




Glove Box Guide

Welcome and thank you for choosing Alliance Leasing

This booklet will provide you with an overview of the products and services Alliance Leasing offers.

For additional information, please contact one of our friendly consultants on **1300 225 582**

The background features a large, abstract graphic design in various shades of green. It consists of several overlapping, curved shapes that resemble stylized waves or a modern logo element, creating a sense of movement and depth.

Contents

Important Information	3
Car Servicing	4
Fuel Cards	5
Alliance Maintenance Program	6
Comprehensive Insurance	8
Frequently Asked Questions	11

Important Information about your lease

Registration and Insurance

As the vehicle is registered in your name, all renewal notifications will be sent directly to you. Please forward any renewals to Alliance Leasing via the online portal or by email - leasing@allianceleasing.com.au. Alternatively you can pay renewals yourself and submit a reimbursement claim. The same principle applies if you are using your own comprehensive insurance.

Reimbursements

Your package with Alliance Leasing is fully budgeted which means all the running costs of your car are covered. Remember to send through or submit a claim for any out of pocket expenses such as registration & CTP, Insurance, services and tyres. For fuel purchased from alternative suppliers, please submit a claim for this also.

Budgeted running costs

Alliance Leasing will pro-actively manage your budgets. If you anticipate a significant increase or decrease in your vehicles usage, please let us know and we'll adjust your salary deductions accordingly.

What if I take unpaid leave?

If at any time you decide to take unpaid leave, be sure to let us know. We will work with you and your employer to ensure your lease budgets are not compromised during your time away from work. This may include making extra deductions prior to your time away.

What happens at the end of your lease?

We will be in touch approximately 90 days prior to the end of your lease. You will have the option to sell or trade-in the car and lease a new car. Additional funds achieved from the sale of the car are yours, tax free. Alternatively you can continue leasing the same car by refinancing the residual amount, or you can simply pay out the residual and own the car outright. It will all depend on your circumstances and we will work with you to achieve the best possible outcome.

Car servicing

Car servicing has never been easier. When it's time for a service:

- o Deliver your car to a service centre of your choice and inform their staff that it's under lease with Alliance Leasing
- o Discuss any servicing requirements as you normally would and present our "vehicle servicing and maintenance" card if required
- o The service centre will liaise directly with us in relation to payment



Note: We cannot make direct payment for a service on a weekend. Should you require a service on a weekend please inform us and we'll make alternative payment arrangements with the provider.

Another option is to pay for the service yourself and submit a reimbursement claim. All claims are processed within two business days.

Fuel cards



Enjoy the convenience of using your own fuel card. Simply fill up your car, swipe your card and we'll take care of the rest. There is no need to keep receipts. However, please provide an odometer reading at point of purchase.



CALTEX

We have setup an exclusive arrangement with Caltex to further extend our value offering. The key reasons for this are:

- Open loop functionality
- Zero monthly management fees
- Zero transaction fees

You can use your Caltex Star Card at all WEX Merchants which covers over 93% of all fuel outlets Australia wide - that's more than 6,000 service stations across the country.

If you wish to manage your fuel yourself and submit receipts through our online driver portal you're more than welcome to do so; however a Caltex card will be issued as there is zero cost to you for this.



alliance
MAINTENANCE
PROGRAM

Take advantage of our key service partners and receive great discounts on all your vehicle maintenance needs! Receive a discount of up to 20% on all parts and labour including logbook servicing, tyres and essential services.

Remember, Alliance Leasing are billed directly - meaning there are no out of pocket expenses or inconveniences to you!



NRMA Motorserve NSW & ACT

Up to 20% off Service, Batteries and Windscreens.

Visit mynrma.com.au or call 1300 880 294 to book your service today.



Beaurepairs

Up to 20% off all tyres, parts and labour.

Visit beaurepairs.com.au or call 13 23 81 to source your new tyres today!

Alliance Maintenance Program continued

GOODYEAR
AUTOCARE



Goodyear Autocare

Up to 20% off all tyres, parts and labour.

Visit goodyear.com.au and source your new tyres today!

DUNLOP
SUPER DEALER



Dunlop Super Dealer

Up to 20% off tyres, parts and labour. Visit dunlopsuperdealer.com.au or call

13 16 31 to source your new tyres today!



Comprehensive Insurance

GT Comprehensive Insurance covers you and your vehicle in the event of an accident.

Benefit

- o 24 Month replacement policy, in the event of a total loss, GT will replace your car (vehicle must be less than 24 months old from when first registered)
- o Excess free windscreen replacement
- o Rental car after accident and theft
- o Travel and accommodation expense cover
- o Towing in the event of an accident
- o Key replacement
- o Personal items up to \$3,500 (damaged during an insured event)

GT Comprehensive Insurance is an optional product. Please refer to your lease quotation for inclusion and the product disclosure statement for more information.

