

# Remote Area Mortgage Interest Benefit Application Form



## Employee Details

Names must be as they appear on your driver's licence or passport.

Title (Mr/Mrs/Ms/Other): \_\_\_\_\_ Surname: \_\_\_\_\_

Given Name(s): \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Employer Name: \_\_\_\_\_ Occupation: \_\_\_\_\_

Work Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Employment Start Date: \_\_\_\_\_ Payroll Number: \_\_\_\_\_

Annual Salary (excluding super): \_\_\_\_\_ Payroll Frequency:  Weekly  Fortnightly  Monthly

## Contact Details

Email Address: \_\_\_\_\_

Mobile Number: \_\_\_\_\_

Work Number: \_\_\_\_\_

## Benefit Details

### Mortgage Details

Home Address: \_\_\_\_\_

Suburb: \_\_\_\_\_ State: \_\_\_\_\_ Postcode: \_\_\_\_\_

Is this your usual place of residence?  Yes  No Move In Date: \_\_\_\_\_ Mortgage Interest Cost: \$ \_\_\_\_\_

Mortgage Account Name(s): \_\_\_\_\_

Is this a joint mortgage account?  Yes  No Percentage you contribute to mortgage cost: \_\_\_\_\_ %

Has this mortgage ever been refinanced for any other purpose than construction, acquisition, or extension to increase the living space of the home?

Yes  No

If yes, provide details: \_\_\_\_\_

### Fuel Cost Details

Annual Estimate of Electricity Cost: \$ \_\_\_\_\_ Is this a joint account?  Yes  No

Electricity Account Name(s): \_\_\_\_\_ Percentage you contribute to electricity: \_\_\_\_\_ %

Annual Estimate of Gas Cost: \$ \_\_\_\_\_ Is this a joint account?  Yes  No

Gas Account Name(s): \_\_\_\_\_ Percentage you contribute to gas: \_\_\_\_\_ %

### Substantiation Documentation Checklist

Please attach the following documents to your application:

Original mortgage schedule from financial institution

Most recent mortgage statement

Copy of latest electricity account

Copy of latest gas account

## Employee Declaration

I declare that:

- I have read, understood and accept the terms and conditions of **sgfleet's** Remote Area Mortgage Interest Benefit Salary Packaging Program.
- I have read, understood and accept the terms and conditions of my employer's remote area benefits/salary packaging policy.
- I have read and understood the attached privacy statement and consent to **sgfleet** using the information provided in this application for the purposes outlined in the statement.
- I acknowledge that my employer has recommended that I seek independent financial and taxation advice prior to proceeding with this application.
- I am a current employee whose usual place of employment, and usual place of residence, are both at an eligible remote area, as defined by the Australian Taxation Office.
- I acknowledge I must provide substantiation documentation for all mortgage interest claims to evidence the purpose of the borrowing, and I understand that I cannot claim mortgage interest under this program for future ineligible borrowing, such as constructions which did not increase the living space of the home, or where the mortgage has been re-financed for any other ineligible purpose.
- I acknowledge that I cannot link a mortgage offset account, or drawdown on the mortgage, as this will render the mortgage ineligible for this program.
- I acknowledge I must provide substantiation documentation for all residential electricity and gas bills to evidence my claims.
- I acknowledge that I am required to notify **sgfleet** immediately of any changes to my remote area living arrangements, my mortgage principal amount, or my employment contract as this may impact the payment of claims, or my eligibility to participate in the program.
- I declare that the information I have provided is true and correct.

### Employee Signature:

Signature: \_\_\_\_\_

Name: \_\_\_\_\_

Date: \_\_\_\_\_

### Employer Approval:

Signature: \_\_\_\_\_

Name/Job Title: \_\_\_\_\_

Date: \_\_\_\_\_

**Please send completed application form to [salarypackaging@sgfleet.com](mailto:salarypackaging@sgfleet.com)**

## Terms and Conditions

This application is a request made by you for your employer to consider a salary packaging arrangement. Your employer will decide whether to accept this request and approve the arrangement.

Your employer has engaged **sgfleet** to provide salary packaging services to eligible employees.

**sgfleet** is acting on behalf of your employer in establishing a salary packaging arrangement and will only provide salary packaging services to you on the basis that your eligibility is approved by your employer to participate in the salary packaging program.

