile number, date of birth and postcode, the code will be sent.



Work for more than one employer?

Your benefits

If you salary package at more than one employer, on your account dashboard, click the 'cog' icon to select the account you need.

The screenshot shows the Smartsalary user interface. At the top right, a 'Welcome' dropdown menu is open, containing 'Account: (Catholic H...) - 20176' and 'Employer: (St. Vincen...) - 645084'. A red box highlights this menu, with a red arrow pointing to a gear icon (the 'cog' icon) and another red arrow pointing to the account name. The main dashboard area includes sections for 'Activity summary' (with reimbursement and spendable balances at \$0.00), 'Your packaged products' (My tax-free cap), and 'Recent claims (past 90 days)'. A footer contains copyright information and links to various policies.



View your benefits

Your benefits

Once you have logged in to your account, click on 'My benefits' and then select your benefit for more details, to access quick links to reports, and online claims (if applicable).

The screenshot displays the Smartsalary user interface. At the top, the 'My benefits' menu item is highlighted with a red box and an arrow. The main content area is titled 'My tax-free cap' and shows 'Left to claim' as '\$0.00'. Below this, there are sections for 'Current FBT year' and 'Next FBT year', both showing 'Total amount of tax-free cap left to claim: \$0.00'. A 'Tax-free cap breakdown' table is visible, with columns for 'Claimed' and 'Scheduled'. On the right side, there are sections for 'Recent claims (past 90 days)', 'Recent eClaims history', and 'Contact Us' with social media icons for Facebook, Twitter, and LinkedIn. The footer contains copyright information and links to 'Customer Service Charter', 'Website Terms of Use', 'Terms & Conditions', 'Privacy Policy', and 'Site Map'.



Add a benefit

Your benefits

- Click 'Add benefit' for details on the benefits you can include in your salary packaging.
- Click 'Apply now' for further details and the supporting documents required.

The screenshot shows the Smartsalary website interface. At the top, there's a navigation bar with 'My benefits', 'eClaims', 'My personal details', 'FAQs', 'Forms', and 'Rewards'. The main content area is titled 'Benefit catalogue' and features several benefit cards. The 'Everyday Purchases' card is highlighted with a red box around its 'Add benefit' button, and a red arrow points to it. Other cards include 'Vehicle Leasing', 'Tax-free Expenses', 'Meal Entertainment', and 'Superannuation'. A sidebar on the right contains a 'View my salary packaging calculator', 'Recent claims (past 90 days)', and 'Contact Us' information.



Updating your details

Your details

If any of your salary packaging details have changed, it is important to update this information on your account.

View your current details by choosing one of the menu options on the left-hand side.

For example, to update your bank account details, select 'Reimbursement details'.

The screenshot shows the Smartsalary web interface. At the top, the logo 'smartsalary' is visible. The navigation bar includes 'My benefits', 'eClaims', 'My personal details' (highlighted with a red box and a red arrow), 'FAQs', 'Forms', and 'Rewards'. Below the navigation bar, the 'Change personal details' form is displayed. The left-hand side of the form has a menu with options: 'Personal details', 'Contact details', 'Address', 'Reimbursement details' (highlighted with a red box and a red arrow), 'Payroll details', 'Communication preferences', and 'Change my employer'. The form fields include: Title (Miss), First name, Last name, Preferred name, Gender (Female), Date of birth, and TFN. There are 'Cancel' and 'Save' buttons at the bottom. A note at the bottom states '* Denotes mandatory field.' The right-hand side of the page shows a 'View my salary packaging calculator' section, 'Recent claims (past 90 days)' with counts for Pending, Partially approved, and Fully approved claims, and a 'Recent eClaims history' section. There is also a 'Contact Us' section with 'Use the SmartFAQ' and contact information including an email address and phone number (1300 476 278).

