

Drive without locking yourself in[#]

What is novated subscription?

A simpler, more flexible way to drive



One simple payment that covers your car, insurance, roadside, maintenance, and tyres^{^^}



Pay using salary packaging to reduce your taxable income^{*}



No hidden surprises – just predictable, manageable costs^{^^}

Why choose us?

- ✓ **Stay flexible**
No long-term lock-in[#]
- ✓ **Keep more of your income**
Potential tax savings through salary packaging^{*}
- ✓ **Vehicle variety**
Choose from all types of vehicles⁺
- ✓ **No resale stress**
Hand the car back, no depreciation risk
- ✓ **Explore EV savings**
Additional benefits may apply^{**}

Which option suits you?

Novated lease	Novated subscription
Locked into a long-term agreement (1–5 years)	Flexible from just 4 months [#]
Fixed car for entire term	Change cars as your needs evolve ⁺
You manage resale or residual risk	No resale or end-of-term stress
Multiple costs to track	One simple, bundled payment ^{^^}
Better suited to long-term certainty	Best if your needs are changing or uncertain

How it works



Choose your car



Apply in minutes[^]



Get driving

Not ready to commit to a long-term lease?#

Why now?

Your needs might change

You may want to try an EV first^{**}

You might prefer flexibility over locking in

Karmo gives you a way to drive now – without the long-term commitment[#]

Explore your options today

karmo.smart.com.au | 1300 144 873

*Subscription T&Cs, minimum periods, availability exclusions apply. Salary packaging benefits are subject to employer participation, Smart approval and individual circumstances.
 **FBT exemption applies only to eligible battery electric or hydrogen fuel-cell vehicles under current ATO rules and provided they are below the Luxury Car Tax threshold. Plug-in hybrid vehicles are not eligible. Fuel, charging and additional usage costs are not included.
 ^Approval is subject to eligibility checks and individual circumstances.
 ^^T&Cs apply and some costs are excluded. # Minimum subscription term of 4 months applies. Return options are subject to notice periods and subscription terms.
 + Notice periods apply and subject to vehicle availability.