

CAR LEASING GUIDE 2023



ALL YOU NEED TO KNOW FACTS, FIGURES, PRICES, ARTICLES AND REVIEWS



LIVE YOUR OWN WAY



Find the balance of work and play in the versatile Isuzu D-MAX and 7-seat Isuzu MU-X.

 ISUZU UTE

ISUZU
UTE

GO YOUR OWN WAY

2016

The year the Car Leasing Guide was first published

WHAT'S IN THE 2023 CAR LEASING GUIDE?

We've compiled purchase prices and running costs to help you pick a new car.

224

CARS

56

ELECTRIC VEHICLES

118

MODELS

31

MANUFACTURERS

BENEFITS OF NOVATED LEASING

1

Buying a car that suits your tastes and lifestyle

2

Combining all the vehicle expenses into one monthly payment

3

Financial savings

4

Having a new car that is reliable

5

Driving a new car

2023 Car Leasing Guide

ARE YOU LOOKING FOR A NEW CAR IN 2023?

Will it be an EV? A lot has happened in the last 12 months that makes novated leasing a more attractive way to get into a new car.

In 2022 Australians elected a new Federal Labour Government and one of their first policy announcements was to provide an FBT exemption on zero emission vehicles to encourage the adoption of electric vehicles by business fleets.

It was approved by the Parliament late in the year and it applies to novated leases which means you don't need to pay Fringe Benefits Tax if you buy an EV or PHEV. This significantly reduces the cost to lease an electric vehicle and will allow more people to experience silent, zero emission motoring.

Inflation and interest rates were the other big news of 2022. Everything costs more including new and used cars. One way to get more money in your pocket is through a novated lease. It's like a pay rise because you pay all of your car expenses from pre-tax dollars and benefit from a range of savings.

This makes 2023 the year to investigate the benefits of salary packaging a new or used car and stop the squeeze on your household budget.

You may be able to finance your current car which will deliver a lump sum now without the hassle of finding a new car. Or you can trade up to something new that's safe for your family, and packed with technology to make your daily commute more enjoyable.

Flick through the pages and see how we've grouped the cars. They're categorised based on how they can be used. Then sorted by make and model.

In the electric vehicle section, we've listed them from cheapest to dearest so you can see the most affordable options if you want zero emission motoring.

Looking at cars this way will let you match one to your lifestyle, and then help you narrow down the choices using the monthly rental. (The monthly rental is the cost to own and operate the car over three years. It includes fuel, maintenance, tyres, finance costs, depreciation and registration.)

If you haven't used finance to buy a car before - keep reading! It's not as complicated as you think and thanks to salary sacrificing, where you pay for the car before you pay tax, it can be a lot cheaper to buy a car this way.

There's lots of jargon - PAYG, GST and FBT. Though if you take the time to understand how it works, it will make sense. Still unsure? Talk to friends or family that have a novated lease. They'll be the ones getting a new car every three years.

Take the time to look through the data pages in this guide. We've simplified the information. It's a sample of what you'll see on a novated leasing quote to introduce you to the important terms.

We hope you find this guide useful. Please share it with family, friends and colleagues to help them understand the financial savings available when using a novated lease to finance a new car.

The Fan Team



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OH WHAT A FEELING

TOP SELLING CARS

2017 Toyota Corolla

2018 Toyota Hilux 4X4

2019 Ford Ranger 4X4

2020 Toyota RAV4

2021 Ford Ranger 4X4

2022 Toyota Hilux 4X4

20.6 million

The number of registered cars in Australia in 2022. Including 15 million passenger cars and 3.8 million light commercials.

LONG RUNNING CARS STILL ON SALE TODAY

1951 Toyota Landcruiser

1951 Nissan Patrol

1967 Toyota Corolla

1968 Toyota Hilux

1985 Nissan Pathfinder

1989 Mazda MX-5

1994 Toyota RAV4

Buying a new car?

ARE YOU PLANNING TO BUY A CAR WITH CASH OR FINANCE?

Did you know that you could end up with more dollars in your pocket with a novated lease compared to buying it with cash or regular finance?

Using normal finance you pay from your salary after tax. With a novated lease you salary package the car and make the payments before tax.

The alternative is to wait until you can save enough cash for the car you want. But saving is hard. Expenses always eat into your precious savings which means you'll need to wait longer for your new set of wheels.

All you need to do to take advantage of this legal (and easy) way of reducing your tax bill is to work for a company that offers salary packaging as an employee benefit.

WHAT'S THE DIFFERENCE BETWEEN OWNING A CAR AND A NOVATED LEASE?

The first thing is the running costs are paid from your salary before the tax is taken out. This reduces your income which also reduces the tax you pay.



WHAT DO WE MEAN BY RUNNING COSTS?

Well the obvious one is fuel. You also have servicing, finance costs and insurance. When they are included in the lease, the financier claims the GST input tax credit which is like you getting a 10 percent discount. And with a novated lease all the expenses are combined into one monthly rental which makes budgeting easier.

WHEN'S THE BEST TIME TO BUY A NEW CAR?

The last weekend in the month is a great time. Car dealerships have targets to hit and the end of the month is a great time to do a deal. Not every dealer will play the game so shop around to get the best price.

Another good time is at the start of the year. Manufacturers often provide incentives to sell the cars that were built in the previous year.



HOW MANY SEATS ARE ENOUGH?

We've included the number of seats for each car in the leasing guide this year. Our readers told us that 'practical for their family' is the most common way they describe their car. So knowing how many people a new car can fit sounds important. Here are the stats for the 224 cars.

SEATS	CARS
🚗	6
🚗🚗	9
🚗🚗🚗	164
🚗🚗🚗🚗	1
🚗🚗🚗🚗🚗	41
🚗🚗🚗🚗🚗🚗	3

Imagine that

Hyundai SANTA FE Hybrid.

Go the distance.



Meet the Santa Fe Hybrid. Find peace at last with Hyundai's first eco-friendly hybrid SUV.

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or contact the Hyundai fleet team on hyundai.com/au/en/fleet#contact



SURVEY RESULTS

74%

The number of employers offered novated leasing

84%

The number of employees who have considered a novated lease

2022 STATISTICS FOR AUSTRALIAN CARS

7

People change cars every 7 years

3

Novated leases normally last 3 years

10.7

Average age of passenger cars

26%

Less than 6 years old

28%

7 to 11 years old

46%

More than 12 years old

BUY THE TOP MODEL IN THE RANGE

With a novated lease you pay a monthly rental depending on the length of the lease (36, 48 or 60 months) so the cost for a model upgrade is spread across the term of the lease so you can enjoy the luxury without the upfront payment.



PETROL, DIESEL, EV, PHEV OR HYBRID?

This year in the leasing guide there are 44 electric vehicles (EV), 12 Plug-in Hybrids (PHEV), 16 hybrids, 47 diesels and 105 have petrol motors. Things are changing fast because in 2018 there were no electric cars.

CHANGING GEARS

It's no longer a simple choice between auto or manual. There are 10 different types of transmissions available for cars listed in the leasing guide this year. With most cars,

there's no choice because they only make one type.

To achieve better fuel economy car manufacturers have introduced more gears to automatic transmissions. The 8 speed auto is the most popular in the list of cars this year.

SHOULD I BUY A 4X4 OR AWD?

There are 33 4X4 cars and 31 All-Wheel-Drive cars listed in the 2023 car leasing guide. A 4X4 car will take you off-road and let you find amazing locations to get away from the hustle and bustle of the city.

Cars with AWD are great to drive around town or on the highway. By delivering power through all four wheels, AWD cars are stable on different road surfaces making them popular in the snow and on country roads.

HOW PEOPLE DESCRIBE THEIR CARS



Practical for my family



Allows me to have fun on holidays and weekends



A way to get from A to B

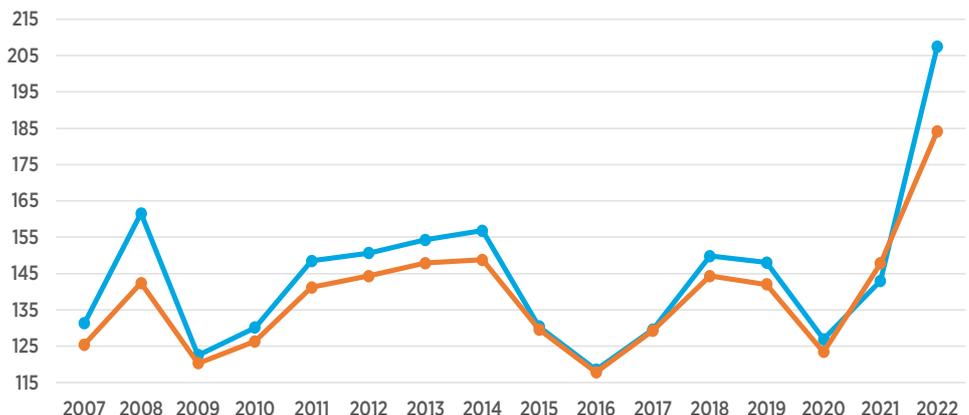


Work vehicle



The car I've always wanted

HISTORICAL FUEL PRICES



National diesel average pump prices



National ULP average pump price

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AUSTRALIA'S FIRST



WHEN ALL SCHEDULED SERVICES ARE COMPLETED AT A MITSUBISHI DEALERSHIP

1986

The year novated leasing was created

MONTHLY RENTAL BREAKDOWN

63%

Decline in car value (depreciation) and finance costs

16%

Fuel

6%

Servicing and tyres

9%

Comprehensive insurance

6%

Registration and CTP

TOP NOVATED LEASE VEHICLES

Ford Ranger 4X4

2021

Ford Ranger 4X4

2020

Mazda CX-5

2019

Mazda CX-5

2018

Mazda3

2017

Novated Leasing – How does it work?

SALARY PACKAGING SAVES YOU MONEY

When you participate in salary packaging you are paying for items from your pre-tax salary.

This reduces your taxable income and the amount of tax you pay – saving you money!