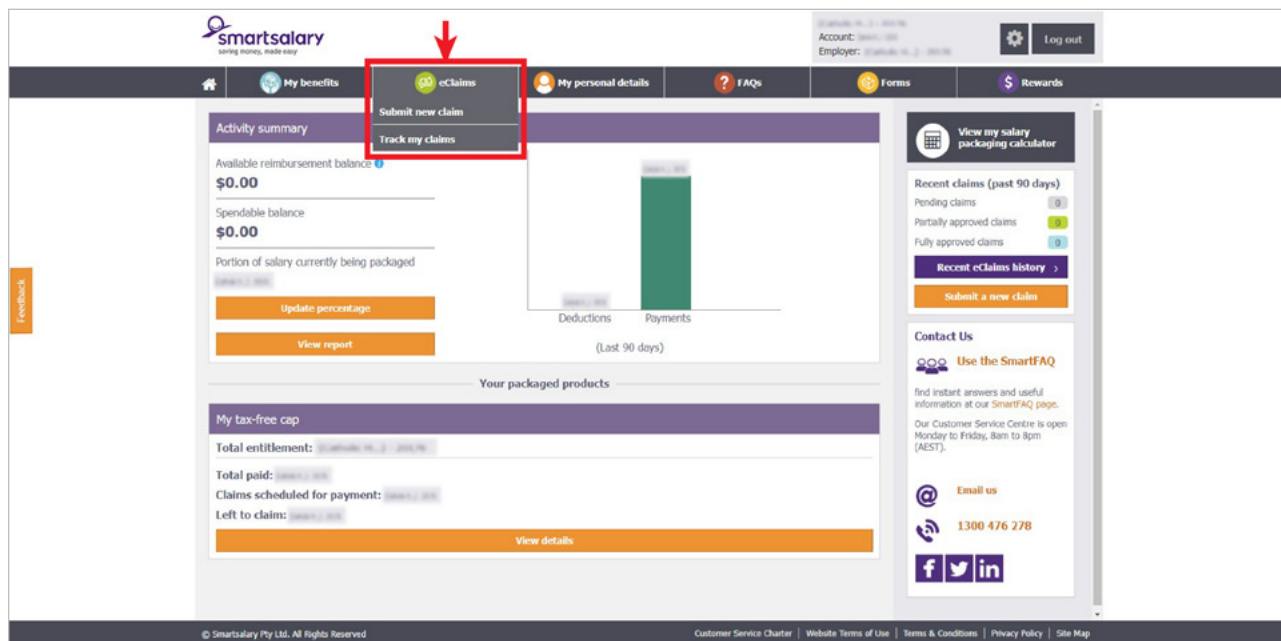


Submitting a claim

Your claims

The quickest way to submit claims, provide documents or receipts for an existing benefit is via **eClaims**. Here you can also track and view previously submitted claims.

- In the eClaims menu, select either 'Submit new claim' or 'Track my claim'.



- To submit a new claim or provide updated documents for an existing benefit, select the benefit and the expense type. Enter the dates and amounts of all transactions you are including (you can submit multiple receipts/files in the same claim), then upload your receipts. (You can upload up to 10 megabytes (MB) and the following formats are accepted: PDF, JPEG/JPG, BMP, TIF/TIFF, PNG or GIF).
- Check that your bank account details are correct as this is where the payment(s) will be made.
- Accept the declaration and submit your claim.

Uploading supporting documents

Providing supporting documents and keeping them up to date is important to keep your salary packaging payments going. For some of the most popular salary packaging benefits such as mortgage and rent, you only need to provide the documents once. For other that are claimable under the tax-free cap or entertainment expenses, you'll need to submit a claim, along with receipts, for reimbursement.

Follow the instructions on "Submitting a claim" to do this.

Changing your deductions

Your deductions

To change your deductions, follow the steps below

- Locate the “cap” benefit tab from your account dashboard and click on “View details”
- Click ‘Change your deductions’ from the left-hand menu to change the per pay amount, the total amount, or the number of pays you’d like to package over, then click ‘Submit’.

Current FBT year

You have \$8259.14 left to claim on your tax-free cap for the current FBT year.

When would you like to start salary packaging this benefit?

19/12/2019



Number of deductions to pay your benefit?

8



Enter how much you would like to package either as a 'per pay amount' or a 'total amount' this FBT year.

