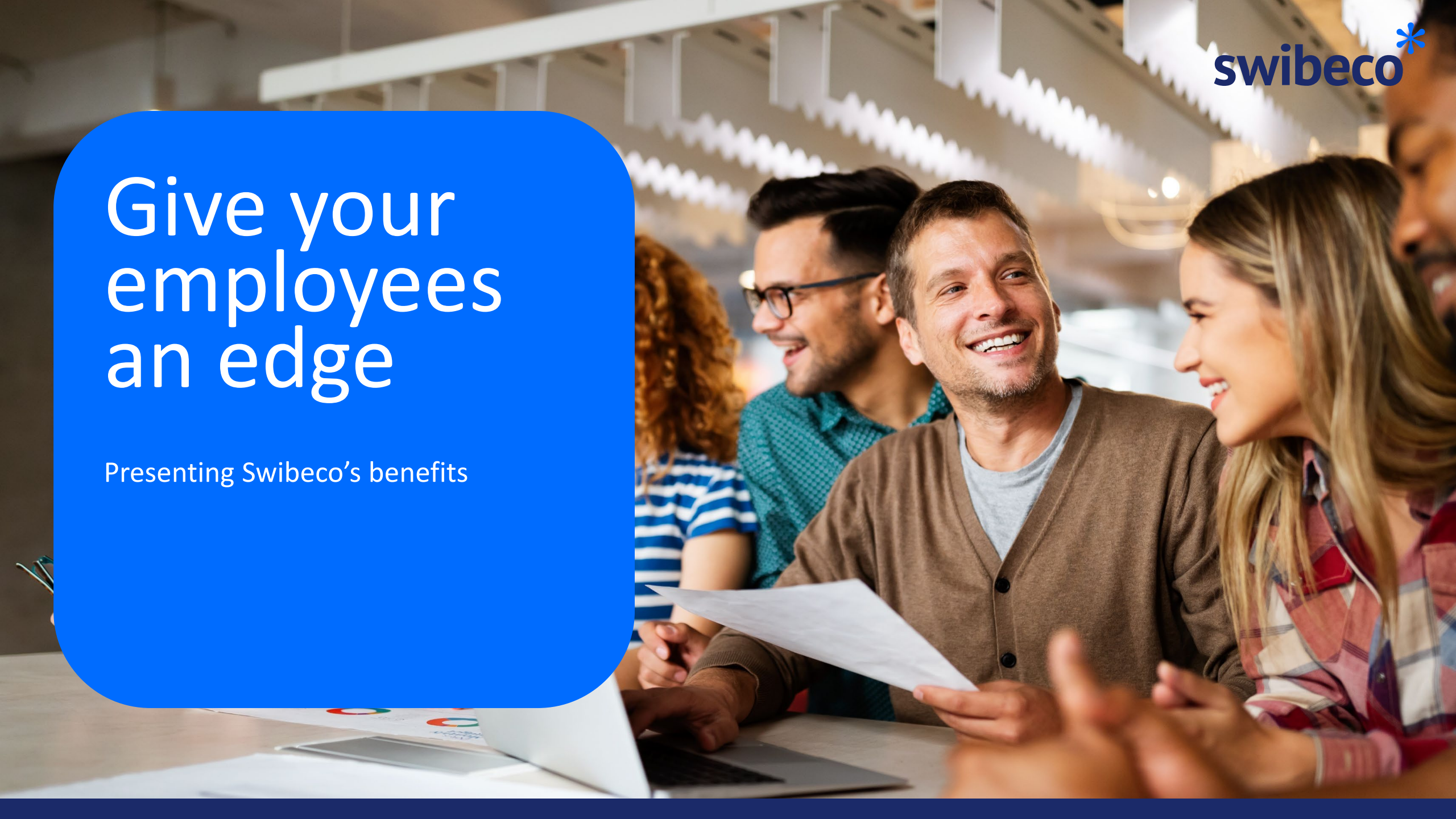


Give your employees an edge

Presenting Swibeco's benefits



More advantages for employees

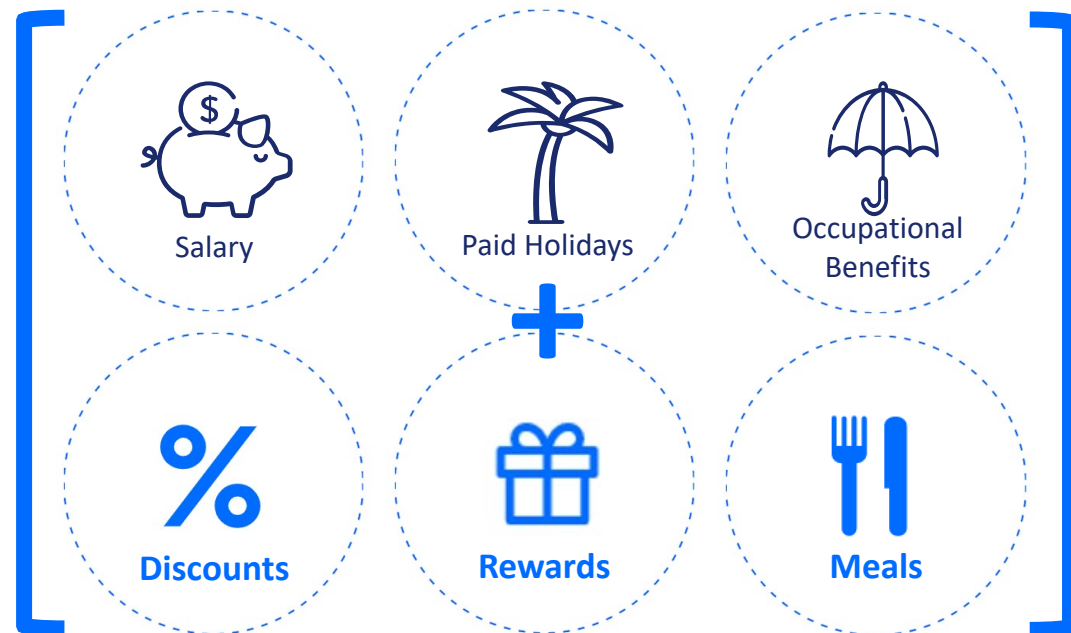
Thanks to additional benefits from Swibeco, companies increase the **engagement** and **net purchasing power** of their employees.

This way, current price increases can be compensated even **without a salary rise**.

Standard working conditions



Working conditions with Swibeco



About Swibeco

Swibeco is the only digital, customisable benefits platform in Switzerland and Liechtenstein that centralises all **permanent discounts, perks, rewards and tax-free benefits for employees.**

Platform available in 4 languages.

Swibeco's benefits solutions improve your **employer branding**, attracting new talents and boosting their motivation.