When you salary package a car it's also called novated leasing. With a novated lease, most people can save money when buying a new car compared to using cash or a redraw from the home loan. It may sound complicated, though once you do some research you'll be amazed at how much you can save.

WHY IS IT CALLED A NOVATED LEASE?

Novated is a fancy term that is popular in legal circles. It refers to the tri-party arrangement between you, your employer and the leasing company. It's also called salary packaging because you are including the purchase and running costs of a car in your total remuneration package.



WHAT'S INCLUDED IN THE MONTHLY RENTAL?

Everything! The figure looks high at first because it includes fuel, maintenance, tyres, depreciation, annual rego, insurance and the finance costs. It's like a budget so when the rego is due, or a major service, you'll have the money ready and won't suffer from financial anxiety.

CAN I REDUCE THE MONTHLY RENTAL?

Yes, the numbers in this Car Leasing Guide are based on you owning the car for three years. If you change the lease term to five years, the monthly rental will reduce because the major component (depreciation) is spread out over a longer term. Considering most people hold onto a new car for seven years, why not change the lease?

CAN I SOURCE MY OWN CAR?

Yes. The supply of new cars was tight in 2022 and it won't get better for a while. If you know the car you want and can find one, the novated leasing company will be able to arrange everything else. With long wait times on some models, this may be the fastest way to get a new car in 2023.

CAN I LEASE A SECOND HAND CAR?

Yes. You'll need to check with your company and the preferred provider because there may be limits on age or kilometres. You can even use your existing car and get the benefits of salary packaging.

WHAT HAPPENS AT THE END OF A NOVATED LEASE?

There are three options:

- 1 Sell the car privately and pay the residual value. (A great way to get into another new car and maximise the sale value of your old car.)
- 2 Pay out the residual value and keep the car. (If you love it, why not keep it?)
- 3 Pick a new car and get the dealer to take your old car as a trade-in. (This is the easiest option though you'll still need to pay out the residual value on the lease.)

Optional Accessories

When you get a novated leased you can pick the car you really want and it's the right time to make it look great with some accessories.

These days there's a long list of genuine accessories from the dealership which will be covered by the manufacturer's warranty and have been engineered specifically for your car. There'll also be a range of aftermarket options.

The great thing about including accessories in a lease is the way the cost is spread over the lease term. For example, an accessory that costs \$720 is only \$20 a month over three years. Then after tax, it's even less!

So, don't skimp on the accessories and load up your car with all the things that will make it practical and fun.



METALLIC PAINT

The colour of your car is as important as the brand you choose. Don't skimp on this.



INTERIOR

Go for leather. The smell. The feel. It's a small price to pay for luxury.



ROOF RACKS

It's amazing how useful these can be. Think about the look as well as the practicality.



WINDOW TINT

It should be a standard feature. Not only does it look great it keeps your car cool.



TYRES

Stick to a quality brand or the manufacturer's recommendation. Remember - there's only one hand print between you and the road.



SAFETY PACK

If you're buying a family car then tick every option. Even if you're not, the safety features hold their value when it's time to sell.



NEW WHEELS

Create a unique look with a different set of wheels.



TOW BAR

If there's a chance you might tow something one day (or even use a bike rack), get it fitted at the start.

2023 Editor's top picks

Australians are spoiled for choice when it comes to new vehicles. There's more than 500 models from 70 manufacturers on the market.

At Fleet News Group, our reviewers drive a lot of cars. They have put together a list of vehicle recommendations based on the different ways people use their cars.

WEEKEND ADVENTURES

If you want your weekends to be exciting and different, you'll need a car that can handle anything. These cars can tow boats, take you off-road and reach those exclusive camping spots.

STARTING A FAMILY

First comes a relationship, then comes the baby. What comes next is the new SUV to carry your bundle of joy safely with space for a pram and other accessories. Any of these cars would be great for a family.

COASTAL CRUISING

There's no better way to unwind and switch off than a cruise along the coast. With these cars you'll feel the wind in your hair, the sun on your face and nothing to block the view.

ESCAPING THE CITY

If you like getting out of the city these cars are perfect to explore regional centres or enjoy a weekend getaway on the coast. Packed with extra features you'll arrive refreshed and ready to enjoy your time away.

FIRST NEW CAR

Novated leasing is a great way to get your first new car. In this section we've picked some great value cars that will be reliable and safe.

GROWING FAMILIES

It's amazing how quickly you can run out of room when your family starts to grow. If you need something roomier one of these cars will be right for you.

JUST FOR FUN

Sometimes you just need to have some fun. All of these cars will make you smile when you're behind the wheel. They may not be practical for a daily drive so that's what the weekends are for.

PRACTICAL FOR WORK

Work cars need to be practical, comfortable and safe because they become your office. Each one of these cars would make a good work horse for the busy road warrior.

TREAT YOURSELF

It's been a tough few years so if you need your own space to unwind and relax, indulge with one of these luxury cars. No justification needed.

URBAN CHIC

There's lots of living to be done before life gets serious. So why not pick a luxurious car that also looks great. Any of these cars will get you around town in style.

WEEKEND ADVENTURES Jeep Gladiator Rubicon



WHY

It's a Jeep! Built to go off-road and looks like it can handle anything in style.

THE NUMBERS

ENGINE



3.6 Litre V6 petrol

POWER/TORQUE



209kW/347Nm

TRANSMISSION



8 speed auto

FUEL ECONOMY



11.2 Litres/100km (combined)
260g/km CO₂

SAFETY



3 star ANCAP
★★★

STARTING A FAMILY Mitsubishi Outlander ES



WHY

The latest generation of Outlander has so much space you'll have room for the new baby and the grandparents.

THE NUMBERS

ENGINE



2.4 Litre 4 cylinder petrol

POWER/TORQUE



135kW/244Nm

TRANSMISSION



CVT

FUEL ECONOMY



7.2 Litres/100km (combined)
166g/km CO₂

SAFETY



5 star ANCAP
★★★★★

2023 Editor's top picks

COASTAL CRUISING **Subaru BRZ**



WHY

The longer the drive in this car, the more fun you have. You'll melt into the seat and become one with the road.

THE NUMBERS

ENGINE



2.4 Litre
4 cylinder petrol

POWER/TORQUE



174kW/250Nm

TRANSMISSION



6 speed
auto

FUEL ECONOMY



7.1 Litres/100km
(combined)
164g/km CO₂

SAFETY



5 star ANCAP
★★★★★

ESCAPING THE CITY **Tucson Highlander**



WHY

It's a family car that can stretch its legs on the open road and take you anywhere in comfort.

THE NUMBERS

ENGINE



2 Litre
4 cylinder turbo
diesel

POWER/TORQUE



137kW/416Nm

TRANSMISSION



8 speed
auto

FUEL ECONOMY



6.3 Litres/100km
(combined)
163g/km CO₂

SAFETY



5 star ANCAP
★★★★★

FIRST NEW CAR **MG ZS Excite**



WHY

In your first car you want safety, technology and style. You get everything at the right price with the MG ZS.

THE NUMBERS

ENGINE



1.5 Litre
4 cylinder petrol

POWER/TORQUE



84kW/150Nm

TRANSMISSION



4 speed
auto

FUEL ECONOMY



7.1 Litres/100km
(combined)
165g/km CO₂

SAFETY



4 star ANCAP
★★★★

GROWING FAMILIES **GWM Haval H6 Premium**



WHY

As a new parent, life can be hectic. The H6 will give you the space, comfort, safety and technology. Plus, it looks great.

THE NUMBERS

ENGINE



2.0 Litre
4 cylinder turbo
petrol

POWER/TORQUE



150kW/320Nm

TRANSMISSION



7 Speed
auto

FUEL ECONOMY



7.4 Litres/100km
(combined)
169g/km CO₂

SAFETY



5 star ANCAP
★★★★★

2023 Editor's top picks

JUST FOR FUN Toyota GR Yaris Rallye



WHY

There's no logical reason to own this car to drive to work or the shops. Do you need one? It's built for fun.

THE NUMBERS

ENGINE



1.3 Litre
3 cylinder turbo
petrol

POWER/TORQUE



200kW/370Nm

TRANSMISSION



6 speed
manual

FUEL ECONOMY



7.6 Litres/100km
(combined)
172 g/km CO₂

SAFETY



5 star ANCAP
★★★★★

PRACTICAL FOR WORK Mitsubishi Triton GLX



WHY

This ute is a workhorse that can play hard on the weekends or transport the family. Versatile, reliable and so good looking.

THE NUMBERS

ENGINE



2.4 Litre
4 cylinder turbo
diesel

POWER/TORQUE



133kW/430Nm

TRANSMISSION



6 Speed
auto

FUEL ECONOMY



8.6 Litres/100km
(combined)
225g/km CO₂

SAFETY



5 star ANCAP
★★★★★

TREAT YOURSELF Toyota Landcruiser LC300 Sahara



WHY

Because it's the King of the Road. The new 300 Series is so easy to drive you forget it's a big, capable 4X4.

THE NUMBERS

ENGINE



3.3 Litre
V6 turbo diesel

POWER/TORQUE



227kW/700Nm

TRANSMISSION



10 speed
auto

FUEL ECONOMY



8.9 Litres/100km
(combined)
235g/km CO₂

SAFETY



5 star ANCAP
★★★★★

URBAN CHIC Genesis GV70 AWD Sport



WHY

This SUV is so beautiful, it turns heads everywhere you go.

THE NUMBERS

ENGINE



3.5 Litre
V6 turbo petrol

POWER/TORQUE



279kW/530Nm

TRANSMISSION



8 speed
auto

FUEL ECONOMY



11.3 Litres/100km
(combined)
257g/km CO₂

SAFETY



5 star ANCAP
★★★★★

EXPLANATION OF HEADINGS

Make

The manufacturer of the vehicle.

Model

The model of the vehicle.

Variant

The specification within the model range.

Body Type

Describes the shape of the car.

Seats

How many people can fit in the car.

Fuel Type

The fuel used to power the vehicle.

Transmission

How you change the gears.

