

## Living Expenses

**SALARY PACKAGING** means using some of your pre-tax salary to pay for benefits offered by your employer such as a car, laptop computer or living expenses. It's an arrangement with your employer, where you agree to forgo part of your future salary to pay for these benefits instead of receiving gross salary. This means you will pay less income tax - one of the many advantages to salary packaging with Paradigm.

**Reduce your income tax & increase your disposable income**

### WHAT YOU NEED TO KNOW...

This benefit enables you to package most of your living expenses, such as electricity, gas, water, shopping, holidays, electrical goods, even haircuts!

You are eligible to package your living expenses to the capped amount as prescribed by the Australian Taxation Office (ATO). If you aren't sure, a Paradigm consultant can explain this to you.

### WHAT TO DO NEXT...

#### Existing Members

**Step 1** Complete, sign and return the document or phone Paradigm to begin salary packaging this benefit.

**Step 2** Submit the statement with a completed Payment / Reimbursement form (overleaf) including the amount to be paid or reimbursed.

#### New Members

**Step 1** Complete and return the document and Paradigm will contact you to establish your account.

**Step 2** Paradigm will send you a copy of the Salary Packaging Confirmation document to be signed and returned for processing.

Paradigm can only make your first payment once you have submitted a copy of your debit and/or credit statement clearly showing the card provider, account name and number, and payment details.



I, \_\_\_\_\_ confirm my intention to package Living Expenses by supplying the following details:

Paradigm number: \_\_\_\_\_

**OR**

Please contact me on \_\_\_\_\_

Deduction amount per pay \$ \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**CALL NOW ON 1300 138 441**

## PAYMENT / REIMBURSEMENT CLAIM FORM

Please complete this form and return to Paradigm Reimbursements  
 PO Box 5639 Perth WA 6831 | F: 1300 737 285 | E: reimbursements@paradigmtsm.com.au

### IMPORTANT INFORMATION

Please sign and date this form. Incomplete claim forms will be returned to you. Please allow approximately 3 working days from Paradigm's receipt of your claim form for it to be processed. Claim forms received after 4pm WST will be deemed received on the following business day.

### 1. PERSONAL DETAILS

<b>Paradigm Number:</b>	<b>Home Contact Number:</b>
<b>First Name:</b>	<b>Work Contact Number:</b>
<b>Surname:</b>	<b>Mobile Number:</b>
<b>Employer:</b>	<b>Email:</b>

### 2. CLAIM DETAILS

You can only claim one benefit per form. If you wish to claim for additional benefits please complete a separate reimbursement claim form. Claims made for multiple benefits will not be processed.

I would like to make a claim for \_\_\_\_\_

### 3. REIMBURSEMENT DETAILS (PARADIGM TO REIMBURSE THIS BENEFIT TO MY REIMBURSEMENT ACCOUNT)

I have previously provided my reimbursement account details to Paradigm.

My reimbursement account details are shown below:  
 BSB:  -       Account Number:

I wish to change my reimbursement account details to:  
 BSB:  -       Account Number:

### 4. PARADIGM TO PAY THIS BENEFIT DIRECT TO THE SUPPLIER

<input type="checkbox"/> <b>Electronic Funds Transfer (EFT)</b>		<input type="checkbox"/> <b>BPay</b>	
<b>Supplier Name:</b>		<b>Biller Code:</b>	
<b>Reference:</b>		<b>BPay Reference:</b>	
<b>Bank Name:</b>		<b>Biller Name:</b>	
BSB:	<input type="text"/> <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/> <input type="text"/>		
Account Number:	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

**Please contact Paradigm if cheque payment is required.**

### 5. DECLARATION

**Please read and sign the declaration below:**

I hereby declare that the attached tax invoices/receipts are for eligible salary packaging expenses allowed by my employer. These expenses have not been claimed elsewhere. To substantiate my claim, I have attached the appropriate tax invoices and receipts to this form. I declare that these expenses were provided to me on behalf of my employer and were 100% attributable to my assessable income where applicable. I understand that full payment cannot be made by Paradigm if there are insufficient funds in my account at the specified payment date.

Please enter the TOTAL value of the receipts attached to this claim relating to the benefit above: \$ \_\_\_\_\_  
(including GST)

I have supplied the appropriate tax invoice/s and receipt/s for this claim, please pay/reimburse accordingly.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_