

Remuneration Matrix

Comparison of Workers' Compensation Schemes

To assist national employers identify payments that should be included in the wages and remuneration declarations for each Australian state and territory, Allianz has developed this remuneration matrix.

While the Remuneration Matrix table is designed to provide general guidance, the following considerations should be applied to all items:

- Allowances that are a reimbursement for an expenditure incurred by the employee on behalf of the employer are **excluded** as remuneration.
- Where items are eligible for Fringe Benefits Tax or are to be listed on a payment summary or PAYG, they are to be **included** as remuneration.

Remuneration Definitions (starts on page 4) provides further information over when and what each payment component is to include. Also included within the *Remuneration Definitions* are explanations of jurisdiction-specific considerations, as identified with an asterisk (*) in the matrix.

Where further information is required, government authorities may be contacted on the numbers below:

State	Government Authority Contact
ACT	WorkSafe: 02 6207 3000
NSW	Assistance Service: 13 10 50
NT	Worksafe: 1800 019 115
QLD	Workcover: 1300 362 128
SA	Service Centre: 13 18 55
TAS	Workcover TAS: 1300 776 572
VIC	Advisory Service: 1800 136 089
WA	Advisory Service: 1300 794 744

This document is current as at 31 March 2012.

Remuneration Matrix

Payment	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Accommodation Allowance	✓*	×*	×	✓	×*	×	×*	✓*
Annual Leave	✓	✓	✓	✓	✓	✓	✓	×*
Back Pay	✓	✓	✓	✓	✓	✓	✓	✓
Board and Lodging	✓	✓	×*	✓	✓	✓*	×*	×*
Bonuses	✓	✓	✓	✓	✓	✓	✓	✓
Book Expenses	✓	×*	×	✓	✓	✓	✓	✓*
Call-Out or Call-Back Allowance	✓	✓	✓	✓	✓	✓	✓	✓*
Car / Motor Vehicle Allowance	×*	×*	×	×*	×*	×	×*	✓*
Carer's Leave	✓	✓	✓	✓	✓	✓	✓	✓
Clothing Allowance	✓	✓*	×	✓	✓	×*	✓	✓
Club Subscriptions	✓	✓	×	✓	✓	×	✓	✓*
Commission	✓	✓	✓	✓	✓*	✓	✓	✓
Company Car (private use)	✓	✓	×*	✓	✓	✓	✓	✓*
Construction Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Directors Fees and Emoluments (Non-Working Directors)	×	×	×*	×	×	✓	✓	×
Directors Fees and Emoluments (Working Directors)	✓	✓	×*	×	✓	✓	✓	×*
Dirt Money	✓	✓	✓	✓	✓	✓	✓	✓
Disability Allowance	✓	✓	✓	✓	✓	×	✓	✓
Dry Cleaning / Laundry Allowance	✓	✓*	×	✓	✓	✓	✓	✓*
Early Retirement Benefits	×	×*	×	×	×	×	×	×
Employee Share Scheme	×*	×*	×	✓*	×*	×	×	×
Entertainment Allowance	✓	✓	✓	✓	✓	×	✓	✓*
Ex-Gratia Payments	×	×*	×	✓*	✓*	×	*	×
First Aid Allowance	✓	✓	✓	✓	✓	×	✓	✓
Flexible Work Package Payments	✓*	✓*	✓*	✓*	✓*	✓*	✓*	✓*
Follow-the-Job Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Footwear Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Fringe Benefits	✓*	✓*	✓*	✓*	✓*	✓*	✓*	✓*
Gifts	×*	×*	×	✓*	×	×	✓*	×
Health Insurance	✓	✓	✓	✓	✓*	✓	✓	✓*
Height Money	✓	✓	✓	✓	✓	✓	✓	✓
Higher Duty Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Honorariums	×	×	×	×	×	×	×	×
Housing	✓*	✓*	×*	✓*	✓	✓*	✓*	✓*
Incentives	✓	✓	✓	✓	✓	✓	✓	✓*
Incidental Benefits / Staff Discounts	×*	×*	×	×*	×	×*	×*	×
Industry Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Instructor's Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Isolation Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Leave Loadings	✓	✓	✓	✓	✓	✓	✓	✓
Life Assurance	✓	✓	×	✓	✓	✓	✓	✓*
Living Away From Home Allowance	✓	✓	✓	✓	✓*	✓	✓*	✓
Loadings	✓	✓	✓	✓	✓	✓	✓	✓
Locality Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Long Service Leave	✓*	✓*	✓	✓	✓	✓	✓*	×*
Lump Sum Payment Upon Termination	×*	×*	×	×	×	×*	×	×

* Exceptions/Conditions apply – refer to Remuneration Definitions.

