

NOVATER LEASE GUIDE

Welcome to Novater

We are delighted to have you on board and want to ensure that you make the most of your leasing experience with Novater

In this document we explore your Novated lease and explain how all inclusions work. These inclusions are Fuel, Service & Maintenance, Tyres, Registration Renewal and Comprehensive Insurance.

Below is a break down each inclusion and an explanation of how to get the most out of these services:

Fuel

If you've taken the fuel card option, we will mail you a WEX Motorpass card shortly after the commencement of your novated lease. Once you receive the card you can follow the accompanying instructions for activation.

Useful things to know about using your card:

- You can use the card at any fuel outlet that shows the WEX Motorpass logo. It is accepted at 93% of service stations. (Please note that Coles Express outlets add a 1.5% surcharge on Motorpass card transactions, however most other outlets award a discount).
- The card is only to buy fuel and is limited to the fuel type required by your car.
- If you purchase fuel without using the card, complete a Novated Lease Expense Claim form, send us your receipts and we'll reimburse you from your account.

If you lose your card, the card is damaged or you forget your PIN, please contact us on 1300 888 594 or accounts@novater.com.au

Your fuel card is for the purchase of fuel for your leased car only. We monitor its usage to ensure that actual expense is in line with your allocated budgets.

Service & Maintenance

When your car is due for a service or requires maintenance, you can book the vehicle with a repairer at a time and day convenient to you.

We suggest you consult your car's service and maintenance book or the manufacturer's website for any clarification, or special requirements, to maintain your car's warranty.

When you drop your car off for the service, please ask the service centre to contact us on 1300 888 594 or accounts@novater.com.au during business hours and we will arrange to make payment to the service centre. In most cases we will make payment on the same day.

NOTE: It is always a good idea to inform us when you book in the service, so we can contact the service centre ahead of time to ensure a smooth process.

Alternatively, you can make payment to the repairer yourself and we will organize for a direct reimbursement to you out of your account.

Your new car warranty may be voided if you choose not to use an accredited repairer for your new car service and maintenance.

Tyres

Your tyres are likely to need replacement after they've travelled between 40,000 and 50,000 kilometres. When the time comes to replace the tyres on your car, we recommend that you replace them with the same tyre specifications that are already on the car and recommended by the manufacturer, this could reduce any complications with the maintenance of your car.

Usually a tyre rotation and wheel alignment is completed during your regular services. To prolong the life of your tyres, we suggest that you regularly check the tyre pressure, including the spare.

When you drop your car off for the tyres to be replaced, rotated or repaired, please ask the repairer to contact us on 1300 888 594 or accounts@novater.com.au during business hours and we will arrange to make payment to the repairer. In most cases we will make payment on the same day.

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Alternatively, you can make payment to the repairer yourself and we will organize for a direct reimbursement to you out of your account. Where you go to replace, rotate or repair your tyres is up to you however we recommend you go to a dedicated tyre supplier.

Registration Renewal

As you are the registered owner of your car, the registration renewal notice is sent directly to you approximately 1 month prior to the expiry date (this can vary by state).

Once you've received the renewal you have two options:

1. Send us a copy of the renewal 2 weeks prior to the due date and we will pay the relevant authority directly.
2. Pay the Authority yourself and request a reimbursement from us for the amount paid.

If your novated lease is for a pre-loved car and the registration is due for renewal within the first few months of the start of your lease, we won't have the funds to reimburse/cover the cost of the renewal. Unfortunately, this will be an 'out of pocket' expense for you – but don't worry, the next one will be covered by your budgets. We may be able to cover the registration should your account accrue surplus funds.

If you've changed address since the car was first registered, or the registration last renewed, it would be worthwhile to check the address with your state's registration authority.

The car is registered in your name at your address so the renewal notice will be sent directly to you.

Comprehensive Insurance

If you've chosen our quality fleet policy, the premium is being paid monthly through your account and will automatically renew on an annual basis.

Where you have chosen to insure the vehicle through your own insurer, you have two options at renewal of the insurance policy:

1. Send us a copy of the renewal notice and we will pay the insurer directly.
2. Pay the insurer yourself and request a reimbursement from us for the amount paid.

If you're paying your insurer monthly, please contact us to setup a regular reimbursement to a nominated account.

The Novater team