



The
Salary Packaging
People



Save money
on your
next car

Novated Leasing

Upgrade to a new, ex-demo or used dealership car with a novated lease, helping you save while maximising your tax savings. *

What are the benefits of novated leasing?



Running cost savings

Novated leasing includes the cost of fuel, registration, maintenance and other ongoing costs, covered by the pre-tax deductions from your pay.



Pay less tax

Accessing your pre-tax salary to lease your car means you pay less tax on your remaining income, meaning more money in your pocket.



GST savings

Save on GST when you purchase the car, plus the GST on your lease and running costs can be claimed by your employer and passed on, saving you thousands during the lease period.

How does it work?

Novated leasing is a financing arrangement approved by the Australian Tax Office (ATO) where your loan repayments and ongoing costs are calculated using a mix of your pre-tax and post-tax salary to maximise tax savings

Put simply, you use your pre-tax income to lease the car, so you pay less tax on your remaining income

Through CBB you can access a novated lease on top of your salary packaging for more tax savings

A novated lease gives you access to fleet pricing with GST excluded from the lease calculations so you save thousands of dollars upfront.

Example: your annual salary is \$60,000, you purchase a \$30,000 car, and your estimated kms p.a. is 20,000km.

A 5-year novated lease can save over \$5,000 on the car and running costs, plus you continue to benefit from salary packaging during the lease term.

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Things you should know

You can access a novated lease in addition to your annual salary packaging limit for more tax savings.

Novated leases cover eligible running costs and vehicle accessories, so they are cheaper than if you paid for them with your after-tax pay. These may include:

Registration	Maintenance
Fuel	Servicing
Repairs	Towbars
Roadside assistance	Roof racks
Tyres	Floor mats
Insurance	Window tinting.

Good for you - Good for your community

Visit us at cbb.com.au

How to get started?

We're here to help!

We will provide you with an itemised proposal that includes the leasing calculations and the impact on your take home pay

We'll liaise with your employer to make the arrangements. All you need to do is review, complete, and sign a few documents.

If you have questions or you're ready to take advantage of novated leasing, just contact our friendly team on **1300 763 505** or email us at customercare@cbb.com.au.

You can also visit our website cbb.com.au/novated-leasing/ for more information.

* This benefit is subject to your organisation's salary packaging policy. Information is correct at 8/7/2025.

