



Driver
information kit

> Welcome to Smartleasing

Thank you for taking out a lease with us. We're here to make packaging your vehicle lease hassle-free. We focus on exceptional customer service and competitive pricing, and look after everything for you for the term of your lease.

This booklet will give you an overview of the products and services we offer, which you can take up at any time by calling **1300 144 873**.

Happy leasing!
The Smartleasing team



More Information

If you would like more information on anything in this booklet, visit our Smartleasing website at

smartleasing.com.au

or call **1300 144 873**





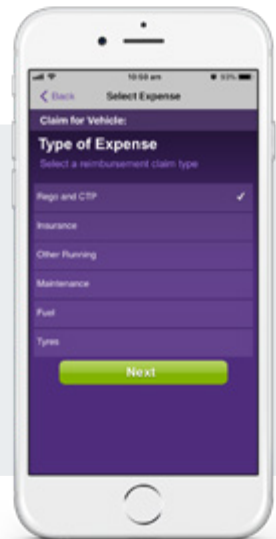
Important

Things to remember

Here are some important things to keep in mind during your lease:

- Take full advantage of your tax-free benefits and submit claims for expenses such as registration, CTP, services, tyres, fuel and other vehicle running costs.
- If your annual travelling distance varies to your original estimate, call us on **1300 144 873** to adjust your existing budgets and maximise your tax savings.
- Opt-in to our Registration Renewal program and we'll renew your rego for you. Just let us know when it's due, then say goodbye to claim forms and out-of-pocket expenses.

- Download our Smartphone app* and keep track of your lease on the go!
 - manage your kilometres and budgets
 - submit your vehicle claims
 - find the nearest petrol station, car parking or maintenance centre
 - click to call service for roadside assistance, insurance, and much more.



** Only available to customers who salary package with Smartsalary.*



> Vehicle Maintenance Program (VMP)

Save time and money through Smartleasing VMP

Our mission

Most of us are not mechanical experts, and occasionally less-than-reputable repairers will try to sell you more than you need. With our Vehicle Maintenance Program, maintenance controllers at Smartfleet will evaluate work recommended by the repairer and authorise only the work that's necessary, based on manufacturer's requirements and service history. So with us, you'll only ever pay for the work you need.

Plus, you'll pay less for items like tyres and batteries with our nationwide network of retailers.



How do I keep my costs low?

1. Visit smartleasing.com.au/servicemycar to find your local service provider and contact them to book in your service.
2. Take your vehicle in for service.
3. Tell the service provider that your car is managed by Smartfleet and to obtain authorisation online before commencing work.
4. Smartfleet will confirm your vehicle details with the service provider and authorise work that's in line with manufacturer guidelines, potentially saving you hundreds in servicing costs each year.

What are the advantages?

- Vehicle servicing (including parts and labour) is charged at agreed trade rates, saving you up to 30% on each service.
- No out of pocket expenses.
- No need to lodge claims for reimbursement – all expenses are billed directly to your Smartleasing account.
- No bills to pay! All vehicle-related expenses budgeted for in your package, so the funds allocated to running costs will pay for the service.

Smartleasing's key merchants

Service and mechanical repairs

mycar: 1300 772 579

Ultra Tune: 1800 025 715

Motorserve: 1300 243 504

Tyres

These national merchants provide tyre replacement and repair, wheel balance and alignment services:

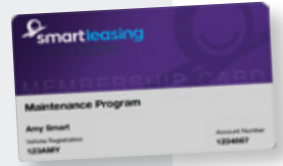
Bridgestone: 1800 954 553

Bob Jane T-Marts: 13 26 25

Dunlop: 131 631

Goodyear: 132 343

mycar: 1300 772 579



Replacement Batteries

Contact your **Smartleasing Roadside Assistance** provider on **1300 762 377** to arrange this.

Don't have Smartleasing roadside assistance?

Simply go to smartleasing.com.au/servicemycar to find a provider for your area.

Windscreen Repair or Replacement

O'Brien Glass: 1800 645 011

> Find your local service provider,
visit smartleasing.com.au/servicemycar

Remember!

Remember that your vehicle is managed by Smartfleet, and that the merchant must obtain authorisation online for the service required before they start work on the vehicle.



> Fuel and Charging Cards

Smartleasing fuel cards give you cash-free access to fuel at over 2,700 locations across Australia.



