Employer uses Salary Packaging supplier to   
remit payments/reimbursements from   
Employee’s pre-tax salary to Financier

Employer approves the Employee’s   
salary packaging request



Employee

Financial advice

Employer

Salary Packaging Supplier

**A2**

**B1**

**B2**

**A1**

**A2**

**B1**

**B2**

Employee seeks independent financial advice

about commencing salary packaging

Employee seeks Employer approval to

commence salary packaging benefits

**A1**

**Salary Packaging Flow Chart**