AXA is a minority shareholder and strategic partner of Swibeco.



The Swiss Benefits Company



They trust Swibeco

Companies of all sizes and sectors already offer the Swibeco benefits to their employees.



Innovative
modular
solutions



Modular Offering

1



Perks & Discounts

SAVINGS PLATFORM

- Permanent discounts and flash-sale promotions.
- 150+ partners in Switzerland.
- Portal in your corporate colours.

2



Gifts & Rewards
Tax-free

SWIPOINTS (OPTIONAL)

- Optional rewards system.
- Gifts up to CHF 500.- per event and employee.
- Purchase and redemption on the Swibeco platform.

3



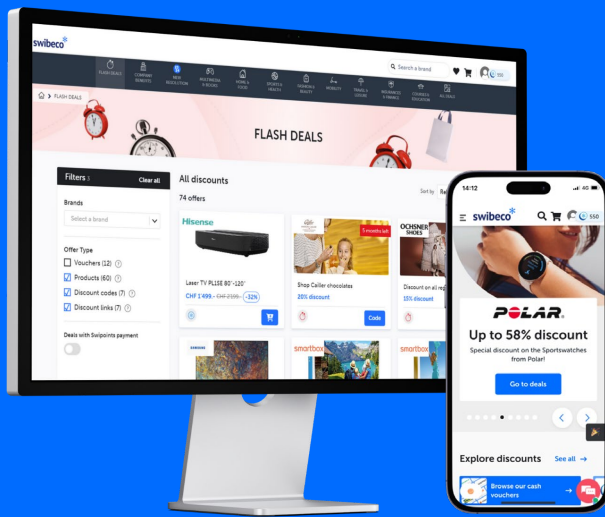
Meal Allowance
Tax-free

LUNCH CARD

- Easy payment method for employee's meals.
- Prepaid VISA card.
- Largest acceptance network in Switzerland!

