

# PRIORITY SALARY PACKAGING FORM

If you would like more information regarding salary packaging, please contact our Customer Service Team on 1800 680 180 or visit salarysolutions.com.au

## 1 - PERSONAL DETAILS

TITLE:	<input type="text"/>	EMPLOYER:	<input type="text"/>
FIRST NAME:	<input type="text"/>	SURNAME:	<input type="text"/>
MARITAL STATUS:	<input type="text"/>	DATE OF BIRTH:	<input type="text"/>
ADDRESS:	<input type="text"/>		
SUBURB:	<input type="text"/>	STATE:	<input type="text"/>
		POSTCODE:	<input type="text"/>
PHONE:	<input type="text"/>	EMAIL:	<input type="text"/>
EMPLOYMENT TYPE:	FT <input type="checkbox"/>	PT <input type="checkbox"/>	CASUAL <input type="checkbox"/>
	EMPLOYEE ID:		<input type="text"/>
JOB TITLE:	<input type="text"/>	GROSS ANNUAL SALARY (\$AUD):	<input type="text"/>
DO YOU HAVE A HECS/HELP DEBT?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
DO YOU CURRENTLY MAKE OR RECEIVE ANY GOVERNMENT BENEFIT PAYMENTS?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	
DO YOU HAVE A COMPANY CAR?	YES <input type="checkbox"/>	NO <input type="checkbox"/>	

## 2 - SOLUTIONS CARD

(Please complete pages 4 - 6)

YES! I WOULD LIKE TO PACKAGE TO A SOLUTIONS CARD.

Package the maximum amount available per pay:  OR Nominate an amount (\$AUD):

## 3 - ENTERTAINMENT CARD

(Please complete pages 4 - 6)

YES! I WOULD LIKE TO PACKAGE TO AN ENTERTAINMENT CARD.

Package the maximum amount available per pay:  OR Nominate an amount (\$AUD):

## 4-Other Options

If you would like to salary package additional items please indicate below:

MORTGAGE  RENT  PERSONAL LOAN  SCHOOL FEES

OTHER (Please specify)

### SUBSTANTIATION AND COMPLIANCE DECLARATION AND WARRANTY

You Hereby declare and warrant that you will hold (and continue to hold) documentary substantiation of any expenses that are or become included in the salary package provided to you by your Employer from time to time. You understand that you are required to retain these records for a period of seven years and you hereby warrant that you will do so. You hereby agree to indemnify your Employer and Salary Solutions from and against any Fringe Benefits Tax liability incurred as a result of the parties entering into this salary sacrifice arrangement including, without limitation, where you are not able to produce the said documentary substantiation when requested to do so by Salary Solutions or your Employer.

#### Employee Agreement

By agreeing to enter into this Salary Packaging Request you also agree to be bound by the Salary Solutions Employee Agreement, the full terms and conditions of which are set out on the Salary Solutions website

[www.salariesolutions.com.au](http://www.salariesolutions.com.au) (which terms and conditions are incorporated into this Salary packaging Participation Agreement as though they were set out in full herein) and upon which terms you agree that the Salary Packaging Services will be provided in respect of you. Your agreement to the Salary Solutions Employee Agreement is a condition to the Salary Packaging Services being provided in respect of you and such services will not commence until all pre-conditions notified in the Salary Solutions Employee Agreement have been satisfied. Where you have previously entered into an Salary Solutions Employee Agreement, by agreeing to enter into this Salary Packaging Participation Agreement you agree to be bound by a new Salary Solutions Employee Agreement in replacement of the previous Employee Agreement.

#### Acknowledgements

I warrant that I have read and understood the Terms and Conditions of the Salary Solutions Employee Agreement and that I have not relied on any other representations from Salary Solutions or my Employer.

