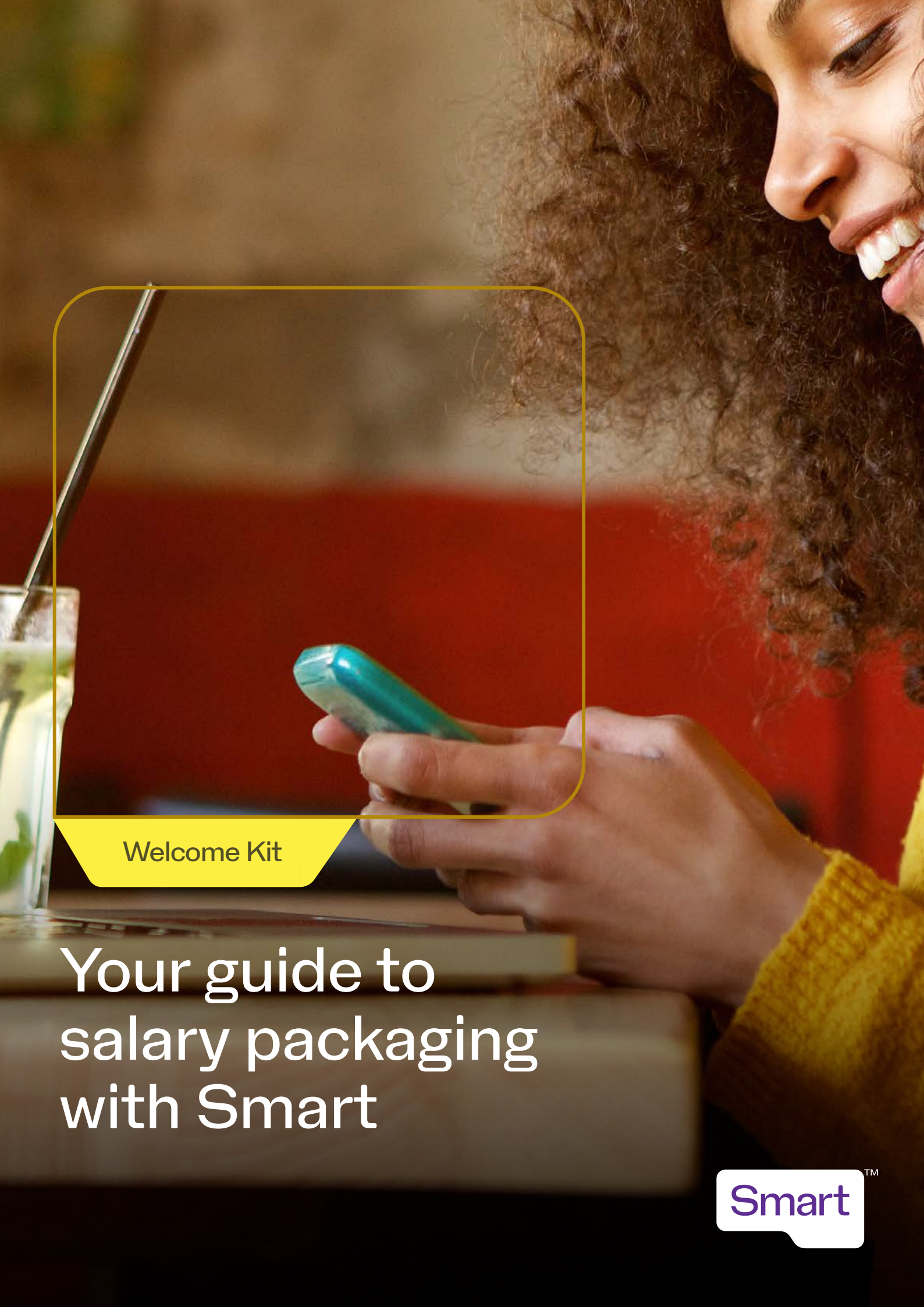


A close-up, profile view of a man with a thick, curly brown beard and mustache, smiling as he looks at a teal-colored smartphone held in his right hand. He is wearing a yellow sweater. The background is a blurred indoor setting with a red wall and a glass with a metal straw on the left. A yellow rounded rectangle highlights the smartphone and the man's hand.

