

Remote Area Benefits

Application and Claim Form

Salary packaging your Rio Tinto pay with Maxxia can be a great way to do more with your money. Our Remote Area Benefits allow you to claim certain expenses such as rent, mortgage interest, gas and electricity, and home purchase costs using your before-tax salary. This means you could reduce your taxable income and enjoy more disposable income each year.

For advice specific to your personal or financial circumstances, please seek your own professional independent tax and financial advice.

How do I know if I am eligible for remote area benefits?

To be eligible for Remote Area Benefits, you must be a current employee of Rio Tinto, living and working in a town/location that is defined by the Australian Taxation Office (ATO) as being 'remote' for Fringe Benefits Tax (FBT) purposes.

For specific site eligibility check the **Rio Tinto Employee Benefits Guide** available on your employee Intranet.

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 rent in the remote location in which you're employed, and where do you pay your rent to?

Remote Area Rental Assistance (Private - self sourced via Real Estate Agent)

Required Documents

- Signed copy of the tenancy agreement showing the commencement and termination dates of the lease in your name.
- Bank account statement or rental ledger showing regular payments to the landlord/estate agent.

Remote Area Housing (Rio Tinto Provided Housing)

Required Documents

- A recent pay slip showing the payments to your employer for your rental payments.
- A signed rental agreement with your employer.

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Have you purchased or built the home that you live in since you started working for Rio Tinto in a remote location?

Remote Area Reimbursement on Purchasing or Building a Property

You may salary package the costs incurred on:

- The purchase of an existing home and property in a prescribed remote area
- The purchase of land to build a home in a prescribed remote area on the condition that building will commence within six months of purchasing the land, and occupation occurs within 18 months
- The construction costs of the dwelling on a property in a prescribed remote area

Required Documents (In accordance with your employer's claiming policy)

- A signed and dated Copy of Offer and Acceptance (contract of sale) showing the purchase date.
- A copy of the title deed
- Settlement statement showing the settlement date and costs incurred
- Statements/invoices substantiating other costs such as stamp duty, conveyancing fees and charges
- Signed and dated final Builder's Contract (if building)

Do you have a mortgage on a property in a remote area that you live in? You may be able to package the interest payments accrued on your housing loan.

Remote Area Reimbursement of Interest

Required Documents

- A full loan account statement from your financial institution showing the account name, account number and the amount of interest paid on the loan. Note: The loan account must be either solely in your name, or a joint account where you are one of the account holders.
- A copy of the loan contract showing the mortgaged address

Note: This benefit only covers the interest on the loan, not the principal or deposit. Where there is a drawdown facility on the mortgage account which is accessed by the employee, the funds must be used solely for the construction of an extension to the remote area dwelling (increasing the physical footprint of the primary place of residence). If funds are not used for this purpose, then the property/loan will no longer be eligible to receive the remote area concession.

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Provided you have an active remote housing benefit you may also be able to claim on some of the cost of your utility bills.

Remote Area Residential Fuel (Gas and Electricity)

Required Documents

- A copy of the invoice from the utility provider
- Proof of payment, such as a receipt or bank statement

Note: You cannot claim remote gas and electricity by itself. Remote Area Residential Fuel (gas and electricity) can only be claimed where the account holder named on the invoice is yourself, your spouse or family member and you are a recipient of a remote area housing benefit.

What is FBT and how is it calculated?

Fringe Benefit Tax (FBT) is a tax applied to benefits you receive from your employer that are not in the form of cash salary or wages. Remote area benefits attract a FBT concession of 50% on all benefits except for Remote Area Rental Assistance – Employer Provided. The rate of FBT is set out by the ATO and may change in the future.

The taxable value or claim amount is reduced by 50% and the relevant gross-up factor (1.8868 for non-GST and 2.0802 for GST) is applied when calculating the FBT payable on your claim, which is subject to a 47% FBT rate. Maxxia will calculate the FBT payable on your behalf and confirm this amount with you via a 'Your Benefit Summary' email once your account is set up.

I want to claim for remote area reimbursement of interest but I have used the funds available on my redraw facility. Can I still claim for this benefit?

If you are to access mortgage funds via a redraw facility, the funds must be used solely to increase the physical footprint of the primary place of residence and does not cover the building of a separate premise, pool or structure. Substantiation must be provided. You also cannot redraw to buy a car or go on holidays, or any other reason apart from a house extension.

How do I set a budget for the remote benefits I nominate to package?

It's important to remember that all expenses you claim must relate to living and working in, a remote location approved by your employer. We have broken down the expenses that you can claim as an Annual or Per Pay amount. When your account is set up your deductions will be set to your pay frequency.

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Remote Area Reimbursement of Interest

Annually - This would be an estimate of your annual interest charges, as well as any past interest charges that your employer allows you to backdate (usually from the start of your employment at the remote area). Your claim will then be processed for the actual interest incurred when bank statements are submitted.

Remote Area Rental Assistance – (Private and Employer Provided)

Annually - If you wish to claim for rental payments you have made since moving to the remote area for employment, you can claim a total of all these amounts in addition to your ongoing weekly rent through to the end of your lease term. For the first month and the final month's rent, rent is calculated as: $\text{Monthly rent amount} \times 12 / 365 = \$x \text{ day rate} \times \text{number of days rented}$.

