

# Pay for Living Expenses by Card

Eziway clients can access their pre-tax funds to pay for Living Expenses using our Salary Packaging Payment Card. No more receipts to keep and submit, and all successful transactions are deemed automatically compliant. The card also features a retail discount program for vendors in your proximity.



# Pay for Living Expenses by Card

Eziway's all-in-one Salary Packaging Card gives employees access to their pre-tax funds at the point of sale when paying for standard Living Expenses:

- the card can make contactless or PIN transactions at Eftpos terminals
- there is no need to hold and submit evidence of expenses for reimbursement
- all successful transactions are deemed automatically compliant, and
- the card is Australian Tax Office approved.

## What expenses can be paid for?

Living expenses are deemed to be the everyday costs incurred by you or your family:

- groceries
- fuel and vehicle registration
- electricity bills
- phone bills

## What you need to do

Order your Salary Packaging Card online or call Eziway and we will order one for you. Add the Living Expenses Benefit to your packaging arrangement and an account will be created and linked to your card.

## What you cannot do

The following restrictions apply to card use in accordance with Australian Tax Office guidelines:

- Cash withdrawals cannot be made from the card
- Funds on the card cannot be transferred to other cards or bank accounts
- BPAY payments are not supported
- ATM balance enquiries are not supported
- Recurring payments (Direct Debits) are not supported





# Pay for Living Expenses by Card

## It's worth noting

- You must activate your card online or via the MyEziwayAccount App
- You can change your PIN via the Eziway Web Portal and/or the App
- Eziway will cancel your package and any active Eziway Card accounts, once notified by payroll that you have terminated employment. This will allow you 7 days to clear the funds on your card.
- Transactions over \$200 require a PIN. In these cases select the 'Credit' option
- You can pay for eligible bills with the card using the 'Pay by credit card' option
- Card funds should be expensed prior to the end of each Fringe Benefit Tax year (31 March). Legacy funds will be rolled over and deducted from next year's annual cap.

## Disclaimers

The information contained above on electronic and printed collateral is for information purposes only. Whenever you are making decisions that affect your income and financial affairs, you should consider seeking independent financial advice | E. & O. E. | Copyright 2024 Eziway Salary Packaging