Welcome Kit

Your guide to salary packaging with Smart

SmartTM

Salary packaging with Smart

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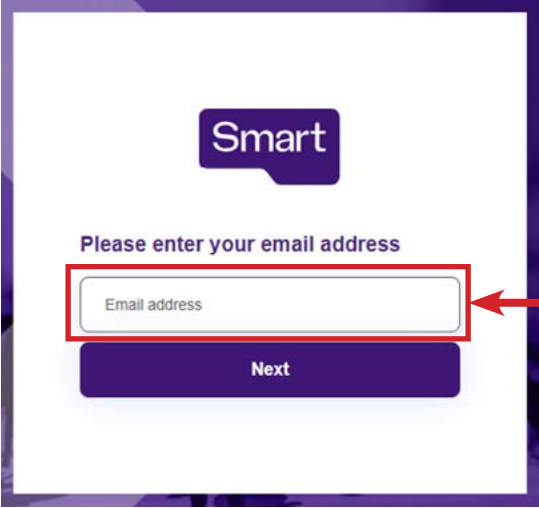
Accessing your account

Your account

For your security, we use two-factor authentication as part of the login process. This means you need the code we send to your phone and your email address.

To see how it works, follow the steps below

- Enter the email address registered with Smart (usually the one we use to communicate with you).

A screenshot of the Smart login interface. At the top is the 'Smart' logo. Below it, the text 'Please enter your email address' is displayed. A text input field with the placeholder 'Email address' is highlighted with a red rectangle, and a red arrow points to it from the right. Below the input field is a dark blue button labeled 'Next'.

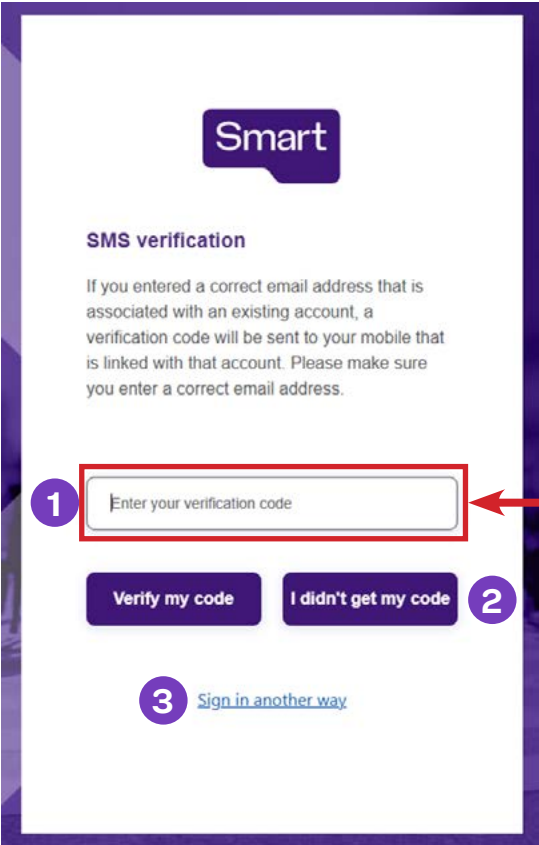
- A verification code will be sent to your registered mobile number.

1 Enter the code received from Microsoft (usually sent in under a minute).

2 If you didn't receive a code, select I didn't get my code to have it resent.

- To have the code emailed, select 3 'Sign in another way'.

