## See the wood, the trees, the whole kit and kaboodle.

Salary packaging and novated leasing is a great way for any Australian employee to save on a new car and it's a very popular benefit to offer your staff. But if you choose the wrong partner, they can come loaded with hidden costs and unpleasant surprises. Here are 5 things you should know about your provider:

Are consultants on commissions to sell extras to your employees or are they just there to help?

## BENEFITS

## FOR EMPLOYERS

It's a benefit many staff want Easy to offer, no cost or risk All salary packaging admin support included A proven, financially secure benefits partner

## FOR EMPLOYEES

Best way to get a new car Pay less income tax Save GST on the car and its running costs Great service and support in person and online

Are unwanted insurance add-ons bundled in to lease agreements?

> Do the fees and margins you negotiate creep up when your staff order their cars?

Is the actual interest rate (not 'comparison' or 'indicative') disclosed on every quote?

Are healthy discounts passed on to your staff?



