

Salary sacrifice declaration

Salary sacrifice is an arrangement between an employee and their employer. The arrangement allows the employee to reduce their taxable income via a deduction to their gross salary or wage.

Examples of salary sacrifice deductions may include, but are not limited to, employee superannuation contributions above the Australian Superannuation Guarantee (SG), purchased additional leave, lease repayments or childcare payments.

Depending on the circumstance and the information provided by you below, the Bank may consider amounts you salary sacrifice as income available if needed to service your existing commitments and your new loan repayments.

The declaration below relates to salary sacrifice arrangements currently in place between you and your employer..

Customer full name

Customer signature

Date

Employer/Company name

Office use only:

Customer number

Application number

A. Salary sacrifice for additional superannuation contributions

Complete the details below for any deduction related to additional superannuation contributions.

Each individual deduction must be detailed separately.

Amount sacrificed per payslip		\$
Administration fee (if applicable)		\$
True	False	Tick 'True' or 'False' against each of the following statements.
<input type="checkbox"/>	<input type="checkbox"/>	This deduction is not required to repay self-managed super fund borrowings.
<input type="checkbox"/>	<input type="checkbox"/>	This deduction is voluntary, so can be cancelled at any time and received as taxable income.
<input type="checkbox"/>	<input type="checkbox"/>	I will cancel this deduction if required to meet my existing commitments and the repayments for the loan I have requested.

B. Salary sacrifice for purchased leave

Complete the details below for any deduction related to purchased additional leave.

Amount sacrificed per payslip		\$
Administration fee (if applicable)		\$
True	False	Tick 'True' or 'False' against each of the following statement.
<input type="checkbox"/>	<input type="checkbox"/>	This deduction is voluntary, so can be cancelled at any time and received as taxable income.
<input type="checkbox"/>	<input type="checkbox"/>	I will cancel this deduction if required to meet my existing commitments and the repayments for the loan I have requested.

C. Salary sacrifice relating to novated leases

Complete the details below for any deduction related to novated leases.

Amount sacrificed per payslip	\$	
Administration fee (if applicable)	\$	
True	False	Tick 'True' or 'False' against the following statement.
<input type="checkbox"/>	<input type="checkbox"/>	This deduction relates to a novated lease, the details of which I have already disclosed in my application.

D. Salary sacrifice for other purposes

Complete the details below for any deductions related to items other than additional superannuation contributions, purchased leave or novated leases, for example, deductions related to childcare fees or transport expenses.

Each individual deduction must be detailed separately.

All other pre-tax deductions and salary packaging deductions

Amount sacrificed per payslip	\$	
Administration fee (if applicable)	\$	
Description and purpose of salary sacrifice (e.g., pre-tax charitable donation)		
True	False	Tick 'True' or 'False' against each of the following statements.
<input type="checkbox"/>	<input type="checkbox"/>	This deduction is voluntary, so can be cancelled at any time and received as taxable income.

All other pre-tax deductions and salary packaging deductions

Amount sacrificed per payslip	\$	
Administration fee (if applicable)	\$	
Description and purpose of salary sacrifice		
True	False	Tick 'True' or 'False' against each of the following statements.
<input type="checkbox"/>	<input type="checkbox"/>	This deduction is voluntary, so can be cancelled at any time and received as taxable income.

All other pre-tax deductions and salary packaging deductions

Amount sacrificed per payslip	\$	
Administration fee (if applicable)	\$	
Description and purpose of salary sacrifice		
True	False	Tick 'True' or 'False' against each of the following statements.
<input type="checkbox"/>	<input type="checkbox"/>	This deduction is voluntary, so can be cancelled at any time and received as taxable income.