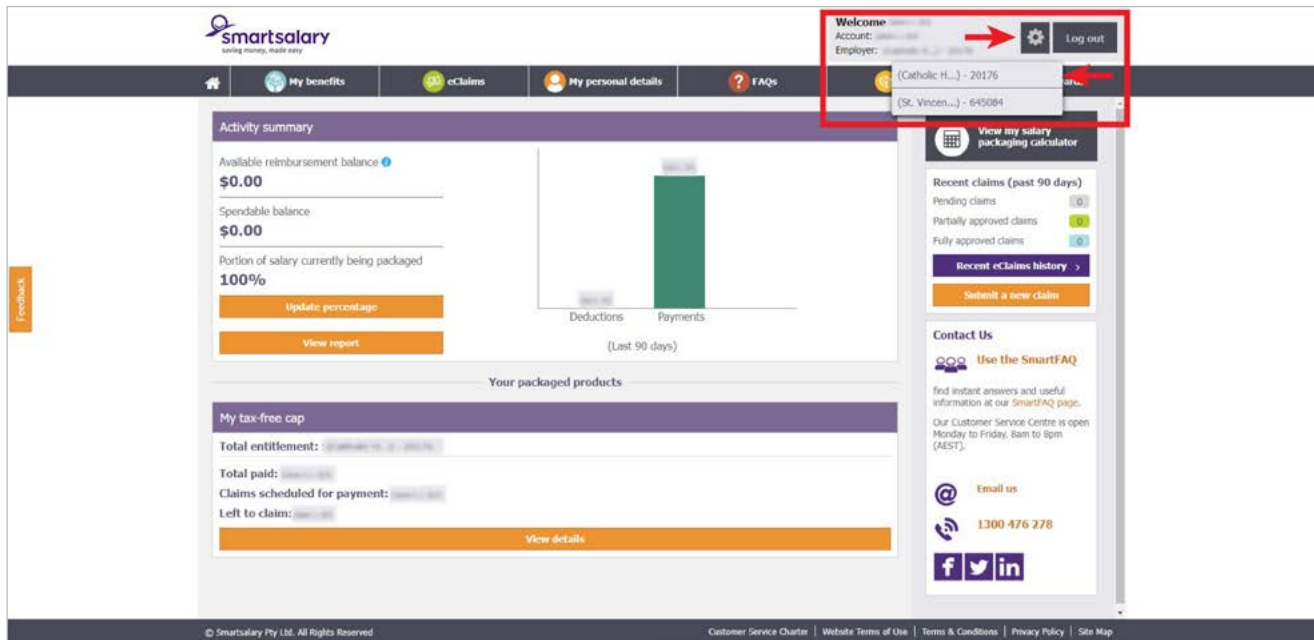
- Once you confirm your mobile number, date of birth and postcode, the code will be sent.

A screenshot of the Smart SMS verification screen. At the top is the 'Smart' logo. Below it, the heading 'SMS verification' is shown. A paragraph explains that a verification code will be sent to the user's mobile if the email address is correct. A text input field with the placeholder 'Enter your verification code' is highlighted with a red rectangle, and a red arrow points to it from the right. Below the input field are two dark blue buttons: 'Verify my code' and 'I didn't get my code'. A red circle with the number '1' is next to the input field, and a red circle with the number '2' is next to the 'I didn't get my code' button. At the bottom, there is a red circle with the number '3' next to a blue link that says 'Sign in another way'.

Work for more than one employer?

Your benefits

If you salary package at more than one employer, on your account dashboard, click the 'cog' icon to select the account you need.



View your benefits

Your benefits

Once you have logged in to your account, click on 'My benefits' and then select your benefit for more details, to access quick links to reports, and online claims (if applicable).

