



Remote Area Housing Benefit

If you live and work in a remote area, as defined by the Australian Tax Office (ATO), you may be eligible to salary package certain costs associated with your housing expenses. These expenses could include either:

- Interest incurred on your mortgage, or
- Rent incurred on housing which is not leased from your employer

If your salary package includes either of the above expenses, you may also be eligible to package:

- Electricity and gas expenses associated with the same residence

Under this program, you could pay for the eligible housing expenses and any related Fringe Benefits Tax (FBT) costs using your pre-tax salary, effectively reducing your taxable income, and potentially saving you on income tax as FBT is only levied on 50% of the reimbursement of gross rent or interest.

General program conditions:

You must be either a permanent or fixed term employee currently living and working within a remote area, and the property for which you wish to claim the benefit must be your usual place of residence.

If you are sharing a household with another person, you can only claim for your portion of the expenses.

Under these benefits, only 50% of the expenses paid by an employee and reimbursed by their employer will be exempt from FBT. The remaining FBT will be calculated into the salary package.

Specific program conditions:

Remote Area Housing Loan Interest Benefit

- You must be paying off a current mortgage which has been wholly obtained to buy, or construct a dwelling in the remote area
- You cannot claim mortgage interest for constructions which did not increase the living space of the home, or where the mortgage has been re-financed for any other purpose
- Where there is a linked mortgage offset account, or a drawdown on the mortgage, the loan will be rendered ineligible for this program

Remote Area Housing Rent Benefit

- Claims can only be paid during the period of the lease/rental agreement, or with proof of payment on a month to month basis, once the original lease term expires

Remote Area Housing Electricity and Gas Benefit

- Claims can only be paid for electricity and gas expenses relevant to the associated mortgage interest or rent account set up under this program

How does it work?



1. Enquire online

A salary packaging expert will contact you to confirm your eligibility and provide you with an application form.



2. Review & accept your quote

We'll assess your application and any supporting documentation and send you a quote for your approval.



3. Enjoy the savings

Your employer will commence your salary deductions and you can start making claims against your salary packaging account. We'll pay the reimbursements into your nominated bank account.

Important note: Prior to entering a salary packaging arrangement, you should seek independent qualified financial advice as the complexities of salary packaging can have a significant impact on your financial situation. This product has strict eligibility criteria and conditions that must be met in order to maintain your tax benefit. It's important that you adhere to these requirements to avoid having to pay extra tax. Administration fees will apply based on your employer's contract with us.

