karmo | Smart™

Drive without locking yourself in#

What is novated subscription?

A simpler, more flexible way to drive

One simple payment that covers your car and most running costs^^

Pay using salary packaging to reduce your taxable income*

No hidden surprises — just predictable, manageable costs^^

Why choose us?

- **Stay flexible**
  No long-term lock-in#
- **Keep more of your income**
  Potential tax savings through salary packaging*
- **Vehicle variety**
  Choose from all types of vehicles+
- **No resale stress**
  Hand the car back, no depreciation risk
- **Explore EV savings**
  Additional benefits may apply**

Which option suits you?

Novated lease	Novated subscription
Locked into a long-term agreement (1–5 years)	Flexible from just 4 months#
Fixed car for entire term	Change cars as your needs evolve+
You manage resale or residual risk	No resale or end-of-term stress
Multiple costs to track	One simple, bundled payment^^
Better suited to long-term certainty	Best if your needs are changing or uncertain

How it works

1. Choose your car
2. Apply in minutes^
3. Get driving

Why now?

Not ready to commit to a long-term lease?#

Your needs might change | You may want to try an EV first** | You might prefer flexibility over locking in

Karmo gives you a way to drive now — without the long-term commitment#

Explore your options today

karmo.smart.com.au | 1300 144 873

*Subscription T&Cs, minimum periods, availability exclusions apply. Salary packaging benefits are subject to employer participation, Smart approval and individual circumstances.
**FBT exemption applies only to eligible battery electric or hydrogen fuel-cell vehicles under current ATO rules and provided they are below the Luxury Car Tax threshold. Plug-in hybrid vehicles are not eligible. Fuel, charging and additional usage costs are not included.
^Approval is subject to eligibility checks and individual circumstances.
^^T&Cs apply and some costs are excluded. # Minimum subscription term of 4 months applies. Return options are subject to notice periods and subscription terms.
+ Notice periods apply and subject to vehicle availability.