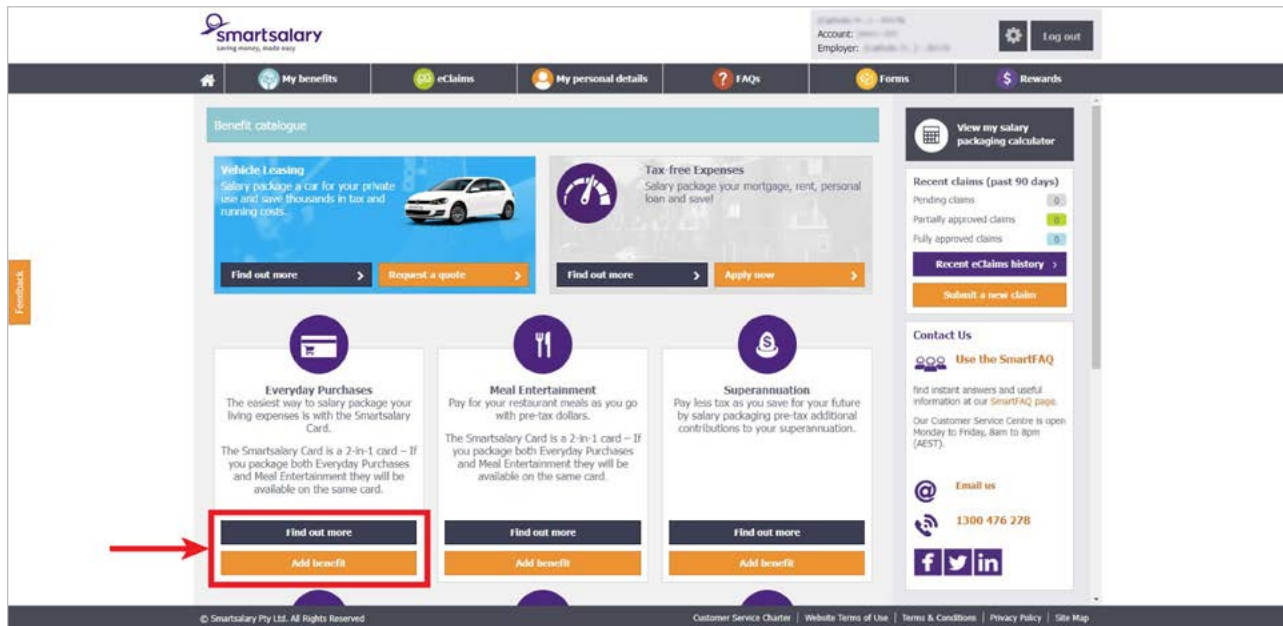
The screenshot shows the SmartSalary website interface. The top navigation bar includes links for 'My benefits', 'eClaims', 'My personal details', 'FAQs', 'Forms', and 'Rewards'. The 'My benefits' link is highlighted with a red box and an arrow. The main content area displays 'My tax-free cap' with a 'Left to claim' amount of \$0.00. It also shows a 'Tax-free cap breakdown' table with columns for 'Claimed' and 'Scheduled'. The right sidebar contains links for 'View my salary packaging calculator', 'Recent claims (past 90 days)', 'Recent eClaims history', and 'Contact Us'.



Add a benefit

Your benefits

- Click 'Add benefit' for details on the benefits you can include in your salary packaging.
- Click 'Apply now' for further details and the supporting documents required.



Updating your details

Your details

If any of your salary packaging details have changed, it is important to update this information on your account.

View your current details by choosing one of the menu options on the left-hand side.

For example, to update your bank account details, select 'Reimbursement details'.

The screenshot displays the 'My personal details' page on the SmartSalary website. The sidebar menu on the left lists various detail categories, with 'Reimbursement details' highlighted by a red box and an arrow. The main content area shows a form for updating personal details, including fields for Title, First name, Last name, Preferred name, Gender, Date of birth, and TFN. The 'Reimbursement details' section is also highlighted with a red box and an arrow. The page includes a 'Cancel' button and a 'Save' button. The footer contains copyright information and links to Customer Service Charter, Website Terms of Use, Terms & Conditions, Privacy Policy, and Site Map.