Present your Smartleasing fuel card to have your fuel bill charged to your Smartleasing account. Ease the worry about having cash to cover it and making manual claims.

BP

- 1,400+ locations. See bpplus.com.au
- Present your BP+ Card and enter your PIN at point of purchase. To choose your PIN, you will receive either an email or SMS providing a link and one time password to login to the BP Plus portal. This will be sent when the card is ordered and before you receive the card.
- Link your BP Plus fuel card to the BPme app to pay for your fuel from the comfort of your car! Download the BPme app from the Apple App store or the Google Play Store on your compatible device.

Shell

- 1,300+ locations including Shell, Coles Express and Liberty service stations. See vivaenergy.com.au/fuelfinder
- Present your Shell fuel card and enter your PIN with each transaction. Choose a PIN with your first transaction. To reset, email fuelcards@smartleasing.com.au



Do you have an Electric Vehicle (EV)?

Smartleasing has a partnership with Chargefox, Australia's largest EV charging platform. Chargefox brings together thousands of chargers owned by hundreds of organisations into one easy to use app so you'll always have a place to recharge.

Grab a Chargefox RFID card and use your Smartleasing account to access and pay for EV charging. For more information, speak to your Smartleasing consultant.

Lost your card?

Contact the Smartleasing team on **1300 144 873**.

After hours:

BP Customer Service
1300 1300 27

Shell Card Customer
Service Centre **13 16 18**

Smartleasing Vero Comprehensive Insurance



Your Vero insurance covers your vehicle and all the things you may not have considered...

Your Vero insurance covers your vehicle plus extras like lease payout, travel and accommodation, lost keys and towing.

- All drivers are covered, regardless of age, insurance and/or driving experience.
- Vero's "New for New" policy replaces your new vehicle (less than 36 months old and bought as new) in the event of total loss.
- Hire car options are available while authorised repairs are undertaken, following an accident or theft of your vehicle.
- Lease payout in the event of a total loss where the payment amount to the financier exceeds the market value of the vehicle.
- Free access to Premium Care (Accident Management) – a concierge service ensuring your claim is processed appropriately. Operated by BMS[^] as a supplementary service.
- \$50m third party property coverage.
- Lifetime guarantee on all repairs.

So what happens if there is an accident?

1. Notify police if the other driver refuses to stop, appears to be under the influence of drugs or alcohol, or if someone is injured or needs medical attention.
2. Write down the vital details of the accident immediately (e.g. vehicle details, driver's name and contact details, witness' name and contact details).
3. Don't admit fault, just state the facts. The law does not require you to admit liability.

How do I make a claim?

1. Visit [vero.com.au/claims](https://www.vero.com.au/claims) to lodge a claim online. Select 'Domestic Vehicle' and click 'lodge a claim online'.
2. You will need your policy number (**MSL019505965**), vehicle registration number and incident details.



Get a quick quote!

Just call **1300 144 873** for an obligation free quote.

Standard Excess: \$650 Standard Vehicles or \$1,000 Prestige/High Performance Vehicles. Windscreen excess: \$200.

Age & Experience Excess (in addition to the above): • Under 21 years old: \$800 • 21–24 years old: \$600 • Inexperienced driver over 24 years old with less than 2 years driving experience: \$600. This policy is only available whilst you are packaging your vehicle through Smartleasing.

IMPORTANT NOTE: Smartsalary Pty Ltd trading as Smartleasing (ABN 24 096 796 100) who is an authorised representative (AR No 284495) of BMS Risk Solutions Pty Ltd (ABN 45 161 187 980, AFSL 461 594) in connection with motor vehicle insurance only, where the insurance is provided by AAI Limited trading as Vero Insurance (AFSL 230 859). This document is a brief outline of the cover but contains general information only and does not take into account your individual objectives, financial situation or needs and may not suit your personal circumstances. For full details of the terms, conditions and limitations of the cover and before making any decision about whether to acquire the product and services, please consider the Financial Services Guide and Product Disclosure Statement available at [smartleasing.com.au/Product-Disclosure-Statements](https://www.smartleasing.com.au/Product-Disclosure-Statements)

[^]BMS is Smartleasing's Insurance Broker who manages the Vero Comprehensive Motor Program.



Go To You Service[®]

Assistance is only a phone call away with this pack, plus our mobile service unit will repair any small damage claim on your premises.*



Smartleasing Roadside Assistance

Australia wide, help is only a phone call away.

