

An ORIX Novated Lease is a tax-effective and simple way for an employee to include the vehicle of their choice in a salary package, helping to optimise their salary while offering flexibility and convenience.



Reduced Tax

Finance and running costs are GST free and collected in part or wholly from an employees' gross salary, reducing taxable income and optimising take home pay.



Lease Flexibility

Flexibility to choose a new or used vehicle and a lease term that best suits the budget and lifestyle.



Easy Budget Management

Running costs including fuel, tyres and servicing are covered in one simple monthly payment.



Fleet Discounts

Benefit from ORIX's national purchasing power on the price paid for the vehicle as well as saving up to 40% off the retail price of windscreens, up to 25% off tyres and up to 25% off the retail price for batteries*.

Save 10% GST on a discounted pump price for fuel.



24/7 Online Access

ORIX OneView is an online tool that provides 24/7 reporting and lease information and the ORIX Companion App makes it easy for drivers to manage their ORIX lease.



Lease Options

A comprehensive range of options are available to suit individual needs including Roadside Assistance, Comprehensive Insurance (arranged through AON), Relief Vehicle and Lease Protection Insurance*.



Accessories

Personalise a new car by choosing from an array of after-market accessories including window tinting, Bluetooth and reversing cameras*



Maintenance

Save up to 20% off the retail price of maintaining a Novated Lease vehicle*.

WHY CHOOSE ORIX?



Realistic maintenance budgets and residual values



Insurance premiums arranged through AON

Market-leading

Novated reporting



Access to ORIX Buyer Connect for friends and family



Flexibility when choosing lease type, vehicle, dealer and insurance



Finance or Operating Lease options



24-hour online access to information



Simple one-step application process



Multiple fuel card options

Dedicated account management team

NOVATED LEASE SAVINGS EXAMPLE:

Vehicle Price: \$37,151 | Annual Travel: 15,000km | Lease Length: 4 years | Gross Salary: \$95,000/yr

DESCRIPTION	WITHOUT A NOVATED LEASE	WITH A NOVATED LEASE
Less salary sacrifice	N/A	\$4,699.00
Revised gross salary	\$95,000.00	\$90,301.00
†Less tax on revised salary	\$24,546.00	\$22,714.00
†Less post-tax deductions	\$16,569.00	\$7,008.00
Take home pay after tax and vehicle costs	\$53,885.00	\$60,579.00

Save up to \$6,694.00 per annum = \$557.00 per month

An ORIX Novated Lease is a great way to include a vehicle into a salary package, helping to optimise salary and reduce taxable income, while offering flexibility and convenience in choice.

To find out how much can be saved with an ORIX Novated Lease, call 1300 363 993 or email **novated@orix.com.au**

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†Tax rates based on ATO guidelines for \$95,000/yr salary.

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