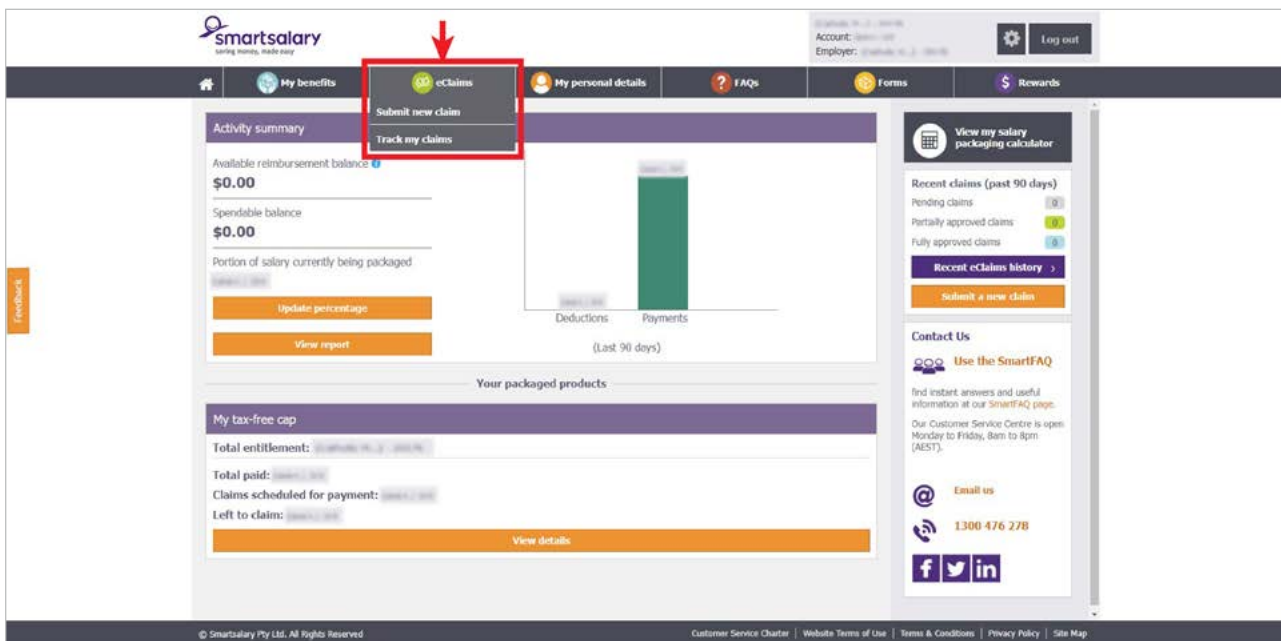


Submitting a claim

Your claims

The quickest way to submit claims, provide documents or receipts for an existing benefit is via **eClaims**. Here you can also track and view previously submitted claims.

- In the eClaims menu, select either 'Submit new claim' or 'Track my claim'.



- To submit a new claim or provide updated documents for an existing benefit, select the benefit and the expense type. Enter the dates and amounts of all transactions you are including (you can submit multiple receipts/files in the same claim), then upload your receipts. (You can upload up to 10 megabytes (MB) and the following formats are accepted: PDF, JPEG/JPG, BMP, TIF/TIFF, PNG or GIF).
- Check that your bank account details are correct as this is where the payment(s) will be made.
- Accept the declaration and submit your claim.

Uploading supporting documents

Providing supporting documents and keeping them up to date is important to keep your salary packaging payments going. For some of the most popular salary packaging benefits such as mortgage and rent, you only need to provide the documents once. For other that are claimable under the tax-free cap or entertainment expenses, you'll need to submit a claim, along with receipts, for reimbursement.

Follow the instructions on "Submitting a claim" to do this.

Changing your deductions

Your deductions

To change your deductions, follow the steps below

- Locate the “cap” benefit tab from your account dashboard and click on “View details”
- Click ‘Change your deductions’ from the left-hand menu to change the per pay amount, the total amount, or the number of pays you’d like to package over, then click ‘Submit’.

Current FBT year

You have \$8259.14 left to claim on your tax-free cap for the current FBT year.

When would you like to start salary packaging this benefit?

19/12/2019



Number of deductions to pay your benefit?

8



Enter how much you would like to package either as a 'per pay amount' or a 'total amount' this FBT year.

