

Vehicle Packaging Schedule (VPS)

Reference Number: 303235
 Consultant: Daniel Kadic
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www.novatedleaseaustralia.com.au

CUSTOMER DETAILS

Name	Vivian Xu
Employer	A.L.I. Group Pty Ltd
Email address	vivianxu@aligroup.com.au
Phone number	
Annual income	\$88,000.00

Finance type	Novated Lease
Term (months)	60
Budgeted annual kms	10,000
Business use percentage	0.00%
Residual percentage	28.13%
Residual payment (ex GST)	\$14,982.55

VEHICLE DETAILS

Type	2025 New
Make	CUPRA
Model	Terramar
Variant	KP MY25 S Wagon 5dr DSG 7sp 1.5T
Body	WAGON
Colour	
Transmission	Sports Automatic Dual Clutch
Fuel type	Premium ULP
Vehicle options	None

Price (ex GST)	\$50,481.82
GST	\$5,048.18
Stamp duty	\$1,880.00
Registration & CTP	\$900.00
Luxury car tax	\$0.00



GST SAVINGS ON PURCHASE PRICE: \$5,048.18

HOW MUCH WILL IT COST ME?

MONTHLY

ANNUALLY

Reduction to your take home pay	\$1,201.29	\$14,415.48
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TAX SAVINGS SUMMARY

MONTHLY

ANNUALLY

Your income tax saving	\$130.00	\$1,560.00
GST savings on your lease package	\$40.58	\$486.96

TAX SAVINGS OVER LEASE TERM: \$10,234.80

Budgeted inclusions

Fuel, Maintenance, Registration & CTP, Comprehensive insurance, Tyres

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GROSS MONTHLY RENTAL

Lease payment (fixed)	\$893.46	Comprehensive insurance (budget)	\$137.00
Maintenance (budget)	\$31.67	Registration & CTP (budget)	\$66.00
Tyres (budget)	\$23.33	Administration (fixed)	\$20.00
Fuel (budget)	\$75.70	GST	\$124.72
		Total rental	\$1,371.88

ANNUAL BUDGETS (INCLUDING GST)

Budgeted annual kilometres	10,000
Maintenance	\$418.08
Tyres	\$307.92
Fuel	\$999.24
Comprehensive insurance (Driver to arrange)	\$1,808.40
Registration & CTP	\$871.20
Total annual budgets	\$4,404.84

These annual budgets are based on your nominated annual kilometres. These costings are estimates only, they are accounted for in the reduction to your take home pay which includes income Tax and GST savings. These estimates are for your consideration and can be changed accordingly.

FBT CALCULATIONS

Fringe benefit value method	Statutory
Vehicle base value	\$55,530.00
Fringe benefit value	\$11,106.00
ECM value	\$11,106.00

PAYROLL CALCULATIONS (MONTHLY)

Gross rental (inc. GST)	\$1,371.88
Salary sacrifice (Pre-Tax deduction)	\$405.80
ECM (Post-Tax deduction)	\$925.50
Input tax credit	\$40.58

INCOME COMPARISON

	WITHOUT CAR LEASE	WITH CAR LEASE
Income (annual)	\$88,000.00	\$88,000.00
Salary sacrifice (Pre-Tax deduction)	\$0.00	\$4,869.56
Taxable income (annual)	\$88,000.00	\$83,130.44
Income tax	\$18,980.00	\$17,420.00
ECM (Post-Tax deduction)	\$0.00	\$11,106.00
Take home pay (annually)	\$69,020.00	\$54,604.44
Take home pay monthly	\$5,751.67	\$4,550.04

*LCC is deductible and retained by your employer. LCC is not payable to NLA and does not form part of the invoiced amount.

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EMPLOYEE AUTHORISATION

I acknowledge that the figures herein are based in part on vehicle pricing together with information I have provided at the time of this quotation. The FBT, taxation rates and tax savings are based on estimates only from inception and for the life of the lease and may require amendment should circumstances change. The figures are based upon the information I have provided including my advice that my existing Annual Income is as stated on the estimate and that I am claiming the tax-free threshold. Unless requested, HECS/HELP repayments and taxation surcharges are excluded. Although all reasonable care has been taken in designing the calculator, due to the complexity of tax laws, the estimated results can change based on individual circumstances that this calculator is not able to consider such as (and not limited to) HECS / HELP repayments. The results of the calculator should not be taken to be professional advice nor a substitute for professional advice. The prices, rates, calculations and budgets in this estimate are based on information provided, the kilometres I have nominated and current prices when quoted; the prices and rates may vary at the time of delivery. Should any variables change, and actual costs exceed the amount of the Salary Packaging Deductions I will need to increase my salary deductions to cover these additional expenses; I acknowledge that Novated Lease Australia takes no responsibility for any such shortfalls. The maximum depreciable limit for a vehicle for FY25/26 is \$69,674. The accounting for a luxury vehicle over this limit can be different. NLA recommends each independent business seek financial advice as to how and whether they wish to account for this. NLA can provide general information and an updated VPS showing the Luxury Vehicle Adjustment amount to be deducted from the employee, should you wish. The Minor Damage Repair Membership (if included in your lease as per your request) is issued by MotorOne. You should read the Terms and Conditions available [here](#) and consider whether this product is right for you before signing the Vehicle Packaging Schedule. I understand that this document constitutes an irrevocable binding order and that Novated Lease Australia is ordering the subject vehicle on my behalf. Cancellation of this order will incur costs up to 10% of the purchase price of the vehicle and I agree to pay such costs should I elect not to proceed for any reason. I acknowledge and agree that Novated Lease Australia Pty Ltd may receive a payment for the supply of the motor vehicle/s from its supplier. I agree that Novated Lease Australia can disclose my details and personal information to the supplying dealer / vehicle manufacturer and they will be in contact with me regarding delivery arrangements. I acknowledge that I have read Novated Lease Australia's Privacy Policy located at novatedleaseaustralia.com.au/privacy, and also consent to the receipt of electronic marketing from Novated Lease Australia and the dealer/vehicle manufacturer, including via email and messaging to my mobile device such as SMS. I acknowledge that Novated Lease Australia are not financial advisers and that I have sought my own independent advice, or alternatively I elected not to obtain such advice as to the suitability of this arrangement for me.

Vivian Xu

Print name

Signature

Date

EMPLOYER AUTHORISATION

I hereby verify that the above employee is authorised to salary package this vehicle with Novated Lease Australia.

A.L.I. Group Pty Ltd

Employer name

Print name

Job title

Signature

Date