

Employee Declaration

I acknowledge and agree to the following:

1. I have been advised to seek independent financial advice prior to commencing salary packaging.
2. I understand that my arrangement with CBB (Community Business Bureau, the salary-packaging service provider) is governed by the conditions as agreed upon in the Service Agreement my employer has with CBB.
3. I understand that this Service Agreement may be subject to change (for example, due to Australian Tax Office legislation changes).
4. I agree to my pre-tax salary being reduced by the amount of CBB fees associated with the salary packaging services.
5. I will not access cash via the salary packaging facility.
6. CBB will hold the salary packaging funds as agent for my employer until relevant payments are made and CBB is entitled to retain any interest or benefits that may arise through holding packaged funds or making those payments.
7. I can make a choice regarding the most secure and/or convenient manner to communicate with CBB, whether it be electronically (email), in writing (forms or other written instructions), by phone or in person.
8. CBB is entitled to assume that any instructions that are signed by me, sent via my email or via my verified phone call actually come from me and act on those instructions as appropriate.
9. It is my responsibility to maintain appropriate records (Proof of Debt) to substantiate any instructions given to CBB for a period of seven (7) years. CBB will not be liable for payments made as per my instructions where I do not have appropriate substantiation.
10. It is my responsibility to advise CBB of any changes to my gross salary that may affect student debt/loans, Child Support and Private Hospital cover..
11. I acknowledge that upon ceasing employment with my current employer my salary packaging arrangement will cease and any funds held will be returned to me via the PAYG system after a period of two months or before the end of the current FBT year, whichever occurs first.
12. I agree to have my name, employer and state of residence forwarded to the Rewards Club provider.
13. I understand that Salary Packaging is dependent on this organization being registered by the ACNC (Australian Charities and Not-for-profits Commission) as a Charity, classified as a Public Benevolent Institution (PBI), or a Health Promotion Charity (HPC) and endorsed by the ATO to access the associated concessions.
14. I agree that my personal details, including full name, address and email address (where applicable) may be used to communicate information regarding salary packaging (e.g. statements, important announcements, critical updates) and partnership offers.

Terms, Agreements, Acknowledgments and Consents

In requesting participation in my employer's salary packaging arrangements, I hereby:

1. Declare that information I have provided is true and correct to the best of my knowledge;
2. Agree to comply with my employer's Salary Packaging Policy and Procedures (if any);
3. Indemnify CBB and my employer against:
 - a) any tax liability (including fringe benefits tax) that arises from my participation in my employer's salary packaging arrangement and accept all responsibility for any tax liability arising as a result of my

- failure to supply supporting documentation as required; and
- b) any outstanding balance on my Salary Packaging and Meal Entertainment Card (if applicable);
4. Authorise CBB to, in the event that my salary packaging account is overdrawn, debit my Salary Packaging and Meal Entertainment Card for the overdrawn amount (if applicable);
 5. Acknowledge and agree that:
 - a) my salary packaging payments may not be processed until I have provided all supporting documentation and may be reduced and/or suspended until I provide supporting documentation;
 - b) I can only request reimbursements in relation to expenses that have been already paid by me;
 - c) payments and/or reimbursements can only occur after sufficient funds have been deducted from my salary for the relevant benefit;
 - d) my salary packaging will not be back-dated for any reduced amounts; and
 - e) upon cessation of my salary packaging account any amounts owed by me in relation to my salary package that have not been collected from my pay must be paid directly by me;
 6. Declare that I have read, understood and agree to CBB's Privacy Policy (available at: <https://www.cbb.com.au/privacy-policy/>) and consent to CBB collecting, using and disclosing my personal information in accordance with this policy.

Salary Packaging and Meal Entertainment Card – Acknowledgments and Consents

1. I request to receive a Salary Packaging and Meal Entertainment Card and agree to receiving disclosures about this card online. I understand that the Product Disclosure Statement and Financial Services Guide and further information on how to activate my card will be sent to me with my card.
2. I understand the Salary Packaging and Meal Entertainment Card is issued by:
Beyond Bank (100 Waymouth Street, Adelaide, SA 5000, ABN 15 087 651 143, Ph 13 25 85).
3. I understand Beyond Bank is not responsible for my salary deduction arrangements.
4. I confirm where information has been provided on behalf of a partner cardholder, the partner cardholder has provided me authority to request a CBB Salary Packaging and Meal Entertainment Card on their behalf. I understand I will be liable to:
 - | Beyond Bank
 - | my salary packaging provider
 - | my employer
 - | for any loss arising from the use of the card by the partner cardholder