Recommended retail price

The manufacturer Recommended Retail Price

On Road Cost

The total cost to get the vehicle on the road in NSW including registration, stamp duty and dealer delivery. Also known as driveaway price.

Amount Financed (Novated Lease)

This is the amount you will borrow from the leasing company in your lease.

Residual Value

The amount that you will need to pay at the end of the lease term.

Monthly Rental including FBT

This is the monthly amount that you would pay with a novated lease. It includes the finance component and a budget for all the vehicle's running costs. i.e. Fuel, maintenance, tyres, insurance, registration and Fringe Benefits Tax (FBT).

Estimated Annual Savings After Tax

This is the estimated financial benefit of a novated lease compared to owning and financing the car yourself from post-tax salary.

Annual FBT

This is the amount of FBT that's included in your novated lease monthly rental. Refer to page 28 for more information on FBT.

WEEKEND ADVENTURES



Make	Ford	Ford	Ford	GWM
Model	Everest	Ranger	Ranger	UTE
Variant	Platinum (4X4)	Sport 2.0 (4X4)	Wildtrak 3.0 (4X4)	Cannon (4X4)
Body type*	SUV	Double Cab	Double Cab	Dual Cab
Seats	7	5	5	5
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	10 Speed Auto	10 Speed Auto	10 Speed Auto	8 Speed Auto
Recommended retail price	\$77,690	\$63,690	\$70,190	\$38,990
On road cost	\$81,678	\$66,978	\$73,803	\$41,163
Amount financed [†]	\$75,792	\$61,188	\$67,917	\$37,619
Residual value	\$38,290	\$31,399	\$34,599	\$19,297
Monthly rental inc. FBT	\$2,255	\$1,875	\$2,067	\$1,361
Annual savings after tax*	\$4,764	\$3,891	\$4,282	\$3,314
Annual FBT	\$15,538	\$12,738	\$14,038	\$7,798

WEEKEND ADVENTURES



Make	GWM	Isuzu	Isuzu	Jeep
Model	UTE	MU-X	D-Max	Gladiator
Variant	Cannon Vanta (4X4)	LS-T (4X4)	X-Terrain (4X4)	Rubicon (4X4)
Body type*	Dual Cab	SUV	Crew Cab	Dual Cab
Seats	5	7	5	5
Fuel type	Diesel	Diesel	Diesel	Petrol
Transmission	8 Speed Auto	6 Speed Auto	6 Speed Auto	8 Speed Auto
Recommended retail price	\$46,490	\$67,400	\$67,500	\$87,250
On road cost	\$48,888	\$70,874	\$70,979	\$91,716
Amount financed [†]	\$44,662	\$64,988	\$65,093	\$85,830
Residual value	\$22,919	\$33,225	\$33,274	\$42,996
Monthly rental inc. FBT	\$1,542	\$1,981	\$1,976	\$2,598
Annual savings after tax*	\$3,594	\$4,101	\$4,072	\$5,866
Annual FBT	\$9,298	\$13,480	\$13,500	\$17,450

WEEKEND ADVENTURES



Make	Jeep	Jeep	Land Rover	Mazda
Model	Wrangler	Cherokee	Defender	BT-50
Variant	Rubicon (4X4) 2 Door	S-Limited (AWD)	90 P300 Standard	GT (4X4)
Body type*	Hardtop	SUV	4X4	Dual Cab
Seats	4	5	5	5
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	8 Speed Auto	9 Speed Auto	8 Speed Auto	6 Speed Auto
Recommended retail price	\$83,950	\$56,950	\$81,950	\$60,390
On road cost	\$88,251	\$59,901	\$86,151	\$63,513
Amount financed†	\$82,365	\$54,724	\$80,265	\$58,023
Residual value	\$41,372	\$28,081	\$40,387	\$29,775
Monthly rental inc. FBT	\$2,450	\$1,791	\$2,400	\$1,812
Annual savings after tax*	\$5,364	\$3,968	\$5,225	\$3,840
Annual FBT	\$16,790	\$11,390	\$16,390	\$12,078

WEEKEND ADVENTURES



Make	Mazda	Mazda	Mitsubishi	Mitsubishi
Model	BT-50	BT-50	Pajero Sport	Triton
Variant	XT (4X4)	XTR (4X4)	Exceed (4WD)	GSR (4X4)
Body type*	Dual Cab	Dual Cab	SUV	Double Cab
Seats	5	5	7	5
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	6 Speed Manual	6 Speed Auto	8 Speed Auto	6 Speed Auto
Recommended retail price	\$51,160	\$57,610	\$59,690	\$57,940
On road cost	\$53,822	\$60,594	\$62,778	\$60,941
Amount financed†	\$49,171	\$55,357	\$57,352	\$55,673
Residual value	\$25,231	\$28,406	\$29,430	\$28,569
Monthly rental inc. FBT	\$1,603	\$1,751	\$1,797	\$1,774
Annual savings after tax*	\$3,553	\$3,763	\$3,821	\$3,834
Annual FBT	\$10,232	\$11,522	\$11,938	\$11,588

WEEKEND ADVENTURES



Make	Nissan	Nissan	Nissan	Nissan
Model	Navara	Navara	Navara	Navara
Variant	Pro-4X Warrior (4X4)	SL (4X4)	SL Warrior (4X4)	ST (4X4)
Body type*	Dual Cab	Dual Cab	Dual Cab	Dual Cab
Seats	5	5	5	5
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	7 Speed Auto	6 Speed Manual	7 Speed Auto	7 Speed Auto
Recommended retail price	\$70,015	\$46,600	\$60,500	\$54,205
On road cost	\$73,619	\$49,002	\$63,629	\$57,019
Amount financed†	\$67,734	\$44,765	\$58,129	\$52,091
Residual value	\$34,512	\$22,972	\$29,829	\$26,730
Monthly rental inc. FBT	\$2,055	\$1,492	\$1,813	\$1,675
Annual savings after tax*	\$4,242	\$3,381	\$3,835	\$3,659
Annual FBT	\$14,003	\$9,320	\$12,100	\$10,841

WEEKEND ADVENTURES



Make	Nissan	Toyota	Toyota	Toyota
Model	Patrol	Fortuner	Landcruiser	Hilux
Variant	Ti (4X4)	GX	LC300 GX (4X4)	Rogue (4X4)
Body type*	4X4	4X4	SUV	Double Cab
Seats	8	7	5	5
Fuel type	Petrol	Diesel	Diesel	Diesel
Transmission	7 Speed Auto	6 Speed Auto	10 Speed Auto	6 Speed Auto
Recommended retail price	\$82,160	\$49,965	\$89,181	\$70,200
On road cost	\$86,688	\$52,567	\$93,744	\$73,814
Amount financed†	\$80,802	\$48,024	\$87,858	\$67,928
Residual value	\$40,639	\$24,643	\$43,947	\$34,604
Monthly rental inc. FBT	\$2,546	\$1,608	\$2,583	\$2,101
Annual savings after tax*	\$5,830	\$3,648	\$5,743	\$4,419
Annual FBT	\$16,432	\$9,993	\$17,836	\$14,040

WEEKEND ADVENTURES



Make	Toyota	Toyota	Volkswagen	Volkswagen
Model	Hilux	Hilux	Caddy 5	Transporter
Variant	SR (4X4)	SR5 (4X4)	California TDi320	TDi340 LWB 4Motion
Body type*	Double Cab	Double Cab	People Mover	Crew Van
Seats	5	5	7	5
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	6 Speed Manual	6 Speed Auto	7 Speed Auto	7 Speed Auto
Recommended retail price	\$51,895	\$61,930	\$59,690	\$62,690
On road cost	\$54,593	\$65,130	\$62,778	\$65,928
Amount financed†	\$49,876	\$59,500	\$57,352	\$60,229
Residual value	\$25,593	\$30,533	\$29,430	\$30,907
Monthly rental inc. FBT	\$1,645	\$1,877	\$1,720	\$1,871
Annual savings after tax*	\$3,681	\$4,012	\$3,502	\$3,938
Annual FBT	\$10,379	\$12,386	\$11,938	\$12,538

STARTING A FAMILY



Make	AUDI	BMW	Ford	GWM
Model	Q3	X3	Escape	Haval Jolion
Variant	35 TFSI S LINE	Sdrive20i M Sport	Vignale (AWD)	Premium
Body type*	Sportback	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	8 Speed Auto	8 Speed Auto	7 Speed Auto
Recommended retail price	\$54,100	\$79,600	\$50,090	\$28,490
On road cost	\$56,909	\$83,684	\$52,698	\$30,180
Amount financed†	\$51,990	\$77,798	\$48,144	\$27,590
Residual value	\$26,678	\$39,231	\$24,705	\$14,148
Monthly rental inc. FBT	\$1,657	\$2,272	\$1,602	\$1,085
Annual savings after tax*	\$3,594	\$4,772	\$3,614	\$2,830
Annual FBT	\$10,820	\$15,920	\$10,018	\$5,698

STARTING A FAMILY



Make	Honda	Hyundai	Hyundai	Isuzu
Model	CR-V	Santa Fe	Tucson	MU-X
Variant	Vi (2WD)	Active MPi (2WD)	Elite N Line (AWD)	LS-M (4X2)
Body type*	SUV	SUV	SUV	SUV
Seats	5	7	5	7
Fuel type	Petrol	Petrol	Petrol	Diesel
Transmission	CVT	8 Speed Auto	7 Speed Auto	6 Speed Auto
Recommended retail price	\$35,900	\$50,250	\$45,900	\$48,900
On road cost	\$37,813	\$52,866	\$48,281	\$51,371
Amount financed†	\$34,549	\$48,298	\$44,108	\$46,925
Residual value	\$17,726	\$24,783	\$22,634	\$24,082
Monthly rental inc. FBT	\$1,248	\$1,653	\$1,491	\$1,554
Annual savings after tax*	\$3,041	\$3,818	\$3,421	\$3,491
Annual FBT	\$7,180	\$10,050	\$9,180	\$9,780