Payment	ACT	NSW	NT	QLD	SA	TAS	VIC	WA
Maternity/Paternity/Parental Leave	x	✓*	x	✓*	✓*	✓	✓	x
Meal Allowance	✓*	✓*	x	✓	✓	✓	✓	✓
Over-Award Payment	✓	✓	✓	✓	✓	✓	✓	✓
Overtime Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Payment in Lieu of Leave	✓	✓	✓	✓	✓	✓	✓	x
Penalty Rates	✓	✓	✓	✓	✓	✓	✓	✓
Personal Accident and Sickness Insurance	✓	✓	✓	✓	✓*	✓	✓	✓*
Piecework Payments	✓	✓	✓	✓	✓	✓	✓	✓
Profit-Sharing Scheme	x*	x*	x*	✓	*	x*	*	x*
Public Holidays	✓	✓	✓	✓	✓	✓	✓	✓
Qualifications Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Redundancy Payments	x	x	x	x	x	x	x	x
Reimbursement Payments	x	x	x	x	x	x	x	x
Relocation Allowance	✓	✓	x	✓*	✓	✓	✓	x
Remote Area Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Rental Allowance	✓	✓*	x	✓	✓	✓	✓	✓*
Representation Allowance	✓	✓	x	✓	✓	✓	✓	✓*
Royalties	x	x	x	x	x	x	x	x
Salary/Wages	✓	✓	✓	✓	✓	✓	✓	✓
Salary Continuance / Income Protection Insurance	✓	✓	✓	✓	✓*	✓	✓	x
School/Education Expenses for Spouse/Dependents of Workers	✓	✓	x	✓	✓	✓	✓	✓*
Service Increments	✓	✓	x	✓	✓	✓	✓	✓
Severance Pay	x	x	x	x	x	x	x	x
Shift Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Sick Leave	✓	✓	✓	✓	✓	✓	✓	x*
Site Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Skill Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Stand-By or On-Call Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Strike-Breaking Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Studying Allowance	✓	✓	✓	✓	✓	✓	✓	✓
Superannuation Payments - Compulsory / Guarantee	x	✓	x	✓	✓	x	✓	x
Superannuation Payments - Employee Salary Sacrifice	✓	✓	✓	✓	✓	✓	✓	✓
Superannuation Payments - Employer Contribution Above Guarantee	✓	✓	✓	✓	✓	✓	✓	✓
Supplementary Payments	✓	✓	✓	✓	✓	✓	✓	✓
Telephone Allowance	✓	✓	x	x*	✓	x*	✓	✓*
Tool Allowance	✓	✓	✓	✓	✓	x	✓	✓
Travel Allowance (Fares for Travel)	✓*	x*	x	✓*	✓*	x	✓	✓*
Travelling Time	✓	✓	✓	✓	✓	✓	✓	✓
Uniform Allowance	✓	✓*	✓	✓	✓	✓	✓	✓
Workers' Compensation Payments	x*	x*	x	x*	x	x	x	x
Other Allowances	✓	✓	✓	✓	✓	✓	✓	✓

* Exceptions/Conditions apply – refer to Remuneration Definitions.