I also acknowledge that;

- I understand that the terms of the Salary Solutions Employee Agreement may change from time to time as set out therein;
- Any information provided by Salary Solutions is of a general nature and that I have made my own enquires and sought my own advice in relation to financial, accounting and legal matters arising from this agreement and relating to my circumstance;
- Salary Solutions is not responsible for any products or services that may be purchased by you as a result of the packaged services (i.e. any products or services purchased with any salary sacrificed funds). Failure in the provision of any such products or services or breach on the part of or dispute with the provider of the products or services will not release the requirement to pay any amounts due under this Agreement;
- I have, under clause 5.6 of the Salary Solutions Employee Agreement, appointed Salary Solutions my agent to cancel any direct debit authorities to my Motor Vehicle Expenses Card, my Salary Solutions Card, my Meal Entertainment Card and/or my Salary Solutions Shell Card (as applicable)
- The Employer Agreement between Salary Solutions AND Your Employer is an agreement for a set term which agreement, if not renewed, will expire at the end of that term;
- You will comply with the terms of the Salary Solutions Employee Agreement and Salary Solutions' "Salary Packaging Manual", and have been notified that both documents are available on Salary Solutions' website [www.salariesolutions.com.au](http://www.salariesolutions.com.au).
- You agree that Salary Solutions may be acting as agent for your employer for the purposes of Fair Work Australia legislation consent. In entering into this agreement with Salary Solutions, you are consenting to agreement with your employer in respect of your salary packaging, under Fair Work Australia legislation.

#### Terms and Conditions of Use for Cards (Solutions Card, Entertainment Card, Shell Card, Motor charge Card)

1. RACV Salary Solutions is not required to credit an amount to a Card (or in the case of a Motor Vehicle Expenses Card, pay the credit provider for that card for an amount), which amount:
  - 1.1 Relates to the purchase of a good or service not authorised by Salary Solutions as part of the Salary Packaging Services or relates to the use of a Card for a cash advance; or
  - 1.2 Results (having regard to any other amounts charged to the Card) in the allowance limit for that Card being exceeded, and you are solely liable for all such amounts.
2. Unless Salary Solutions otherwise agree, you must immediately cease to use and must return all Cards to Salary Solutions, or to such other person as Salary Solutions directs, upon the termination of this Agreement or if you cease to be employed by your Employer. If either of these events occurs, you are solely liable for all outstanding amounts charged to the Cards and must pay those amounts within 5 Business Days of receipt of a written request for payment from Salary Solutions.
3. You must not use a Card for cash advances
4. If Salary Solutions ceases to provide Salary Packaging Service or notifies you that you cease to be entitled to use a Card, you must immediately cancel any direct debit authorities providing for amounts to be charged to that Card.

## 6- SALARY PACKAGING PARTICIPATION AGREEMENT

5. You must comply with:
  - 5.1 The policies and procedures for use of Cards set out in the current version of Salary Solutions Salary Packaging Manual and any other policies and procedures for use of Cards notified to you from time to time or posted on Salary Solutions website; and
  - 5.2 The terms and conditions for use of the Card, as advised to you from time to time by the issuer of that Card.
6. You must comply with any conditions for a Card notified to you by your Employer provided that in the event of any inconsistency between:
  - 6.1 The terms of this Agreement and the policies and procedures referred to in this Annexure; and
  - 6.2 The conditions notified to you by your Employer,
  - 6.3 The terms of this Agreement and the policies and procedures referred to in this Agreement will prevail to the extent of the inconsistency.

If you misuse a Card the Salary Solutions may require your Employer to deduct from your salary and/or wages such amounts incurred on that Card due to such misuse as well as any loss or damage suffered by Salary Solutions and you consent to and authorise any such deduction. Any deduction will be made in priority to any reduction in your salary and/or wages to provide further Salary Packaging Services (such that further Salary Packaging Services will not be provided until the amounts incurred on the Card due to the misuse and the loss or damage suffered by Salary Solutions have been paid).

7. Alternatively, to the extent such amounts have not, for any reason, been deducted from your salary and/or wages (or other amounts owing to you) then Salary Solutions may require you to pay such amounts (that is the amounts incurred on the Card due to the misuse and the loss or damage suffered by Salary Solutions) to Salary Solutions within 5 Business Days of request by Salary Solutions.
8. In this Agreement a reference to misuse includes (without limitation):
  - 8.1 Using a Card in a manner contrary to the terms and conditions applicable to that Card;
  - 8.2 Using a Card in a manner contrary to this Agreement;
  - 8.3 Exceeding the credit limit on a Card; and
  - 8.4 Using a Card in a manner which is fraudulent or illegal.
9. In addition to any amounts referred to in clause 7, Salary Solutions may require your Employer to deduct you're your salary and/or wages (and any other amounts you owe to Salary Solutions under this Agreement or any other agreement between you and Salary Solutions (or that you owe the Nominated Entity under an agreement between you and the Nominated Entity) and you hereby consent to and authorise any such deduction.