1 Perks and discounts

- Permanent discounts up to 35% and flash promotions.
- 150+ partners in Switzerland.
- Cloud platform available on PC and mobile.



swibeco*



Discounted vouchers

Digital vouchers (gift cards) from dozens of leading brands, at a reduced price.



Immediate Cashback

Credit obtained after a purchase on the Swibeco platform for selected brands.



Discount codes/links

Copy/paste a code or visit a page and get the discount directly at the partner dealer.



Products

Products at great prices ordered directly on the Swibeco platform and delivered to your door by our partners.

Leading brands for daily savings



High savings potential



One-person household





















Couple without children



Couple with children

Categories and selection of partner brands

Health & other insurances	 	-170.- 136.-	-353.- 282.-	-406.- 325.-
Food and beverages	 	-385.- 366.-	-720.- 684.-	-971.- 922.-
Hotels and Restaurants	 	-412.- 379.-	-746.- 686.-	-732.- 673.-
Clothing and footwear	 	-126.- 113.-	-245.- 221.-	-312.- 281.-
Furnishing & home equipment	 	-123.- 113.-	-277.- 255.-	-309.- 284.-
Communication	 	-141.- 49.-	-205.- 72.-	-243.- 85.-
Transport	 	-479.- 383.-	-976.- 781.-	-1'032.- 826.-
Entertainment and culture	 	-328.- 262.-	-607.- 486.-	-740.- 592.-
Other goods and services	 	-137.- 123.-	-237.- 213.-	-412.- 371.-

Saved: CHF 375.-
= **CHF 4'505.- per year!!**

Saved: CHF 686.-
= **CHF 8'237.- per year!!**

Saved: CHF 798.-
= **CHF 9'574.- per year!!**

Average expenditures in CHF in Switzerland*
Estimated expenditure using Swibeco

Some key figures

73% employee activation rate.

Most popular brands

1. 
2. 
3. 
4. **MANOR**
5. 
6. 

6%

Average employee savings per year

91%

Satisfied or very satisfied users

28%

Conversion Rate on platform

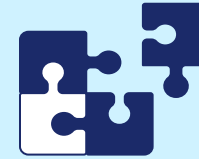
CHF 348.-

Average basket value

Customised integration for your company



Personalize the Swibeco platform by adding your company logo and corporate colours.



If already available, integrate existing employee deals into the Swibeco platform.



Easily blacklist brands and deals you do not want to display on the Swibeco platform.



Maximum simplification of personnel management with our new HR Connector.

COMING SOON!

