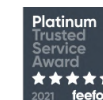
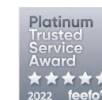


DRIVER INSTRUCTION MANUAL



WELCOME TO THE TEAM

As your employer's preferred packaging partner, Savvy Benefits is pleased to welcome you!

Whether you have past experience or if this is your first Novated lease, we do things a little differently than the rest.

Looking after you and your vehicle is our priority and we're grateful for the opportunity to help.

If you have any questions, feedback or suggestions, we'd love to hear from you. Call or email us today to get in touch!



1300 974 066



novated@savvy.com.au

Quick Links

Partner Site

www.fleetcard.com.au/partners

Savvy

www.savvy.com.au/novated-leasing

Fleetcard App



coles
express



Mobil

Liberty

AMPOL



United

OTR



EG

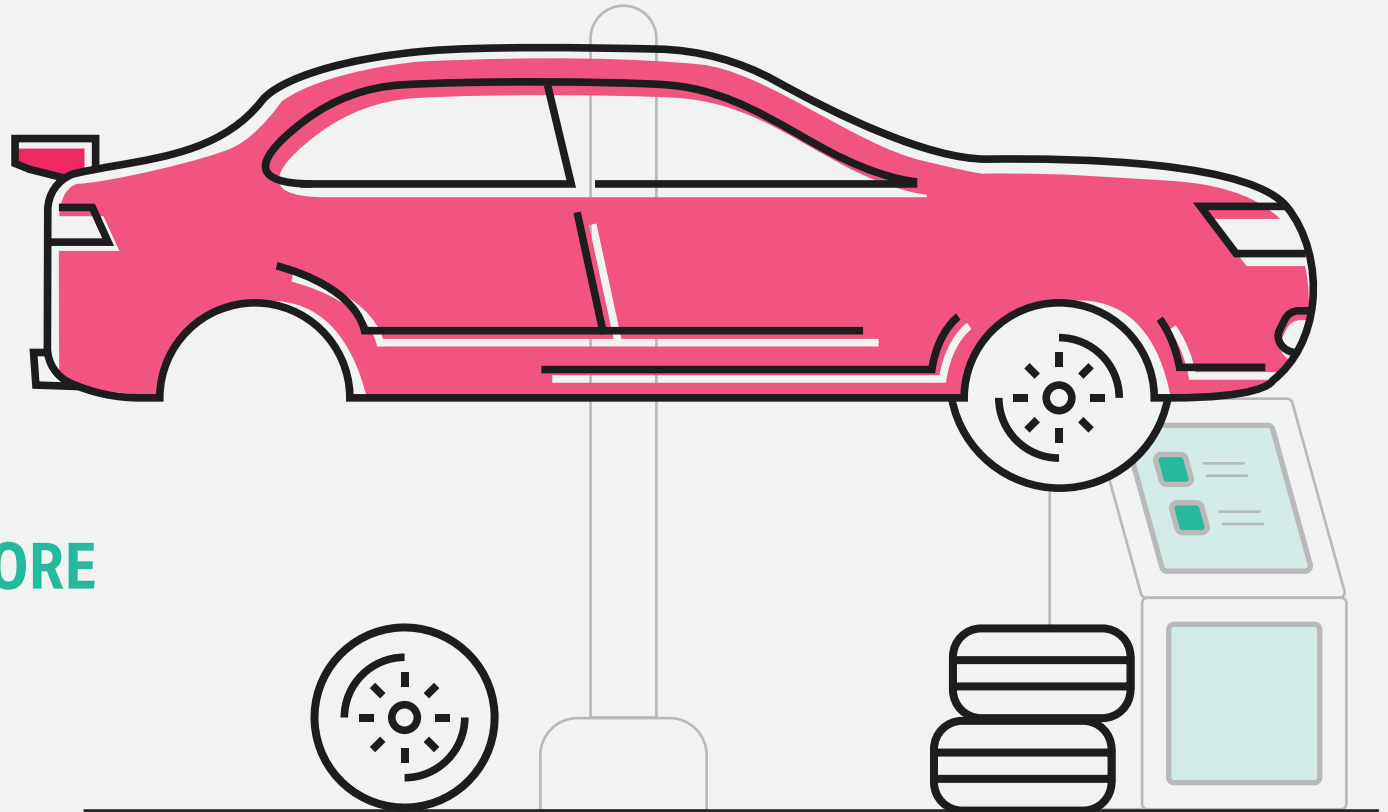


FUEL AND CHARGING

You'll know by now that a Novated lease is the most cost-effective way to finance a vehicle. However, it's the convenience of having everything packaged with no out-of-pocket costs that many people love the most.

Your Savvy FleetCard is packaged with your welcome letter and gives you direct access to your pre-tax income. Major approved outlets are to the left which you can check out on our [partner site](#) or [app](#).

With over 6,000 participating outlets Australia-wide, simply swipe the card, enter your odometer reading and save!



TYRES, SERVICING AND MORE

When it comes time to change your tyres or have your car serviced, the convenience rolls on.

You can access your salary packaged money by using the Savvy FleetCard at approved retailers. Simply check your tyre balance in the [Savvy Driver Portal](#), decide what features and brand you want and book your car in!

If the tyre you're after exceeds your balance, we'll reimburse you the amount available and continue to top up the reimbursement each payroll until the total balance of the claim is paid.

