

AANT Salary Packaging can save you thousands of dollars on your next vehicle by

- ✓ Using our car buying power to secure a substantial discount on the vehicle purchase price
- ✓ Reduce your income tax, allowing you to pay for the vehicle lease payments and running costs PRE-TAX
- ✓ Save GST on the vehicle's running costs and original purchase price
- ✓ No business use required
- ✓ Fleet discounts on servicing
- ✓ Flexible VISA card for running costs



Proudly supporting Life Education NT

Contact us for an obligation free discussion



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aant
Salary Packaging

100%
NT OWNED &
OPERATED



**THE TERRITORY'S OWN
SALARY PACKAGING COMPANY**

Why would I consider a Novated Lease?

A Novated Lease is a tax effective form of financing your next vehicle. It allows you to pay for the vehicle and its running costs predominantly from your PRE-TAX income reducing your taxable income and saving you thousands!

Take advantage of AANT Salary Packaging's national fleet buying power and save on your next vehicle purchase today!

Local service

As the only salary packaging company that is 100% NT Owned we understand your needs. Our superior level of customer service and our consultative approach is appreciated by thousands of Territorians who have salary packaged a Novated Lease through us.

Experience counts! our management team have each got over 10 years experience assisting clients within the NT. Our Visa card is designed to suit Territory driving and is unmatched in the market.

What vehicle expenses are included?

- Competitive vehicle finance
- Comprehensive insurance
- Fuel
- National road-side assistance
- Maintenance and tyres
- Car wash
- Registration

Our fleet buying power

AANT Salary Packaging purchases hundreds of vehicles every month through our dealer network which provides us with great buying power and substantial discounts on new cars.

Best of all, we pass on the full fleet discount to you to ensure you get the best price, not usually available to the general public.

A AANT Salary Packaging Novated Lease provides a budgeted vehicle salary packaging program that includes the finance and running costs on your vehicle.

Your fully maintained Novated Lease offers convenience for registration and comprehensive insurance renewals and a VISA card for running expenses, allowing flexibility and freedom of choice.

How do I save money?

Pay less tax

Your employer will take a generous proportion of your lease payment from your PRE-TAX salary, reducing your taxable income and the amount of tax you pay each pay day.

GST Savings

You don't pay GST on the purchase price of the vehicle and you save GST on your ongoing running expenses. This will save you thousands!

Fixed payments

The lease payments are fixed and budgeted for the duration of the lease. This allows the employee to avoid large annual vehicle costs.

Flexible vehicle choice

You can lease any vehicle (new, used or existing) up to 12 years of age. Experience Savings through our buying power!

End of lease profit

At the end of your Novated Lease you will typically sell the vehicle for more than your residual payment.

This profit is not subject to income tax.

No up front payment or deposit required.



Want to know more?

Call one of the AANT Salary Packaging's local consultants to discuss your needs and let them put together a tailored quote for you.



FAQs

What happens if I change employers?

Your Novated Lease is fully portable between Employers. Should you stop working you may pay the lease without running expenses or if applicable transfer the lease into the name of a family member or an associate.

What happens if I don't spend all my running costs?

Any unspent provisions can be returned via your payroll at any time throughout the lease and automatically funds will be returned at the end of the lease.

Who can drive my vehicle?

Your vehicle can be driven by any licensed driver you allow.

Can I lease more than one vehicle?

Yes you may lease more than one vehicle for you and your family members.

Do I have to earn a high income to benefit from a lease?

No, if you pay income tax you will receive a benefit.

Do you have to drive the vehicle for work?

No the vehicle can be driven entirely for personal travel.

What happens at the end of lease?

- **Upgrade your vehicle** - You can upgrade your vehicle by trading in or selling your existing vehicle, keeping any profits tax free
- **Extend your existing lease** - You can re-lease your existing residual which allows you to continue to receive your income tax and GST savings on the same vehicle
- **Own the vehicle outright** - You can purchase the vehicle outright by paying the residual amount owing on the finance.