

Queensland Government Claim Form - Remote Area (Mortgage Interest)

The Queensland Government strongly recommends that Financial Advice is obtained prior to entering into a Salary Packaging Agreement.

> Who can apply?

If you are eligible for the Fringe Benefits (FBT) exemption cap, you can salary package a range of Full FBT Benefit Items. This is applicable to employees of:

- Queensland Health (if you are working in and for a designated public hospital business area); or
- Queensland Ambulance Service

Applications and requests could take 1-2 pay cycles to take effect.

For more information, read the appropriate booklets and factsheets at qld.smartsalary.com.au/fact-sheet-library.

> How does it work?



Step 1.

Complete all the steps needed to set up a Smartsalary account



Step 2.

Email all documents to customersupport@smartsalary.com.au



Step 3.

We'll deduct the claim amount from your pre-tax salary



Step 4.

The claim amount will be paid to the nominated bank account

> Checklist

Follow this simple checklist to make sure your claim is correct and can be processed quickly.

- ✓ Have an active Smartsalary salary packaging account.
 - > If you do not have an active Smartsalary salary packaging account you will need to complete the Salary Packaging Application & Agreement Form.
- ✓ Read the appropriate **Booklets and Fact Sheets** on the website qld.smartsalary.com.au/fact-sheet-library.
- ✓ Attached the required supporting documents.
- ✓ Signed pages 4, 5 and 7 and returned all pages of the **Remote Area Claim Form (Mortgage Interest)**.
- ✓ Read the **terms and conditions**, visit qld.smartsalary.com.au.

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> How to fill and sign this form

With a digital signature

1. Check that you have Adobe Acrobat PDF Reader to complete this form or download Adobe Acrobat PDF Reader.

> Click here to install: <https://get.adobe.com/reader/>

2. Download the Smartsalary form onto your desktop computer.
3. Fill in the details by typing into the field boxes and save the completed form.
4. Click the signature field to create and add your digital signature to the form.
5. Save and attach all pages.
6. Add any supporting documents.
7. Email the form to Smartsalary for processing.

Without a digital signature

1. Download the Smartsalary form onto your desktop computer.
2. Fill in the details by typing into the field boxes and save the completed form.
3. Print your form and sign the relevant pages.
4. Scan and attach all pages.
5. Add any supporting documents.
6. Email the form to Smartsalary for processing.

Important

- > Submit [all pages and supporting documents](#) to customersupport@smartsalary.com.au.
- > Forms cannot be processed without a signed declaration.

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Alternatively, mail to:

Smartsalary Pty Ltd
QLD-GOV Applications
GPO Box 4244
Sydney NSW 2001



Email completed forms to:
customersupport@smartsalary.com.au

Section C - Benefit details



Things you need to know

- The Remote Area Mortgage Interest benefit cannot be set up on a recurring basis – you must submit one-off claims for the amounts you pay and you must specify the number of pays over which you wish to receive a reimbursement.
- Like all salary packaged items, you cannot claim an income tax deduction on packaged items.
- You can package 100% of your mortgage interest costs – Smartsalary will review your application and substantiation (supporting documents) to ensure this is the case.

Section D - Your bank account details

Have your personal bank account details changed since you first applied for salary packaging?

No

Yes > Update your bank details through your Smartsalary account at qld.smartsalary.com.au.

Section E - Supporting documentation

Please attach the following documentation to this form when submitting to Smartsalary:

Required supporting documentation for this claim (e.g. mortgage statement showing your name, address, suburb)

Section F - Employee declaration

I hereby declare that:

- Any information I have provided in relation to this form, including information provided in supporting documents and communications to Smartsalary Staff (both written and verbal) is true, correct and complete to the best of my knowledge;
- I have read and understand the Salary Packaging Information Booklet and the relevant Fact Sheet available on the Smartsalary website;
- I have read, understand and agree to comply with Smartsalary Salary Packaging Terms and Conditions;
- I authorise Smartsalary to alter my deductions in accordance with the requirements of my salary packaging arrangement;
- I may sign my name physically or by using a certified electronic signature that verifies the date and time that I applied my electronic signature. By doing so, I consent to the terms and conditions applicable to this application; and
- Payments and/or reimbursements can only occur after sufficient funds have been deducted from my salary for the relevant benefit item.

