

***CR 2007/15A2 - Addendum - Fringe benefits tax: employer clients of Bendigo and Adelaide Bank Limited who are subject to the provisions of section 57A of the Fringe Benefits Tax Assessment Act 1986 that make use of a B Packaged Mastercard debit card account facility***

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# Addendum

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## Class Ruling

Fringe benefits tax: employer clients of Community Sector Banking Pty Ltd who are subject to the provisions of section 57A of the *Fringe Benefits Tax Assessment Act 1986* that make use of a CSB Salary Benefit Card Account facility

This Addendum is a public ruling for the purposes of the *Taxation Administration Act 1953*. It amends Class Ruling CR 2007/15 to change the name of the company named in the class ruling from Community Sector Banking Pty Ltd to Bendigo and Adelaide Bank Limited, in view of Bendigo and Adelaide Bank Limited acquiring Community Sector Banking Pty Ltd from 3 March 2020.

CR 2007/15 is amended as follows:

**1. Title**

Omit the title; substitute:

**Fringe benefits tax: employer clients of Bendigo and Adelaide Bank Limited who are subject to the provisions of section 57A of the *Fringe Benefits Tax Assessment Act 1986* that make use of a B-Packaged Mastercard debit card account facility**

**2. Table of Contents**

Omit the table of contents; substitute:

Contents            Para

**LEGALLY BINDING SECTION:**

**What this Ruling is about            1**

**Date of effect                            8**

**Scheme                                    11A**

**Ruling                                    19A**

**NOT LEGALLY BINDING SECTION:**

**Appendix 1:**

***Explanation*                            25**

**Appendix 2:*****Detailed contents list***      **44****3. Paragraph 3**

Omit the paragraph; substitute:

3. The class of entities to which this Ruling applies are employers subject to the provisions of section 57A who enter into an agreement with Bendigo and Adelaide Bank Limited (BEN) to make use of a B-Packaged Mastercard debit card account facility.

**4. Paragraph 12**(a) After the heading **Scheme**, insert:**Community Sector Banking Pty Ltd**

11A. Community Sector Banking Pty Ltd ABN 88 098 858 765 (AFSL authorised representative No. 265317 and Australian Credit authorised representative No. 379667) (CSB) is a franchisee of BEN and is a wholly-owned subsidiary of Community Sector Enterprises Pty Ltd ABN 95 098 858 354 (CSE). CSE is a 50/50 joint venture between BEN and Community 21 Limited ABN 79 097 612 416 (C21).

11B. The banking product that forms the basis for the scheme that is the subject of this Class Ruling is and always has been a banking product of BEN.

11C. CSB distributed a suite of BEN banking products to customers in the not-for-profit sector under the terms of a franchise agreement. In early 2020, BEN acquired all of the shares held by C21 in CSE via a share sale and purchase agreement. Despite the change in form and structure of the arrangement, the substance of the product suite remains unchanged.

**Information provided**

(b) At the end of the first dot point, omit 'and'.

(c) At the end of the second dot point, omit the 'fullstop'; substitute '; and'.

(d) After the second dot point, insert:

- further information received on 18 August 2021, including:
  - B-Packaged fact sheet;
  - B-Packaged and B-Entertained organisation application form;
  - B-Packaged and B-Entertained employee application form;
  - Bendigo and Adelaide Bank Limited fees and charges document dated 5 February 2021; and
  - Bendigo and Adelaide Bank Limited accounts and facilities terms and conditions dated 2 December 2020.

**Note:** any materials previously branded Community Sector Banking Pty Ltd were rebranded to Bendigo and Adelaide Bank Limited in 2020.

**5. Paragraph 13**

Omit the paragraph; substitute:

13. An employer applies to BEN for a B-Packaged Mastercard debit card account (the account). The account will be opened under the employer's customer record.

**6. Paragraph 14**

Omit the paragraph; substitute:

14. Employees of the employer may apply to BEN for a B-Packaged Mastercard debit card (the card). Each employee will be an additional cardholder to the account. Spouse and partner cards can be issued where required.

**7. Paragraph 16**

Omit the word 'Visa'; substitute 'Mastercard'.

**8. Paragraph 27**

In the first dot point, omit the words 'the financial institution'; substitute 'BEN'.

**9. Paragraph 29**

Omit the words 'the financial institution'; substitute 'BEN'.

**10. Paragraph 33**

Omit the words 'The financial institution'; substitute 'BEN'.

**11. Paragraph 41**

In the second dot point, omit the word 'because'.

**12. Paragraph 44**

In the detailed contents list:

- omit '**Scheme 12**'; substitute '**Scheme 11A**'
- insert new entries:

Community Sector Banking Pty Ltd	11A
Information provided	12

This Addendum applies on and from 3 March 2020.

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**Commissioner of Taxation**

6 October 2021

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ATO references

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ATOlaw topic: Fringe benefits tax ~~ Meal entertainment benefits ~~  
Other  
Fringe benefits tax ~~ Property benefits ~~ Other  
Fringe benefits tax ~~ Residual benefits ~~ Other

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