



The  
Salary Packaging  
People



Increase  
your pay by  
5 - 10%

# Salary Packaging

## What is salary packaging?

The easiest way to increase your income without working longer hours is to salary package. Put simply, salary packaging is a way for you to purchase a variety of goods and services, as well as pay bills (including mortgages or rent) using tax-free dollars. The end result is an increase in your take home pay.

Employees have a total of \$15,900\* per Fringe Benefit Tax year to salary package.

## How will I benefit from salary packaging?

Your exact additional take home pay will depend on your total annual salary. The table below shows the indicative financial benefits for different salaries, alternatively you can use our salary packaging calculator.

Annual Salary	Annual Benefit	Fortnightly Benefit
\$25,000	\$1,088	\$42
\$30,000	\$2,488	\$96
\$40,000	\$3,344	\$129
\$50,000	\$3,562	\$137
\$60,000	\$4,962	\$191
\$70,000	\$5,088	\$196

## How can I spend my tax-free money?

Eligibility, documentation requirements and some conditions will apply so the friendly staff at CBB are available to discuss your situation.

## Pay debts

You can use your tax-free money to pay debts! CBB can help you to set up regular repayments and then our team will take care of the rest. Regular repayments can include:



Rent or mortgage



Personal loans



Credit cards

## General living expenses

If you'd like to use your funds for general living expenses, then the CBB Salary Packaging Card is a good option. It can be used wherever Visa is accepted.



**Salary Packaging Card**  
Mobile app and mobile wallet available.

## Tax-free dining and accommodation\*

The CBB Meal Entertainment and Holiday Accommodation Card enables you to dine out, pay for your holiday accommodation or even hire a venue for a special occasion using tax-free dollars. This benefit enables you to salary package \$2,650 per year in addition to your normal salary packaging amount.



**Meal Entertainment Card**  
Mobile app and mobile wallet available.

Continued →

## Sounds too good to be true...

One of the most common things we hear from those new to salary packaging is that it sounds too good to be true. Rest assured, salary packaging is a government approved employee benefit for certain types of not-for-profit organisations.

Employers who are Public Benevolent Institutions (PBIs) are permitted by the ATO to provide this benefit to their staff. Salary packaging guidelines are developed and approved by the ATO.

## How does salary packaging work?



## Additional benefits for CBB customers\*

### Novated Vehicle Leasing

Save thousands on your next car by using the perfect mix of pre-tax and post-tax dollars, helping you maximise your tax savings. The best part? You can access a novated lease in addition to your salary packaging.

### Beyond Bank Community Sector Banking

Get access to fee free banking, zero application fees on personal and car loans and a bonus on standard term deposit rates.

### Better Health with Medibank

CBB's clients and customers are eligible for better pricing and cover on the things that matter most - your health travel, pet and life insurance, with Medibank Corporate Cover.

## How do I get started?

If you have questions or you're ready to take advantage of salary packaging, just contact our friendly team on **1300 763 505** or email us at [customercare@cbb.com.au](mailto:customercare@cbb.com.au).

You can also visit our website [www.cbb.com.au/sign-up-for-salary-packaging](http://www.cbb.com.au/sign-up-for-salary-packaging) for more information.

\* This benefit is subject to your organisation's salary packaging policy. Information is correct at 13/10/25.

Good for you - Good for your community

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