

Rewards System

Give out Swipoints as rewards or gifts to your employees. Your staff can then use these 100% tax free points to pay for a wide range of benefits on the Swibeco platform.

This optional credits system is available free of charge to AXA customers with OPA or DSB contract.

Advantages for you and your employees



Flexible Benefits

Our points system offers flexibility and customisation options. Each employee gets to decide exactly how they use their points. And that's what makes Swibeco benefits flexible!



More Purchasing Power

By using Swipoints, Swibeco's fully tax-free points system, you not only increase the value of your salary, but also offer your employees the opportunity to redeem the points as they wish.

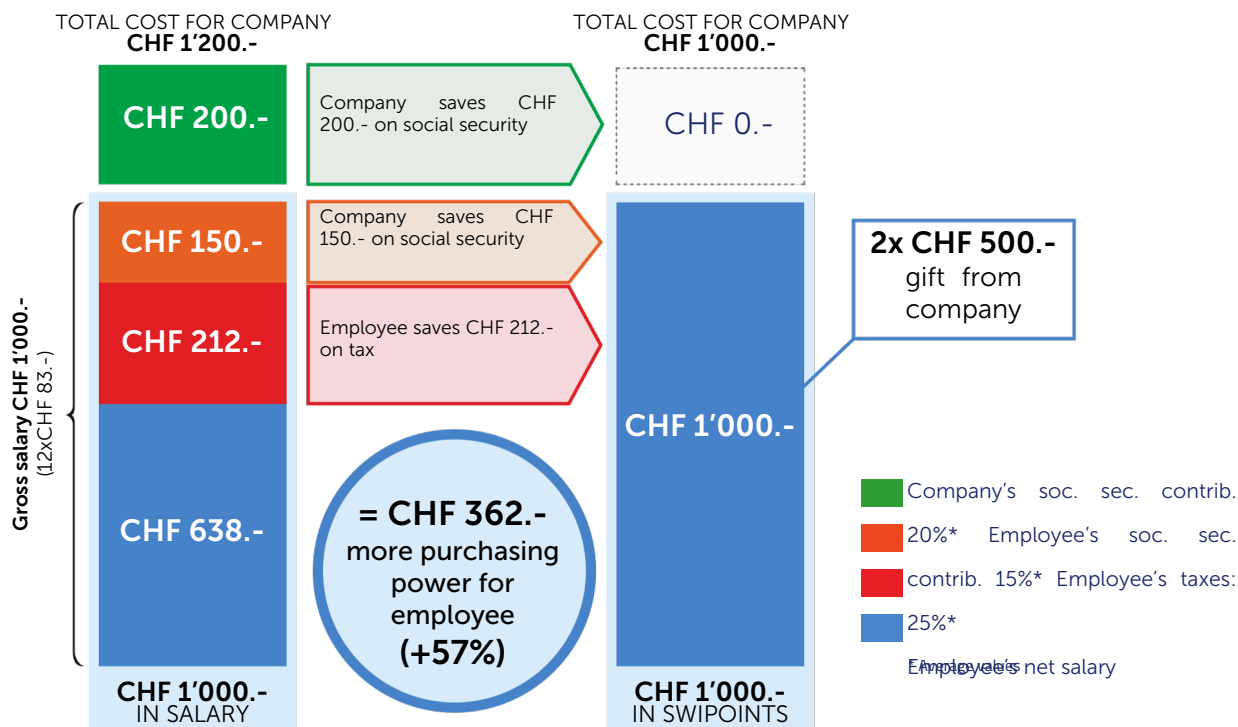


Tax Exemption

By Swiss law, you are allowed to cumulate several gifts per year and per employee with a value of up to CHF 500.- each. Distribute tax-free Swipoints on occasions such as birthdays, weddings, Christmas etc.

100% Tax Free

Swipoints are considered as gifts by the Federal Social Insurance Office and the Federal Tax Administration. As long as you give out Swipoints for recurring and non-recurring events where you can reasonably expect to receive a gift and the value does not exceed CHF 500.- per occasion, you don't even need to declare them on the salary statement.