Per pay amount

\$750.82



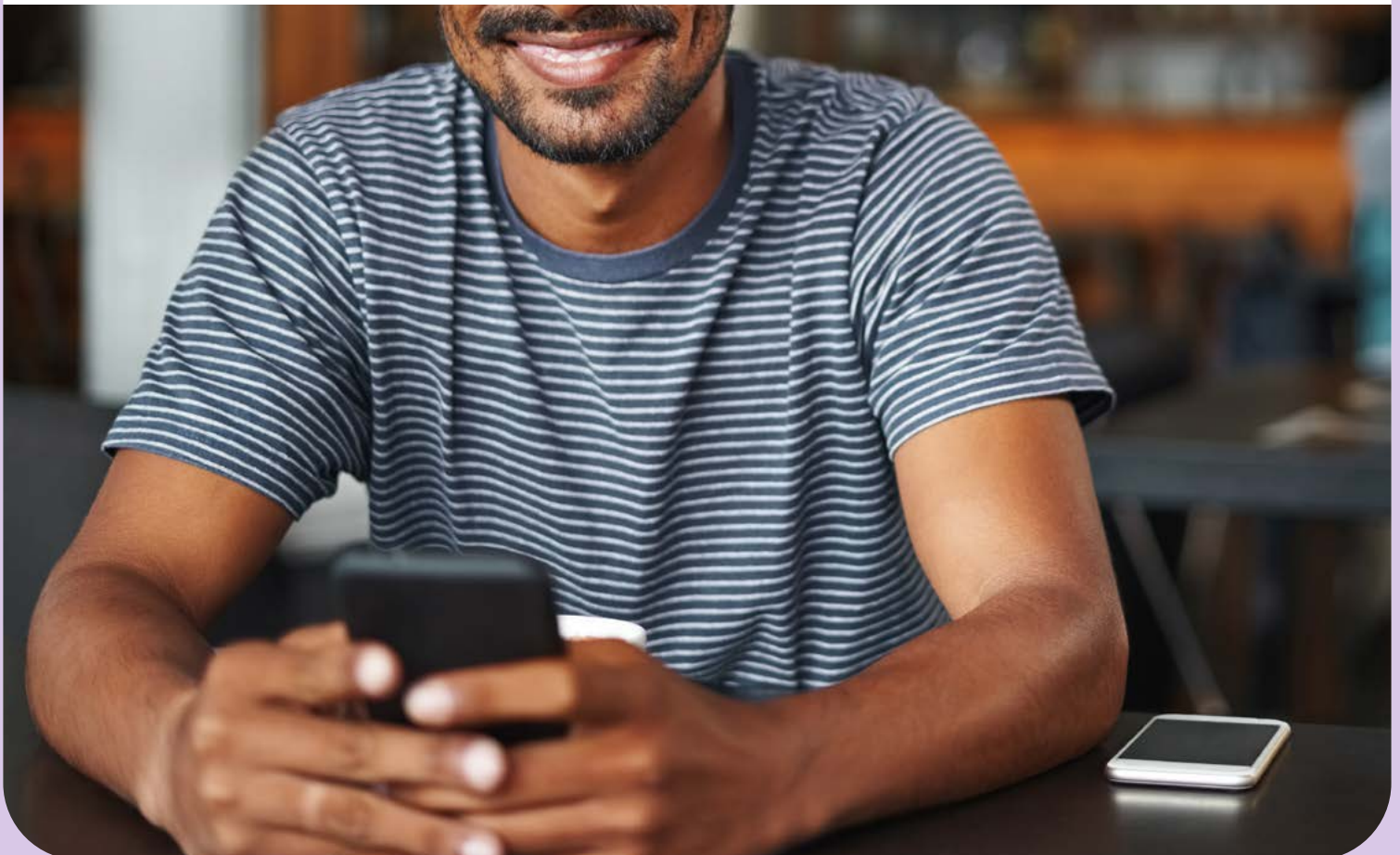
or

Total amount

\$6,006.56



\$750.82 will be deducted each pay from 19/12/2019 to 26/03/2020



Managing your vehicle budgets

Your vehicles

Just follow the below steps to manage and increase your vehicles budgets directly via the Smart website.

- Select 'View vehicle details' under the Novated leasing overview banner on your account dashboard or from the 'My benefits' menu.

Novated leasing overview (for vehicle)

Vehicle

▼

Last odometer reading:

34,958km

1

View vehicle details

- Select 'Manage my budgets' on the vehicle expense you wish to increase. You'll also see options to view other details and products for your vehicle.

Manage my budgets

Vehicle : ▼

Filter by : Last 12 months ▼

Manage my budgets >

My leasing details >

View full transactions >

Fuel cards >

Days unavailable >

My products >

Add new products >

My odometer reading >

Fuel

Manage budget 2 >

\$2,958.21 of \$2,499.00

✗ Over Budget

View Transactions

Maintenance

Manage budget >

\$0.00 of \$340.44

✓ Within Budget

View Transactions

- Enter the new annual budget amount (the reduction of vehicle budgets cannot be done online).
- Confirm the changes by clicking 'Submit'.