Call 1300 ROAD SS (1300 762 377) for assistance. Whether you're close to home or far away, when things go wrong, it's good to know that Smartleasing Roadside Assistance is, in most cases, less than an hour away.

What's covered?

- Flat or faulty batteries
- Flat tyre
- Engine problems
- Keys locked in vehicle
- Emergency fuel (petrol or diesel)
- Trailers, including caravans and boat trailers, under 5.7m in length
- Electric vehicles and hybrids, including flat or faulty batteries. Mobile chargers available in limited areas.

Don't worry about towing, we'll arrange a tow to the nearest service centre. Towing is free of charge up to the following distances from breakdown:

Metropolitan areas – up to 20kms

Rural areas – up to 60kms

Remote areas – up to 160kms

*Terms and conditions apply, please see smartleasing.com.au/roadside-assistance. The terms and conditions include exclusions and limitations.



Don't have Roadside Assistance yet?

You can take it up over the phone easily by calling **1300 144 873**. Help will never be far away!





Small Damage Repair (SDR+) Program

Your vehicle will always look brand new with unlimited repairs on minor damage that's usually neglected because of high excesses on your comprehensive car insurance. The SDR+ program uses the latest technology to make sure your vehicle stays in tip top condition.

SDR+ covers you for:

- Painted body
- Interior
- Alloy wheels
- Glass and windscreen

The benefits of SDR+

- Mobile workshops will come to you, wherever is most convenient
- All repairs take place within 14 days for metropolitan areas and 21 days for regional areas
- Membership extendable and transferable to a vehicle of equal age or younger
- 3 year warranty on all repairs

Call **1300 946 677** for any repairs.



Complimentary

Receive a Vehicle Maintenance Kit for those unexpected events!



Our response time is usually less than an hour!

Keep our Roadside Assistance member card on you at all times for quick assistance in the event of an emergency.



Sign up today!

If you're interested in taking up SDR+, just call **1300 144 873**.



Prorisk Lease Protection Insurance

Protect yourself in the event of unexpected involuntary unemployment, sickness or injury.

Lease Protection Insurance is designed to assist you with your lease repayments and running costs in the event of involuntary unemployment, sickness or accident during the period of your lease. It also offers a hand back option following an extended period of involuntary unemployment, sickness or accident.

What's covered?

- **Involuntary Unemployment:** In the event that you were to become Involuntarily Unemployed, Lease Protection Insurance is designed to cover the cost of your lease repayments for up to 10 months.
- **Sickness and Accident:** In the event that you are unable to perform your usual occupation due to sickness or accident, Lease Protection Insurance will cover your lease repayments for up to eighteen (18) months.
- **Running Costs:** As long as you remain off work due to Involuntarily Unemployment or Sickness and Accident, the Monthly Car Running Cost Benefit will pay you \$400 per month after the thirty (30) day Excess Period has expired.



Find out more!

If you would like to find out more about Prorisk Lease Protection, just call **1300 144 873**.

Refer to the Product Disclosure Statement (PDS) for full terms, conditions, exclusions and key factors that influence the cost of the insurance product. *This policy is issued by Professional Risk Underwriting Pty Ltd ABN 80 103 953 073 AFSL 308076 (ProRisk) on behalf of certain underwriters at Lloyd's (Lloyds Underwriters). This document may contain general financial product advice that does not take into account your personal financial circumstances. You can obtain the Relevant PDS by contacting Smartleasing on 1300 144 873. Smartsalary Pty Limited trading as Smartleasing is a Corporate Authorised Representative (CAR No. 000284495) of Coverforce Broking Pty Ltd, ABN 11 118 883 542 AFSL 302522 of Level 26, 100 Tower One International Towers, 100 Barangaroo Avenue NSW 2000.*

> Total Loss Benefit Insurance

Relieves the financial stress after a total loss of your insured car.

In the event your Comprehensive Motor Vehicle Insurer has declared the insured car as a total loss, you will receive up to \$5,000 to assist with the cost of any additional expenses incurred following the total loss of your car. A maximum payment of \$5,000 applies to all Total Loss Benefit Cover claims.

What's covered?

