

Bus Travel Benefit

Frequently asked questions.

Why can I do this?

Pursuant to the operation of certain Commonwealth FBT laws, employers are able to offer employees an exempt benefit related to a motor vehicle in particular circumstances. This effectively enables employees to salary package their bus travel between work and home.

How does it work?

Once you set-up the Bus Travel benefit, you will receive your *go* Bus Travel Benefit card in the mail. Once received, all you will need to do is touch the card on and off on your bus travel to and from work.

Journeys will be automatically paid for through your *go* Bus Travel Benefit card, using pre-tax funds from your salary packaging account.

How many trips can I do?

You can salary package the cost of your bus travel expenses to and from work, on TransLink's bus network throughout South East Queensland.

There is no limit on the amount you can salary package, only the type of journey.

Where can I use my *go* Bus Travel Benefit card?

Your card can only be used for bus travel expenses to and from work, throughout South East Queensland on the TransLink bus network. Note that your entire journey must be undertaken on a bus and cannot be mixed with other forms of public transport.

Why can I only use the *go* Bus Travel Benefit card on a bus?

Federal Legislation does not allow for other modes of public transport to be salary packaged.

I have access to the FBT Exemption cap, how will this affect it?

The bus travel benefit is exempt from FBT and has no effect on the FBT concessional cap.

What is the initial card deposit of \$25 for?

As you have not accumulated a balance on your card, an initial \$25 is required on your first payment to ensure you have adequate funds for your first fortnightly travel pattern. This amount will be kept in case your travel pattern varies in the future.

Can I get multiple cards for my family?

No. This benefit is only available for your work related bus travel.

How is the Bus Benefit managed?

Unlike your other salary packaging arrangements the Bus Benefit will be managed by our 'sister company' RemServ.

Why is my Bus Benefit managed by RemServ?

RemServ are the providers of our salary packaging services in Queensland and as you are located in Queensland, RemServ will manage this individual benefit. Maxxia will still administer the remainder of your salary packaging arrangements as usual.

What does this mean for me?

You'll benefit from the expertise of both of us. You'll still be a Maxxia customer, but your Bus Benefit will be administered by RemServ. Read our FAQs.

How do I get started?

To start salary packaging your bus travel expenses, please apply online by visiting maxxia.com.au/bus

How long will it take for my *go* Bus Travel Benefit card to get to me?

Your card will be issued once pre-tax deductions arrive in your RemServ account. Once funds have been received, it will take 5-7 business days for the card to be received in the mail to your nominated address.

My card hasn't arrived, how long will it take?

If you have not received your card within five to seven working days of funds arriving in your RemServ account, please contact us on **1300 30 39 40**

Can I get reimbursed for my travel prior to starting this benefit?

No. This benefit will commence at the time you receive your card and cannot be back-dated.

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How do I top-up my go Bus Travel Benefit card?

You do not need to top-up your card. If you start travelling a different distance or frequency than you originally nominated, you will need to amend your contributions. You can do this by visiting maxxia.com.au/bus and downloading the 'I would like to amend my bus travel' form. Please return the completed form to us by emailing remserv@remserv.com.au.

How do I amend the amount going to my go Bus Travel Benefit card?

To amend your contributions, visit maxxia.com.au/bus and download the 'I would like to amend my bus travel' form. Please return the completed form to us by emailing remserv@remserv.com.au.

Can funds be taken off my go Bus Travel Benefit card?

No. Funds will only be taken off your card if you cease salary packaging the Bus Travel benefit, or cease your salary packaging account in full. All funds would then be returned to your payroll to be taxed and returned to you as salary.

What happens if my go Bus Travel Benefit card is used for invalid travel?

As part of your salary packaging arrangement, the go Bus Travel Benefit card can only be used for travel to and from work on any TransLink bus within South East Queensland. Any form of travel other than this is considered to be invalid. You will receive a notification if invalid travel occurs, outlining what's required.

What happens if my card is lost, stolen or damaged?

Please contact TransLink immediately on **13 12 30**. TransLink is available 24 hours a day, seven days a week.

TransLink will cancel your card instantly and notify us to re-issue your card. You will receive a replacement card at no cost within five to seven business days. The balance of your previous card will also be transferred to your replacement card.

Why does my online account balance not match the amount that appears when I touch on?

The online balance of your RemServ account has no connection to your Bus Travel Benefit Card.

The amount in your RemServ account is what comes from your salary each fortnight, whilst the amount on your Translink account reflects the balance of your Bus Travel Benefit Card. When your card balance falls below \$5, the card is automatically topped up to \$25 by the available funds in your RemServ account.

There are funds in my salary packaging account but not on my card?

There are a number of reasons why funds may be in your salary packaging account and not on your go Bus Travel Benefit card. Please call us on 1300 30 39 40 to discuss how this could have occurred.

How do I dispute a go Bus Travel Benefit card transaction?

Please log your dispute with TransLink on **13 12 30**. TransLink are available 24 hours a day, seven days a week.

They will investigate the transaction and provide you with an outcome.

Why have my contributions changed?

We will automatically update your contributions in line with any public transport price changes. Contributions will change as and when public transport fares change, please review your account on a regular basis and contact us if you would like to discuss further.

What happens if I change employers?

Salary packaging is provided to you by your employer, as part of your workplace benefits program.

If your new employer offers salary packaging and this benefit, you will need to notify us to cease your arrangement with your current employer. Any available balance remaining on your go Bus Travel Benefit card will then be returned to your payroll, to be taxed and returned to you as salary. You will then need to set-up a new arrangement with your new employer, and you will be re-sent a go Bus Travel Benefit card.

If your new employer does not offer salary packaging and this benefit, you will need to notify us to cease your arrangement. Any available balance remaining on your go Bus Travel Benefit card will then be returned to your payroll to be taxed and returned to you as salary.

If your employer does not offer salary packaging and/or this workplace benefit, we would like to talk to them about how they too could offer salary packaging and the Bus Travel benefit through Maxxia. Please ask your employer to take a look at our website at maxxia.com.au.

What happens if I cease packaging?

Any available funds still remaining on your go Bus Travel Benefit card will be returned to your payroll to be taxed and returned to you as salary.

IMPORTANT INFORMATION

This general information doesn't take your personal circumstances into account. Please consider whether this information is right for you before making a decision and seek professional independent tax or financial advice. Conditions and fees apply, along with credit assessment criteria for lease and loan products. The availability of benefits is subject to your employer's approval. Maxxia may receive commissions in connection with its services. Maxxia Pty Ltd | ABN 39 082 449 036 | Coverforce Insurance Broking Victoria Pty Ltd (AFSL 345986) issuer of lease protection, gap insurance and residual protection cover, Allianz Australia Insurance Limited (AFSL 234708) ABN 15 000 122 850 issuer of comprehensive insurance, and Eric Insurance Limited (AFSL 238279) issuer of extended warranty product. Read the product disclosure statement available from us or the product issuer before making a decision about an insurance product.