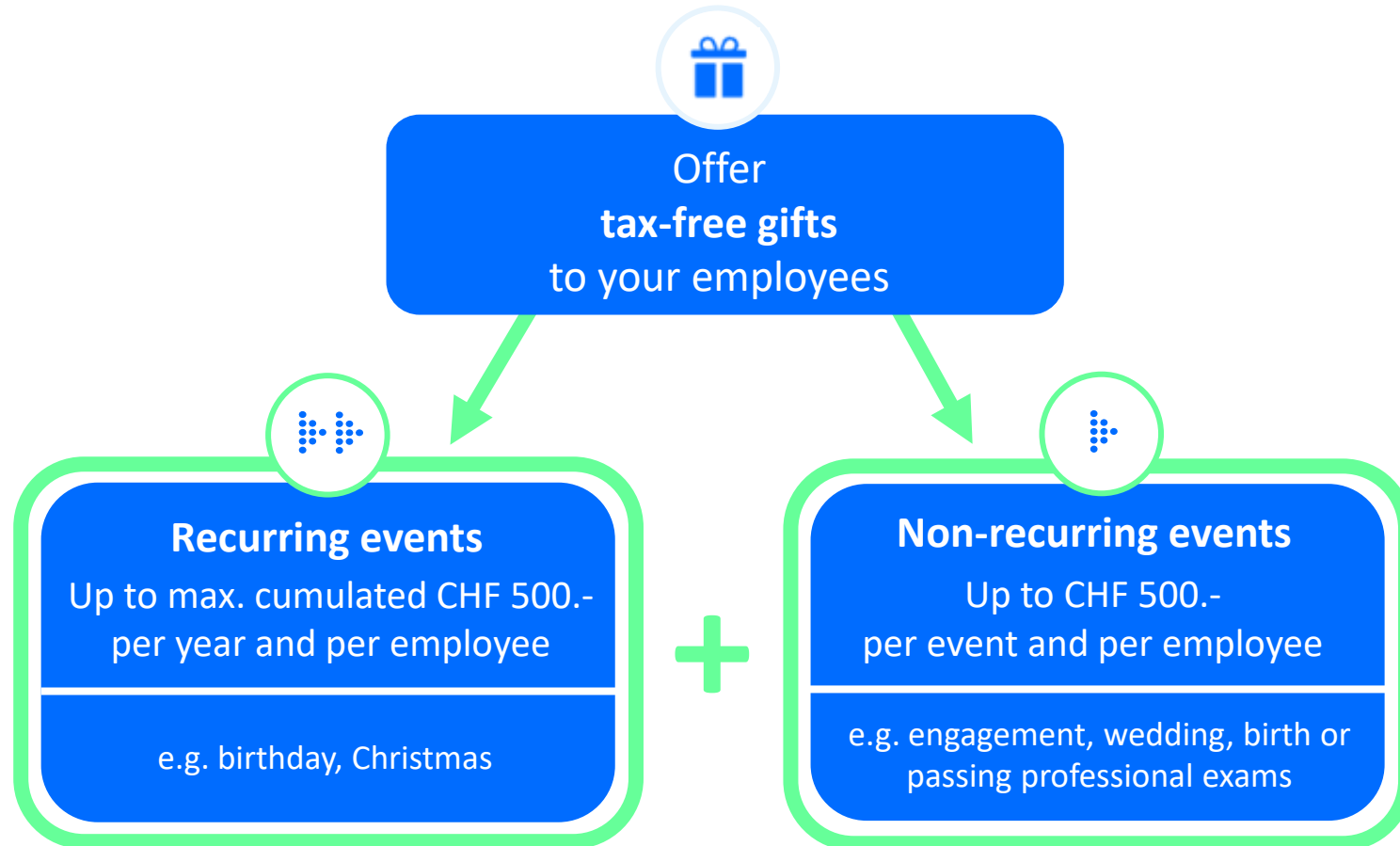
2 Swipoints rewards system

- At the core of Swibeco's "**Flexible Benefits**".
- Employers offer Swipoints to their employees, who can redeem them on Swibeco.
- Allocation of points can be fully automated by the employer.
- **Several events per year possible:** birthdays, job anniversaries, jubilees, Christmas, etc.



100% TAX FREE
Up to CHF 500.-
per employee and year.

Reward your employees with Swipoints



Higher amounts?