Per pay - If you wish to claim an ongoing monthly amount, we will reimburse you in accordance with your available benefit.

Remote Area Reimbursement on Purchasing or Building a Property

Annually - You can claim the total cost (and associated costs) of purchasing or building your property, which will be spread out to be claimed over a period of time.

Remote Area Residential Fuel (Gas and Electricity)

Annually - You can claim expenses incurred since you moved to the remote area for employment and commenced claiming a remote area housing benefit.

Per pay - You can claim for expenses as you incur them, however a new claim will need to be submitted each time you incur these costs.

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My details

Title: First Name:

Surname:

Date of Birth: Phone Number:

Home Address:

Preferred Email:

Rio Tinto Division (as noted on your payslip):

Payroll Identification/Personnel Number (SAP ID):

Your Next Pay Date: Employment Status: Full Time Part Time

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2 Where to pay my claim

You only need to complete this section if you have not previously supplied your bank account details or if the details have changed. This will become the default account that all reimbursement claims are made to.

Account name:

BSB Number: - Account Number:

Note: If you are paying Remote Area Rental Assistance (Employer Provided), we will arrange to pay directly to your employer.

3 How to budget for your claim

Select the item/s to be included in your salary package.

Benefit (Refer to pages 1 and 2 for full descriptions and required documentation)	Budget/Claim amount		Documents attached
	Annual	Per pay	
Remote Area Reimbursement of Interest	\$	\$	
Remote Area Rental Assistance (Private)	\$	\$	
Remote Area Rental Assistance (Employer Provided)	\$	\$	
Remote Area Reimbursement on Purchasing or Building a Property	\$	\$	
Remote Area Residential Fuel (Gas and Electricity)	\$	\$	
Administration Fee ¹	\$	\$	
TOTAL	\$	\$	

Administration Fee Description	Monthly Fee (Incl GST)	Annual Fee (Incl GST)
Remote area benefit only	\$25.65	\$307.80
Novated lease and salary packaging remote area benefit	\$16.40	\$196.80

Note

¹This is the annual administration fee applicable to your salary package. Please contact our Customer Care Centre on 1300 123 123 for any questions relating to the administration fee.

The above total does not include the FBT payable. Maxxia will calculate the estimated FBT payable on your behalf and confirm this amount with you via a 'Your Benefit Summary' email once your account is set up.

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Requesting your employer declaration

To access Remote Area Benefits, an authorised representative of Rio Tinto must sign the 'Employer Declaration'. If the employer representative does not sign the declaration, the benefit will not be made available to you.

Before submitting your Remote Area Benefits Application and Claim Form to Maxxia, please request approval from the nominated contact for your division below.

To request access to remote area benefits: please email your nominated site contact below and include the following information:

- Name.
- SAP ID.
- Home address in the remote area.
- Benefits you are requesting to package.
- If requesting Remote Area Reimbursement on Purchasing or Building a Property, what is the date the offer and acceptance was signed with your real estate agent for the purchase of your property.

Your authorised representative will provide you with the signed Employer Declaration to include with your application and documents if you are eligible to claim the requested benefits.

Bell Bay

Jodie Hutcheson

Jodie.hutcheson@riotinto.com

Rio Tinto Weipa - Infrastructure & Housing

Omar.Chaudari@riotinto.com

Sodexo Weipa Rental & Property Management

Weipaproperty@ifms.sodexo.com

West Coast

Pilbara Housing Team

PHS@riotinto.com

Dampier Salt

DSL.Housing@riotinto.com

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5 Salary Packaging Election Form

Details regarding your salary election are shown below.

Deduction declaration

Item sacrificed:

Purchase price: \$

Term of deduction:

Monthly amount of deduction: \$

In making this election, I have not relied on any financial information or advice provided to me by Rio Tinto or any of its employees.

I acknowledge Rio Tinto's recommendation that I seek independent financial and taxation advice.

I authorise Rio Tinto to make deductions as set out in the packaging arrangement I have established with Rio Tinto's salary packaging provider.

I consent to the details of my remuneration and any salary sacrifice deductions I have made (and may subsequently make) being provided to my employer and to Rio Tinto's nominated salary sacrificing provider.

NOTE: In accordance with the provisions of the Financial Services Reform Act 2001, neither Rio Tinto nor its employees are authorised to provide any form of financial planning advice or information. Employees who wish to package their salary are encouraged to seek professional advice from a licensed financial planner.

Employee Name (print):

Employee signature:

Date:

Note: This form has electronic signature functionality, simply double click the signature box and follow the prompts.