Your guide to salary packaging

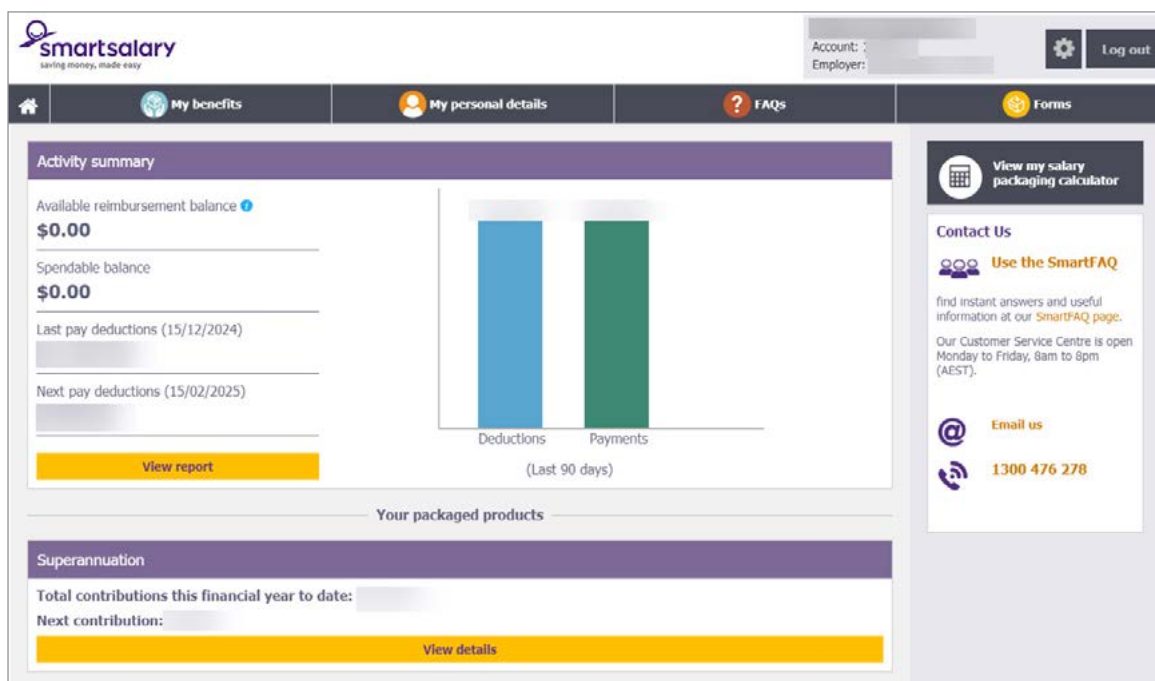
smart.com.au | 10

Changing your superannuation contributions

Your contributions

To change your super contributions, follow the steps below

- Select 'View details' under the superannuation banner on your account dashboard or from the 'My Benefits' menu.
- Then make the changes you need (cancel your contributions or change the per-pay amount).
- Confirm the changes by clicking 'Submit'.



The screenshot shows the Smartsalary account dashboard. The top navigation bar includes the Smartsalary logo, account details, and a 'Log out' button. The main navigation menu has options for 'My benefits', 'My personal details', 'FAQs', and 'Forms'. The 'My benefits' section is active, displaying an 'Activity summary' with fields for 'Available reimbursement balance' and 'Spendable balance', both at \$0.00. It also shows 'Last pay deductions' and 'Next pay deductions' dates. A bar chart compares 'Deductions' and 'Payments' over the last 90 days. Below this, the 'Your packaged products' section highlights 'Superannuation' with fields for 'Total contributions this financial year to date' and 'Next contribution', and a 'View details' button. A sidebar on the right contains a 'View my salary packaging calculator' link, 'Contact Us' information, and a 'SmartFAQ' link.