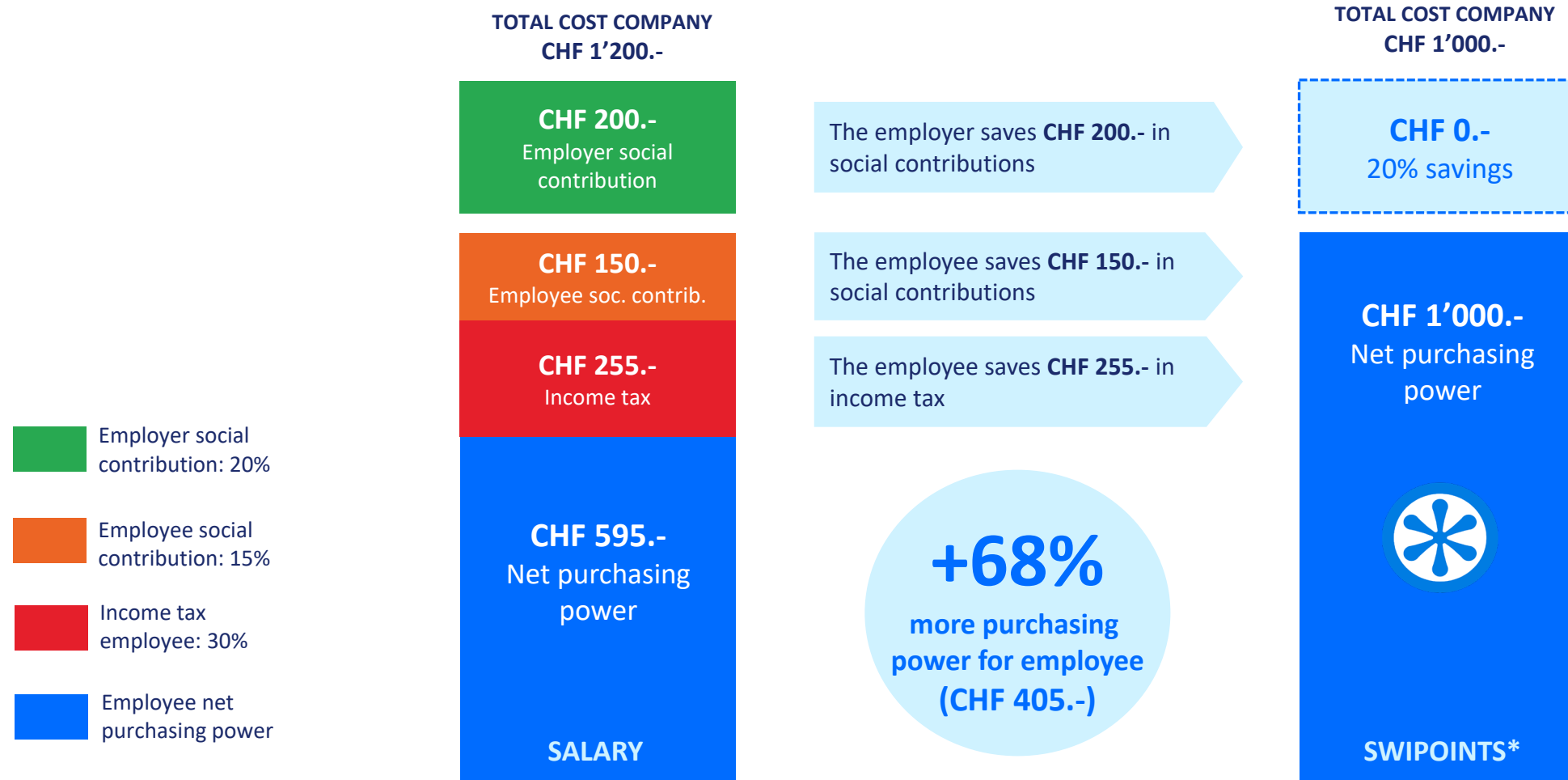
If the maximum values are higher, the total gift value must be declared.

For any further questions, please contact your tax expert.

 **Benefits not to be declared on the salary certificate**

Savings with Swipoints

Win-win: the company saves on social security contributions while increasing the employees' purchasing power.



*e.g. CHF 500.- for Christmas and CHF 500.- for passing an exam.

3

Swibeco Lunch Card

Pay for your employee's meals with a prepaid card. A benefit that is fully financed by the employer.

