

Division 7A Benchmark Interest Rate

Year of Income Ended 30 June	%
2026	8.37
2025	8.77
2024	8.27
2023	4.77

Low Income Tax Offset

Income	Offset
\$0 - \$37,500	\$700
\$37,501 - \$45,000	\$700 less 5 cents for each dollar over \$37,500
\$45,001 - \$66,667	\$325 less 1.5 cents for each dollar over \$45,000
over \$66,667	Nil

Tax Rates - Minors

Income	Tax Rate
\$0 - \$416	Nil
\$417 - \$1,307	Nil + 66% of the excess over \$416
Over \$1,307	45% of the total amount of income that is not excepted income

Note: These rates do not apply to income earned from employment. This is still taxed at the normal adult rates.

Fringe Benefits Tax

Key FBT Figures	Year Ending 31 March 2026
FBT Rate	47.00%
Benchmark Interest Rate for Loan Benefits	8.62%
Car Parking Benefit Threshold	\$11.03
In House Fringe Benefits Reduction	\$1,000

Lodgement for BAS

Quarter Ending	Lodgement Date	Extended Lodgement Date
30 September 2025 (1st Quarter)	28 October 2025	25 November 2025
31 December 2025 (2nd Quarter)	28 February 2026	28 February 2026
31 March 2026 (3rd Quarter)	28 April 2026	26 May 2026
30 June 2026 (4th Quarter)	28 July 2026	25 August 2026

Note: Extended Lodgement Date applies to those who electronically lodge their BAS through a registered tax agent. No later lodgement/payment date for quarter 2 because the due date already includes a one-month extension.

Super Guarantee - Quarterly Regime

Quarter Ending	Payment Cut-Off Date	Payment Cut-Off Date Superannuation Guarantee (SGC) Statement and Payment Date
30 September	28 October 2025	28 November 2025
31 December	28 January 2026	28 February 2026
31 March	28 April 2026	28 May 2026
30 June	28 July 2026	28 August 2026

Maximum quarterly contribution base per employee is \$62,500 per quarter

Small Business FBT Exemptions

PORTABLE ELECTRONIC DEVICES THAT MEET THE CRITERIA:

- Portable and designed for use away from office
- Small and Light
- Can operate without an external power supply
- Designed as a complete unit
- Primarily for use in work related use

Rubiix Pty Ltd

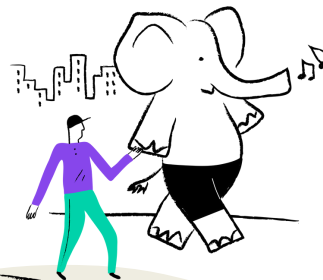
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DISCLAIMER

This tax card relates to the 2025-2026 Income Tax Year only and based upon existing legislation and proposals by the Government. To the extent permitted by law, we do not accept liability for any loss or damage which any person, partnership, or trust may suffer arising from any negligence on our part in the details in this 2025-2026 Tax Card without confirmation of your Accountant, Tax Agent or Financial Advisor. The 2025-2026 Tax Card was prepared for the benefit of a ready reckoner only and Rubiix are not held accountable for reliability and accuracy of changing details throughout the current financial year.

Rubiix Tax Card

Financial Year
2025 -2026



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Tax Rates - Individuals

Residents		Non-Residents	
Taxable Income	Tax \$	Taxable Income	Tax \$
0 - \$18,200	Nil	0 - \$135,000	30c for each \$1
\$18,201 - \$45,000	16c for each \$1 over \$18,200	\$135,001 - \$190,000	\$40,500 + 37c per \$1 over \$135,000
\$45,001 - \$135,000	\$4,288 + 30c per \$1 over \$45,000	\$190,001 and over	\$60,850 + 45c per \$1 over \$190,000
\$135,001 - \$190,000	\$31,288 + 37c per \$1 over \$135,000		
\$190,001 and over	\$51,638 + 45c per \$1 over \$190,000		

Medicare Levy (not included in above): 2% of taxable income (dependent on taxable income level). Not applicable for non-residents. An additional 1%, 1.25% or 1.5% Medicare levy surcharge applies to certain higher income taxpayers not covered by health insurance for private patient hospital cover. Special rate applies to unearned income of children aged under 18 years at year end where that income is more than \$416.

