

Drive the car you love for less

You could save thousands with a novated lease through Smartleasing



> What is a novated lease?

A novated car lease through salary packaging is one of the easiest and most cost-effective ways to buy and run a car.

Pay for your car expenses using a combination of your pre-tax and post-tax salary or if your car is eligible for the electric car discount[^], all payments may be made using your pre-tax salary. This could reduce your taxable income and the amount of tax you pay. Plus, you get the convenience of bundling all your car's expenses into one simple payment.

> Reduce your car related running costs

With cost-of-living pressures rising, the financial pinch is being felt a little more lately. Get savvy with your everyday car expenses you're already paying for.

In most cases, you may use your pre-tax dollars to pay for things like insurance, registration, fuel and maintenance.

Skip the GST[~] on a new car purchase price to save an instant 10%.

You could pay less for



Insurance



Fuel / charging



Registration



Servicing

> What is the Electric Car Discount policy?[^]

Introduced by the Federal Government, the **Electric Car Discount Policy** has made eligible electric vehicles (EVs)[^] considerably cheaper when purchased through a novated lease. Eligible EVs[^] are now exempt from Fringe Benefits Tax (FBT) – which could save you thousands.

No Restrictions: Novated lease myth busters

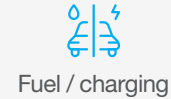
- > Drive as little or as much as you like – no minimum kms.
- > Your car can be used for work, weekends, and holidays.
- > You don't need to be a high-income earner.
- > The car will be registered in your name – don't be put off by the term leasing. Novated leasing is just a form of finance that allows you to buy and run your car with potentially less impact on your personal finances.
- > Choose the lease term that suits you and your budget, ranging from 1-5 years.
- > Lease a new or used car – choose the make, model, colour and special features you want.

> [smartleasing.com.au](https://www.smartleasing.com.au)

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> Unlock tax savings and convenience

Quoted prices include:



Popular cars

We have an exciting range of car deals for less than you think – and they're all priced **under \$35,000***

SUZUKI SWIFT
HYBRID PLUS

FROM ONLY
\$25,523*
SAVE UP TO
\$1,467



LDV T60
MAX PRO

FROM ONLY
\$34,761*
SAVE UP TO
\$8,387



GWM ORA
EXTENDED RANGE

FROM ONLY
\$30,363*
SAVE UP TO
\$10,627



CHERY OMODA 5
EX

FROM ONLY
\$31,899*
SAVE UP TO
\$5,091



MG ZS
EXCITE

FROM ONLY
\$19,150*
SAVE UP TO
\$3,840



GWM H6
PREMIUM

FROM ONLY
\$26,836*
SAVE UP TO
\$7,154



Drive away with a
BOOT-LOAD
of groceries

40 x \$1000 eGift Cards to be won!#

Salary package
a new car before
December 13, 2024
for the chance to win#



Discover your savings today

Scan to get a new car estimate on your dream car
smartleasing.com.au

- GST is not payable on the purchase price of a vehicle financed through a novated lease (GST savings are calculated on the FBT base value of the vehicle, up to the claimable limit [\$6,334 in FY 2024-25] unless exempt).

* Vehicle pricing and discounts shown are based on: (1) quotes obtained by Smartleasing from its dealership network in NSW in September 2024; (2) the GST savings available through financing a vehicle through a novated lease (GST is not payable on the FBT base value of the vehicle, up to the claimable limit unless exempt); (3) the on-road cost for the specific vehicle model and variant specified without the inclusion of any optional extras; and (4) the vehicle being registered in NSW. Pricing and discounts are subject to change and may vary depending on factors such as dealer selection, date of entry into novated lease and state in which vehicle is registered.

^ FBT exemption available for eligible electric, plug in hybrid or hydrogen cell vehicles purchased through a novated lease up to the Luxury Car Tax limit (\$91,387 in FY 2024-25). Plug-in Hybrid Electric Vehicles will only be eligible for the exemption if they are ordered and delivered before 1 April 2025.

This is general information only. Before entering into any salary packaging or novated leasing arrangement, you should consider your objectives, financial situation and needs, and obtain appropriate legal, financial, or other professional advice based upon your own particular circumstances.

#Terms and conditions apply, see smartleasing.com.au/promos-tcs/bootloads-grocery-tcs/

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