Signature _____

(Click to insert digital signature)

Date: _____



Important: This section must be signed otherwise your claim will not be processed.

Privacy notice

The salary packaging administrator is collecting your personal information on this form for the purpose of processing your salary packaging agreements. The salary packaging administrator will pass your personal information on to your agency's payroll section as part of the administration of your salary packaging agreements, Queensland Government Procurement in relation to the management of the salary packaging arrangement, and Queensland Treasury for auditing purposes. Your personal information will not be used for any other purpose or disclosed to any other third party, without your consent, unless authorised or required by law.

qld.smartsalary.com.au

Smartsalary Pty Ltd ACN 096 796 100 | GPO Box 4244, Sydney NSW 2001
Tel: 1300 218 598 | Email: customersupport@smartsalary.com.au

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Section G - Queensland Government declaration

I,
(Employee name)

employed by
(Employer name)

at
(Location)

advise that

(a) Residential address this declaration relates to:

Address

(b) Postal address if different from above address:

Address

(c) Nature of the residence (e.g. unit, house):

(d) This declaration is valid from to

Please note that the declaration period must be for a six month period ending March or August, unless the period you have lived at the loan property up to March or August is less than six months. You will also need to provide a new declaration every 6 months.

I declare for the period the remote area mortgage interest / remote area residential fuel benefits were provided, I was a current employee of the Queensland Government for the whole of the occupation period during the FBT year.

My usual place of employment is located in an eligible remote location (as determined by the ATO) for the period of my employment covered by this declaration.

I declare that the residential address that this declaration relates to is the actual address where I usually reside in an eligible remote area location for the period covered by the declaration.

I declare, where the remote area residential benefit is claimed while undertaking a temporary placement or secondment, that I did intend to return to my usual place of residence once the temporary placement or secondment was completed.

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Section G - Queensland Government declaration

I understand that it is my responsibility to resubmit this declaration if I change address or employment location, as both my address and employment location must be deemed to be remote for taxation purposes to be eligible for this concession.

I understand that it is my responsibility to resubmit this declaration if I cease to be a current employee of Queensland Government during the FBT year (1 April to 31 March) and continue to occupy the residence for which claims have been made.

I undertake to advise my Salary Packaging Administration Supplier of any change in my circumstances that could affect this concession. I understand that if I fail to do so that any FBT liability incurred for mortgage interest is payable by me.

I understand that I will be required to provide supporting documentation (monthly/quarterly bank statements showing mortgage interest paid). It is also understood that the 50% concession for mortgage interest for March of each FBT year cannot be claimed due to FBT reporting constraints.

I understand that I will be required to provide this declaration again in August and February of each year and that if this is not provided by the due date that the benefit will be treated as remote area for FBT purposes.

I declare that I have not made draw-downs on the mortgage for which I am claiming the remote area concession, excepting where those draw-downs are allowable under the conditions of the 'Remote area mortgage interest loan draw-down declaration'.

Note: Documentation from your financial institution showing the amount of mortgage interest paid for the period of the declaration must be submitted.

I acknowledge that the Queensland Government strongly recommends that I obtain independent financial advice prior to entering into, or changing the terms of, a salary packaging arrangement.

Signature _____

(Click to insert digital signature)

Date: _____



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Section H - Remote area mortgage interest loan draw-down declaration

I,
(Employee name)

employed by
(Employer name)

advise that:

- a) I have a loan facility under which I am the recipient of loan funds by way of housing mortgage for my principal place of residence.
- b) this facility enables funds to be redrawn under various circumstances provided for in the applicable housing mortgage documentation.
- c) I intend to utilise the FBT concession available to me under the treatment of remote area mortgage interest.
- d) I have/will inform my salary packaging administrator of any draw-down of the loan and the purpose to which it is to be put.

As a result, I hereby declare that I will not seek to obtain a draw-down of any funds from the loan facility for the FBT year claimed for remote area benefits unless:

- (i) such funds are also used for construction of the building or an extension to the building associated with the existing housing loan.
- (ii) sufficient documentation is provided to my salary packaging administrator in order to substantiate such validity.

I acknowledge that the Queensland Government strongly recommends that I obtain independent financial advice prior to entering into, or changing the terms of, a salary packaging arrangement.

Signature _____

(Click to insert digital signature)

Date: _____



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