



# Drive your dollar further with a Kooya Novated Lease

## Welcome to Kooya, Programmed!

Programmed has just given you the green light to make the most of your salary with Kooya.

We're Australia's first, largest and only Aboriginal-owned salary packaging company. We specialise in providing the best value, fully maintained novated leasing solution for Programmed employees, so you can save thousands on the car you want.

Watch the video below to find out a little more about who we are and how we can help you save bundles of cash every year.

*Watch this video to learn more about Kooya.*

## How does it work?

A Kooya Novated Lease allows you to save time and money by bundling your car repayments and running costs into one simple regular payment from your pre-tax salary. This includes rego, fuel, tyres, servicing and more.

Plus - with our best price guarantee, Kooya is your key to the best deal on any new car!

## What else can you package?

You can salary package more than just cars with Kooya. Use your pre-tax dollars to save on an e-bike, income protection, remote area benefits, professional subscriptions and even a new tablet, phone, smartwatch or a laptop!

Chat with our team to find out more about what you can package with your pre-tax dollars.

## Save heaps. Drive change.

As a proudly Aboriginal-owned business, Kooya donates 5% of our profits to the Bibbulmun Fund to support Aboriginal enterprise and entrepreneurship Australia-wide.

Got any questions? To get in touch, hit the button below or email [ask@kooya.com.au](mailto:ask@kooya.com.au). Alternatively, feel free to give us a ring on 1300 456 692 and we'd be happy to have a chat.

*Kooya acknowledges and pays respect to Aboriginal and Torres Strait Islander Elders past, present and emerging. We acknowledge the continuation of cultural and spiritual practices of Aboriginal and Torres Strait Islander peoples.*