Remuneration Definitions

Payment	Definition
Accommodation Allowance	Cost of accommodation (hotel, motel, guest house or other temporary lodging) whilst worker is absent from usual residence in the course of and for the purpose of employment. ACT: If award specifies rate only amounts > award rate to be included. NSW: Only include amount > award rate or where no award > \$227.35/night. SA: Only include amount > \$238.10/night VIC: Only include amount > \$227.35/night. WA: Exclude where not part of a salary package.
Annual Leave	Paid leave that may be used by employees for any purpose. WA: Only include if specified in state award.
Back Pay	Payment in arrears for work previously carried out. Includes retrospective payments.
Board and Lodging	Temporary or permanent provision of board and lodging by the employer. ACT, NSW: Use relevant market value. NT: Only include if expressly stated in contract. TAS: Use rental value less any amount paid by employee. VIC: Only include if FBT applies. WA: Only include if part of salary package.
Bonuses	Gratuities or rewards paid or provided by an employer over and above a fixed salary or wage. E.g. additional pay, airfares, accommodation.
Book Expenses	Payments to assist with the cost of purchasing books for the purpose of training/education. NSW: Only include if reimbursement of work-related expense. WA: Only include if part of salary package.
Call-Out or Call-Back Allowance	Compensation for working or inconvenience experienced in returning to work outside normal work hours. May be in addition to overtime. WA: Only include if part of salary package.
Car / Motor Vehicle Allowance	Compensation in respect to use of workers own motor vehicle in the course of the worker's employment. ACT: Include if FBT applies or amounts > \$0.75/km where not paid under award. NSW: Only include amount > award rate or > \$0.75/km where not paid under award. Include whole amount where payment made with no regard to expense incurred. QLD: Include amounts from lease, salary sacrifice, fringe benefit, or private use. SA, VIC: Only include amounts > \$0.75/km. WA: Only include if part of salary package.
Carers' Leave	Paid leave for employee to care for a family or household member who needs care or support because of an illness, injury or unexpected emergency.
Clothing Allowance	Payment to enable purchase of clothing, or to compensate wear and tear. NSW: Include expenses incurred through employment. TAS: Only include if subject to FBT.
Club Subscriptions	Payment on behalf of a worker for membership of any club or association where not a business-related expense or where membership is not in the interests of the employer's trade or business. WA: Only include if part of salary package.
Commission	Payments in addition to any salary retainer for units sold or sales targets achieved. SA: Includes "spotter's fee".
Company Car (private use)	Value of where motor vehicle provided for any private use to workers, such as home garaging, during the week, weekends and/or holidays. Includes leasing arrangements for private use. NT: Only include if expressly stated in contract. WA: Only include if part of salary package.
Construction Allowance	Payment to compensation those involved in construction work for disabilities for working in the industry. E.g. weather, dust, lack of amenities.
Directors Fees and Emoluments (Non-Working Directors)	Payment for the office or employment of a company director. NT: Only if Directors Coverage requested.
Directors Fees and Emoluments (Working Directors)	Payment to a company director who executes work for or on behalf of the company which is in substance for personal manual labour or services. NT, WA: Only if Directors Coverage requested. WA: Only include wages component.
Dirt Money	Payment for work performed in a dirty, harsh or unpleasant environment. Also known as 'danger money'.
Disability Allowance	Compensation for lack of facilities or inconvenient working conditions. NSW: Include if under award and/or FBT applies.
Dry Cleaning / Laundry Allowance	Payments to cover cleaning of uniforms or other clothing. NSW: Include expenses incurred through employment. WA: Only include if part of a salary package.

Payment	Definition
Early Retirement Benefits	The early retirement pension option available to eligible workers. NSW: Only include accrued sick leave, annual leave (including leave loadings or bonuses) and LSL.
Employee Share Scheme	Shares are issued to employees or provided at a discount under employee share schemes. ACT, NSW, SA: Include if bonus or payment for work. QLD: Include based on monetary value unless exception granted due to being unrelated to services rendered.
Entertainment Allowance	Payment to cover expenditures in the entertainment of clients or business associates, whether at the worker's residence or other venue, outside business premises. WA: Only include if part of a salary package.
Ex-Gratia Payments	Payment to the employee where there is no requirement or obligation to do so. NSW: Only include if part of employment contract. QLD, SA: Exclude payments made upon termination. VIC: Case by case assessment. Contact Advisory Service.
First Aid Allowance	Payment to worker qualified or competent to administer first aid, for being on stand-by to treat injury/illness at work.
Flexible Work Package Payments	Payment of wages, salary and any other consideration in money, or money's worth as part of a flexible work package arrangement. For example, five year package, first four years employee works and receives 80 per cent of salary and 20 per cent is held by employer. The fifth year employee does not work but receives the money set aside. ACT, NSW, VIC: Use 100% of monies paid as part of arrangement. NT, QLD, SA, TAS, WA: Use 100% earned monies, though only a proportion is paid out.
Follow-the-Job Allowance	Compensation for need to work away from home at various locations.
Footwear Allowance	Payment to purchase and maintain footwear whether or not used at work.
Fringe Benefits	Payments paid by employer as a benefit that is part of the worker's reward. E.g. accommodation, airfares, car parking, low interest loans, subscriptions, child care. ACT, NSW: Quantifiable and gross-up amount for FBT. NT, QLD, SA, TAS, WA: Quantifiable and before gross-up amount for FBT. VIC: Quantifiable, staged percentage move from pre-grossed up to grossed up amount (Ref. WorkSafe Premium Public Ruling).
Gifts	The value of any gift provided to a worker or the worker's family by an employer. ACT, NSW: Only include if part of employment contract. VIC: Only include if FBT applies. QLD: Exclude gifts given for compassionate or welfare reasons.
Health Insurance	Payment by employer to Health Insurance Fund for benefit of workers. NSW: Only include if under an award and/or FBT applies. SA: Exclude 'gap' and proceeds or claims. WA: Only include if part of a salary package.
Height Money	Compensation for working at a height.
Higher Duty Allowance	Payment to worker who temporarily fills a position. NSW: Only include if under an award and/or FBT applies.
Honorariums	Fee paid for service, often by a professional person or volunteer, where fees are not legally or traditionally required.
Housing	The provision by the employer of a company house or free housing. ACT, NSW, QLD: Use rental value less any amount paid by employee or as per FBT. NSW: Exclude remote housing allowances. NT: Only include if expressly stated in contract. TAS: Use rental value less any amount paid by employee. VIC: Only include if FBT applies. WA: Only include if part of salary package.
Incentives	Additional payment (or other remuneration) to employees to incite action or greater effort to increase productivity/output. WA: Only include if part of salary package.
Incidental Benefits / Staff Discounts	Benefits available to all staff as an incidental benefit of employment by that employer. ACT, NSW, VIC: Only include if FBT applies. QLD: Only include if part of salary package. TAS: Only include if part of salary package or where free or discounted travel available to workers.
Industry Allowance	Payment for working in a specific industry or working under specific industrial award. NSW: Include if under award and/or FBT applies.
Instructor's Allowance	Recognition of any qualifications, experience or work as an instructor/trainer/lecturer/advisor. NSW: Include if under award and/or FBT applies.
Isolation Allowance	Compensation for the inconvenience, isolation and discomfort in the course of employment. NSW: Include if under award and/or FBT applies.