- VISA debit card for meals
- Free selectable prepay amount up to CHF 180.- per month (12x per year)
- Easy to use admin tools
- Contactless payment or via ApplePay, Samsung Pay and GooglePay
- Mobile Apps (iOS & Android) available

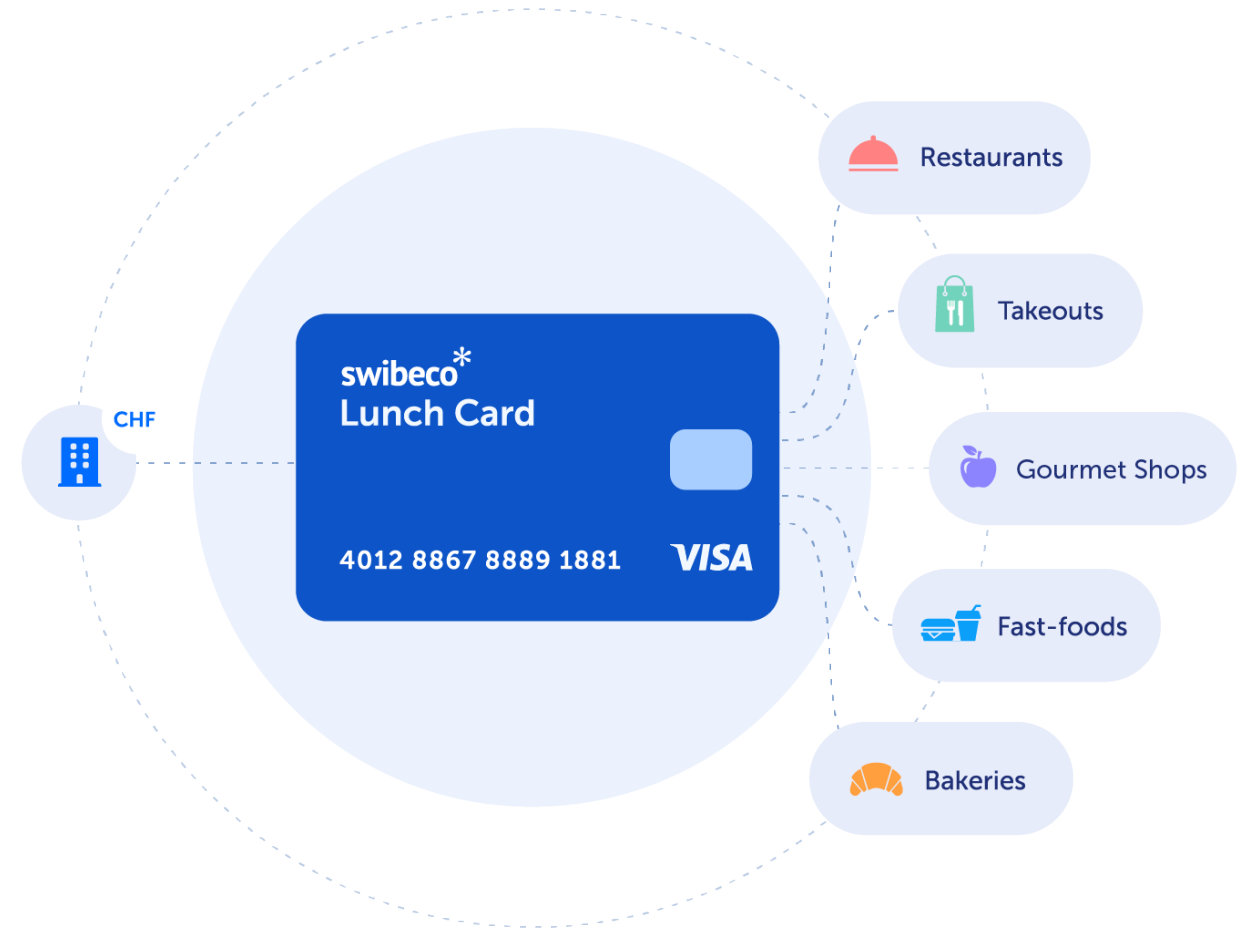


100% TAX FREE
Up to CHF 2160.-
per year and employee

35'000

food outlets accept the Swibeco Lunch Card.