Insurance Provider:



Comprehensive Insurance continued

What Do I Do If I Have An Accident?

1. Notify the Police if the other driver:

- o Refuses to stop
- o Refuses to exchange details
- o Appears to be under the influence of drugs or alcohol

You should also notify the Police if anyone is injured or requires medical attention.

2. Write down the following important details of the other vehicle/s involved in the accident immediately:

- o Make and model
- o Vehicle registration number
- o Driver's name, address and phone number
- o Driver's license number
- o Insurance company
- o Witness name and number

3. Do not admit fault, just state the true facts. The law does not require you to admit liability, and if you do, your claim may be denied.

How Do I Make A Claim?

1. Hannah Woldseth is GT's claims specialist dedicated to handle all claims from Alliance Leasing's drivers, if you are involved in an accident either complete the Alliance Leasing Claim Form and email Hannah at alliance@gtins.com.au or she can be contacted on (07) 3106 7757.

2. Quote Alliance Leasing and your policy number CPG20206919.



INSURANCE

Frequently Asked Questions

Q: How does novated leasing work?

A: Traditionally, you earn a salary, pay income tax and then pay for all the costs of your car with the remaining money, also known as post-tax income. A novated lease allows you to pay for all the costs of your car with both pre and post-tax income. By doing this you can reduce your taxable income, pay less tax and receive significantly more money in your pocket.

Q: What can be included in my novated lease?

A: Finance, fuel, servicing and maintenance, tyres, registration and CTP, comprehensive insurance, roadside assistance, car washing and detailing

Q: What isn't included?

A: Parking costs, tolls, fines and speeding tickets

Q: Does the vehicle need to be used for work purposes?

A: No, the vehicle can be used for 100% private use with no requirement to keep a logbook.

Q: What is a residual?

A: A residual, or balloon payment as it is sometimes called, is an amount that is outstanding at the conclusion of the lease term. It is a percentage set by the Australian Tax Office to reflect the value of the vehicle at the end of the lease. It is designed to be a cost neutral figure to an individual.

Q: Do my kilometres matter?

A: Alliance Leasing uses your predicted kilometres traveled each year to budget fuel in your running costs. If there is a noticeable change in your usage we will liaise with you to ensure your budgets are not compromised.

Q: What happens if I spend less or more than has been budgeted?

A: Alliance Leasing pro actively monitors your budgets and will send a monthly driver report to keep you updated . If there is a budgeting matter that requires your attention we will contact you.

Q: Can I choose my own car?

A: Yes, and we can even help! Alliance Leasing can source heavily discounted vehicle pricing on all makes and models through our nationwide dealer network. This convenient service is free of charge. However, if you prefer to source your own vehicle that is absolutely fine!



Frequently Asked Questions continued

Q: Can I lease the car I currently own or have under another form of finance?

A: Yes, you can! Alliance Leasing can refinance an existing finance arrangement into a novated lease. You can even lease a vehicle you currently own through our sale and lease back option.

Q: Are there restrictions on the type of vehicles used in a novated lease?

A: In a novated lease, the vehicle must be classified as a 'car' by the ATO. Motor cycles, boats, trucks and some vans and utilities are excluded.

Q: Can I only lease new cars?

A: No, you can also lease used cars through a dealer or private sale. Typically, cars up to 12 years of age at the conclusion of the lease term are acceptable. Please remember if you do elect to purchase through a private sale, the GST savings on the purchase price are not applicable.

Q: What if I change employers?

A: If your new employer accommodates Novated Leasing as a staff benefit, we can transfer the lease to your new employer. If your new employer does not offer novated leasing, the lease would simply revert to a finance only arrangement whereby you pay the finance payments yourself using post tax income, much like a standard car loan.

Q: Is the car registered to me?

A: Yes, the car is registered to you in your name. As such all relevant renewal notifications will be sent directly to you by the relevant authorities.

Q: Who insures the vehicle?

A: Alliance Leasing can arrange comprehensive insurance and facilitate budgeting for self-sourced insurance premiums. Please be aware that ultimately it is your responsibility to ensure the car is insured at all times.

Q: Can I choose my own Comprehensive Insurance?

A: Yes, absolutely. Alliance Leasing can arrange a policy for you in house as a matter of convenience. However, you are certainly free to choose your own provider and

Q: What happens with left over funds at the end of the lease?

A: At the conclusion of the lease, any surplus funds are returned to you via your employer's payroll.

accelerate your savings!



accelerate your savings!

1300 225 582

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