### Solutions and Entertainment Cards (Cards)

1. You must not use your Cards for any unlawful purpose, including the purchase of goods or services prohibited by the laws of the jurisdiction you are in
2. All cards are being offered on the basis of the following additional terms (despite any term to the contrary):
  - 2.1. Any credit extended by Westpac on the Cardholder Account is due and payable in full within 14 days from the date of the Statement of Account;
  - 2.2. No charges, including but not limited to interest, will be charged to a Cardholder for the provision of any credit so extended; and
  - 2.3. Cash advances will not be allowed.
3. You acknowledge that Westpac has made no representation to you or any Cardholder about any income tax/fringe benefits tax liability resulting from the use of a Card or the Facility.
4. Your first use of your Cards will automatically constitute your acceptance of the terms and conditions contained within this letter and the Westpac Employee Benefits Card Agreement.

I have read, understood and accept the offer of salary packaging on the same terms and conditions herein.

Name (print):

Signed:

Date:

Please return completed and signed to:

Email: [customerservice@salarysolutions.com.au](mailto:customerservice@salarysolutions.com.au)  
Post: PO Box 373, Rundle Mall, SA 5000  
Fax: 1800 221 988

# APPLICATION FORM - SALARY PACKAGING CARD

To order your new Westpac Solutions and/or Entertainment card(s), please complete this form and return to Salary Solutions (see the return details at the bottom of this form). If you would like more information, please contact Customer Service on **1800 680 180** or visit [salarysolutions.com.au](http://salarysolutions.com.au)

## A- PRIMARY CARD HOLDER

CONTRACT ID: (if known)	<input type="text"/>	EMPLOYER:	<input type="text"/>	
FIRST NAME:	<input type="text"/>	LAST NAME:	<input type="text"/>	
ADDRESS:	<input type="text"/>		DATE OF BIRTH:	<input type="text"/>
CITY:	<input type="text"/>	STATE:	<input type="text"/>	POSTCODE: <input type="text"/>
PHONE:	<input type="text"/>	EMAIL:	<input type="text"/>	

## B- ADDITIONAL CARD HOLDER

(COMPLETE ONLY IF ADDITIONAL CARDHOLDER REQUIRED)

FIRST NAME:	<input type="text"/>	LAST NAME:	<input type="text"/>	
ADDRESS:	<input type="text"/>		DATE OF BIRTH:	<input type="text"/>
CITY:	<input type="text"/>	STATE:	<input type="text"/>	POSTCODE: <input type="text"/>
PHONE:	<input type="text"/>	EMAIL:	<input type="text"/>	

## C- CARD DETAILS

PLEASE SELECT THE SALARY PACKAGING CARDS YOU NEED

### SOLUTIONS CARD

PRIMARY

ADDITIONAL

### ENTERTAINMENT CARD

PRIMARY

ADDITIONAL

Please note that Westpac will deduct \$5 per card (primary and additional) on the 27<sup>th</sup> of each month. Salary Solutions' card fee will be \$26 per annum per Solutions and/or Entertainment card packaging setup, commencing July 2017. Salary Solutions will not charge for additional cards.

Please sign the last page, scan all three pages and email to Salary Solutions at [customerservice@salarysolutions.com.au](mailto:customerservice@salarysolutions.com.au)

Alternatively, post to:  
PO Box 373, Rundle Mall SA 5000  
Or fax to:  
1800 221 988



# Employee Benefits Card Agreement – Cardholder Request.

The Salary Packaging Provider will hold this form on site and will complete the Cardholder Electronic Application for establishment of the Employee Benefits Cards.

Company Name (to be completed by Employer or Salary Packaging Provider)

Facility Number (to be completed by Employer or Salary Packaging Provider)

Primary Cardholder Name

Additional Cardholder Name

If known by any other name

If known by any other name

Solutions Card  
(Everyday Purchases)

Entertainment Card  
(Meal & Accommodation)

## ACKNOWLEDGEMENTS AND CONSENTS.

### PRIVACY STATEMENT.

Personal information.

We collect personal information from you to process your application, provide you with your product or service, and manage your product or service. We may also use your information to comply with legislative or regulatory requirements in any jurisdiction, prevent fraud, crime or other activity that may cause harm in relation to our products or services and help us run our business.