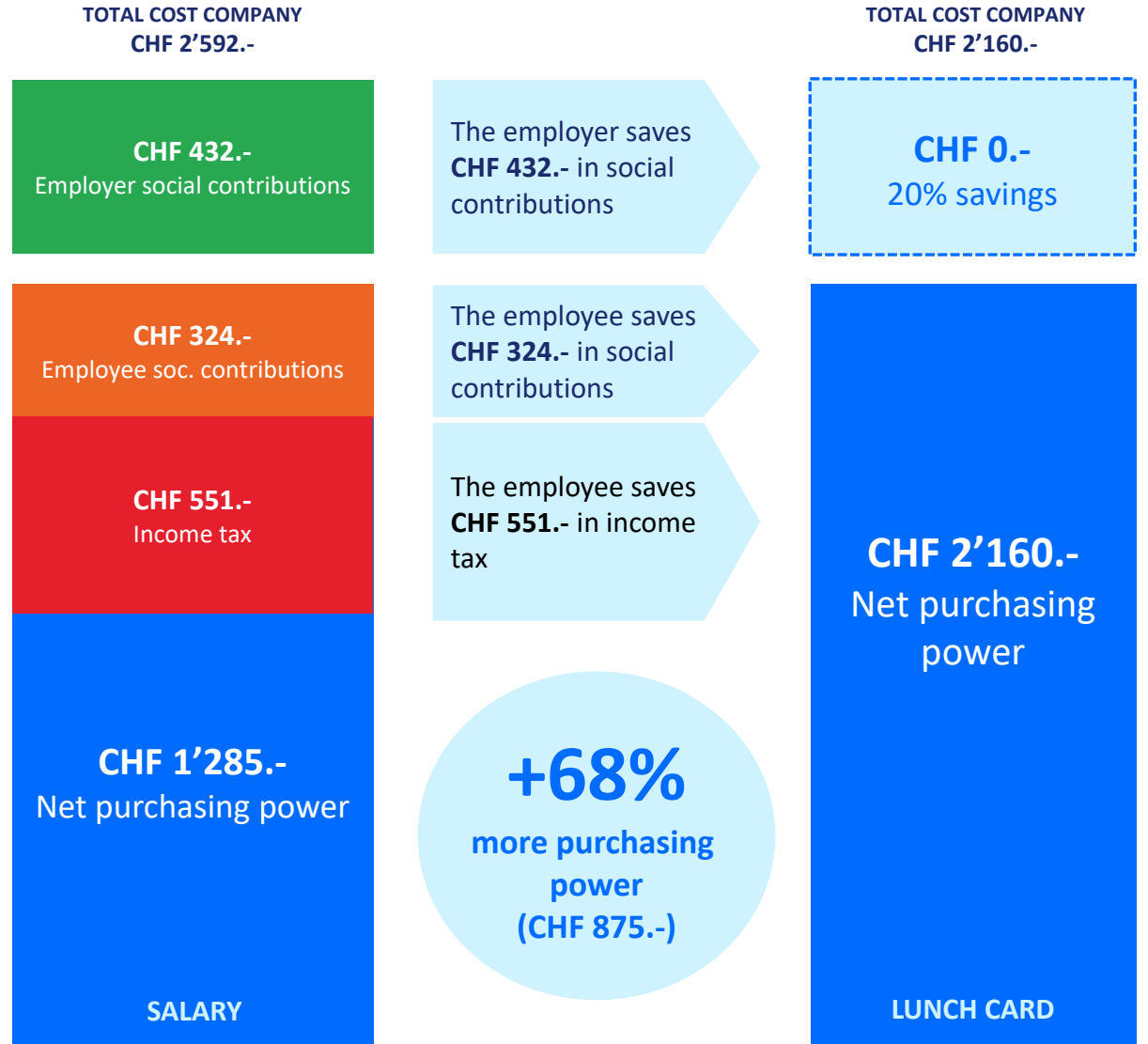
The Swibeco Lunch Card has the **widest acceptance network** in Switzerland: valid in all restaurants, take-aways, bakeries, fast-foods, cafés, tea-rooms, delicatessen, cheese shops, butchers and many more.



Savings with Lunch Card



- Employer social contributions: 20%
- Employee social contributions: 15%
- Employee marginal income tax: 30%
- Employee net purchasing power



Lunch Card FLEX



**Solution 100% financed by the
EMPLOYER**

The employer puts up to CHF 180.- per month per employee to the Lunch Card.

Up to CHF 2'160.- additional net purchasing power per year for each employee.



