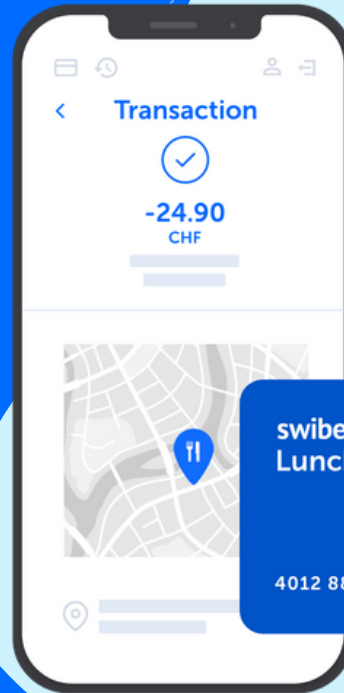


# Your new favourite card

The Swibeco Lunch Card is a simple and convenient way to pay for your daily meal expenses, even when you work from home. It is valid at all food outlets that accept the VISA card, giving you the widest choice of restaurants, take-aways, bakeries, grocery shops, butchers, delicatessen, delivery services\* and much more.

Bon appétit!



\*Excluding Uber Eats

## What's in it for you?



### Accepted everywhere

With over 35,000 food outlets, the Swibeco Lunch Card offers the largest and most diverse acceptance network in Switzerland.



### More purchasing power

As the Lunch Card is tax-free solution, you do not pay social security contributions and can therefore use 100% of the amount for your meals.



### Mobile payment

Your Lunch Card can be easily added to Apple Pay, Google Pay and Samsung Pay. This way, you pay safely with your smartphone.

## How does it work?



### Your card is already activated

The card does not need to be activated and can be used immediately after having been loaded by your employer. You will receive your PIN code by separate letter, you can then change it at any ATM in Switzerland.



### Your card balance is available at any time

On the Swibeco Lunch Card mobile App you can check your balance as well as your latest transactions whenever you want. The app is free and available for iOS and Android. The amounts loaded onto the card by your employer have no expiry date: if not fully used one month, they can be used the following one.



### Start using your card

Your Lunch Card is valid in all outlets serving food: all restaurants, bakeries, take-aways, fast-foods, cheese shops, butchers, delicatessen, cafés and delivery services, provided they accept Visa cards (only exceptions: supermarkets, restaurants in hotels\*, gas station shops, Uber Eats). Please note that the card can only be used for the payment of meals and food in accordance with the tax regulations of your canton.

\*Can be individually added to our network upon request to our customer service.