Per pay amount

\$750.82



or

Total amount

\$6,006.56



\$750.82 will be deducted each pay from 19/12/2019 to 26/03/2020

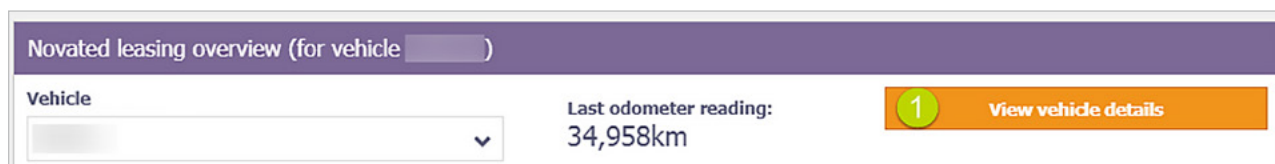


Managing your vehicle budgets

Your vehicles

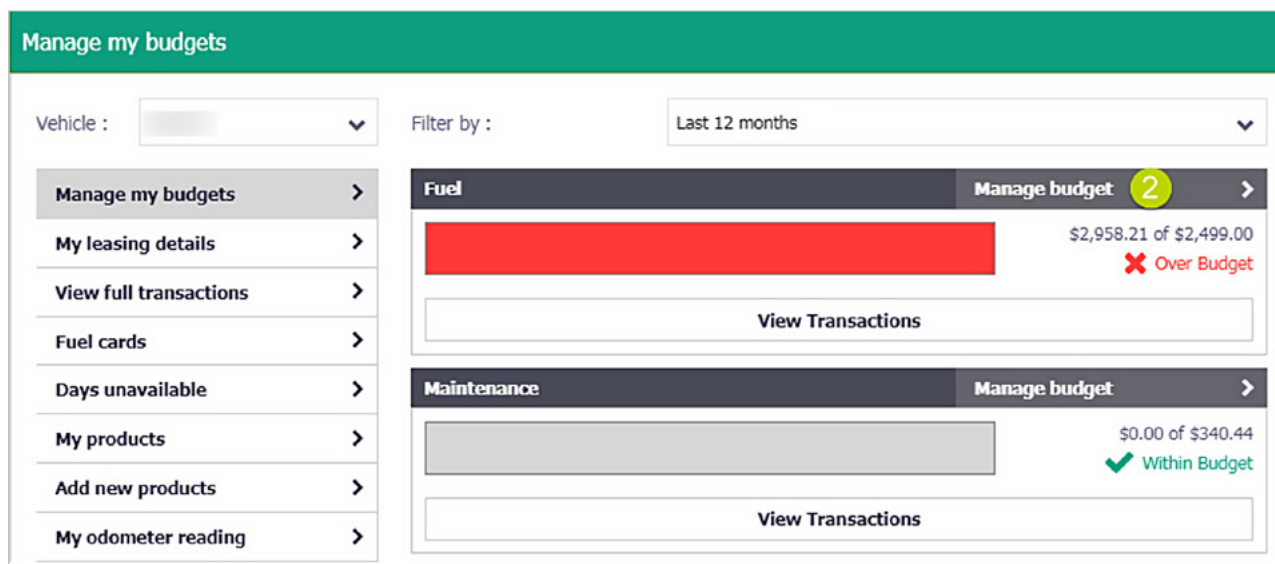
Just follow the below steps to manage and increase your vehicles budgets directly via the Smart website.

- Select 'View vehicle details' under the Novated leasing overview banner on your account dashboard or from the 'My benefits' menu.



The screenshot shows a banner titled "Novated leasing overview (for vehicle [redacted])". Below the title, there is a "Vehicle" dropdown menu with a redacted selection. To the right, it displays "Last odometer reading: 34,958km". A green circle with the number "1" is positioned above an orange button labeled "View vehicle details".

- Select 'Manage my budgets' on the vehicle expense you wish to increase. You'll also see options to view other details and products for your vehicle.



The screenshot shows the "Manage my budgets" interface. At the top, there is a green header. Below it, there are two dropdown menus: "Vehicle:" and "Filter by:" (set to "Last 12 months"). On the left, there is a sidebar menu with options: "Manage my budgets", "My leasing details", "View full transactions", "Fuel cards", "Days unavailable", "My products", "Add new products", and "My odometer reading". The main content area is divided into two sections: "Fuel" and "Maintenance". The "Fuel" section shows a red bar representing the budget usage, with the text "\$2,958.21 of \$2,499.00" and a red "X" icon followed by "Over Budget". Below this is a "View Transactions" button. The "Maintenance" section shows a grey bar representing the budget usage, with the text "\$0.00 of \$340.44" and a green checkmark icon followed by "Within Budget". Below this is also a "View Transactions" button. A green circle with the number "2" is positioned above the "Manage budget" button in the Fuel section.

- Enter the new annual budget amount (the reduction of vehicle budgets cannot be done online).
- Confirm the changes by clicking 'Submit'.

Changing your superannuation contributions

Your contributions

To change your super contributions, follow the steps below

- Select 'View details' under the superannuation banner on your account dashboard or from the 'My Benefits' menu.
- Then make the changes you need (cancel your contributions or change the per-pay amount).
- Confirm the changes by clicking 'Submit'.

The screenshot displays the Smartsalary account dashboard. At the top left is the Smartsalary logo with the tagline 'saving money, made easy'. The top right shows 'Account: [redacted]' and 'Employer: [redacted]' with a 'Log out' button. A navigation bar contains 'My benefits', 'My personal details', 'FAQs', and 'Forms'. The main content area is divided into two columns. The left column features an 'Activity summary' section with 'Available reimbursement balance \$0.00', 'Spensible balance \$0.00', and 'Last pay deductions (15/12/2024)'. Below this is a bar chart comparing 'Deductions' (blue bar) and 'Payments' (green bar) for the last 90 days. The right column includes a 'View my salary packaging calculator' button, a 'Contact Us' section with 'Use the SmartFAQ' link, and contact information: 'Email us' and '1300 476 278'. At the bottom, the 'Your packaged products' section shows 'Superannuation' with 'Total contributions this financial year to date: [redacted]' and 'Next contribution: [redacted]', and a 'View details' button.

