#### Meal Entertainment FAQ's

# How much meal entertainment can I package?

- You can package up to \$2,650 each Fringe Benefits Tax (FBT) year
- The cap is \$5,000 per year, however this is the grossed-up figure; the real cash value is \$2,650
- The Meal Entertainment cap is in addition to the existing salary packaging cap limit for living expenses (e.g. mortgage, rent and utilities)
- You can opt to split the \$2,650 benefit across both
  Meal Entertainment and venue hire should you wish



#### What are the meal entertainment benefit conditions?

- All purchases must be made with the easisalary Meal Entertainment card
- Each employee will be issued with one Meals Entertainment card only
- Employees must retain all receipts or tax invoices for a period of seven years
- The Meal Entertainment card transactions will be audited to ensure compliance
- Only substantial restaurant meals (including drinks) consumed on the premises can be purchased using the Meal Entertainment card – snack, take-away and grocery purchases are not permitted.
- Meals must be for two or more people and the minimum purchase per transaction is \$20

#### What does the meal entertainment include?

Meal Entertainment covers your restaurant bills when you're dining out with two or more people and the meal is substantial. It does not cover take-away meals or eating out on your own.

#### What is a substantial meal?

A 'substantial meal' is any meal of ample proportion which is not considered a snack. The following items are not considered substantial in any combination and are not permitted for purchase with your meal entertainment debit card (unless they are purchased in conjunction with a substantial meal):

- · Any pre-packaged food
- Fruit
- · Chips, French fries or wedges
- · Breakfast rolls (e.g. bacon and egg rolls)
- · Pastries, croissants, muffins and toast
- · Cereal
- Cakes and confectionery



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### Where can I use my meal entertainment card?

You can use your card to pay for your expenses when you dine out at any of the following establishments that accept VISA across Australia and overseas

- Restaurants
- · Pubs and bars

Cafés

· Clubs

Diners

- Hotels
- · Fast-food restaurants

## When must I not use my Easi meal entertainment payment card?

Your card cannot be used for the purchase of:

- · Take-away food or convenience meals
- Alcohol, unless it is consumed when dining out with two or more people
- · Meals or drinks on-site at your workplace
- · Supermarkets and grocery stores
- Groceries

### Why would I choose a Easi meal entertainment payment card?

- The Easi Meal Entertainment Card has been specifically developed to comply with the Australian Taxation Office (ATO) Fringe Benefit Tax (FBT) requirements
- It works the same way as a credit card, except the funds are drawn from your salary packaging account, as opposed to your normal bank account
- Powered by Visa (through Beyond Bank), your card is widely accepted across Australia and overseas
- No need to complete monthly claim reimbursement forms
- · Funds available within 48 hours
- Get your card balance online, telephonically, via an app or via SMS
- · Access to Beyond Bank's app for iPhone or Android

## When will I receive my Easi meal entertainment payment card?

You will receive your Easi Meal Entertainment payment card within 10 working days of your Meal Entertainment Application Form submission.

# How does the Easi meal entertainment payment card work?

- Your Easi Meal Entertainment card works the same way as a debit card, except the funds are drawn from your salary packaging account, as opposed to your normal bank account
- You must nominate an amount to be deducted from your pay fortnightly and deposited into your Beyond Bank Meal Entertainment card account

# What happens if my Easi meal entertainment payment card is declined?

 If your Easi Meal Entertainment payment card is declined at the point of transaction, you will need to make payment via other means

# What do I do if my Easi meal entertainment payment card is lost or stolen?

- · Inform Easi and Beyond Bank immediately.
- Easi will issue you a new card and a new PIN within 10 working days.
- The new card will block your original card from further use