**Solution co-financed by the
EMPLOYER and EMPLOYEE**

If the company makes a partial contribution to the employee's meal costs, the employee may top up this amount up to CHF 180.- per month with a gross salary conversion.



**Solution 100% financed by the
EMPLOYEE**

The employee converts up to CHF 180.- per month of his gross salary to the Lunch Card. Thanks to this tax optimisation, he can even double his purchasing power.
Fully digitalised and automated system!

Benefits for
you and your
employees



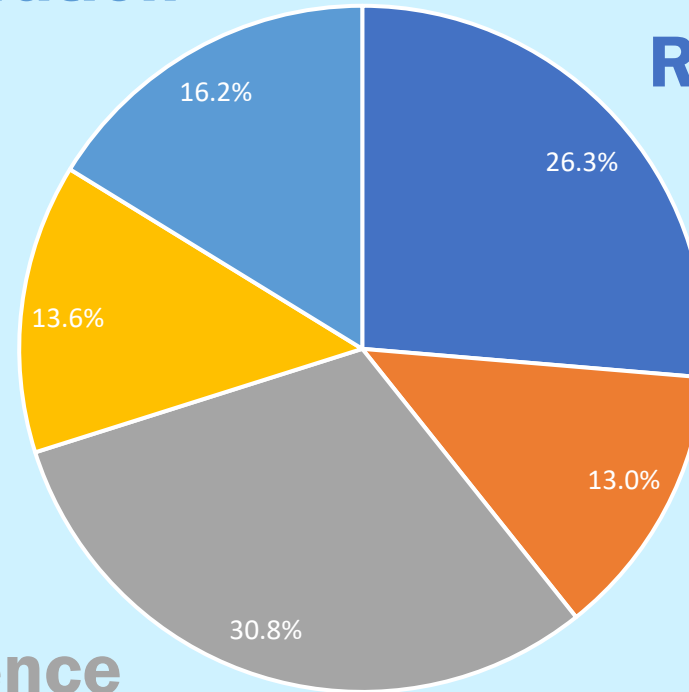
Why Swibeco?

- **Recognition** is one of the highest motivating factors for employees in Switzerland. Together with Trust it represents 57.2% of the employee daily stimulation at work.
- Swibeco user have an overall **satisfaction level of 84%** with the overall benefits package from their employer.

Consideration

Recognition

Confidence



■ Recognition ■ Work environment ■ Trust ■ Sense ■ Consideration

Advantages of Swibeco



For your employees

- + More purchasing power through discounts and tax benefits.
- + Permanent discounts at 150 leading brands.
- + Savings valid in-store and online.
- + Simple and user-friendly benefits platform.
- + Flexible, individualised use of Swipoints credits.
- + Varied meals at more than 35,000 food outlets.



For your company

- + Higher recognition for better employee satisfaction & retention.
- + Centralised and digital management of benefits for employees.
- + Portal in your corporate colours.
- + Integrated points system for employee rewards.
- + Access to the largest Swiss meal network.
- + Secure Cloud solution, no installation required.



Company commitments



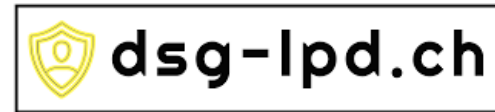
ISO/IEC 27001:2013

Swibeco complies with standards relating to information security management systems (ISMS), enabling it to anticipate the loss, theft or alteration of its data.



Servers in Switzerland

Swibeco's websites and all its data are 100% hosted in Switzerland in Exoscale's data centres in Geneva and Zurich.



GDPR

Swibeco complies with and implements all the requirements of the New Federal Act on Data Protection (nFADP), which came into force on 01.09.2023.

OAR-ASA | SRO-SVV

Selbstregulierungsorganisation des SVV
Organisme d'autorégulation de l'ASA
Organismo di autodisciplina dell'ASA
Self-regulatory organisation of the SIA

SRO

Swibeco is a member of a self-regulatory organisation (SRO) recognised by FINMA, which aims to prevent and avoid money laundering.



#LOVE YOUR EMPLOYEES

THANK YOU FOR YOUR ATTENTION

Swibeco AG

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