



customfleet.com.au
1800 811 922

NOVATED LEASING PROGRAM

Take the easy
road to get the
car you love.
Simply smart.



Welcome to Custom Fleet & thank you for considering us!

As one of Australia's leading fleet management providers, we understand what it means to drive the car you love – and our Novated Lease makes leasing and running a car so much simpler.

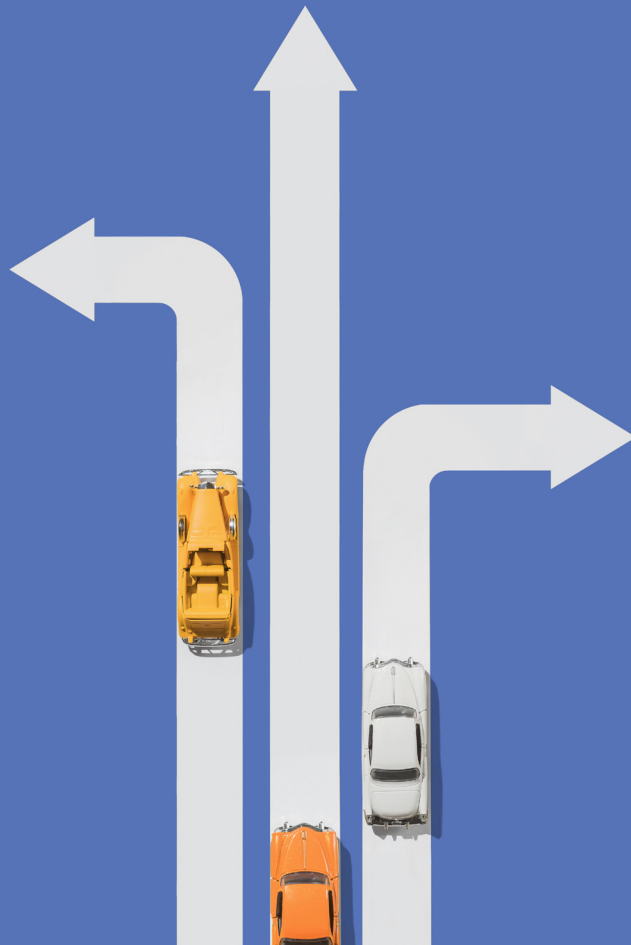
Everything is bundled into one regular easy payment, part of which is taken from your pre-tax salary.

No surprises. And we're here to help whenever you need us – if you have an accident, need to organise a repair or want to adjust your budgeted kilometres.

You'll find all the answers to your questions in this Information Guide. Simply smart!

All you need to know about Novated Leasing

Get the smarts!



There's a simple route to getting the car you love now and making it more cost-effective to drive.

If you've heard of Novated Leasing, you'll know it's the smart way of financing your next vehicle directly from your salary, with additional perks on offer. There's no drama in dealing with banks or stressing about loans. And you can pocket significant savings and enjoy exclusive discounts and benefits as you go.

Custom Fleet is a leading provider of Novated Leasing in Australia. Our knowledgeable team can point you in the right direction, and give great advice on the right vehicle for you. Plus you'll have access to the best deals on selecting any car you want – new or pre-owned – through our partnership with dealerships nationwide. We can even bundle your fuel, insurance, maintenance and other running costs into one easy regular payment from your salary. Simple, right?

If this sounds tempting to you, flip the page and discover the ways that Novated Leasing delivers the car of your dreams via the perfect package to suit your needs.

As trusted fleet management specialists, our teams have forged strong connections with a national network of car dealerships and manufacturers.

If you find your preferred vehicle through our Key Dealer network, we can often save you money by leveraging our purchasing power and getting a competitive price on your new car. We're also here to help you source the wheels you really want – from luxury vehicles to popular models – at the best prices going.

What's more, as part of the deal you'll receive a full tank of petrol and a Fleet Card which you can use for purchasing fuel at thousands of service stations around the country.

The best deal in town





Here's some news you'll love. By taking out a Novated Lease through Custom Fleet you can reduce your taxable income. It's simple to set up, but has an ongoing positive impact.

Here's how it works. Your car repayments will come directly out of a combo of pre- and post-tax salary – so you'll pay less tax throughout the year, potentially saving you thousands of dollars over the course of the lease.

Plus you can take advantage of further attractive tax benefits. GST is removed from the vehicle's purchase price. And throughout the life of the lease, you can continue to benefit from claiming GST from the vehicle running costs.

Get the car you love with all the benefits

Save a bundle that's Simply smart

Another way you can maximise your perks is through bundling your costs into one simplified regular payment.

