

# Living Expenses \$15,900. Via a Paywise card



Packaging Living Expenses via a Paywise card is an easy way to save on the general household costs you are already paying and spend more time focusing on the important things in life, your family.

**REDUCE YOUR INCOME TAX & INCREASE YOUR DISPOSABLE INCOME.**

## What you need to know...

The Paywise card\* enables you to package most of your living expenses, such as electricity, gas, water, shopping, holidays, electrical goods, even haircuts.

### No need to keep invoices...

Using the Paywise card, means you do not have to retain invoices and all expenditure on the card is tax compliant.

### No need to submit invoices for reimbursement...

Using the card means you do not need to submit any claims to Paywise for reimbursement, making it more convenient for you.

### Fund available within 48 hours...

Your fortnightly contribution is transferred to the card and available to you within 48 hours of Paywise receiving the contribution from your employer. You can view your current balance through the Paywise Member Portal anytime.

### Get your account balances online...

Access your live account balance and card transaction history via your member portal.

## What to do next...

To get your Paywise card, follow the easy steps below.

### Step 1

Decide how much you want to package. You can package up to \$15,900 per year pre-tax.

### Step 2

New members can opt for a card during the Salary Packaging Application process. Existing members can apply for cards online via your member portal.

### Step 3

Accept the Terms and Conditions.

### Step 4

Once you receive the card, activate the Paywise card following instructions provided.

### Step 5

Start saving thousands of dollars each year.

# Living Expenses \$15,900. By Reimbursement Method

## What you need to know...

This benefit enables you to package most of your living expenses, such as electricity, gas, water, shopping, holidays, electrical goods, even haircut!

Unlike the living expenses card this method allows you to claim reimbursement for your living expenses from funds held in your Paywise salary packaging account.

When claiming simply download and complete a Paywise reimbursement claim form and submit the completed form with your bank statement or expense receipts attached.

Paywise will then reimburse these funds into your nominated bank account.

## What to do next...

### Step 1

Decide how much you want to package. You can package up to \$15,900 per year pre-tax.

### Step 2

Contact the Paywise office on 1300 132 532 and request the package and an application form.

### Step 3

Return all completed documents to Paywise by email, post, fax or in person and we will commence payroll deductions for your living expenses.

### Step 4

Start saving thousands of dollars each year.

### Contact us using the following details:

CALL US ON:  
1300 132 532

EMAIL US AT:  
[newmembers@paywise.com.au](mailto:newmembers@paywise.com.au)

FIND OUT MORE AT:  
[www.paywise.com.au](http://www.paywise.com.au)

The information contained in this document has been prepared for general purposes only. Paywise recommends you seek qualified financial advice before acting on any of the information contained in this document.