### Term

**sgfleet** will provide salary packaging services to you from the commencement date and shall continue for the following periods:

- a. For **sgfleet**'s Remote Area Mortgage Interest Benefit – for the period of time which you elect to have your salary packaging administered by **sgfleet** or your mortgage is fully discharged.
- b. For **sgfleet**'s Remote Area Rent Benefit – for the period of your lease/rental agreement, or whilst you provide proof of payment on a month to month basis, until a new lease/rental agreement is established. Once a new lease/rental agreement is established you will need to set up a new salary packaging arrangement.
- c. Gas or electricity – for the applicable mortgage interest or rent period as per above.

### ATO Guidelines

You must comply with all ATO salary packaging guidelines relating to this benefit in place at the time of this arrangement.

### Application Forms and Substantiation Documentation

To commence salary packaging you are required to complete a salary packaging application form and provide the relevant substantiation documentation. We will then contact your employer to verify your application details and gain their approval for the application. Reimbursements and benefit payments will only be processed upon receipt of the signed and approved forms and the appropriate substantiation documentation.

You guarantee that all information supplied to **sgfleet** by you is true, complete and accurate in all respects and that you will notify **sgfleet** immediately of changes to such information.

### Leave

Should you be absent from your employment on leave with "full pay" then deductions will continue to be made and you can continue to claim the benefits whilst you are on leave.

Should you take leave of absence "without pay" from your employment, then deductions cannot be made as you are not receiving salary. In this case, **sgfleet** will need to suspend your salary packaging account until deductions resume when you return from leave.

**sgfleet** would require written notice from you prior to taking leave without pay.

### Acknowledgements and General Conditions

You acknowledge that;

- Prior to entering into salary packaging you should have sought independent qualified financial and taxation advice as the complexities of salary packaging can have a significant impact on your financial situation.
- Benefit payments and reimbursements will only be made by **sgfleet** where we have received the expected payroll deductions.
- The payroll deductions must be sufficient to cover your regular salary packaging claims under the program.

- Should a discrepancy exist between payroll deductions received by **sgfleet** and claim requests, **sgfleet** will contact you to discuss a potential re-costing of your payroll deductions if required.
- Should insufficient funds be available to cover a payment transaction, no benefit payment will be made until sufficient funds have been received. **sgfleet** will notify you and your employer within forty-eight (48) hours of such a finding.
- Should there be any changes to your personal details held by **sgfleet** (i.e. mailing address, bank account etc.) or changes to regular payment benefits (i.e. increases to mortgage payments or electricity/gas costs, etc.) **sgfleet** must be notified by you in writing within five working days, or sooner if a benefit payment is required within this time frame.
- To recover the Goods and Services Tax (GST) paid on a benefit, check with your employer's salary packaging policy for eligibility **sgfleet** requires a "Tax Invoice" to be submitted.
- A "Tax Invoice" must contain:
  - The ABN of the entity issuing it;
  - The GST inclusive price of the supply;
  - The words 'tax invoice' stated prominently;
  - The date of issue;
  - The name of the supplier and the recipient;
  - The address or ABN of the recipient;
  - A brief description of each item supplied; and
  - For each description, the quantity of the goods or the extent of the services provided.
- Where there are changes to the rate of GST, FBT or any other taxes or duties levied on salary packaged benefits, or the manner in which all taxes and duties are calculated, your Total Employment Cost (TEC) established by your employer will not increase as a result of such changes. Therefore, you will be required to meet the cost imposed of such increases under the terms and conditions of the salary packaging arrangement.
- If surplus funds remain in your salary packaging account following a repayment or reimbursement transaction and you have no further salary packaging transactions to be undertaken – upon written request, surplus funds will be passed back to your employer for payment to you as ordinary salary and wages. The amount will be assessable as income and subject to income tax at your marginal tax rate.
- In the event that your employment ceases with your employer you agree to provide to **sgfleet** written notification of such termination of employment as soon as is practicable.
- Upon the termination of employment or the cessation of you receiving a salary packaging benefit for any other reason, **sgfleet** will cease the provision of services, or in the case of ceasing a salary packaged benefit, cease provision of the benefit and any further payments to suppliers/vendors.
- On the cessation of benefits or salary packaging **sgfleet** will issue a statement of the total balances outstanding. A credit balance will be passed back to your employer for payment to you. This amount will be assessable as income and subject to income tax at your marginal tax rate.
- Debit balances will be paid to **sgfleet** forthwith on the receipt of statement. It should be noted that where employment is terminated and there is a debit balance in your salary packaging account, the debit balance must be paid from after-tax salary and wages (i.e. it cannot be salary packaged).
- The fees are the employer's costs, however, in accordance with your employer's salary packaging policy the fees will be recovered from your package as a cost recovered by your employer in the administration of your salary package. **sgfleet** maintains the right to increase administration fees at its discretion and notify your employer and you in writing and by publication on the **sgfleet** website.