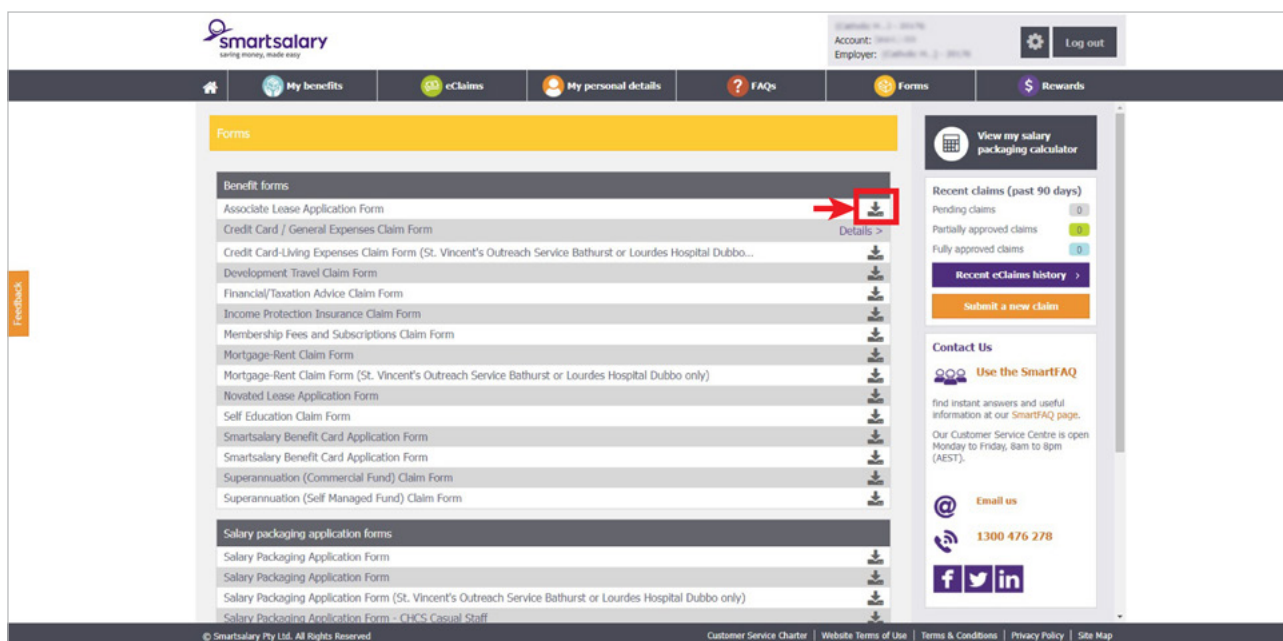


Downloading forms

Your forms

Some benefits and account changes require a form to be manually completed such as nominating a Third-Party authorisation.

- Select 'Forms' from the top menu and click the download icon  to save the form to your device.



- Print and complete your form and send it back to us.



Salary packaging reports

Your reports

Salary packaging reports are available from the account dashboard under 'Activity summary'.

- Simply select 'View report'.

The screenshot shows the Smartsalary account dashboard. The 'Activity summary' section is highlighted, showing the available reimbursement balance as \$0.00 and the spendable balance as \$0.00. A bar chart displays 'Deductions' and 'Payments' for the last 90 days. The 'View report' button is highlighted with a red box and an arrow. The dashboard also includes a 'My tax-free cap' section and a 'Contact Us' section.

- You can filter your deductions by date and/or benefit. You can also download and print your salary packaging transactions or Confirmation Report.

The screenshot shows the Smartsalary account dashboard with the 'My transactions' section highlighted. The 'Transaction filter' dropdown is highlighted with a red box and an arrow. Below the filter, there is a table of transactions with columns for date, deduction, payment, and balance. The 'Export report to CSV', 'Export report to PDF', and 'View confirmation report' buttons are highlighted with red boxes and arrows.

Date	Deduction (pre-tax)	Deduction (post-tax)	Payment	Balance
12/12/2022	\$0.00	\$0.00	\$7.69	\$0.00
01/12/2022	\$0.00	\$0.00	\$7.69	\$0.00
17/11/2022	\$0.00	\$0.00	\$7.69	\$0.00
01/11/2022	\$0.00	\$0.00	\$7.69	\$0.00
16/10/2022	\$0.00	\$0.00	\$7.69	\$0.00

Need help?

To learn more about salary
packaging visit us online or call:

smart.com.au
1300 476 278



1300 476 278
smart.com.au

Smartsalary Pty Ltd, ABN 24 096 796 100, a Smart™ company

V202501