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6 Employee declaration

By submitting this form, I declare:

- I have read, understood and accept the Terms and Conditions below.
- I will not submit a claim for reimbursement of an expense where I have been previously reimbursed by my employer.
- I am aware of the requirements for claiming Remote Area Benefits and the impact of these benefits on my salary.
- I will meet any costs including FBT liability arising from the implementation of my salary package.
- I am aware that it is recommended that I obtain independent financial advice prior to commencing salary packaging to ensure that my salary packaging arrangements are of a manifest benefit to me.
- I undertake to retain and maintain all records in relation to any payments made by Maxxia for a period of seven (7) years. I also undertake to make these records available to Maxxia or my employer if requested.
- I have not changed my residential address or work location since submitting my salary packaging application to Maxxia for these benefits, and understand that any changes to my work location or residential address may impact my eligibility to claim these benefits.
- I am entitled to reimbursement of these expenses in accordance with my employer's Salary Packaging Policy.
- These expenses were paid by me, not my employer or any other third party.
- I have not, and will not, claim a tax deduction for the expenses included in this claim.
- I agree this claim is in accordance with my employer's salary packaging policy and are bound by these terms.
- By completing this form, I agree to Maxxia contacting me in relation to this claim and any associated matters relating to my Maxxia account, and Maxxia handling my information in accordance with its Privacy Policy.

I understand that submission of false or misleading information may lead to serious tax offences and result in my claim being denied.

Signature:

Date:

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Note: This form has electronic signature functionality, simply double click the signature box and follow the prompts.

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**Last check
before you
submit**

- Have you completed all sections of this form?
- Have you signed this form?
- Have you provided all the required substantiation documents?
- Has your employer confirmed your employment start date in a remote area and signed the employer declaration form?

How to submit this form

Please return this completed form along with the employer declaration and all required documentation.



Submit online:

Logon to your Maxxia Online account at securemaxxia.com.au



Submit by email:

info@maxxia.com.au



Submit by post:

Locked Bag 18, Collins Street East, Melbourne VIC 3000.

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DISCLAIMER: Maxxia provides administration and referral services on behalf of employers. It does not provide any form of financial, taxation or financial product advice to employees on the relative merits of package programs or on any other basis. You should seek your own independent professional financial and taxation advice on how salary packaging programs may impact your particular financial, taxation and welfare benefit circumstances. Maxxia may pay and/or receive commissions and/or rebates in connection with some services it provides or arranges to be provided by third parties. By utilising Maxxia services, you acknowledge the payment or receipt of such commissions and rebates by Maxxia. Tax laws regarding the treatment of salary benefits may change, which could impact your financial, taxation or welfare benefit decisions.

PRIVACY STATEMENT: Maxxia Pty Ltd ABN 39 082 449 036 (Maxxia) is part of the McMillan Shakespeare Limited Group (MMS Group) and collects your personal information from you when you apply for a product, request any information from us or become a Maxxia customer. We collect this information to provide and promote our products and services to you (including to answer any queries you may have) and we may be unable to do so if you do not provide us with any information that we request. We may also use this information for direct marketing and online targeted advertising. Your personal information may be disclosed to other entities in the MMS Group, our agents, contractors and service providers (including our web and IT administrators, mail houses, advertising service providers and advisers), some of whom may be located overseas (including The United States of America, the Republic of Ireland, India, China, Sri Lanka and the Philippines). Maxxia's Privacy Policy contains important information about how we collect, hold, use and disclose personal information, the security of your personal information, how you may access and correct your personal information, and how you can make a privacy complaint and how we will deal with such complaint. If you do not wish to receive promotional material from us, or would like a copy of our Privacy Policy, please contact us on 1300 649 515 or email us at privacy@maxxia.com.au. To view Maxxia's Privacy Policy (which is the MMS Group's Privacy Policy) please visit <https://mmsg.com.au/privacy>.

TERMS AND CONDITIONS:

Important please read before signing this form. By submitting this form, you acknowledge and agree:

1. Maxxia may charge a fee for the processing of this claim. The details of the applicable fees are contained in your Employee Information Guide or by contacting Maxxia.
2. Where you have regular payments made from your salary package for benefits such as lease payments, then these payments will take precedence over any other reimbursement claims.
3. If you do not fully complete this form including providing appropriate supporting documentation then Maxxia may contact you to request additional information/documentation and you consent to Maxxia contacting you for this purpose.
4. If we reasonably suspect you have made a false claim for reimbursement, the matter will be referred to your employer and you may be denied further participation in salary packaging.
5. You must not include requests for payment of claims by Maxxia to third parties. In these instances you must make payment and submit a reimbursement claim to Maxxia. Payments directly to third parties can only be on a regular basis for approved benefits.

Maxxia Pty Ltd | ABN 39 082 449 036 acts as an authorised representative on behalf of a number of Australian financial services licensees. The capacity in which we act and the financial services we are authorised to provide are set out in our Financial Services Guides at www.maxxia.com.au/insurance/novated-lease#fsgs. We act as an agent for those licensees and not for you. Regulated leasing and related services are provided by Onboard Finance Pty Ltd ABN 18 645 542 776, Australian Credit Licence no. 532668. Onboard Finance authorises Maxxia Pty Ltd ABN 39 082 449 036 (Credit Representative no. 484063) to provide credit assistance to you. Credit guide for Maxxia Pty Ltd (as credit representative of Onboard) available at https://doc.maxxia.com.au/Document/Maxxia/Credit_guide_Maxxia_Pty_Ltd.pdf.