

# Salary Packaging and Meal Entertainment Card(s)

GO Salary Packaging offers two types of card solutions:

- **Salary Packaging Card** for everyday expenses (bills, groceries, petrol etc.) up to your maximum of \$15,900
- **Meal Entertainment Card** for dining (restaurants, pubs, café's etc) and holiday accommodation (hotel, motels)

## Card Features

The cards are an easy to use, paperless solution. Features include:

- It's a **Visa** card, so it can be used wherever Visa is accepted (including overseas)
- **Paywave**. Just 'tap' to make purchases. The cards are fully compatible with Apple Pay and Android Pay
- There is no credit. It's a debit card, so no risk of getting into debt
- The cards are provided by **Beyond Bank**, a member owned community bank based in Adelaide
- Access to balances and transaction history is provided **24/7** by Beyond Bank
- Payment notification. Simply set push notifications on your Beyond Bank mobile app.

## What Can I Buy / Pay For ?

Almost anything. The **Salary Packaging Card** can be used for any everyday purchases. Essentially, wherever Visa is accepted (including overseas). We recommend the card is used for everyday expenses (such as groceries, petrol, bills etc.). You cannot draw out cash from the card, so best to use the card for regular, daily household purchases.

The '**Meal Entertainment Card**' is approved by the ATO on the basis it is used exclusively for either:

- **Dining**. That is, a sit down meal at a restaurant, pub, club, bistro, café or alike; or
- **Holiday accommodation**. Hotels, motels, Airbnb, Stayz, resort accommodation (but not airfares, travel).

Merchant blocks prevent incorrect use of the Meal Entertainment card. No cash can be withdrawn from the card.

## There is a Time Limit - Spend by 31 March

The funds deposited on your card must be spent each year. This is an ATO requirement. As the salary packaging year ends 31 March, funds must be fully spent by **31 March**. Funds should not be 'carried over', otherwise your salary package amount may be reduced the following year.

GO Salary will remind you to spend your funds. Remember, you can always check your card balance using the **Beyond Bank** smartphone app or by calling them on **13 25 85**.

## How to Order - See Over

To order the salary packaging or meal entertainment card, simply visit [gosalary.com.au](https://gosalary.com.au).

If you are new to salary packaging, you need to join GO Salary first, then apply for the card. To join GO Salary, we suggest you download the '**How to Start Salary Packaging**' fact sheet. Once joined, follow the instructions over on how to apply for a card.

For existing GO Salary members, follow the instructions over (page 2) on how add a salary packaging or meal card.

You will need to provide **100 points ID**, so we suggest you have suitable ID handy (eg. Passport, Medicare Card, drivers license).

Once your card is ordered, it will take 7-10 days for the card to be delivered to your nominated (home) address.

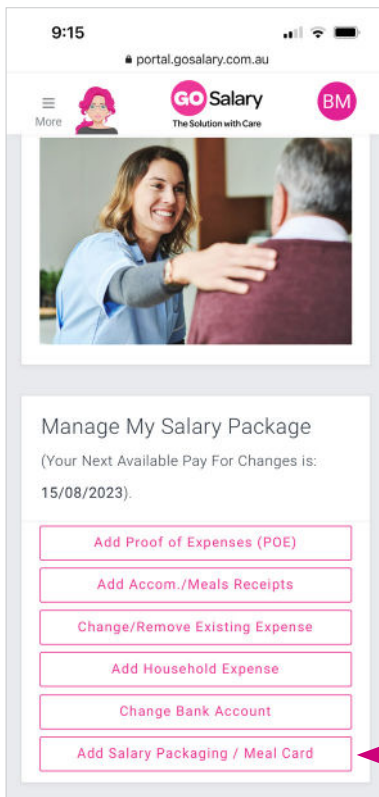
## Questions ?

Ask Amy at [gosalary.com.au](https://gosalary.com.au) or call / email us. We are here to help.

Please turn over

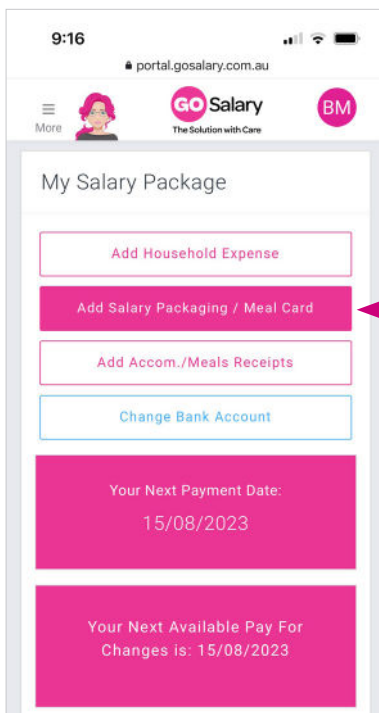
To **add** a Salary Packaging or Meal Entertainment Card, go to:

- Menu and click on **'My Salary Package'** (LHS); or
- **'Add Salary Packaging / Meal Card'** from the **'Manage My Salary Package'** menu (bottom).



At the **My Salary Package** page, you can manage your salary package.

Click on **'Add Salary Packaging / Meal Card'** to order a new card. You will be directed to a new page.



Next you need to choose a Salary Packaging and/or Meal Entertainment Card(s). Follow these easy steps:

- **Tick the Box(es).** Select which card(s) you wish to order. You can choose one or both cards.
- **Enter Amount.** Enter the **annual value** you wish to allocate to the card. For the meal card, the maximum is **\$2,650**, or for the Salary Packaging Card the maximum is \$15,900 (hospitals \$9,010).
- **Maximise This Year.** Tick this box if you wish to claim the **full amount** available over the remaining pays until the end of the salary packaging year (31 March).
- **Save.** Click on the **green** button, bottom RHS.
- You will be directed to the **Beyond Bank** website (card provider). View the new tab opened, **'Salary Packaging Card Appn'**, **top LHS** of your **browser**. Follow the instructions. Have ready **100 points**.