STARTING A FAMILY



Make	Isuzu	Kia	Mazda	Mitsubishi
Model	D-Max	Sorento	CX-5	Eclipse Cross
Variant	SX (4X4)	Sport	MAXX (FWD)	ES (2WD)
Body type*	Crew Cab	SUV	SUV	SUV
Seats	5	7	5	5
Fuel type	Diesel	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	8 Speed Auto	6 Speed Auto	CVT
Recommended retail price	\$50,200	\$50,270	\$35,390	\$31,490
On road cost	\$52,814	\$52,887	\$37,455	\$33,270
Amount financed†	\$48,250	\$48,317	\$34,238	\$30,407
Residual value	\$24,759	\$24,793	\$17,559	\$15,597
Monthly rental inc. FBT	\$1,562	\$1,634	\$1,238	\$1,129
Annual savings after tax*	\$3,444	\$3,735	\$3,029	\$2,826
Annual FBT	\$10,040	\$10,054	\$7,078	\$6,298

STARTING A FAMILY



Make	Mitsubishi	Nissan	Nissan	Peugeot
Model	Outlander	Pathfinder	X-Trail	3008
Variant	ES (2WD)	ST (2WD)	ST (2WD)	GT 1.6 Thp
Body type*	SUV	SUV	SUV	SUV
Seats	5	8	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	9 Speed Auto	CVT	6 Speed Auto
Recommended retail price	\$35,990	\$54,190	\$36,750	\$53,414
On road cost	\$38,073	\$57,003	\$38,856	\$56,020
Amount financed†	\$34,801	\$52,077	\$35,515	\$51,164
Residual value	\$17,848	\$26,723	\$18,215	\$26,262
Monthly rental inc. FBT	\$1,248	\$1,743	\$1,279	\$1,617
Annual savings after tax*	\$3,037	\$3,944	\$3,115	\$3,469
Annual FBT	\$7,198	\$10,838	\$7,350	\$10,682

STARTING A FAMILY



Make	Porsche	Skoda	Subaru	Toyota
Model	Macan	Karoq	Forester	RAV4
Variant		Style 110TSi	2.5i (AWD)	Cruiser (2WD)
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	7 Speed Auto	8 Speed Auto	CVT	CVT
Recommended retail price	\$90,100	\$41,490	\$37,890	\$43,250
On road cost	\$94,709	\$43,570	\$40,030	\$45,551
Amount financed†	\$88,823	\$39,798	\$36,586	\$41,619
Residual value	\$44,399	\$20,425	\$18,766	\$21,354
Monthly rental inc. FBT	\$2,582	\$1,345	\$1,293	\$1,387
Annual savings after tax*	\$5,708	\$3,092	\$3,103	\$3,157
Annual FBT	\$18,020	\$8,298	\$7,578	\$8,650

STARTING A FAMILY



Make	Toyota	Toyota	Volkswagen	Volkswagen
Model	Kluger	Landcruiser Prado	Tiguan	Caddy 5
Variant	GX 2WD	GX	110TSi Life	Life Maxi TSi220
Body type*	SUV	4X4	SUV	People Mover
Seats	7	7	5	7
Fuel type	Petrol	Diesel	Petrol	Petrol
Transmission	8 Speed Auto	6 Speed Auto	6 Speed Auto	7 Speed Auto
Recommended retail price	\$47,650	\$63,380	\$41,390	\$52,640
On road cost	\$50,083	\$66,653	\$43,467	\$55,376
Amount financed†	\$45,751	\$60,891	\$39,704	\$50,590
Residual value	\$23,479	\$31,246	\$20,377	\$25,960
Monthly rental inc. FBT	\$1,550	\$1,909	\$1,373	\$1,597
Annual savings after tax*	\$3,554	\$4,052	\$3,214	\$3,437
Annual FBT	\$9,530	\$12,676	\$8,278	\$10,528

COASTAL CRUISING



Make	Ford	Hyundai	Mazda	Skoda
Model	Mustang	i30	MX-5	Kodiaq
Variant	GT 5.0 V8	N Premium	G20 Roadster GT Rs	RS (4X4) 180TSi
Body type*	Convertible	Hatchback	Convertible	SUV
Seats	4	5	2	7
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	10 Speed Auto	6 Speed Manual	6 Speed Manual	7 Speed Auto
Recommended retail price	\$75,990	\$49,200	\$47,970	\$69,290
On road cost	\$79,893	\$51,512	\$50,188	\$72,858
Amount financed†	\$74,007	\$47,039	\$45,827	\$66,972
Residual value	\$37,454	\$24,148	\$23,528	\$34,156
Monthly rental inc. FBT	\$2,318	\$1,561	\$1,505	\$2,022
Annual savings after tax*	\$5,080	\$3,501	\$3,348	\$4,151
Annual FBT	\$15,198	\$9,840	\$9,594	\$13,858

COASTAL CRUISING



Make	Subaru	Subaru	Toyota	Toyota
Model	BRZ	WRX	GR86	Supra
Variant	S	TS (AWD)	GT	GTS
Body type*	Coupe	Sports Wagon	Coupe	Coupe
Seats	4	5	4	2
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Auto	CVT	6 Speed Auto	6 Speed Manual
Recommended retail price	\$45,390	\$57,990	\$43,240	\$97,000
On road cost	\$47,587	\$60,825	\$45,373	\$101,786
Amount financed†	\$43,461	\$55,553	\$41,442	\$95,900
Residual value	\$22,309	\$28,514	\$21,270	\$47,717
Monthly rental inc. FBT	\$1,486	\$1,755	\$1,438	\$2,553
Annual savings after tax*	\$3,430	\$3,755	\$3,366	\$5,356
Annual FBT	\$9,078	\$11,598	\$8,648	\$19,400

ESCAPING THE CITY



Make	BMW	Genesis	Genesis	Honda
Model	X4	G70	GV80	CR-V
Variant	XDrive 20i M Sport	2.0T	3.5T AWD Lux	VTi L7 (2WD)
Body type*	SUV	Sedan	SUV	SUV
Seats	5	5	7	7
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	8 Speed Auto	8 Speed Auto	8 Speed Auto	CVT
Recommended retail price	\$88,600	\$63,000	\$120,200	\$49,500
On road cost	\$93,134	\$66,254	\$126,314	\$52,079
Amount financed†	\$87,248	\$60,526	\$120,428	\$47,579
Residual value	\$43,661	\$31,059	\$59,216	\$24,414
Monthly rental inc. FBT	\$2,505	\$1,911	\$3,212	\$1,573
Annual savings after tax*	\$5,438	\$4,087	\$7,322	\$3,532
Annual FBT	\$17,720	\$12,600	\$24,040	\$9,900

ESCAPING THE CITY



Make	Hyundai	Hyundai	Hyundai	Hyundai
Model	Palisade	Tucson	Santa Fe	Kona
Variant	Highlander	Highlander (AWD)	Highlander HEV	Highlander SRF (FWD)
Body type*	SUV	SUV	SUV	SUV
Seats	8	5	6	5
Fuel type	Petrol	Diesel	Petrol	Petrol
Transmission	8 Speed Auto	8 Speed Auto	6 Speed Auto	CVT
Recommended retail price	\$75,900	\$52,400	\$69,550	\$38,300
On road cost	\$79,799	\$55,124	\$73,131	\$40,285
Amount financed†	\$73,913	\$50,360	\$67,245	\$36,803
Residual value	\$37,409	\$25,842	\$34,284	\$18,885
Monthly rental inc. FBT	\$2,266	\$1,595	\$1,992	\$1,249
Annual savings after tax*	\$4,867	\$3,443	\$4,008	\$2,892
Annual FBT	\$15,180	\$10,480	\$13,910	\$7,660

ESCAPING THE CITY



Make	Jeep	Kia	Mazda	Mitsubishi
Model	Grand Cherokee L	Stinger	CX-8	Triton
Variant	Night Eagle (4X4)	200S	Asaki (AWD)	GLX-R (4X4)
Body type*	SUV	Sedan	SUV	Double Cab
Seats	7	5	7	5
Fuel type	Petrol	Petrol	Diesel	Diesel
Transmission	8 Speed Auto	8 Speed Auto	6 Speed Auto	6 Speed Auto
Recommended retail price	\$82,750	\$51,250	\$67,290	\$47,940
On road cost	\$86,991	\$53,916	\$70,758	\$50,382
Amount financed†	\$81,105	\$49,257	\$64,872	\$46,024
Residual value	\$40,781	\$25,276	\$33,171	\$23,619
Monthly rental inc. FBT	\$2,441	\$1,649	\$1,938	\$1,553
Annual savings after tax*	\$5,367	\$3,738	\$3,927	\$3,549
Annual FBT	\$16,550	\$10,250	\$13,458	\$9,588

ESCAPING THE CITY



Make	Nissan	Peugeot	Subaru	Toyota
Model	X-Trail	5008	Outback	Landcruiser Prado
Variant	Ti-L (4WD)	GT 2.0 Bluehdi	AWD Touring XT	GXL
Body type*	SUV	SUV	SUV	4X4
Seats	5	7	5	7
Fuel type	Petrol	Diesel	Petrol	Diesel
Transmission	CVT	8 Speed Auto	CVT	6 Speed Auto
Recommended retail price	\$52,990	\$66,770	\$55,990	\$67,530
On road cost	\$55,743	\$70,212	\$58,893	\$71,010
Amount financed†	\$50,926	\$64,326	\$53,803	\$65,124
Residual value	\$26,132	\$32,915	\$27,609	\$33,289
Monthly rental inc. FBT	\$1,662	\$1,883	\$1,748	\$2,023
Annual savings after tax*	\$3,683	\$3,732	\$3,850	\$4,263
Annual FBT	\$10,598	\$13,354	\$11,198	\$13,506