If you do not provide all the information we request, we may need to reject your application or we may no longer be able to provide a product or service to you.

We may disclose your personal information to other members of the Westpac Group, anyone we engage to do something on our behalf, rewards program administrators and other organisations that assist us with our business.

We may disclose your personal information to an entity which is located outside Australia. Details of the countries where the overseas recipients are likely to be located are in our privacy policy.

As a provider of financial services, we have obligations to disclose some personal information to government agencies and regulators in Australia, and in some cases offshore. We are not able to ensure that foreign government agencies or regulators will comply with Australian privacy laws, although they may have their own privacy laws. By using our products or services, you consent to these disclosures.

We are required or authorised to collect personal information from you by certain laws. Details of these laws are in our privacy policy.

Our privacy policy is available at [westpac.com.au](http://westpac.com.au) or by calling 132 032. It covers:

- how you can access the personal information we hold about you and ask for it to be corrected;
- how you may complain about a breach of the Australian Privacy Principles or registered privacy code and how we will deal with your complaint;
- how we collect, hold, use and disclose your personal information in more detail.

We will update our privacy policy from time to time.

Other Acknowledgements and Consents.

- We may confirm the details of the information provided in this application.
- Where you have provided information about another individual, you must make them aware of that fact and the contents of the Privacy Statement.
- This application is not an offer or acceptance of credit.

Our reporting obligations.

We are required to identify certain US persons in order to meet account information reporting requirements under local and international laws.

If you or (where you are applying on behalf of an entity) the entity and/or any office bearer\* of the entity and/or any individual who holds an interest in the entity of more than 25% (a Controlling Person) are a US citizen or US tax resident, you must telephone 1300 658 194 at the time of completing this application. When you contact us you will be asked to provide additional information about your US tax status and/or the US tax status of the entity and/or any Controlling Person which will constitute certification of US tax status for the purposes of this application.

Unless you notify us that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are a US citizen or US tax resident as specified above, by completing this application you certify that you or (where you are applying on behalf of an entity) the entity and/or any Controlling Person are not a US citizen or US tax resident.

If at any time after account opening, information in our possession suggests that you, the entity and/or any Controlling Person may be a US citizen or US tax resident, you may be contacted to provide further information on your US tax status and/or the US tax status of the entity and/or any Controlling Person. Failure to respond may lead to certain reporting requirements applying to the account.

\*Director of a company, partner in a partnership, trustee of a trust, chairman, secretary or treasurer of an association or co-operative.

Definitions.

"We", "our", "us", "Westpac" means Westpac Banking Corporation ABN 33 007 457 141. "Westpac Group" means Westpac Banking Corporation and its related bodies corporate.

## OTHER ACKNOWLEDGEMENTS AND CONSENTS.

- I consent to the issue by Westpac Banking Corporation ABN 33 007 457 141 (Westpac) of the card type selected.
- In addition to the consents provided in relation to the handling of my Personal information, I authorise Westpac and my Employer (or any other third party named in this form) to request and obtain from one another, or disclose to one another, information relating to my use of the Card (including any information relating to transactions I carry out or attempt to carry out with my Card) for the purpose of administering my Card and general salary sacrifice administration.
- If my Employer has appointed a salary packaging provider ("SPP") to administer the Card on my behalf, then I authorise Westpac and the SPP to request and obtain from one another or disclose to one another, information relating to my use of the card (including any information relating to transactions I carry out or attempt to carry out with my card) for the purpose of administering my Card and general salary sacrifice administration.
- I acknowledge that if I have any questions about my Card or with Westpac, I may discuss these with my Employer or SPP directly or with Westpac by calling 1300 650 107.

## YOUR RIGHTS.

Changes to the arrangement.

You should notify your Employer or SPP immediately, in writing that you wish to cancel the Employee Benefits Card(s).

Cardholders Consent.

By the signing below, the Primary Cardholder/Additional Cardholder:

- Agrees to the Acknowledgements and Consents on this form; and
- Requests the issue of a new card under the nominated Facility, to be used by the Primary Cardholder/Additional Cardholder in accordance with Employee Benefits Card Terms and Conditions.

Primary Cardholder Signature

X

Additional Cardholder Signature

X

Date

/ /

Note: It is an offence under the *Anti-Money Laundering and Counter-Terrorism Finances Act 2006* to knowingly provide false or misleading information.