Savvy Benefits does not provide credit or advance funds, so in these examples, an out-of-pocket expense will be incurred.

The major approved outlets which you can check out via our [partner site](#) or the [app](#).

 **Tyrepower**

 **GOODYEAR**

 **JAX TYRES**

 **DUNLOP**

 **MIDAS**

 **ABS**

 **BRIDGESTONE**

 **UltraTune**

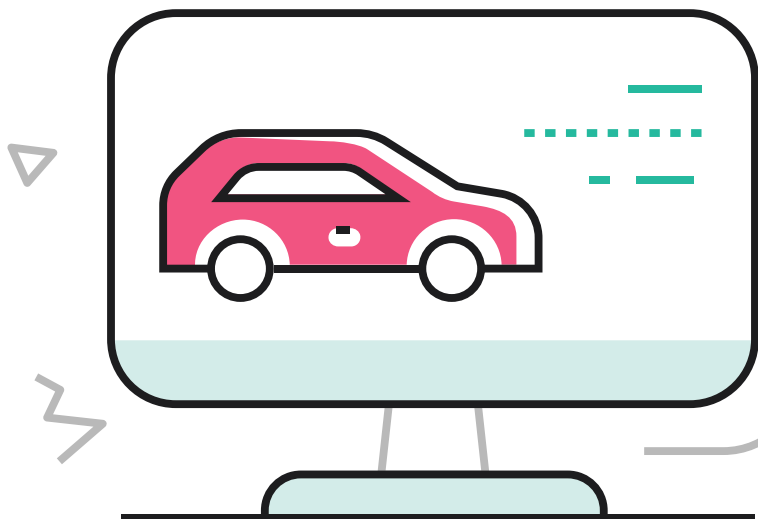
 **mycar**
Tyre & Auto

 **MARSHALL**
Batteries

 **BOB JANE**
T-MARTS

 **Beaurepaires**

 **O'Brien**



REGISTRATION RENEWAL

We even help you renew your car registration, so you can be confident that you're on top of everything.

We transfer your packaged funds to you so you can pay your registration. Simply submit your renewal through the Savvy Driver Portal, receive your funds in 1-2 business days and pay your registration. Complete peace of mind is that easy!

Submit your renewal before the due date to ensure you aren't reaching into your savings.

INSURANCE

Savvy Benefits provides a competitive, feature-packed comprehensive policy conveniently incorporated into your packaging, so there's nothing you need to do!

If you've sourced your own policy, lodge a reimbursement so you still get the most out of your tax savings. Your renewal can also be submitted through the Savvy Driver Portal and, just like your registration, we'll transfer your packaged money to your nominated account.



ACCIDENT MANAGEMENT

Important - if anyone is injured or in case of fire, call '000'.

Pull over somewhere safe and turn your hazard lights on to alert other drivers and emergency and tow vehicles.

Exchange information with any other driver, driver's representative or other people involved in the accident, including the owner of any property damaged at the scene.

Refer to your insurer's 'How to make a claim' section of their PDS for further details.



ROADSIDE ASSIST

You can claim your Roadside Assist membership fees as part of your Novated lease. If you have a recent invoice or renewal, be sure to lodge it via the Savvy Driver Portal.

If your Roadside Assist was created as part of your packaging by Savvy Benefits, there's nothing more for you to do. However, if you already had or have organised your own, be sure to submit a reimbursement to maximise your tax savings.

FAQ'S



Do I have to use the Savvy FleetCard for tyres and servicing?

Savvy Benefits regularly reviews suppliers and services provided to ensure convenience, value and trust for our packaging partners and their employees.

Individual preference or otherwise may result in out-of-pocket costs not present when using the Savvy FleetCard. Any vehicle-related out-of-pocket cost can be claimed back from your packaged salary through the Savvy Driver Portal.



How does my Novated lease save me money?

Consider this example of a car detailer:

A total cost of \$330 (inc GST)

You pay and submit a reimbursement

Your employer claims GST as a tax credit

Tax credits are returned to you retrospectively

You save 10% GST and 30% tax, so instead of \$330, it costs just \$210!



Can I claim tolls and car parking?

Tolls, car parking and infringement notices are not a part of the car and cannot be included as a pre-tax deduction.



Can other people drive my car?

One of the great things about a Novated lease is that it provides access to tax savings for private use. This means anyone legally allowed to drive and covered by insurance can use your car, saving on tax and GST in the process.



How many Novated leases can I have?

Most Australian households have more than one car, so it isn't uncommon for someone to lease multiple vehicles.

More cars packaged means more savings, so as long as you can satisfy your financial obligations, using a Novated lease is a savvy way to maximise your savings.



What is the 'drip' reimbursement method?

Let's look at 'drip' reimbursement through the example of tyres:

A total of \$50 allocated to tyres per pay period

You buy tyres worth \$2,000 but only have a balance of \$1,500

Savvy Benefits reimburses \$1,500 upfront and 'drip' \$50 per pay period until the \$2,000 is paid off in full.

More questions, suggestions or feedback? We'd love to hear from you!

Savvy Benefits
1300 974 066

New Enquiries
benefits@savvy.com.au

Driver Support
novated@savvy.com.au

National Police
131 444

In an Emergency Call '000'

Savvy Fleet Insurance by Armada
1300 852 739