This single, regular sum budgets your core essentials – from tyre management to 24/7 breakdown assistance, insurance and registration renewal – sparing you time and a whole lot of hassle. We'll even include a budget for your servicing and maintenance fees. Too easy!

Our dedicated app is another bright way to help you keep track of your lease budget, plus access key contacts, important information and more. You can also hop on to our online portal for cost transparency and ease of reporting.



A Custom Fleet Novated Lease can be customised to a level that suits your needs. It's the simply smart money-saving solution that allows you to do your journey, your way.

You can get more hands on if you want. Or simply choose to take the easy road and leave it to our experienced consultants to work out the deals and details that work best for you. We can handle all the paperwork and number-crunching too!

Then, depending on the lease chosen, you can keep, sell or simply hand back your car at the end – it's the perk that makes perfect sense.

Visit customfleet.com.au or call 1800 812 681 and talk to our Custom Fleet Customer Service team to find out more.

Go your own way



Take a short cut to get moving



Can I get any type of vehicle?

You can choose any car you like, from a zippy hatchback to a luxury SUV. In fact, anything that the ATO would deem a passenger car. (So no motorbikes, boats or trucks!) Even a second-hand car can be leased if it's under a certain age and mileage. Just check with us first and we'll let you know if a pre-loved vehicle satisfies the necessary conditions. And remember, whatever you're looking for, we can help you with that.



What is included in my leasing package?

A package takes out all the fuss of running your new car by bundling the costs into one easy regular payment. This can cover insurance, registration, maintenance and tyre management, fuel, breakdown assistance, and 24/7 accident management. Simply give us a shout out with anything you need from repairs to any upkeep. Tolls or parking infringements, however, can't be included under ATO guidelines.



Can I choose my own comprehensive insurer?

Every vehicle on the road must be comprehensively insured at all times. We can arrange your insurance through a preferred supplier, designed with Novated Leasing in mind. Or you can opt to source your own insurer and provide us with the premium and policy details.



What do I do when my car is due for servicing?

Our handy **Custom Fleet Drive App** will help direct you to a local service agent. Simply organise a time that's convenient for you and they'll handle the rest. Alternatively, visit the merchant locator on the Driver Support page of [customfleet.com.au](https://www.customfleet.com.au) to find your nearest dealer. Just tell them that your car is leased with Custom Fleet and they'll know what to do next. And if you ever break down or have an accident, all you need to do is call our Accident Management team and we'll take care of you.

Our top 10 FAQs on Novated Leasing



Do you have tools to help me keep on track with my lease?

We recommend that you download the **Custom Fleet Drive App** on your smart phone. It's a great way to access key contacts and important information about your vehicle. Our app helps you keep track of budget, report a lost, stolen or damaged Fleet Card, and easily find your nearest fuel outlet or repair centre. You can also do all your budgeting and find key info through our **Fleet Office** online portal. Or for everything you need to know about driving and maintaining your vehicle, click the Driver Support tab at customfleet.com.au



What types of lease do most people have?

In general, it's fairly evenly split. There are those who want the option to own their car outright at the end of the lease term (Budgeted Finance Lease). While others prefer to return the leased car without any further financial obligations (Fully Maintained Operating Lease) and maybe start afresh with a new car. The average term is 3 years, but you can choose up to 5 years for either leasing type.



Are there any taxes or hidden costs involved?

We always practise transparency so you can be confident that there are no surprises when taking out a Novated Lease with us. Whenever you purchase a new car, however, there are some taxes involved and we can help you make the best choices to minimise their impact – from reducing Fringe Benefits Tax, to removing GST altogether from the purchase price of your car. We suggest you seek independent financial advice prior to leasing.



How does the Custom Fleet Fuel Card work?

You can save on fuel with Fleet Card which is accepted at over 6,000 participating multi-branded service stations around Australia. Your Fleet Card will arrive within 7–10 to working days of your lease being activated. Just search for your nearest service station via the Driver Support merchant locator tool on customfleet.com.au



What happens if I leave my employer during my lease term?

If you have left or are planning to leave your employer, it is necessary to notify Custom Fleet as soon as possible. The novated agreement with your employer will cease once you leave your company. You will then be responsible for making all lease payments directly to Custom Fleet, or there may be other arrangements available. Please contact us on **1800 811 922** for more details to discuss how we can best help you move forward.



Can I own the car at the end of the lease?

You certainly can, but it depends on the type of Novated Lease you initially selected. If you have chosen a Finance Lease, you may offer to purchase your vehicle for the agreed residual value, or perhaps sell it and enter a new lease arrangement. With an Operating Lease, simply hand your vehicle back with the keys, and you're free to upgrade to a new car on a new lease. Smart, right!

Our top 10 FAQs on Novated Leasing (con't)



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