Out of pocket expenses following the total loss of your vehicle including:

- Incidental expenses: travel, accommodation, car hire, taxis, phone calls and more.
- Personal items: laptops, tablets, phones, sunglasses, baby seats, clothing, sporting equipment and more.
- No invoices/receipts required.
- Protection up to 5 years.

No excess is payable on any claims.

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Find out more!

If you would like to find out more about Total Loss Benefit Insurance, just call **1300 144 873**.

> Tyre and Wheel Protection Insurance

Protect your damaged wheels and tyres



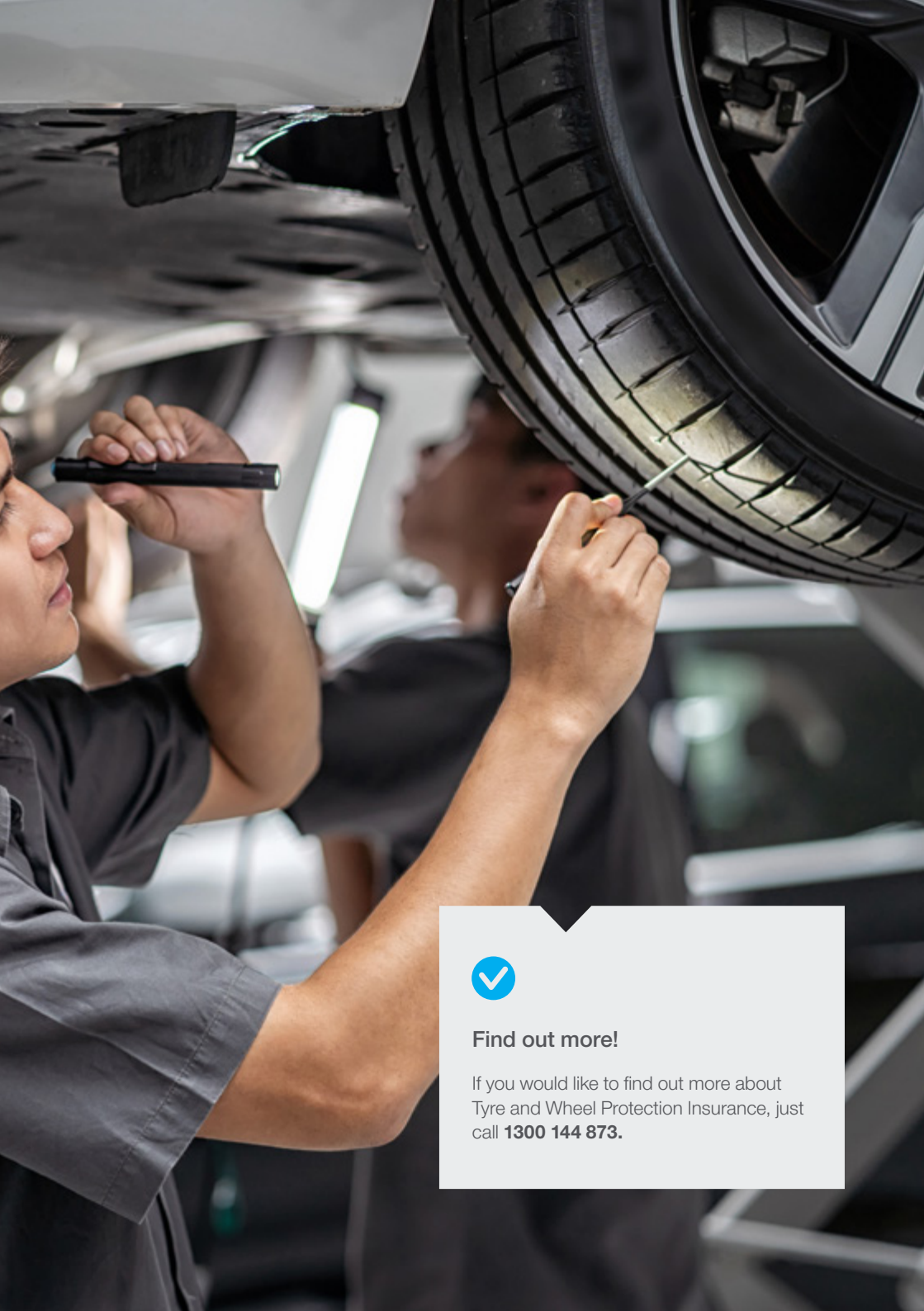
Protect yourself in the event of accidental or malicious damage to your insured vehicle's tyre(s) or wheel(s).

