

# L'Oreal Employee Share Offering 2026 – After-tax salary deduction

## Loan fringe benefit declaration Section 19 of the *Fringe Benefits Tax Assessment Act 1986* (Cth)

I, \_\_\_\_\_ declare that the loan of \$ \_\_\_\_\_  
(name of employee) (amount in words)

made to me by my employer \_\_\_\_\_  
(name of employer who lent the money)

on [insert date loan was given] 2026 was used by me during the period from [insert date loan was given] 2026 to [insert date of last salary repayment] [2027] for the following purpose:

Acquiring units in the FCPE "L'Oréal Employee Share Plan Relais 2026" that will subsequently be absorbed by the FCPE "L'Oréal Employee Share Plan" from which I have a reasonable expectation of deriving assessable income. Dividends received on the shares held by the FCPE "L'Oréal Employee Share Plan Relais 2026" or FCPE "L'Oréal Employee Share Plan" will be reinvested by the FCPE in further L'Oreal shares and will result in the issuance of additional units to me.

I also declare that had I paid interest at a commercial rate on the loan for the above period, I would have been entitled to claim an income tax deduction equal to 100% of the interest on that loan.

Signature \_\_\_\_\_

Date \_\_\_\_\_