

More than just car finance, a Novated Lease is one of the lowest cost and convenient ways to own and run the car of your choice.

A Novated Lease packages up your vehicle finance and running costs, such as fuel, servicing, maintenance, insurance and registration into one easy payment that comes directly from your salary, each pay cycle.

Big benefits

No GST

Save thousands on the purchase of your new car because you don't pay GST on the purchase price. Plus, with FleetPartners' nationwide fleet purchasing power, you can expect even further savings.

Income tax savings

Because your car and its running costs are paid for through your salary using a mix of pre- and post-tax dollars, it reduces your taxable income. This can lead to significant income tax savings.

Budgeting

Enjoy the convenience of one easy flexible monthly payment. We help you set a budget to cover your running expenses over the life of your lease based on the type of car and the kilometres you travel each year.

Online Account

With an online MyCar account, you can get a quote and order your car online when it suits you. Plus, once your Novated Lease commences, you can keep track of your vehicle expenses, and view detailed transaction reports 24/7.

Compare and save

	Personal Finance	Novated Lease
Gross annual salary	\$80,000	\$80,000
Monthly take home pay	\$5,071.00	\$5,071.00
Impact on take home pay	\$1,053.00	\$798.00
New monthly take home pay	\$4,018.00	\$4,273.00
Savings per month	–	\$255.00
Annual savings with a novated lease	–	\$3060*

Based on a Mazda3 2.0 Touring Safety Auto FWD hatchback valued at \$27,019 RRP. The annual savings figure of \$3060 is based across a three year (36 month) novated lease and is derived from the following criteria: 1) Average Adult Australian Salary of \$80,000 - ABS Nov 2014 statistics 2) Vehicle purchased in VIC 3) Recommended retail price (\$27,019.00) of Australia's number 1 selling retail car the Mazda3 2.0 Touring Safety Auto - VFACTS Jan 2015 statistics 4) Travelling 25,000km annually 5) Salary Sacrifice using Employee Contribution Method (ECM) 6) Assumed residual value of \$13,488.30 Personal finance comparison based on an interest rate of 9.47% pa. Payments made monthly in arrears over 36 months. Current 03/02/2017. The calculations are not intended as a substitute for any specific financial advice you may obtain. They do not contain all the possible combinations of data and have used certain assumptions. The effect of certain factors, which could have an impact on your individual circumstances, may not have been taken into account. Fleet Partners Pty Limited or any related bodies corporate cannot accept responsibility for any errors or omissions from the information or any reliance placed upon it. Your individual circumstances may affect the overall benefit of a Novated Lease. Contact us for a tailored quote.



How it works

You lease the car in your name, through your employer. The car finance and its running costs are covered using funds from a combination of your pre- and post-tax salary.

We'll help you set a budget for the ongoing running costs based on the type of vehicle you lease and how far you expect to drive it each year. You can adjust your budget at any time if it doesn't quite fit your requirements.

At the end of your lease period, which is typically 4-5 years, you have the option to lease a new car, re-lease your existing car or purchase the car outright.

Your new car is just 5 steps away

Step 1 – Get your employer on board.

We need to have an agreement in place with your employer to enable salary sacrifice deductions as part of the Novated Lease.

Step 2 – Find your new wheels.

Do your research online as usual, and test drive a car or two to make sure it's the one for you. If you want a second opinion, we can always help you decide. You can also use our Novated Lease calculator to work out the likely repayments.

Step 3 – Lock in the savings.

To save you time and money, our novated experts negotiate a competitive deal for your chosen new car with our dealers. For a used car, you would need to provide us the purchase price. You will then receive a tailored quote based on your annual salary and the estimated kilometres you are likely to travel each year. This gives you a clear picture of what the car repayments mean to your take home pay.

Step 4 – Complete your finance application online and return your authorised documents

Once you are happy with the numbers, the quote will need to be authorised by you and your employer. The next step is then to complete a quick online finance application online.

Step 5 – Drive away.

Drive away in your new car. Your fuel card will be delivered to you shortly after your vehicle delivery. Your salary deductions commence via your employer's payroll. You'll receive detailed monthly reports from us so you can see how you're tracking, and you can always manage your lease, anytime with MyCar, a paperless Novated lease management tool.

What's included

GST Savings on:

- Your new or used car
- Fuel
- Repairs and maintenance
- Tyres, batteries and windscreen

Registration and CTP

Comprehensive insurance

Roadside assistance

Why FleetPartners?

Unbeatable experience

With more than 30 years' experience in car leasing and fleet management, we keep more than 55,000 vehicles on the road across Australia.

All this experience and expertise means we're sure to save you time and money when acquiring your new car. In fact, our novated experts are all pure-blooded car enthusiasts who are always up to date with all the latest models, and are sure to help you make the right choices.

With a FleetPartners Novated Lease, you'll not only save GST on the purchase price of your next car, but be able to take advantage of everyday savings.

Need more info? Speak with our Novated Lease experts today.