## Privacy Statement

This document sets out some important information concerning the collection of information by SG Fleet Australia Pty Limited (**sgfleet** or We) which is subject to the Privacy Act 1988 (Cth) ("the Privacy Act"). If **sgfleet** has asked you to provide the personal details of someone else (i.e. a spouse), please ensure they read this Collection Statement and consent to their details being disclosed to us. Any reference to information means information that identifies you or from which your identity can be reasonably ascertained. Please read this document to assist you to understand why we collected your personal information and how we will use it.

### We collect your personal information to:

- provide you with products and services appropriate to your needs;
- assess your application for salary packaging;
- provide you with salary packaging and related services;
- communicate with you in relation to your salary packaging account and related services;
- carry out day to day operational activities related to the management of your salary packaging account; and
- administer your salary packaging and related services.

We will endeavour to only collect your personal information directly from you. However, there are certain circumstances where we will be required to collect your information from, and disclose information to, third parties.

### We may collect and disclose personal information about you from/to other parties including:

- to and from your employer to confirm details of your employment including your salary, position, length of employment and that you are entitled to salary package under the company's policy.

If you do not supply us with your personal information, we may be unable to process your application.

### The types of organisations we may disclose your information to are:

- your employer;
- organisations contracted to provide administrative services such as mail service providers;
- related companies in Australia and overseas;
- credit reporting bodies for the purpose of obtaining credit reports to assess credit applications, collect overdue commercial credit and to assess any guarantor of credit applications;
- other credit providers in relation to your credit related information;
- financiers and rating agencies for the purposes of funding, refinancing, sale or securitisation associated with due diligence and review of the products and related services provided to you;
- third parties including government agencies or toll road operators where required or allowed by law or court or tribunal order in order to register or protect our interest or to deal with infringements;
- any party acting on your behalf such as financial advisors, accountants or lawyers;
- organisations to whom we outsource functions including professional advisors and collection and mercantile agents;
- third party service providers in respect of our products and related services including service providers assisting you with repairs and claims and any person who introduces you to us;
- third party service providers who provide electronic signatures for electronic records.

## Sensitive Information

In some cases we may collect sensitive information for specific purposes. The references in this Collection Statement to personal information includes sensitive information and I agree that **sgfleet** may exchange such information with other parties listed in this Collection Statement for the purpose of assessing or processing such applications and may seek further information.

## Cross Border Transfers

We disclose personal information outside Australia and we take reasonable steps to ensure that any overseas recipient handles your personal information in accordance with the Privacy Act. We may disclose your personal information to entities located in the following countries;

Our related bodies corporate in the United Kingdom and New Zealand; and our funders and their related companies and service providers (other than funders) in India, Philippines, United Kingdom and United States and other countries specified in the **sgfleet** Privacy Policy.

## General Privacy Matters

You consent and agree that **sgfleet** may (a) may give me notices or documents by electronic communication, including by sending the notice or document to the email address provided with your application or the last email address you have notified; (b) if a notice or document is so given, it will be taken to be given at the time the when the notice or document has entered your information system; (c) where a notice or document requires acceptance of the information contained therein, such an intention can be met electronically with the utilisation of an electronic signature; (d) paper notices and documents may no longer given to you; (e) electronic communications should be regularly checked for notices and documents; (f) your consent to the giving of notices and documents by electronic communications may be withdrawn by you at any time.

You acknowledge that when you have provided **sgfleet** with personal information about someone else that you have obtained their consent to provide their personal information based on this Collection Statement.

## Credit Reporting

We comply with all privacy laws that apply to the collection, use and disclosure of credit information, including the Privacy Credit Code and a copy of the **sgfleet** Credit Reporting Policy is available on the **sgfleet** website at: [www.sgfleet.com/au](http://www.sgfleet.com/au) or a copy may be obtained upon request.

## Acknowledgement

We advise that **sgfleet** may be entitled to origination fees or commissions. Any commissions received contribute to the administrative expenses we incur in providing these services.

## Privacy Statement and Requests for Access

If we collect your personal information, you have the right to request access to your personal information. If you have any questions in relation to our information handling procedures, or you would like to request a copy of our Privacy Policy, or you wish to lodge a request for access to the personal information we hold, please contact us at the following address:

Phone: 1800 743 262 Email: [privacy@sgfleet.com](mailto:privacy@sgfleet.com) Web: [sgfleet.com/au/privacy-policy](http://sgfleet.com/au/privacy-policy)

Address: Locked Bag 1003, Gordon, NSW 2072