FIRST NEW CAR



Make	Hyundai	Kia	Mazda	MG
Model	Venue	Stonic	CX-3	HS
Variant		S	Neo Sport (FWD)	Core
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	6 Speed Manual	6 Speed Auto	6 Speed Auto	7 Speed Auto
Recommended retail price	\$21,440	\$23,490	\$25,390	\$29,990
On road cost	\$22,862	\$25,030	\$26,987	\$31,725
Amount financed†	\$20,913	\$22,895	\$24,679	\$28,999
Residual value	\$10,717	\$11,734	\$12,651	\$14,873
Monthly rental inc. FBT	\$900	\$942	\$990	\$1,114
Annual savings after tax*	\$2,507	\$2,553	\$2,632	\$2,857
Annual FBT	\$4,288	\$4,698	\$5,078	\$5,998

FIRST NEW CAR



Make	MG	Mitsubishi	Nissan	Toyota
Model	ZS	ASX	Juke	Yaris
Variant	Excite	GS (2WD)	ST	Ascent Sport
Body type*	SUV	SUV	Hatchback	Hatchback
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	4 Speed Auto	5 Speed Manual	7 Speed Auto	CVT
Recommended retail price	\$21,990	\$23,990	\$28,390	\$23,740
On road cost	\$23,485	\$25,545	\$30,077	\$25,231
Amount financed†	\$21,486	\$23,364	\$27,496	\$23,073
Residual value	\$11,010	\$11,975	\$14,100	\$11,828
Monthly rental inc. FBT	\$954	\$978	\$1,026	\$896
Annual savings after tax*	\$2,696	\$2,670	\$2,591	\$2,348
Annual FBT	\$4,398	\$4,798	\$5,678	\$4,748

GROWING FAMILY



Make	Audi	Ford	Genesis	GWM
Model	Q7	Everest	GV80	Haval H6
Variant	45 TDi Quattro Mhev	Trend (4X4)	2.5T AWD	Premium
Body type*	SUV	SUV	SUV	SUV
Seats	7	7	7	5
Fuel type	Diesel	Diesel	Petrol	Petrol
Transmission	8 Speed Auto	10 Speed Auto	8 Speed Auto	7 Speed Auto
Recommended retail price	\$108,200	\$65,290	\$97,200	\$33,990
On road cost	\$113,714	\$68,658	\$102,164	\$36,013
Amount financed†	\$107,828	\$62,772	\$96,278	\$32,923
Residual value	\$53,309	\$32,187	\$47,894	\$16,883
Monthly rental inc. FBT	\$2,797	\$1,926	\$2,610	\$1,279
Annual savings after tax*	\$6,000	\$4,005	\$5,588	\$3,291
Annual FBT	\$21,640	\$13,058	\$19,440	\$6,798

GROWING FAMILY



Make	Hyundai	Hyundai	Isuzu	Isuzu
Model	Palisade	Santa Fe	MU-X	D-Max
Variant	Elite	Highlander CRDi	LS-U (4X4)	LS-U+ (4X4)
Body type*	SUV	SUV	SUV	Crew Cab
Seats	7	7	7	5
Fuel type	Diesel	Diesel	Diesel	Diesel
Transmission	8 Speed Auto	8 Speed Auto	6 Speed Auto	6 Speed Auto
Recommended retail price	\$69,900	\$66,550	\$61,400	\$63,500
On road cost	\$73,499	\$69,981	\$64,574	\$66,779
Amount financed†	\$67,613	\$64,095	\$58,992	\$61,006
Residual value	\$34,456	\$32,807	\$30,272	\$31,305
Monthly rental inc. FBT	\$2,032	\$1,905	\$1,842	\$1,880
Annual savings after tax*	\$4,155	\$3,839	\$3,902	\$3,927
Annual FBT	\$13,980	\$13,310	\$12,280	\$12,700

GROWING FAMILY



Make	Kia	Mitsubishi	Skoda	Toyota
Model	Sorento	Pajero Sport	Kodiaq	Fortuner
Variant	GT-Line HEV FWD	GLS (2WD)	Style (4X4) 132TSi	Crusade
Body type*	SUV	SUV	SUV	4X4
Seats	7	7	7	7
Fuel type	Petrol	Diesel	Petrol	Diesel
Transmission	6 Speed Auto	8 Speed Auto	7 Speed Auto	6 Speed Auto
Recommended retail price	\$66,750	\$49,190	\$51,490	\$62,945
On road cost	\$70,191	\$51,669	\$54,168	\$66,196
Amount financed†	\$64,305	\$47,197	\$49,487	\$60,473
Residual value	\$32,905	\$24,222	\$25,394	\$31,032
Monthly rental inc. FBT	\$1,923	\$1,565	\$1,622	\$1,892
Annual savings after tax*	\$3,901	\$3,520	\$3,612	\$4,011
Annual FBT	\$13,350	\$9,838	\$10,298	\$12,589

GROWING FAMILY



Make	Toyota	Toyota	Volkswagen	Volkswagen
Model	Kluger	Landcruiser Prado	Tiguan	Multivan
Variant	Grande 2WD	VX	Allspace Elegance	Comfortline TDi340
Body type*	SUV	4X4	SUV	People Mover
Seats	7	7	7	7
Fuel type	Petrol	Diesel	Petrol	Diesel
Transmission	8 Speed Auto	6 Speed Auto	7 Speed Auto	7 Speed Auto
Recommended retail price	\$69,158	\$76,348	\$55,690	\$66,490
On road cost	\$72,719	\$80,269	\$58,578	\$69,918
Amount financed†	\$66,834	\$74,383	\$53,515	\$64,032
Residual value	\$34,091	\$37,630	\$27,461	\$32,777
Monthly rental inc. FBT	\$2,049	\$2,241	\$1,724	\$1,916
Annual savings after tax*	\$4,270	\$4,749	\$3,771	\$3,887
Annual FBT	\$13,831	\$15,269	\$11,138	\$13,298

JUST FOR FUN



Make	Abarth	Ford	Hyundai	Hyundai
Model	695	Mustang	Kona	i20
Variant	Competizione	GT 5.0 V8	N	N
Body type*	Hatchback	Fastback	SUV	Hatchback
Seats	4	4	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	Auto	6 Speed Manual	8 Speed Auto	6 Speed Manual
Recommended retail price	\$38,400	\$65,290	\$49,200	\$34,990
On road cost	\$40,331	\$68,658	\$51,680	\$36,875
Amount financed†	\$36,840	\$62,772	\$47,207	\$33,694
Residual value	\$18,907	\$32,187	\$24,227	\$17,287
Monthly rental inc. FBT	\$1,235	\$2,046	\$1,607	\$1,211
Annual savings after tax*	\$2,828	\$4,501	\$3,694	\$2,946
Annual FBT	\$7,680	\$13,058	\$9,840	\$6,998

JUST FOR FUN



Make	Hyundai	Kia	Mazda	Nissan
Model	i30	Stinger	MX-5	Z Coupe
Variant	N	3.3 GT (Black Leather)	G20 Roadster	
Body type*	Hatchback	Sedan	Convertible	
Seats	5	5	2	2
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	8 Speed Auto	8 Speed Auto	6 Speed Auto	9 Speed Auto
Recommended retail price	\$49,200	\$64,960	\$40,340	\$73,300
On road cost	\$51,512	\$68,312	\$42,329	\$77,069
Amount financed†	\$47,039	\$62,426	\$38,661	\$71,183
Residual value	\$24,148	\$32,024	\$19,843	\$36,129
Monthly rental inc. FBT	\$1,561	\$1,985	\$1,325	\$2,196
Annual savings after tax*	\$3,501	\$4,269	\$3,082	\$4,666
Annual FBT	\$9,840	\$12,992	\$8,068	\$14,660

JUST FOR FUN



Make	Toyota	Toyota	Toyota	Volkswagen
Model	Supra	GR86	GR Yaris	Golf
Variant	GT	GTS	Rallye	GTI
Body type*	Coupe	Coupe	Hatchback	Hatchback
Seats	2	4	4	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	8 Speed Auto	6 Speed Manual	6 Speed Manual	7 Speed Auto
Recommended retail price	\$87,000	\$45,390	\$54,500	\$54,990
On road cost	\$91,454	\$47,587	\$57,161	\$57,675
Amount financed†	\$85,568	\$43,461	\$52,206	\$52,676
Residual value	\$42,873	\$22,309	\$26,797	\$27,038
Monthly rental inc. FBT	\$2,499	\$1,501	\$1,690	\$1,651
Annual savings after tax*	\$5,468	\$3,493	\$3,702	\$3,513
Annual FBT	\$17,400	\$9,078	\$10,900	\$10,998

PRACTICAL FOR WORK



Make	Ford	Hyundai	Hyundai	Hyundai
Model	Puma	Tucson	Venue	Santa Fe
Variant	ST-Line	(FWD)	Active	Elite HEV
Body type*	Hatchback	SUV	SUV	SUV
Seats	5	5	5	7
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	7 Speed Auto	6 Speed Auto	6 Speed Auto	6 Speed Auto
Recommended retail price	\$32,690	\$34,900	\$25,390	\$63,000
On road cost	\$34,506	\$36,783	\$26,987	\$66,254
Amount financed†	\$31,534	\$33,610	\$24,679	\$60,526
Residual value	\$16,176	\$17,243	\$12,651	\$31,059
Monthly rental inc. FBT	\$1,105	\$1,223	\$996	\$1,819
Annual savings after tax*	\$2,650	\$2,998	\$2,657	\$3,706
Annual FBT	\$6,538	\$6,980	\$5,078	\$12,600

PRACTICAL FOR WORK



Make	Kia	Kia	Kia	MG
Model	Sportage	Seltos	Sorento	ZST
Variant	S (FWD)	S (FWD)	S	Core
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	7	5
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	6 Speed Auto	CVT	8 Speed Auto	CVT
Recommended retail price	\$34,445	\$29,500	\$50,650	\$24,990
On road cost	\$36,482	\$31,221	\$53,286	\$26,575
Amount financed†	\$33,350	\$28,539	\$48,681	\$24,303
Residual value	\$17,102	\$14,636	\$24,980	\$12,458
Monthly rental inc. FBT	\$1,230	\$1,076	\$1,552	\$1,014
Annual savings after tax*	\$3,058	\$2,732	\$3,373	\$2,754
Annual FBT	\$6,889	\$5,900	\$10,130	\$4,998

