POWERED BY POSITIVE

CO-PILOT BROKER REFERRAL PROGRAM

The broker's guide to Co-pilot.

How the program works, the two ways to partner, the hands-off option, who does what and how you're paid. About ten minutes.

Co-pilot lets you offer novated leasing without building the operations behind it. You stay in control of the client relationship. Positive Salary Packaging handles the lease: the finance submission, the paperwork, the employer and payroll setup, and the management for the life of the lease. You're paid on every lease that settles.

It works for individual clients on a PAYG wage, and for business clients who want to offer novated leasing to their staff.

✓ **The idea in one line:** you spot the client, we run the lease, you keep the relationship.

Two ways to partner, plus a hands-off option

ASSET SPECIALISTS

Run the deal end to end

BROKERS, ACCOUNTANTS AND DEALERS

Add novated leasing to what

REFER A CLIENT

Refer and step back

Quote, take the application and track every deal in the portal. Edit running costs and set your sliding scale.

you do

Quote in the portal with running costs set for you, and set your sliding scale. We handle the rest.

Available on either pathway once you're registered. Send us your client's details and we quote, take the application and handle everything after.

How a deal runs

STEP 1 · YOU

Refer

Raise novated leasing with a client who could be a good fit, and log them as your referral in the portal.

STEP 2 · YOU

Quote

Create the quote in the portal with your client and set your sliding scale. They see what the lease costs each pay, and everything it includes.

STEP 3 · YOU

Acceptance

Your client accepts the quote. You collect their documents and application and pass them to us in the portal.

STEP 4 · POSITIVE

Submission

We submit the finance application and run identity checks. Approval typically takes two to five business days.

STEP 5 · POSITIVE

Documents and payroll

Lease, novation agreement and payroll paperwork, signed electronically. We brief the employer's payroll team directly.

STEP 6 · BOTH

Settlement and payment

Car delivered, deductions start, fuel card issued. Your earn is remitted with a statement for the deal.

When you use Refer a client, you send us the details and we take care of every step from the quote onward. Either way, you hear from us when we submit the application, when finance is approved and when the lease settles.

Business clients and their staff

Offer novated leasing to your business clients as a staff benefit. It costs the employer nothing. We handle all the employer setup and provisioning, brief their payroll team and look after every employee who leases. Each settled lease that comes through your link is credited to you.

Spotted a large employer? Talk to us early. For bigger workforces we can shape a bespoke rollout, from staff information sessions to a tailored payroll setup.

Who does what

You

- ✓ Spot the client and make the introduction
- ✓ Run the quote in the portal and set your sliding scale
- ✓ Market to your clients and partners with the co-branded kit
- ✓ Stay the client's broker for everything else

Positive

- ✓ Finance submission and identity checks
- ✓ Lease, novation and payroll paperwork
- ✓ Employer setup and provisioning, at no cost to the employer
- ✓ Budget management, claims and support for the life of the lease
- ✓ Updates to you at every stage

How you're paid

$500

Minimum earn per deal on both registered pathways.

Your call

Use the sliding scale to give back some of

Settled

Paid after the lease settles, with a statement for every deal.

your earn and sharpen a client's rate.

Pricing for each pathway is set out in its own one-pager. Positive keeps the $30 per month management fee the client pays inside the lease, disclosed on their quote. It covers the co-branded kit, the employer setup and our servicing of the lease, none of which you pay for.

What your client gets

A novated lease pays for the car and its running costs from salary, with part of each payment coming out before income tax. There's no GST on the purchase price (up to the ATO's limit) or on running costs paid through the lease. Finance, fuel or charging, servicing, tyres, rego and insurance roll into one regular payment we manage. Eligible electric vehicles are exempt from fringe benefits tax, which lifts the saving again.

What makes Positive different for your client: a **Visa fuel card** that works at most fuel or charging providers where Visa is accepted, and links straight to their budget, no forced add-ons like mandatory insurance, and a dedicated team managing the budget for the full term.

Good fits

PAYG employees on a stable salary, including business owners who pay themselves a PAYG wage. Staff of your business clients. Anyone replacing a car they'd buy anyway, or looking at an EV.

Where we'll say pause

Self-employed or contracting with no PAYG wage. Carrying high-interest debt they should clear first. Close to their borrowing limit on a home loan. If it doesn't stack up, we'll say so, to them and to you.

Three rules that keep it fair

1. **The accepted quote is the price.** Use the sliding scale to sharpen a rate before your client accepts. Once they accept, that's the price our team works to.

2. **Once submitted, we own the lease communication.** You keep the relationship; we handle everything about the lease. That's how we keep advice consistent and compliant.

3. **Use the kit, not your own claims.** The co-branded material has been checked for compliance. If you want to say something it doesn't, ask us first.

The "How to talk about Co-pilot" sheet has the full list with the reasons behind each one.

Your resources

- ✓ **The quote tool** in the portal
- ✓ **Co-branded marketing kit**: flyers, emails, web blocks, social tiles
- ✓ **How to talk about Co-pilot**, the full list of rules
- ✓ **Pricing one-pager** for your pathway
- ✓ **Employer resources**: one-pager, HR talking points and FAQ
- ✓ **Vehicle pricing flyer**, refreshed quarterly

Everything lives at **poweredby.positivesp.com.au/resources**.

Questions? Ask Jordan.

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POSITIVE SALARY PACKAGING

Novated leasing is an ATO-approved salary packaging arrangement offered through Positive Salary Packaging. Whether a client is better off depends on their circumstances. This guide is for Co-pilot partners and is general information only, not financial, tax or credit advice. Earn and commission terms are governed by your Co-pilot agreement. Fees, terms and eligibility criteria apply.