

BIG SKY

banking where members benefit

Fuel Purchasing and Management

You can easily switch to the Caltex StarCard. The Caltex StarCard offers you convenience, economy and security for approved fuel and oil purchases.

How it works

Drivers receive their StarCard and sign the identification strip on the reverse before use. The first time the card is used, drivers will be prompted to choose a PIN (Personal Identification Number).

For added security the odometer reading and PIN will be verified at each point of sale. The card can be issued daily and monthly limits on usage, if required. Purchases are limited to fuel and oil to control costs associated with the running of the vehicle.

Monthly usage reports for operating lease vehicles will be issued.



Fleet Solutions

T 1800 266 982

E packaging@racvsp.com.au

www.bigsky.net.au/operatinglease

About Big Sky Fleet Solutions

Fleet Solutions' products and services are provided by RACV Fleet Solutions, a division of RACV, and is backed by the resources of this member organisation. RACV Fleet Solutions brand is marketed in Victoria and appears throughout the rest of Australia as the Direct Salary Packaging Group (DSPG).

For further information visit www.bigsky.net.au/operatinglease

All information provided in this document is of a general nature only and those considering entering into an operating lease are recommended to seek independent financial advice.

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If you do not wish to receive any further communication regarding our products and services, please contact Big Sky.



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fleet solutions



Fleet Solutions' fully maintained operating lease removes your day to day fleet concerns, allowing you to concentrate on running your business.

Fully maintained Operating Lease

Fleet Solutions' fully maintained operating lease removes your day to day fleet concerns allowing you to concentrate on running your business.

A fully maintained operating lease includes:

- Vehicle Insurance
- Maintenance and servicing including tyres
- Fuel Purchasing and Management with the Caltex StarCard
- Optional roadside Assistance
- Optional tolls in Victoria, Queensland and New South Wales

What can be leased?

New and secondhand passenger, light and heavy commercial vehicles valued at more than \$10,000 at the commencement of the lease.

What are the lease terms?

The terms of a lease can range from one to five years for passenger vehicles. For your commercial vehicle requirements, please contact Fleet Solutions on **1800 266 982**.

How do I pay for the lease?

Payment options include:

- One fixed monthly payment; Invoices (with 14 day payment terms) are sent on the first of each month.
- Direct debit payments are also available

What happens when the lease expires?

When your lease expires you can either:

- Upgrade to a new vehicle
- Extend the vehicle lease
- Make an offer to buy the vehicle
- Return the vehicle without any residual value risk

What are the benefits to my business?

There are many benefits to your business when you take out a fully maintained operating lease, including:

Easy – fleet budget forecasting made easy with one fixed monthly payment (invoice includes service and maintenance, tyres, registration, fuel management and roadside assistance).

Simple – arrange your service and maintenance management for passenger and light commercial vehicles with one simple phone call.

Convenient – one credit application can cover all of your vehicle requirements, so there is no need to waste time filling out several application forms.

Full service – with Fleet Solutions' fully maintained operating lease your registration renewals, fuel cards, infringement and toll management is all taken care of.

Expert Fleet Management

Tax implications to your business

- Lease payments (rental) are deductible at your current business use percentage.
- GST is included in the monthly lease rental and GST can be claimed by the business

Sale and Leaseback

Sale and leaseback allows you to unlock the capital invested in your fleet and return it to the business.

Fleet Solutions will pay cash for your existing fleet vehicle. Market valuations will be based on recognised industry guidelines.

The vehicles will then be leased back to you under an operating lease agreement, passing over the ownership and residual value risk of the fleet to Fleet Solutions.

Benefits to your business

Access your working capital – sell your fleet to Fleet Solutions and free-up valuable capital to invest in your core business.

Switch your whole fleet – changeover your entire fleet to an operating lease without any operational implications for your vehicles and drivers.

Remove vehicles from your balance sheet – by taking vehicles off your balance sheet you won't have the burden of owning depreciating assets.

One easy monthly payment – one fixed monthly payment covers your whole fleet.

Managed fleet vehicle maintenance – include fleet maintenance in your fixed monthly rental.

Accident Management

With Fleet Solutions' Accident Management the entire process of the accident can be managed from the moment the incident occurs, through to the return of your repaired vehicle.

Fleet Solutions will organise transport for you and your passengers and the pick up or towing of your damaged vehicle. Fleet Solutions will take care of your insurance claims and assessments, organise and guarantee the repair work on your vehicle and keep you informed every step of the way.

Accident Management packages available are Standard and Premium and include the following:

Standard	Premium
Claim form completion	Includes all benefits from the Standard Package
Arrangement of replacement vehicles on rental basis	
Free pickup of damaged roadworthy vehicles	PLUS Access to a complete suite of reports
Free delivery of repaired vehicle to driver	PLUS Data management and risk analysis
Arrangement of towing for un-roadworthy vehicles	PLUS Assistance in creation of fleet policy, duty of care obligations and fleet loss control procedures
Repairer management	
Fleet lifetime guarantee	PLUS Accommodation assistance
Reporting (limited to four reports)	PLUS Medical assistance



Toll Management

Fleet Solutions' Toll Management allows travel on all tollways throughout Australia with charges billed directly to a single account.

Fleet Solutions' CityLink e-Tags operate throughout all Eastern states. Interstate roaming means all costs are itemised within one national account, delivering to users the benefit of a single device and a single statement for interstate travel.

Benefits of Toll Management and e-Tag

- Simple ordering process
- Ordering in any quantity
- Combining your Toll and Fuel Card Management with Fleet Solutions' preferred fuel supplier will attract a further discount
- One device regardless of location
- Reduced travel time between major cities and suburban areas

Available Tollways

Victoria	Citylink EastLink
Queensland	Logan Motorway Gateway Motorway
New South Wales	Sydney Harbour Bridge and Tunnel M1 (Eastern Distributor) M2 (Hills Motorway) M4 (Western Motorway) M5 (South Western Motorway) M7 (Westlink) Cross city Tunnel Lane Cove Tunnel