PRACTICAL FOR WORK



Make	MG	Mitsubishi	Mitsubishi	Mitsubishi
Model	HS	Eclipse Cross	Triton	ASX
Variant	Essence X	Exceed (AWD)	GLX (4X4)	LS (2WD)
Body type*	SUV	SUV	Double Cab	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	6 Speed Auto	CVT	6 Speed Auto	CVT
Recommended retail price	\$41,990	\$41,990	\$44,690	\$29,990
On road cost	\$44,253	\$44,253	\$47,034	\$31,725
Amount financed†	\$40,436	\$40,436	\$42,971	\$28,999
Residual value	\$20,746	\$20,746	\$22,049	\$14,873
Monthly rental inc. FBT	\$1,464	\$1,403	\$1,483	\$1,105
Annual savings after tax*	\$3,554	\$3,302	\$3,464	\$2,819
Annual FBT	\$8,398	\$8,398	\$8,938	\$5,998

PRACTICAL FOR WORK



Make	Nissan	Toyota	Toyota	Volkswagen
Model	Qashqai	Corolla	RAV4	Golf
Variant	ST	Ascent Sport	GX (2WD)	110TSi
Body type*	SUV	Sedan	SUV	Hatchback
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	CVT	CVT	CVT	8 Speed Auto
Recommended retail price	\$33,890	\$28,130	\$34,400	\$34,690
On road cost	\$35,742	\$29,809	\$36,436	\$36,566
Amount financed†	\$32,661	\$27,252	\$33,308	\$33,413
Residual value	\$16,756	\$13,974	\$17,081	\$17,142
Monthly rental inc. FBT	\$1,151	\$1,022	\$1,177	\$1,161
Annual savings after tax*	\$2,764	\$2,592	\$2,842	\$2,756
Annual FBT	\$6,778	\$5,626	\$6,880	\$6,938

TREAT YOURSELF



Make	Alfa Romeo	Ford	Mercedes-AMG	Mercedes-AMG
Model	Stelvio	Ranger	C	A35
Variant	Veloce	Raptor 3.0 (4X4)	43	4Matic
Body type*	SUV	Double Cab	Sedan	Sedan
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Diesel	Petrol
Transmission	8 Speed Auto	10 Speed Auto	9 Speed Auto	7 Speed Auto
Recommended retail price	\$82,950	\$85,490	\$113,576	\$79,169
On road cost	\$87,201	\$89,868	\$119,358	\$83,231
Amount financed†	\$81,315	\$83,982	\$113,473	\$77,345
Residual value	\$40,880	\$42,130	\$55,955	\$39,018
Monthly rental inc. FBT	\$2,348	\$2,523	\$2,990	\$2,265
Annual savings after tax*	\$4,976	\$5,616	\$6,622	\$4,754
Annual FBT	\$16,590	\$17,098	\$22,715	\$15,833

TREAT YOURSELF



Make	Ram	Toyota	Toyota	Volkswagen
Model	1500	Landcruiser Prado	Landcruiser	Multivan
Variant	Express	Kakadu	LC300 Sahara (4X4)	Highline TDi450
Body type*	Quad Cab	4X4	SUV	People Mover
Seats	5	7	5	7
Fuel type	Petrol	Diesel	Diesel	Diesel
Transmission	8 Speed Auto	6 Speed Auto	10 Speed Auto	7 Speed Auto
Recommended retail price	\$82,950	\$86,998	\$137,981	\$95,890
On road cost	\$87,420	\$91,451	\$145,203	\$100,788
Amount financed†	\$81,534	\$85,566	\$139,317	\$94,902
Residual value	\$40,982	\$42,872	\$68,071	\$47,249
Monthly rental inc. FBT	\$2,510	\$2,504	\$3,638	\$2,690
Annual savings after tax*	\$5,651	\$5,488	\$8,503	\$5,965
Annual FBT	\$16,590	\$17,399	\$27,596	\$19,178

URBAN CHIC



Make	Audi	BMW	Genesis	Kia
Model	Q3	X2	GV70	Stonic
Variant	40 TFSi Quattro S Line	SDrive 18i	3.5T AWD Sport	GT Line
Body type*	Sportback	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	7 Speed Auto	7 Speed Auto	8 Speed Auto	7 Speed Auto
Recommended retail price	\$66,600	\$51,000	\$84,600	\$30,490
On road cost	\$70,034	\$53,486	\$88,934	\$32,240
Amount financed†	\$64,148	\$48,849	\$83,048	\$29,468
Residual value	\$32,831	\$25,074	\$41,692	\$15,114
Monthly rental inc. FBT	\$1,962	\$1,547	\$2,513	\$1,094
Annual savings after tax*	\$4,069	\$3,331	\$5,603	\$2,741
Annual FBT	\$13,320	\$10,200	\$16,920	\$6,098

URBAN CHIC



Make	Kia	Mazda	Mitsubishi	Nissan
Model	Seltos	CX-5	ASX	Qashqai
Variant	GT-Line (AWD)	Akera Turbo (AWD)	Exceed (2WD)	Ti
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	8 Speed Auto	6 Speed Auto	CVT	CVT
Recommended retail price	\$44,900	\$53,880	\$34,740	\$47,390
On road cost	\$47,083	\$56,678	\$36,618	\$49,815
Amount financed†	\$43,001	\$51,779	\$33,460	\$45,507
Residual value	\$22,072	\$26,570	\$17,166	\$23,353
Monthly rental inc. FBT	\$1,457	\$1,692	\$1,214	\$1,479
Annual savings after tax*	\$3,343	\$3,749	\$2,973	\$3,278
Annual FBT	\$8,980	\$10,776	\$6,948	\$9,478

URBAN CHIC



Make	Nissan	Peugeot	Skoda	Toyota
Model	Juke	308	Kariq	C-HR
Variant	Ti	GT	Style 85TSi	GXL (2WD)
Body type*	Hatchback	Hatchback	SUV	SUV
Seats	5	5	5	5
Fuel type	Petrol	Petrol	Petrol	Petrol
Transmission	7 Speed Auto	8 Speed Auto	7 Speed Auto	CVT
Recommended retail price	\$36,890	\$43,990	\$34,990	\$30,915
On road cost	\$38,832	\$46,145	\$36,875	\$32,678
Amount financed†	\$35,479	\$42,146	\$33,694	\$29,867
Residual value	\$18,204	\$21,633	\$17,287	\$15,319
Monthly rental inc. FBT	\$1,208	\$1,369	\$1,157	\$1,128
Annual savings after tax*	\$2,814	\$3,033	\$2,723	\$2,856
Annual FBT	\$7,378	\$8,798	\$6,998	\$6,183

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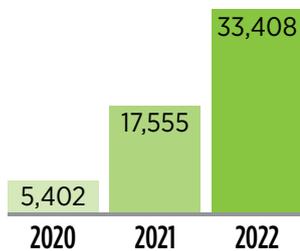
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EV SHARE OF NEW CAR SALES IN 2022



- 3.8% EVs and PHEVs
- 7.9% Hybrids

EVS REGISTERED IN AUSTRALIA*



EVS REGISTERED BY STATE IN 2022*

NSW	10,395
VIC	8,932
QLD	6,672
WA	3,747
SA	1,593
TAS	1,211
NT	83

Electric vehicles (EV)

IS 2023 THE YEAR TO BUY AN ELECTRIC CAR?

Yes, based on the increasing popularity of EVs in 2022. There'll be more electric cars to choose from in 2023 however they'll still be more expensive than a similar petrol or diesel car. Last year the Federal Government passed the bill that makes low emission vehicles exempt from Fringe Benefits Tax (FBT). This applies to novated leases so it will lower the monthly rental on an EV or PHEV.

CAN AN EV TOW A BOAT OR CARAVAN?

Yes, the Hyundai IONIQ 5 and the Kia EV6 have a towing capacity of 1,600 kg when using trailer brakes. Not all electric vehicles are designed to tow trailers though technology is improving each year and each generation of EV gets more capable. And just like a petrol or diesel car, the more load you carry the more fuel you burn.



WHAT DOES AN ELECTRIC CAR DRIVE LIKE?

They are lots of fun. Acceleration is great. The ride is smooth and quiet. It does take a few trips to adjust your driving style because of the regenerative braking. When they become cheaper people will be switching over from petrol and diesel cars because they are so good.

ELECTRIC CAR DISCOUNT BILL

This is the legislation introduced by the Labour Federal Government in 2022 to make low emission cars exempt from Fringe Benefit Tax (FBT). It applies to electric vehicles and plug-in hybrids (PHEV). It is meant to encourage companies to adopt more electric vehicles into their fleets.

It also applies to novated leases which means you don't need to pay FBT if you salary package an EV or PHEV. This can save you thousands of dollars if you make your next car electric.

For example, if you lease a Hyundai Kona Highlander petrol model, you'll pay \$7,660 in FBT. If you lease the electric model, you pay zero FBT. Like all Government policies, there is some fine print so make sure you ask some more questions when getting a quote.

Sales Rank	Vehicle	Battery Size**	Estimate Range**	Efficiency**	EV Sales 2022*
1	Tesla Model 3	57.5 kWh	380 km	15.1 kWh/100km	10,877
2	Tesla Model Y	57.5 kWh	345 km	16.7 kWh/100km	8,717
3	BYD Atto 3	60 kWh	320 km	18.8 kWh/100km	2,113
4	Polestar 2	75 kWh	420 km	17.96 kWh/100km	1,524
5	MG ZS EV	49 kWh	270 km	18.1 kWh/100km	1,119
6	Hyundai Kona	64 kWh	395 km	16.2 kWh/100km	1,096
7	Volvo XC40 Recharge	78 kWh	380 km	20.5 kWh/100km	983
8	Hyundai IONIQ 5	74 kWh	390 km	19 kWh/100km	756
9	Kia EV6	74 kWh	400 km	18.5 kWh/100km	564
10	Nissan Leaf	59 kWh	340 km	17.4 kWh/100km	331

* Source: Carloop ** Source - <https://ev-database.org/>

33km

Average daily kilometres travelled by Australians (Source: ABS)

EV RANGE IMPROVEMENTS



EV CHARGE TIMES PER 10 MINUTES (ESTIMATE)

4km

Normal Power Point

7km

7kW Charger

22km

22kW Charger

49km

50kW Charger

343km

350kW Charger

WHAT IS FBT?