Payment	Definition
Leave Loadings	Payments in addition to any payments made to a worker for annual leave.
Life Assurance	Payment of premium or lump sum on behalf of worker to Life Insurance Company for a life insurance policy, where the employer is ultimately not the beneficiary. NSW: Include if under award and/or FBT applies. WA: Include if part of salary package.
Living Away From Home Allowance	Payment where circumstances of employment event requires worker to use accommodation at a place other than their normal place of residence. Can include incidentals within the allowance (e.g. meals, telephone). SA: Include within accommodation allowance where fulfils criteria. VIC: Where FBT does not apply only include amount > \$227.35/day.
Loadings	Amounts above usual salary/wages to the benefit of a worker for specific work-related circumstances.
Locality Allowance	Compensation for residing/working in a distant, unpleasant or remote location. NSW: Include if under award and/or FBT applies.
Long Service Leave	Payment as recognition of a designated number of years of service. Includes contributions to Long Service Leave Board or other retirement fund. ACT: Exclude payments to Construction or Cleaning Industry LSL authorities. NSW: Deduct reimbursement receivable from LSL authorities. VIC: Exclude payments to Construction Industry LSL board. WA: Only include if specified in state award.
Lump Sum Payment Upon Termination (In lieu of notice and/or payment of accrued leave)	Payment made when employment is terminated without the employee working the required notice period. May include accrued annual, sick or long service leave. ACT, NSW, TAS: Only include accrued leave payments.
Maternity/Paternity/Parental Leave	Wages/Salary paid in connection to leave given to an employee in relation to pregnancy, birth or adoption. NSW, QLD, SA: Exclude government funded Paid Parental Leave.
Meal Allowance	Amount paid to provide a meal when work is performed inside or outside usual hours of work. ACT: Exclude if paid to reimburse direct costs as per an industrial instrument. NSW: Exclude if expense incurred as part of employment.
Over-Award Payment	Amount paid which is above the basic rate set by an industrial award applicable to that worker.
Overtime Allowance	Amount paid which worker may retain whether or not any overtime is worked.
Payment in Lieu of Leave	Payment for accrued annual, sick or long service leave in place of utilising said leave.
Penalty Rates	Payment for work performed outside the usual structure of a working day/week or working conditions.
Personal Accident and Sickness Insurance	Payment to worker to effect or maintain insurance covering loss of wages or other income due to accident, illness or accidental death, where the employer is ultimately not the beneficiary. SA: Exclude proceeds of claims. WA: Only include if part of salary package.
Piecework Payments	Productivity-based payments made at an agreed rate per item produced, assembled or fabricated.
Profit-Sharing Scheme	A scheme for distributing a predetermined percentage of a company's profits to employees. ACT, NSW, NT: Only include if in lieu of wages. SA, VIC: Case by case basis – contact Authority. TAS: Only include if bonus or subject to FBT. WA: Only include if payment for personal labour or part of remuneration package.
Public Holidays	Payment for leave associated with observances of religious, national, cultural or other days of significance.
Qualifications Allowance	Recognition of any academic/technical qualification or attained level of competence possessed by the worker.
Redundancy Payments	Payments are designed to provide income for a period of time after worker is made redundant.
Reimbursement Payments	Payments for reimbursement for expenses incurred by a worker on behalf of an employer.
Relocation Allowance	Compensation for the general upheaval and incidental expenses associated with moving to another location. QLD: Exclude if reimbursement of identifiable expense.
Remote Area Allowance	Payment for inconvenience experienced/expected while work performed in an area lacking facilities or access to amenities or services. Incl. whether or not worker actually works in remote area.
Rental Allowance	Payments for rent whilst worker is absent from usual residence in the course of and for the purpose of employment. NSW: Exclude if premises commercially based, legally documented and subject to taxation. WA: Only include if part of salary package.
Representation Allowance	Payment to cover time and expense incurred or may be incurred by the worker in capacity of having to represent, deputise or act as proxy for the employer in conferences, meetings, negotiations or other business-related discussions. WA: Only include if part of salary package.