Features and Benefits

- Annual premium with no excess on claims
- Maximum Benefit limits reinstated on renewal of your policy each year
- Fast & efficient claims service, nationally supported by Bridgestone - 1300 749 378
- Policy cancellation - Rest easy, you aren't locked in. If you change your mind, and no claims have been made, we can arrange a pro rata refund of your premium. Full refund is available if you cancel within the 28 day cooling off period and have not made a claim.

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Find out more!

If you would like to find out more about Tyre and Wheel Protection Insurance, just call **1300 144 873**.



Smartleasing Vehicle Disposal Program



Protecting your car's resale value.

One upfront payment covers a professional vehicle disposal service. We do all the legwork to ensure a smooth transition into your new car.

- Coordinate the sale of your current vehicle with the pick-up of your new vehicle.
- Inspection service comes to you and includes professional photos of your car and a full vehicle inspection report.
- Concierge service throughout the selling process includes vetting of prospective buyers, managing buyer expectations, and regular customer updates.
- Vehicle can be sold via a fixed price option, offered for a set period of time,¹ or via auction.
- If you extend the lease or refinance a loan which your vehicle is subject to, the program extends to your new lease/loan expiry date.²



Find out more!

If you would like to find out more about Smartleasing Vehicle Disposal Program, just call **1300 144 873**.

- 1. Fixed price offer system may be subject to an administration fee. See the terms and conditions available on the Smartleasing website for details.*
- 2. In order for the program membership term to be extended in line with an extension of a lease or loan not administered by Smartleasing (or one of its related bodies corporate), you must provide proof of that extension before the membership term can be extended.*

> Smartleasing Carbon Offset Program

Offering you the choice to reduce the environmental impact of your car travel.

The Smartleasing Carbon Offset Program offers you the choice to reduce the environmental impact of your vehicle travel. Vehicles contribute carbon emissions that damage the environment, and as a leasing company, it's our responsibility to minimise that damage.

A monthly pre-tax donation will help offset the carbon emissions generated by driving your leased vehicle. This will cover the life of the lease, which can be anywhere between 1–5 years.

By simply adding the Carbon Offset Program to your novated lease, you're funding the planting of 150sqm of native bush or forest to capture around 4.3 tonnes of carbon each year (equivalent to your car's annual emissions).

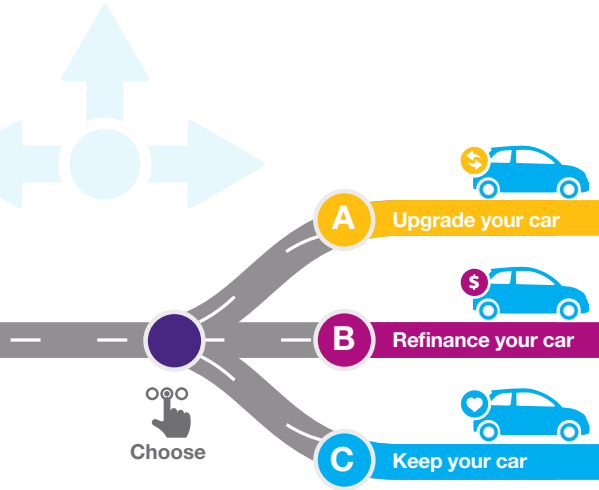


Want to know more?

For more information on the Carbon Offset Program, call
1300 144 873

> End of Your Lease

What happens when your lease ends?



When your lease ends you have 3 options:

- A Upgrade your car**

Keep your tax benefits and salary package your next car with Smartleasing. Our buying power can save you thousands on the car you want. Better still, Smartleasing can also assist you with the disposal of your current vehicle!
- B Refinance your existing vehicle**

Happy with your vehicle? Why not refinance and continue to enjoy the tax savings?
- C Pay off the residual and keep your car**

If refinancing isn't for you, a consumer car loan will allow you to pay off the residual entirely using your post-tax dollars.





Vehicle disposal

Want to sell but don't want the hassle of selling privately? Call us on **1300 144 873** to find out how our Vehicle Disposal Program membership could help.



Find out more!

If you would like to find out more about your end of lease options, just call **1300 144 873**.





Call 1300 144 873
[smartleasing.com.au](https://www.smartleasing.com.au)

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