You may not be an accountant, but you need to know about Fringe Benefits Tax and how it applies to a novated lease.

FBT applies to many non-cash benefits an employee gets from their employer, such as entertainment, living-away-from-home expenses, and the private use of a company-owned car.

The Australian Tax Office says that “a benefit” arises when a work vehicle is used for private travel by an employee.

You’ll be using your novated lease vehicle for private trips (because that’s what we do with cars) so you’ll be getting “a benefit” which will attract FBT.

If you start talking about FBT everyone’s either an expert, or an ostrich with their head in the sand. That’s because the calculation sounds complicated and varied depending on the type of organisation you work in.

For the detail orientated people you can get the what, why and how from the ATO website.

HOW MUCH WILL YOU PAY TO TRAVEL 100 KILOMETRES?

The electric vehicles on sale in Australia consume between 10-25 kWh/100km. The kWh/100km will decline over time as the next generation of electric vehicles become more efficient and require less power.

A small car will use less electricity than a

HOW MUCH DOES IT COST TO CHARGE AN EV?

It’s free if you’re using solar power.

Otherwise, the cost per kilowatt hour (kWh) varies per state and is different for each electricity retailer.

Some households will pay more at peak times and less during the non-peak periods. So you’ll need to check your electricity bill to find the cost per kWh.

Once you have the cost per kWh, you can multiply it by the size of the battery in your EV. For example, a 70 kWh battery (@ \$0.30 per kWh) will cost \$21 to recharge.

If you want to use a public EV fast charger (i.e. 50 kW or higher), you’ll pay \$0.60 kWh or more for the convenience of speed. The market is still evolving with limited competition so prices have remained stable. Though with more charging sites being built each month, and more electric vehicles on the road, increased availability should generate some price competition to make it cheaper to charge faster.

large SUV, which is how it works for Internal Combustion Engine (ICE) vehicles today.

Here’s a comparison of the cost to travel 100 km in an electric Hyundai Kona compared to the petrol model.

Vehicle	Consumption rate	Cost per kwh/litre	Cost to travel 100km
Hyundai Kona Petrol	6.9 L/100km	\$1.80	\$12.42
Hyundai Kone EV	14.3 kWh/100km	\$0.30	\$4.29

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HYBRID



Make	Toyota	Toyota	Toyota	Toyota
Model	Yaris Cross	Corolla	Yaris	Corolla
Variant	GX Hybrid	Ascent Sport Hybrid	ZR Hybrid	ZR Hybrid
Body type*	SUV	Hatchback	Hatchback	Hatchback
Seats	5	5	5	5
Fuel type	Hybrid	Hybrid	Hybrid	Hybrid
Transmission	CVT	CVT	CVT	CVT
Recommended retail price	\$28,990	\$30,630	\$32,200	\$37,620
On road cost	\$30,695	\$32,384	\$33,945	\$39,584
Amount financed†	\$28,060	\$29,600	\$31,017	\$36,164
Residual value	\$14,390	\$15,182	\$15,913	\$18,557
Monthly rental inc. FBT	\$1,022	\$1,029	\$1,038	\$1,179
Annual savings after tax*	\$2,536	\$2,463	\$2,405	\$2,647
Annual FBT	\$5,798	\$6,126	\$6,440	\$7,524

HYBRID



Make	Toyota	Toyota	GWM	Kia
Model	C-HR	Camry	Haval Jolion	Niro
Variant	Koba (2WD) Hybrid	SX Hybrid	Ultra Hybrid	HEV S (Hybrid)
Body type*	SUV	Sedan	SUV	SUV
Seats	5	5	5	5
Fuel type	Hybrid	Hybrid	Hybrid	Hybrid
Transmission	CVT	CVT	Auto	6 Speed Auto
Recommended retail price	\$37,665	\$39,190	\$40,990	\$44,380
On road cost	\$39,630	\$41,369	\$43,223	\$46,547
Amount financed†	\$36,206	\$37,806	\$39,497	\$42,512
Residual value	\$18,578	\$19,394	\$20,263	\$21,821
Monthly rental inc. FBT	\$1,221	\$1,247	\$1,314	\$1,344
Annual savings after tax*	\$2,818	\$2,831	\$2,994	\$2,907
Annual FBT	\$7,533	\$7,838	\$8,198	\$8,876

HYBRID



Make	GWM	Toyota	Toyota	Mazda
Model	Haval H6	Corolla Cross	RAV4	CX-30
Variant	Ultra Hybrid	Atmos AWD Hybrid	Cruiser (AWD) Hybrid	X20 Astina M Hybrid
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Hybrid	Hybrid	Hybrid	Hybrid
Transmission	Auto	CVT	CVT	6 Speed Auto
Recommended retail price	\$45,990	\$49,050	\$48,750	\$48,190
On road cost	\$48,373	\$51,525	\$51,216	\$50,471
Amount financed†	\$44,192	\$47,066	\$46,784	\$46,090
Residual value	\$22,677	\$24,155	\$24,010	\$23,661
Monthly rental inc. FBT	\$1,443	\$1,472	\$1,476	\$1,493
Annual savings after tax*	\$3,216	\$3,144	\$3,177	\$3,284
Annual FBT	\$9,198	\$9,810	\$9,750	\$9,638

HYBRID



Make	Subaru	Toyota	Nissan	Hyundai
Model	Forester	Kluger	X-Trail	Santa Fe
Variant	Hybrid S (AWD)	GX Hybrid AWD	Ti-L (4WD) (Hybrid)	Elite HEV
Body type*	SUV	SUV	SUV	SUV
Seats	5	7	5	7
Fuel type	Hybrid	Hybrid	Hybrid	Hybrid
Transmission	CVT	CVT	Auto	6 Speed Auto
Recommended retail price	\$49,340	\$54,150	\$57,190	\$63,000
On road cost	\$51,824	\$56,961	\$60,153	\$66,254
Amount financed†	\$47,338	\$52,038	\$54,954	\$60,526
Residual value	\$24,295	\$26,703	\$28,199	\$31,059
Monthly rental inc. FBT	\$1,542	\$1,616	\$1,711	\$1,819
Annual savings after tax*	\$3,416	\$3,417	\$3,622	\$3,706
Annual FBT	\$9,868	\$10,830	\$11,438	\$12,600

ELECTRIC



Make	BYD	BYD	BYD	MG
Model	T3	E6	Atto 3	ZS EV
Variant	Van	Gen 2 GLX	Superior	Excite
Body type*	Van	SUV	SUV	SUV
Seats	2	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$34,950	\$39,999	\$44,381	\$43,990
On road cost	\$35,954	\$41,003	\$45,385	\$44,994
Amount financed†	\$32,776	\$37,366	\$41,350	\$40,994
Residual value	\$16,855	\$19,222	\$21,276	\$21,093
Monthly rental inc. FBT	\$1,017	\$1,123	\$1,234	\$1,260
Annual savings after tax*	\$4,337	\$4,773	\$5,235	\$5,341
Annual FBT	\$0	\$0	\$0	\$0

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ELECTRIC



Make	BYD	MG	Mitsubishi	MG
Model	Atto 3	ZS EV	Eclipse Cross	HS +Ev
Variant	Superior (Extended)	Essence	ES PHEV	PHEV Excite
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Electric	Electric	PHEV	PHEV
Transmission	Auto	Auto	Auto	10 Speed Auto
Recommended retail price	\$48,381	\$47,990	\$46,990	\$46,990
On road cost	\$49,385	\$48,994	\$49,403	\$49,403
Amount financed†	\$44,986	\$44,631	\$45,131	\$45,131
Residual value	\$23,151	\$22,968	\$23,160	\$23,160
Monthly rental inc. FBT	\$1,317	\$1,343	\$1,366	\$1,377
Annual savings after tax*	\$5,580	\$5,687	\$2,833	\$2,878
Annual FBT	\$0	\$0	\$0	\$0

ELECTRIC



Make	Nissan	Mini	Mitsubishi	MG
Model	Leaf	3D Hatch	Eclipse Cross	HS +Ev
Variant	Hatchback	Cooper SE Classic	Aspire PHEV	PHEV Essence
Body type*		Hatchback	SUV	SUV
Seats	5	4	5	5
Fuel type	Electric	Electric	PHEV	PHEV
Transmission	Auto	Auto	Auto	10 Speed Auto
Recommended retail price	\$50,990	\$55,650	\$50,490	\$49,990
On road cost	\$51,994	\$56,486	\$53,118	\$52,593
Amount financed†	\$47,358	\$51,426	\$48,528	\$48,048
Residual value	\$24,374	\$26,480	\$24,901	\$24,655
Monthly rental inc. FBT	\$1,389	\$1,439	\$1,443	\$1,443
Annual savings after tax*	\$5,876	\$6,082	\$2,934	\$2,966
Annual FBT	\$0	\$0	\$0	\$0

ELECTRIC



Make	Hyundai	Hyundai	Mitsubishi	Mitsubishi
Model	Kona	Kona	Outlander	Eclipse Cross
Variant	Elite STD	Highlander STD	PHEV ES (AWD)	Exceed PHEV
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Electric	Electric	PHEV	PHEV
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$54,500	\$58,000	\$54,490	\$54,490
On road cost	\$55,504	\$59,004	\$57,318	\$57,318
Amount financed†	\$50,549	\$53,731	\$52,364	\$52,364
Residual value	\$26,020	\$27,661	\$26,870	\$26,870
Monthly rental inc. FBT	\$1,445	\$1,518	\$1,521	\$1,531
Annual savings after tax*	\$6,109	\$6,411	\$3,005	\$3,046
Annual FBT	\$0	\$0	\$0	\$0