Payment	Definition
Royalties	Compensation or portion of the proceeds paid to the owner of a right for the use of it. E.g. patent, oil or mineral right, music.
Salary/Wages	Payments made to a worker for work performed over a set period of time.
Salary Continuance / Income Protection Insurance	Payment to worker to effect or maintain insurance to ensure workers' continuance of income in the event of illness or accident not covered under workers' compensation. SA: Exclude proceeds of claims.
School/Education Expenses for Dependents of Workers	Payments made to or for the benefit of a worker to cover fees/expenses of providing education or tuition not for the trade or business of the employer. WA: Only include if part of salary package.
Service Increments	Payments to a worker based upon the length of service with the employer. Includes retrospective 'carry-over' arrangements.
Severance Pay	Payments as a consequence of the cessation of a worker's employment due to the worker's position being made redundant.
Shift Allowance	Compensation paid for working during 'socially inconvenient' times.
Sick Leave	Payment of normal salary/wages to cover any period the worker was absent from work due to illness/accident. WA: Only include if specified in state award.
Site Allowance	Amount paid to provide for work having to be performed at a particular location.
Skill Allowance	Recognition of any skill brought to the job or any special aptitude displayed.
Stand-By or On-Call Allowance	Payment for being prepared to work, upon request, outside usual working hours, or remaining near a telephone or pager to receive any such request.
Strike-Breaking Allowance	Payment for working whilst industrial action is being carried out.
Studying Allowance	Incentive payment to study or to cover the costs of education or tuition related to employment.
Superannuation Payments - Compulsory (Guarantee)	Payment including a premium or lump sum paid to a superannuation fund or retirement annuity plan for the benefit of the worker. Relates to employer contribution as required by Superannuation Guarantee legislation.
Superannuation Payments - Employer Contribution Above Guarantee	Payment including a premium or lump sum paid to a superannuation fund or retirement annuity plan for the benefit of the worker. Relates to employer contribution above that required by Superannuation Guarantee legislation.
Superannuation Payments - Employee Salary Sacrifice	Payment including a premium or lump sum paid to a superannuation fund or retirement annuity plan for the benefit of the worker. Relates to employer contributions as part of employee's salary sacrifice arrangements.
Supplementary Payments	Payment made to or for the benefit of a worker additional to the worker's usual salary or wages.
Telephone Allowance	Payment to meet cost of a telephone connected to the worker's residence or to compensate for using the worker's telephone for the employer's business. QLD, TAS: Only include if FBT applies. WA: Only include if part of a salary package. NSW: Exclude expenses incurred as part of employment.
Tool Allowance	Payment to cover the cost of any tools, implements or instruments which the worker may purchase for use by the worker in the course of the worker's employment. NSW: Exclude if expense incurred as part of employment.
Travelling Allowance (Fares for Travel)	Payment to cover travel costs and costs for contingency of travel. ACT: If paid under an award only include amount > award rate. Exclude reimbursements of work-related expenses. NSW: Include amount > award rate or > \$227.35/night if not under award. QLD: Exclude reimbursements of work-related expenses. SA: Exclude business travel paid by employer and reimbursements of work-related expenses. WA: Only include if part of a salary package.
Travelling Time	Payments to employee for the time it takes to travel to a site for work.
Uniform Allowance	Amount paid to enable the worker to purchase or maintain a uniform or item of corporate clothing. NSW: Exclude if expense incurred as part of employment.
Workers' Compensation Payments	Payments made as compensation by way of income maintenance as per the appropriate Workers' Compensation Act. ACT, NSW, QLD: Include payments to worker later reimbursed by government authority as well as payments above Act entitlements.
Other Allowances	Allowances as a reward to a worker in the form of a payment to or for the benefit of a worker, where it is not a reimbursement for a specific expenditure. Generally paid under an award or subject to Fringe Benefit Tax.