



Novated Leasing  
For Employees



## Stress Free Leasing

Novated leasing is the smartest and most cost effective way to finance and operate a car in Australia.

Alliance Leasing offers the complete package with personalised service and care every step of the way. From sourcing great deals on cars, finance and insurance to running and maintaining your vehicle.

Our consultants are easily available via phone or email. We are at your service, in real time, and look forward to tailoring the best solution for you.

## Flexibility!

At Alliance Leasing, we want you to get the most out of your car lease. That's why we offer a number of additional benefits, including:

- o No set up fees
- o Instant 10% savings on GST on the vehicle purchase and all of the running costs
- o A tax effective mechanism to reduce your tax and receive more cash in hand on pay day
- o Access to fleet pricing through our dealer network
- o Flexibility to move funds from different budgets when unexpected costs arise
- o Your choice of car, registered and insured in your name
- o You do not have to be the main driver and business use is not a requirement

- o Market leading finance lenders, with same day approval
- o Multiple vehicles can be leased through a single salary
- o Fuel and servicing discounts with your personal fuel cards
- o Competitive comprehensive car insurance
- o Reports issued each quarter, detailing your actual versus budgeted usage, so you can easily keep track of your spending
- o If you change employer the lease can be transferred and setup with your new employer







A close-up photograph of a car's interior door panel, showing a silver door handle and a dark, textured surface. The image is partially obscured by a white diagonal shape that contains text.

## How Does Leasing Work?

A Novated Lease is a three way agreement between you, your employer and Alliance Leasing whereby your employer assists in the organised repayment of your car and associated running costs.

This is achieved through deductions from your salary before tax which reduces how much tax you pay and can increase your cash in hand.



## What Is The Process?

### Getting Started

Contact us on 1300 225 582 or visit our website at [www.allianceleasing.com.au](http://www.allianceleasing.com.au).

Have a play on our leasing calculator to find the best car for you and see how much you can save!

Once you have selected your car of choice, please either submit an enquiry via the online calculator or call us on 1300 225 582.

### Finance Application

The next step in the process is to source financial approval. This simple step involves completing an application and providing supporting documentation such as your driver's licence.

Approval takes less than 12 hours and is usually complete within the same day.

Once approved we will provide you with a final quote which is to be signed by you and your employer. As soon as we receive the signed quote we will order the vehicle on your behalf, no deposit is required!

## Payment For The Car

The final step in the process is to make payment and arrange a time to pickup your new car!

We will provide a lease agreement and deed of novation from the relevant financier to be signed by you and your employer.

Once all documentation is complete we will arrange settlement with the financier and advise you of when your new car will be ready to pickup!

## During The Lease Term

At the commencement of your lease you will receive personal fuel cards and a Glove Box Guide detailing all our services, such as servicing, repairs and renewals.

In most cases we pay your costs directly but if you require a reimbursement this can be completed within 3 working days, usually less.

Finally if you have any questions or queries please don't hesitate to give us a call, we are always here to help.





## What If I Change Jobs?

### New Employer

If you change jobs we will arrange the transfer of the lease to your new employer, providing they offer it as a benefit.

If this situation arises, please let us know and we can contact the new employer for you.

### Leave Work

If you were to stop work for some reason, your lease would revert to a finance only arrangement, which is the same as a standard consumer or personal loan.

## What Happens At The End Of The Lease?

There are several options available to you at the end of the lease:

- o Refinance the residual amount and continue leasing the same car
- o Sell the car and payout the residual amount. Any surplus funds achieved from the sale are yours, Tax Free
- o Pay out the residual and own the car outright
- o Sell the car and lease a new car

## Will A Novated Lease Suit Everyone?

In general, you will see a benefit by leasing a car via a novated lease arrangement versus purchasing the same car through traditional financial methods such as a personal loan.

Any benefit is subject to personal circumstances and is impacted by salary, lease term, value of the car and other financial commitments.

Alliance Leasing advises that you should independently verify the accuracy, currency, completeness and relevance of all leasing and salary packaging agreements for your own purposes and for your particular circumstances.





## How To Contact Us

For more information visit [www.allianceleasing.com.au](http://www.allianceleasing.com.au) or call us on 1300 225 582.

### Registered Office

Alliance Leasing Pty Ltd  
Suite 6, 18 Napier Close  
Deakin ACT 2600

### Postal Address

Alliance Leasing Pty Ltd  
PO Box 244  
Deakin West ACT 2600

## Privacy

Alliance Leasing will collect, hold, use and disclose personal information only with your consent.

If proceeding with any application we will seek your written consent before proceeding.

If you don't consent to your personal information being used then you can let us know.

You can change your consent at any time. You can access our Privacy Policy at [www.allianceleasing.com.au](http://www.allianceleasing.com.au).

## Resolving Complaints

We seek to resolve complaints over the phone.

If we cannot resolve the complaint over the phone or you are not comfortable talking on the phone please write to us at the PO Box listed to the left.

We will work to resolve your complaint within 45 working days.

If you are not satisfied with our decision, you can receive further advice from the Credit Ombudsman Service by calling 1800 138 422 or going to [www.cosl.com.au](http://www.cosl.com.au) to make a complaint on-line.

[www.allianceleasing.com.au](http://www.allianceleasing.com.au)