Companies & Superannuation

Companies & Superannuation Funds 2025/2026 Rates		Annual Superannuation Contribution Limits 2025/26		
Rates	%	Contribution Type	Age	Annual Limit
Company Tax Rate*	25 - 30	Concessional	All Ages	\$30,000
Superannuation Fund Tax Rate	15	Non-Concessional		\$120,000
Superannuation Guarantee Rate	12.0	For the 2025-26 financial and later years, to access the non-concessional bring-forward arrangement you must be under 75 years old for at least one day during the year, contribute more than the annual cap, not already be in an active bring-forward period and have a total super balance at the end of 30 June of the previous year that is less than the general transfer balance cap \$2 million from 2025-26).		

Note: the Superannuation Guarantee is a form of Concessional Contributions, and is part of the Concessional Contribution Cap.

Amount available to bring forward changes depending on superannuation balance.

*Company Tax Rates for the 2025/26 financial year will be based on the source of income and the level of income

#Concessional Contribution Limit may increase if eligible to carry forward unused concessional contribution cap

Instant Asset Write-Off	Asset Threshold^
Small Business Support	\$20,000

^Eligibility criteria apply - Applicable to small businesses with an aggregate turnover of less than \$10 million.

Motor Vehicle Fringe Benefit Statutory Formula

Total Kilometres Travelled for the Year	Statutory fraction (multiplied by the cost of the car to determine the taxable value of a person's car fringe benefit				
	Pre 10 May 2011	New Contracts entered into after 7:30pm (AEST) on 10 May 2011			
		From 10 May 2011	From 10 May 2012	From 10 May 2013	From 10 May 2014
0 - 14,999 km	26%	20%	20%	20%	20%
15,000 - 25,000 km	20%	20%	20%	20%	20%
25,000 - 40,000 km	11%	14%	17%	20%	20%
More than 40,000 km	7%	10%	13%	17%	20%

Student Loan Repayments

Repayment Income*	Repayment Rate	Repayment Income*	Repayment Rate
Below \$56,166	Nil	\$103,342 - \$109,542	6.00%
\$56,516 - \$64,837	1.00%	\$109,543 - \$116,115	6.50%
\$64,838 - \$68,726	2.00%	\$116,116 - \$123,081	7.00%
\$68,727 - \$72,851	2.50%	\$123,082 - \$130,466	7.50%
\$72,852 - \$77,222	3.00%	\$130,467 - \$138,294	8.00%
\$77,223 - \$81,855	3.50%	\$138,295 - \$146,593	8.50%
\$81,856 - \$86,766	4.00%	\$146,594 - \$155,388	9.00%
\$86,767 - \$91,973	4.50%	\$155,389 - \$164,711	9.50%
\$91,974 - \$97,491	5.00%	\$164,712 and above	10.00%
\$97,492 - \$103,341	5.50%		

*** Repayment Income is taxable income plus any total net investment loss (which includes net rental losses), total reportable fringe benefits amounts, reportable super contributions and exempt foreign employment income**

Spouse Contributions

Total of spouse's assessable income, reportable fringe benefits and reportable employer superannuation contributions	Maximum Rebatable Contributions (MRC)	Maximum Rebate
\$0 - \$37,000	\$3,000	\$540
\$37,000 to \$39,999	\$3,000 - (Spouse Income - \$37,000)	MRC x 18%
over \$40,000	Nil	Nil

Motor Vehicle Expenses

Individuals are able to claim work related motor vehicle expenses based on one of two methods

CENTS PER KILOMETRE

88 cents per business km travelled
This method is capped at 5,000 km

LOGBOOK

- For each year your logbook will require:
- Odometer readings for the start and end of the period being claimed
 - Business use percentage based on logbook
 - Receipts or other documentation showing fuel and other vehicle expenses

A logbook is valid for five years if it covers a continuous 12 week period.

Home Office Expenses

There are 2 methods for claiming home office expenses.

ACTUAL METHOD

- To claim this method, you must keep:
- The number of actual hours you work from home during the entire income year (For example: a timesheet)
 - A continuous 4-week period that represents your usual pattern of working from home (For example: a diary)
 - You must also keep records that show the additional running expenses you incurred while working from home and how you worked out the amount of your deduction.
 - If there is an intent to claim electricity, gas and home office cleaning expenses, there must be a dedicated home office in the property.

REVISED FIXED RATE METHOD

70 cents per hour
A record of the total number of hours you work from home and expenses you incur while working at home is required.