

Rio Tinto Employee Benefits Guide



Maxxia

Introducing salary packaging the Maxxia way

Rio Tinto has chosen Maxxia as your workplace benefits provider to bring you the best possible salary packaging experience.

We've specialised in workplace benefits for close to 30 years. In that time, we've worked hard to perfect salary packaging so that you could maximise your potential tax benefits, claim faster and easily view account balances anytime. Maybe that's why we're one of the largest and a trusted supplier of salary packaging throughout Australia.

Salary packaging in short

Fully approved by the Australian Tax Office, salary packaging lets you pay for things like a novated lease vehicle as well as work-related expenses with money from your salary before tax. This reduces your taxable income, and may boost your disposable income.

The salary packaging difference



Your benefit options and site eligibility

There are a number of expenses you could salary package based off your employer and location. Please refer to the eligibility matrix for more information.

	Group Services				Rio Tinto Iron Ore														Rio Tinto Aluminium				ERA		Dampier Salt											
	Winu	Perth Operations Centre	Brisbane CBD	Melbourne CBD	Perth CBD	Eastern Range	Channar	Marrandoo	Paraburdoo	Tom Price	Mesa J	Mesa A	Pannawonnica	Cape Lambert	Wickham	Dampier	Karratha	Nammuldi	Brockman 4	Brockman2	Yandicoogina	Hope Downs 4	Hope Downs 1	West Angeles	Bell Bay	Yarwun	Gove	Weipa	Jabiru	Darwin	Dampier Salt Head Office Perth	Dampier Salt - Port Hedland	Dampier Salt - Dampier	Dampier Salt - Dampier		
Benefit	Airport Lounge Membership	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Financial Counselling Fees	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	Tools of Trade	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	
	FIFO Flights (self-funded)	✓	-	-	-	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	-	-	✓	-	✓	✓	-	✓	✓	✓	
	Remote Area Housing (employer provided)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	✓	✓	-	-	-	-	-	
	Remote Area Housing (private rental)	-	-	-	-	-	-	-	-	✓	✓	-	-	✓	✓	✓	✓	✓	-	-	-	-	-	-	-	✓	-	-	✓	✓	-	-	✓	✓	✓	
	Remote Area Benefits (Mortgage Interest)	-	-	-	-	-	-	-	-	✓	✓	-	-	✓	✓	✓	✓	✓	-	-	-	-	-	-	✓	-	-	✓	✓	-	-	✓	✓	✓	✓	
	Remote Area Benefits (Purchase Costs)	-	-	-	-	-	-	-	-	✓	✓	-	-	✓	✓	✓	✓	✓	-	-	-	-	-	-	✓	-	-	✓	✓	-	-	✓	✓	✓	✓	
	Relocation Expenses (Domestic)	-	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Novated Leasing	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
	Associate Lease	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Novated Leasing

Have you been thinking about getting a new car and wondered how you were going to pay for it? Well, novated leasing from Maxxia could be just what you're looking for.

Basically, a car is leased in your name, via your employer, and instead of paying with the money you have left over after tax, your lease is covered using funds from a combination of your pre-tax and post-tax salary.

In addition to the potential tax savings, there's also the convenience of having all your lease payments as well as all your car's eligible running costs – including petrol, insurance and servicing – combined into one convenient, regular payment.

A novated lease could benefit those who need a car. You don't even have to get a brand new car – in fact, you can lease your existing vehicle – and you don't have to be a high-income earner or drive lots of kilometres to potentially benefit.



Eligibility

Employees from all sites are eligible for this benefit, subject to the terms of your employment.

Remote Area Benefits

So, you live and work in a remote area. Bet you didn't know that because of where you're based, you could potentially save thousands each year by salary packaging with Maxxia?



The Remote Area Benefit allows you to claim certain expenses such as rent, mortgage interest, gas and electricity, and home purchase costs using your pre-tax salary.

If you're eligible to salary package, you could pay less income tax and could enjoy more disposable income each year.

Which remote area benefits are right for me?

Answer the below questions and we'll match you to your perfect benefit.

Do you currently pay private rent in the remote location in which you're employed?

Yes - If you pay private rent you may be eligible to salary package Remote Area Rental Assistance (private) - see [page 6](#).

Do you currently pay rent to your employer in the remote location in which you're employed?

Yes - If you pay rent to your employer you may be eligible to salary package Remote Area Housing (employer provided) - see [page 8](#).

Have you purchased or built your property after you started working at your remote location?

Yes - You could claim the cost of purchasing your property or land, and the building costs of a home on that land,

under the Remote Area Reimbursement on Purchasing or Building a Property benefit - see [page 7](#).

Do you have a mortgage on a property in a remote area that you live in?

Yes - You may be able to package the interest payments accrued on your housing loan with the Remote Area Reimbursement of Interest benefit - see [page 6](#).

Remote Area Rental Assistance

You could save by salary packaging the rent you pay a real estate agent/private party for the house you live in.

The salary packaged rental payments must be for non-employer provided accommodation in a remote area, provided the home is your usual place of residence, is in a remote area and the ATO requirements for a FBT concession are met.



Eligibility

Dampier, Bell Bay, Port Hedland (Dampier Salt), Karratha, Dampier, Wickham, Cape Lambert, Pannawonica, Tom Price, Paraburdoo (Rio Tinto Iron Ore), Jabiru (ERA), Weipa (Rio Tinto Aluminium).

Remote Area - Reimbursement of Interest

Salary package the interest you pay on your mortgage for the house you live in.