Swibeco Lunch Card

With the Swibeco Lunch Card, contribute to your employees' meal costs and give them more purchasing power. A convenient, 100% tax free solution valid in all restaurants and food outlets in Switzerland.

The Swibeco Lunch Card is a chargeable* additional module for AXA OPA or DSB customers.

Advantages for you and your employees



Biggest Network

Over 35,000 food outlets, including all restaurants, take-aways and delivery services, accept the Swibeco Lunch Card for meal-related expenses. This is the largest acceptance network in Switzerland.



More Purchasing Power

The Swibeco Lunch Card is free of taxes and social security contributions up to the legal maximum amount of CHF 2160.- per year - so both your employees and your company benefit from interesting savings.

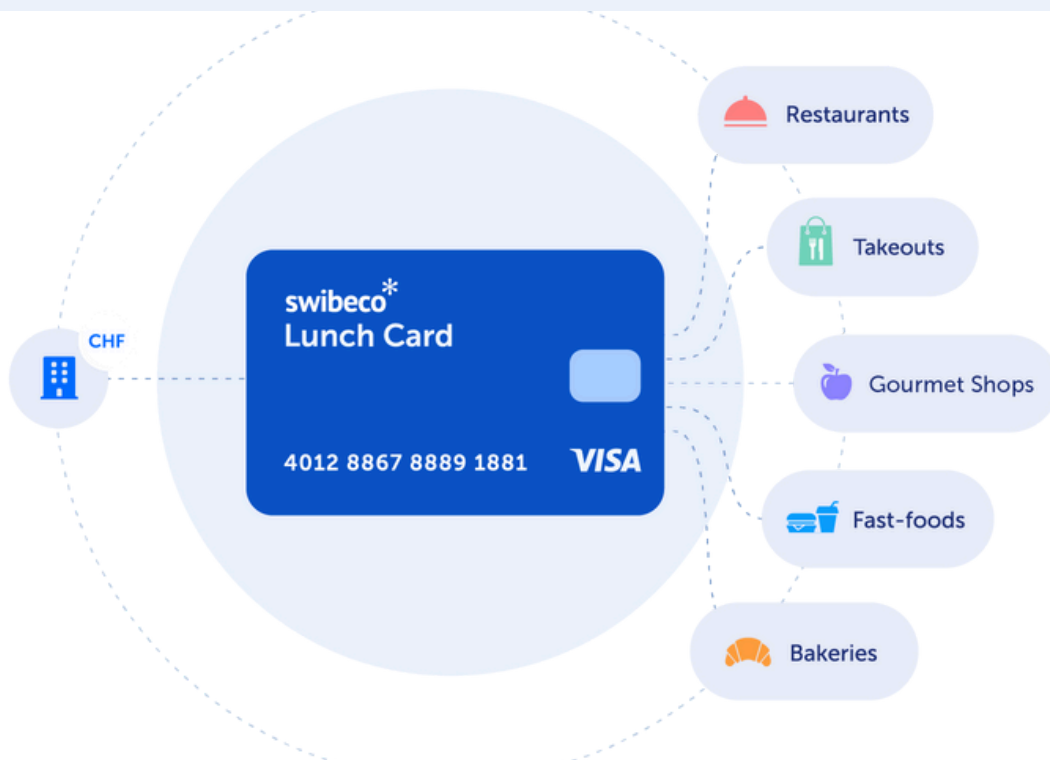


Simplified Management

With our easy-to-use and intuitive handling, don't worry about transferring money to the meal cards of your employees. Set up automatic payments and spend your time on other things.

100% tax free

Invest in the well-being of your employees and offer them a pleasant fringe benefit for a varied lunch break. The Swibeco Lunch Card is free of social security contributions and income tax up to the maximum amount of CHF 180.- per month. This means that employees can almost double their meal budget compared to the same amount paid in salary.



*Costs

The Swibeco Lunch Card costs CHF 5.- per employee and per month, including issuing & shipping of the card, replacement in case of loss as well as automated management.