

Salary Packaging Card FAQs

Who can package with a Salary Packaging card?

You can salary package with a Salary Packaging Card if you work for a:

Private or public not-for-profit hospital –
CAP of \$17,667 (\$9,010)



Charity or other not-for-profit organisation –
CAP of \$31,177 (\$15,900)

How much can I package on the Salary Packaging Card?

Private or Public Not-for-Profit Hospitals	Amount
CAP (Grossed-up Figure)	\$17,667
Cash Value You Can Package	\$9,010
FBT Limit & Benefit Options	You can package up to \$9,010 per FBT year. This amount can be split between the Salary Packaging Card and other benefits, such as rent or mortgage payments.
Charity or Other Not-for-Profit Organisation	Amount
CAP (Grossed-up Figure)	\$31,177
Cash Value You Can Package	\$15,900
FBT Limit & Benefit Options	You can package up to \$15,900 per FBT year. This amount can be split between the Salary Packaging Card and other benefits, such as rent or mortgage payments.

You can opt to split the \$9,010 (\$15,900) benefit across the Salary Packaging Card and another benefit, like rental or mortgage payments if you wish.

What are the Salary Packaging Card benefit conditions?

- All purchases must be made with the Easi Salary Packaging card.
- Each employee will be issued with one Salary Packaging card only.

Where can I use my Salary Packaging card?

You can use your card to pay for your expenses at any outlet that accepts VISA across Australia and overseas. You cannot draw any cash from the card, or deposit any further funds onto the card directly.

What does the Salary Packaging card include?

Salary Packaging Card covers any expenditure, with the exception of immoral expenses, such as gambling.

- Electricity, gas and water bills
- Council rates
- Phone bills
- Groceries
- Household expenses
- Clothing
- Grooming expenses
- Private travel (domestic and overseas)

Why would I choose an Easi Salary Packaging card?

- The Easi Salary Packaging card has been specifically developed to comply with the Australian Taxation Office (ATO) Fringe Benefits Tax (FBT) requirements.
- Powered by Visa (through Beyond Bank), your card is widely accepted across Australia and overseas.
- No need to complete monthly claim reimbursement forms.
- Funds available within 48 hours.
- Get your card balance online, telephonically, via an app or via SMS.
- Access to Beyond Bank's app for iPhone or Android.

When will I receive my Easi Salary Packaging card?

You will receive your Easi Salary Packaging card within 10 working days of your Salary Packaging Card Application Form submission.

How does the Easi Salary Packaging card work?

- Your Easi Salary Packaging card works the same way as a debit card, except the funds are drawn from your salary packaging account, as opposed to your normal bank account.
- You must nominate an amount to be deducted from your pay fortnightly and deposited into your Beyond Bank Salary Packaging card account.

How do I check my Easi Salary Packaging card balance?

- Via Beyond Bank's online portal:
<https://online.beyondbank.com.au/>
- Via Beyond Bank's app for iPhone or Android
- Via Beyond Bank's phone banking:
13 25 85
- Via SMS if you provided a mobile phone number on your Easi Salary Packaging Card Application Form.

What happens if my Easi Salary Packaging card is declined?

If your Easi Salary Packaging card is declined at the point of transaction, you will need to make payment via other means.

What do I do if my Easi Salary Packaging card is lost or stolen?

- Inform Easi and Beyond Bank immediately.
- Easisalary will issue you a new card and a new PIN within 10 working days.
- The new card will block your original card from further use.