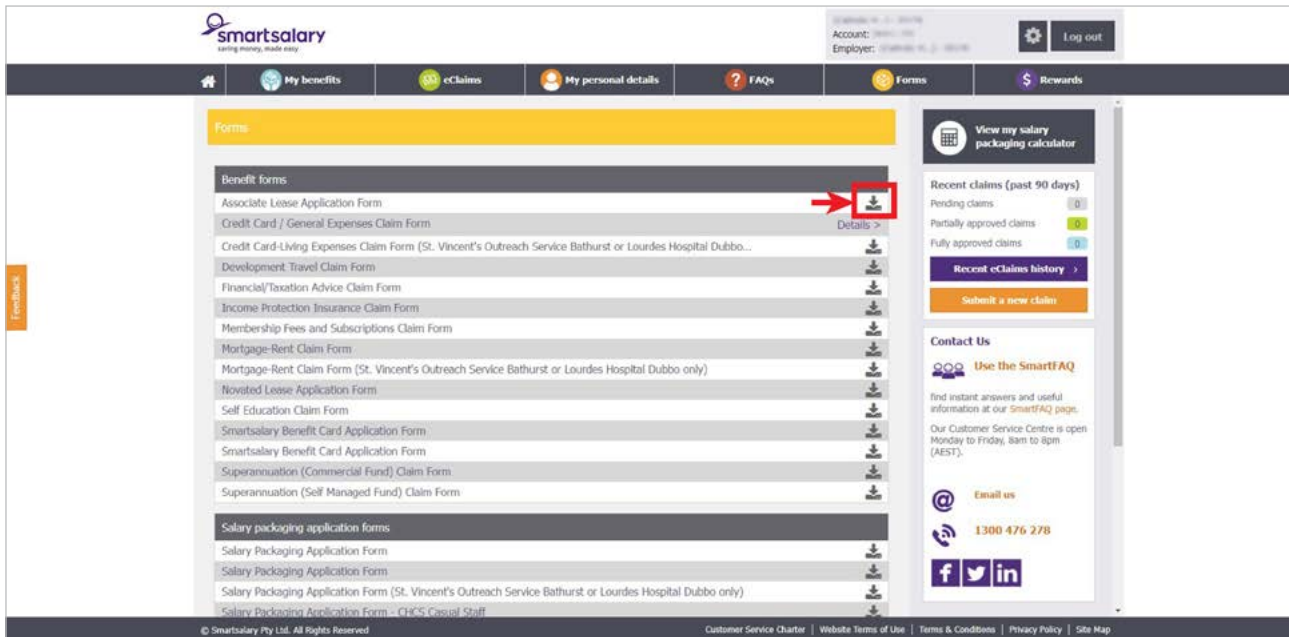


Downloading forms

Your forms

Some benefits and account changes require a form to be manually completed such as nominating a Third-Party authorisation.

- Select 'Forms' from the top menu and click the download icon  to save the form to your device.



- Print and complete your form and send it back to us.



Salary packaging reports

Your reports

Salary packaging reports are available from the account dashboard under 'Activity summary'.

- Simply select 'View report'.

The screenshot shows the Smartsalary account dashboard. The 'Activity summary' section is highlighted, showing the available reimbursement balance (\$0.00) and spendable balance (\$0.00). A bar chart displays deductions and payments over the last 90 days. The 'View report' button is highlighted with a red box and a red arrow. The dashboard also includes a 'My tax-free cap' section and a 'Recent claims' summary on the right.

- You can filter your deductions by date and/or benefit. You can also download and print your salary packaging transactions or Confirmation Report.

The screenshot shows the Smartsalary account dashboard with the 'My transactions' section. The 'Transaction filter' dropdown is highlighted with a red box, showing options for Transactions type (All) and Benefits (All). Below the filter, there are buttons for 'Apply filter' and 'View future deductions and payments'. The 'Export report to CSV', 'Export report to PDF', and 'View confirmation report' buttons are also highlighted with a red box. The dashboard includes a table of transactions with columns for Date, Deduction (pre-tax), Deduction (post-tax), Payment, and Balance.

A white laptop is open on a wooden desk. To its right is a glass of lemon water with a lime wedge. A yellow callout box is overlaid on the left side of the laptop.

Need help?

To learn more about salary
packaging visit us online or call:

smart.com.au
1300 476 278



1300 476 278
smart.com.au

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