ELECTRIC



Make	Hyundai	Nissan	Hyundai	Tesla
Model	Kona	Leaf	Kona	Model 3
Variant	Elite Ext Range	E+	Highlander Ext Range	Rear-Wheel Drive
Body type*	SUV	Hatchback	SUV	Sedan
Seats	5	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$60,500	\$61,490	\$64,000	\$65,500
On road cost	\$61,504	\$62,494	\$65,004	\$66,504
Amount financed†	\$56,004	\$56,904	\$59,185	\$60,618
Residual value	\$28,833	\$29,297	\$30,473	\$31,177
Monthly rental inc. FBT	\$1,570	\$1,608	\$1,643	\$1,677
Annual savings after tax*	\$6,627	\$6,783	\$6,929	\$7,068
Annual FBT	\$0	\$0	\$0	\$0

ELECTRIC



Make	Kia	Mitsubishi	Hyundai	Tesla
Model	Niro	Outlander	IONIQ 5	Model Y
Variant	EV S	PHEV Exceed (AWD)	Dynamiq 2WD	Rear-Wheel Drive
Body type*	SUV	SUV	SUV	SUV
Seats	5	7	5	5
Fuel type	Electric	PHEV	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$65,300	\$65,990	\$72,000	\$72,300
On road cost	\$66,304	\$69,393	\$73,004	\$73,304
Amount financed†	\$60,418	\$63,507	\$67,118	\$67,418
Residual value	\$31,083	\$32,531	\$34,224	\$34,364
Monthly rental inc. FBT	\$1,772	\$1,776	\$1,829	\$1,853
Annual savings after tax*	\$7,462	\$3,341	\$7,697	\$7,797
Annual FBT	\$0	\$0	\$0	\$0

ELECTRIC



Make	Kia	Mercedes-Benz	Volvo	Volvo
Model	EV6 Air	A250	XC40	C40
Variant	RWD	E PHEV	Recharge Pure Electric	Recharge Pure Electric
Body type*	SUV	Hatchback	SUV	SUV
Seats	5	5	5	5
Fuel type	Electric	PHEV	Electric	Electric
Transmission	Auto	8 Speed Auto	Auto	Auto
Recommended retail price	\$72,590	\$68,989	\$72,990	\$74,990
On road cost	\$73,594	\$72,542	\$73,994	\$75,994
Amount financed†	\$67,708	\$66,656	\$68,108	\$70,108
Residual value	\$34,500	\$34,007	\$34,688	\$35,625
Monthly rental inc. FBT	\$1,860	\$1,868	\$1,869	\$1,900
Annual savings after tax*	\$7,826	\$3,531	\$7,865	\$8,005
Annual FBT	\$0	\$0	\$0	\$0

ELECTRIC



Make	Kia	Kia	Mercedes-Benz	Hyundai
Model	Niro	Niro	EQA	IONIQ 5
Variant	EV GT-Line Black	EV GT-Line Grey	250	Techniq AWD
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$72,100	\$72,100	\$78,513	\$79,500
On road cost	\$73,104	\$73,104	\$82,542	\$83,579
Amount financed†	\$67,218	\$67,218	\$76,657	\$77,693
Residual value	\$34,271	\$34,271	\$38,695	\$39,181
Monthly rental inc. FBT	\$1,948	\$1,948	\$2,063	\$2,071
Annual savings after tax*	\$8,192	\$8,192	\$8,868	\$8,928
Annual FBT	\$0	\$0	\$0	\$0

ELECTRIC



Make	Volvo	Kia	Tesla	Kia
Model	XC40	EV6	Model 3	Sorento
Variant	Recharge Twin Pure	GT-Line RWD	Long Range	GT-Line AWD
Body type*	SUV	SUV	Sedan	SUV
Seats	5	5	5	7
Fuel type	Electric	Electric	Electric	PHEV
Transmission	Auto	Auto	Auto	6 Speed Auto
Recommended retail price	\$79,490	\$79,590	\$80,000	\$80,330
On road cost	\$83,568	\$83,673	\$84,104	\$84,450
Amount financed†	\$77,682	\$77,787	\$78,218	\$78,564
Residual value	\$39,176	\$39,226	\$39,427	\$39,590
Monthly rental inc. FBT	\$2,088	\$2,090	\$2,100	\$2,181
Annual savings after tax*	\$8,997	\$9,010	\$9,064	\$4,371
Annual FBT	\$0	\$0	\$0	\$0

ELECTRIC



Make	Peugeot	Hyundai	Kia	Mercedes-Benz
Model	508	IONIQ 5	EV6	EQB
Variant	GT PHEV	EPIQ AWD	GT-Line AWD	250
Body type*	Sedan	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	PHEV	Electric	Electric	Electric
Transmission	8 Speed Auto	Auto	Auto	Auto
Recommended retail price	\$81,610	\$85,000	\$87,590	\$87,800
On road cost	\$85,794	\$89,354	\$92,073	\$92,294
Amount financed†	\$79,908	\$83,468	\$86,187	\$86,408
Residual value	\$40,220	\$41,889	\$43,164	\$43,267
Monthly rental inc. FBT	\$2,185	\$2,207	\$2,288	\$2,293
Annual savings after tax*	\$4,344	\$4,323	\$4,573	\$4,588
Annual FBT	\$16,322	\$17,000	\$17,518	\$17,560

ELECTRIC



Make	Tesla	Mercedes-Benz	Mercedes-Benz	Tesla
Model	Model Y	EQA	EQB	Model 3
Variant	Performance	350 4Matic	250 Edition 1	Performance
Body type*	SUV	SUV	SUV	Sedan
Seats	5	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$96,700	\$96,900	\$96,900	\$91,600
On road cost	\$101,639	\$101,849	\$101,849	\$96,284
Amount financed†	\$95,753	\$95,963	\$95,963	\$90,398
Residual value	\$47,648	\$47,746	\$47,746	\$45,137
Monthly rental inc. FBT	\$2,338	\$2,342	\$2,342	\$2,387
Annual savings after tax*	\$4,477	\$4,491	\$4,491	\$4,852
Annual FBT	\$19,340	\$19,380	\$19,380	\$18,320

ELECTRIC



Make	BMW	Volvo	Genesis	Mercedes-Benz
Model	i4	XC60	GV60	EQB
Variant	Edrive40 M Sport	Recharge Ultimate T8	LUX (AWD)	350 4Matic
Body type*	Coupe	SUV	SUV	SUV
Seats	5	5	5	5
Fuel type	Electric	PHEV	Electric	Electric
Transmission	Auto	8 Speed Auto	Auto	Auto
Recommended retail price	\$99,900	\$100,990	\$103,700	\$106,700
On road cost	\$104,999	\$106,143	\$108,989	\$112,139
Amount financed†	\$99,113	\$100,257	\$103,103	\$106,253
Residual value	\$49,223	\$49,760	\$51,094	\$52,570
Monthly rental inc. FBT	\$2,417	\$2,484	\$2,528	\$2,585
Annual savings after tax*	\$4,699	\$4,940	\$5,033	\$5,171
Annual FBT	\$19,980	\$20,198	\$20,740	\$21,340

ELECTRIC



Make	Mercedes-Benz	Genesis	BMW	Volvo
Model	EQB	GV60	iX3	XC90
Variant	350 4Matic Edition 1	Performance LUX	M Sport	Recharge Ultimate T8
Body type*	SUV	SUV	SUV	SUV
Seats	5	5	5	7
Fuel type	Electric	Electric	Electric	PHEV
Transmission	Auto	Auto	Auto	8 Speed Auto
Recommended retail price	\$110,600	\$110,700	\$114,900	\$121,990
On road cost	\$116,234	\$116,339	\$120,749	\$128,193
Amount financed†	\$110,348	\$110,453	\$114,863	\$122,307
Residual value	\$54,490	\$54,539	\$56,607	\$60,097
Monthly rental inc. FBT	\$2,682	\$2,701	\$2,788	\$3,008
Annual savings after tax*	\$5,442	\$5,519	\$5,741	\$6,419
Annual FBT	\$22,120	\$22,140	\$22,980	\$24,398

ELECTRIC



Make	Genesis	BMW	Jaguar	Genesis
Model	GV70	i4	i-Pace	G80
Variant	Performance LUX	M50 Gran Coupe	EV400 Se AWD	Electrified LUX
Body type*	SUV	Coupe	SUV	Sedan
Seats	5	5	5	5
Fuel type	Electric	Electric	Electric	Electric
Transmission	Auto	Auto	Auto	Auto
Recommended retail price	\$127,800	\$129,900	\$142,580	\$145,000
On road cost	\$134,294	\$136,499	\$149,813	\$152,354
Amount financed†	\$128,408	\$130,613	\$143,927	\$146,468
Residual value	\$62,957	\$63,990	\$70,232	\$71,423
Monthly rental inc. FBT	\$3,107	\$3,159	\$3,473	\$3,550
Annual savings after tax*	\$6,636	\$6,782	\$7,663	\$7,901
Annual FBT	\$25,560	\$25,980	\$28,516	\$29,000

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* All vehicle calculations from Fleet Network using the following assumptions: A 36 month lease term travelling at 15,000 kilometres per annum for an employee earning \$80,000 annually.

* Novated leases are for cars. Station wagons, panel vans and utilities are considered cars by the ATO if they are goods-carrying vehicles designed to carry less than one tonne. If a vehicle is designed to carry a load of one tonne or more it may not be eligible for a novated lease. This will impact some of the calculations and the potential savings available when salary packaging a vehicle. Readers should seek independent financial advice. Also, some employers may not allow 4X4 Utes in a novated lease.

† When the Amount Financed is greater than the 2022/23 annual vehicle depreciation limit of \$64,741 it will be regarded as a loan instead of a lease. The depreciation and interest will be tax deductible rather than lease payments. This will impact some of the calculations and the potential savings available when salary packaging a vehicle. Readers should seek independent financial advice. Also, some employers may not allow luxury vehicles in a novated lease.

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