You could salary package the interest payments accrued on a housing loan, provided the home is your usual place of residence, is in a remote area and you meet the below ATO requirements for a FBT concession.

You can only claim mortgage interest costs incurred whilst working for Rio Tinto if the following conditions (determined by the ATO) are met:

- You have not re-drawn on your mortgage (for any reason other than approved construction or extension of the remote area dwelling or as a banking error)
- Your mortgage account is not a revolving facility



Eligibility

Dampier, Bell Bay, Port Hedland (Dampier Salt), Karratha, Dampier, Wickham, Cape Lambert, Pannawonica, Tom Price, Paraburdoo (Rio Tinto Iron Ore), Jabiru (ERA), Weipa (Rio Tinto Aluminium).

Remote Area - Reimbursement on Building or Purchasing a Property

Purchase a property in a remote area or purchase land to build a home in a remote area and you could save.

If you purchased/built the land or property you live on after starting work with your current employer in a remote area location, you could salary package the costs incurred for the purchase of a property in a remote area, or for the purchase of land and the building costs of a home on the land, provided the ATO requirements for an FBT concession are met.

If you purchased/built your home prior to your start date in the remote location with Rio Tinto, you cannot package the purchase costs but may be eligible to package your mortgage interest costs once you have been with Rio Tinto for 12 months, as you will need to accumulate your mortgage statements to establish your reimbursements annually.



Eligibility

Dampier, Bell Bay, Port Hedland (Dampier Salt), Karratha, Dampier, Wickham, Cape Lambert, Pannawonica, Tom Price, Paraburdoo (Rio Tinto Iron Ore), Jabiru (ERA), Weipa (Rio Tinto Aluminium).

Remote Area Housing (Employer Provided)

If you rent the house you live in from your employer you could save with salary packaging (select locations only).

You could salary package your rental payments for accommodation in a prescribed remote area location, provided you live in accommodation leased or owned by your employer. The payments made in relation to this benefit are not subject to Fringe Benefits Tax (FBT).



Eligibility

Dampier, Port Hedland (Dampier Salt), Jabiru (ERA), Weipa (Rio Tinto Aluminium).



Get started with Remote Area Benefits

If you are considering remote area benefits, start by filling out the [Rio Tinto Remote Area Application Form](#) and emailing the form to info@maxxia.com.au



FIFO Flights (self-funded)

Turn your commute into an annual benefit!

If you work in a remote area, you may be eligible to salary package the cost of self-funded airfares to and from your usual place of residence to your workplace with the Remote Area Assistance Fly-In, Fly-Out benefit.



Eligibility

All employees working under a FIFO contract/arrangement are eligible except for employees working at Yarwun or Weipa where FIFO flights cannot be packaged.

FIFO Airport Parking

Jet set your salary packaging with airport benefits.

If you're a Fly-In-Fly-Out (FIFO) employee, you can also salary package your parking fees at any Australian airport.



Eligibility

All employees working under a FIFO contract are eligible.



Get started with FIFO

Start by filling out the [Rio Tinto Self-Funded FIFO Form](#), or the [Rio Tinto Airport Car Parking FIFO Form](#) and emailing the form to info@maxxia.com.au.

See what else you can salary package

There are a number of expenses that you can salary package each Fringe Benefits Tax (FBT) year (1 April – 31 March) where allowed by the Australian Taxation Office.



Airport Lounge Membership

You could save on tax with airport lounge memberships by salary packaging the expense with Maxxia. So, next time you're at the airport, head to the lounge and relax in the knowledge that your membership fee is paid with pre-tax dollars.



Financial Advice Fees

If you talk to a registered financial adviser about your finances or investment matters, you may be eligible to salary package the fees. It's a double-win: you're getting advice on investing in your future, while potentially saving in the now.



Tools of Trade

If you're in need of specific 'tools of trade' – that is, tools which are used primarily for performing your usual work duties – then why not salary package the cost and potentially save?

'Tools of trade' may include:

- manually operated tools
- electrically powered hand tools
- toolboxes
- laptops and phones
- tool belts.

(Note: major equipment, such as a lathe or drill press, does not qualify under this benefit.)



Relocation Expenses (Domestic)

Need to move home for your job? You could salary package your relocation expenses if you move for work purposes. This is a benefit that applies regardless of whether you buy or rent – and could help save you money on your move.

If you're buying a new house, you could salary package a range of expenses, including:

- stamp duty
- advertising
- legal fees
- agent commission
- borrowing expense
- storage and removal costs
- utility connection costs (electricity, gas and telephone).

You could also salary package the cost of temporary rental accommodation for you and your family, at the old location or your new destination.

(Note: although this benefit is Fringe Benefits Tax - exempt, some rules apply. It's best to check with your employer or contact us for more information.)

Find out more

Ready to find out more about salary packaging or novated leasing?

Getting in touch with Maxxia is easy, pick from the below options and we'll take you through all your potential benefits in more detail.

 Call Maxxia on **1300 123 123**

 Email us at **info@maxxia.com.au**

 Chat with us using LiveChat at **maxxia.com.au**

 Book a one-on-one appointment at **maxxia.com.au/sp/consultappt**



Want to apply now?

Click here to download the [Rio Tinto Remote Area Application Form](#)

Click here to download the [Rio Tinto Self-Funded FIFO Form](#)

Click here to download the [Rio Tinto Airport Car Parking FIFO Form](#)

Start doing more with your money

 1300 123 123
(8am–7pm, Mon–Fri AEST)

 [maxxia.com.au](https://www.maxxia.com.au)

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