

# Swibeco: Benefits platform for employees of SMEs



# Fringe Benefits as for Large Corporations



The digital platform Swibeco offers discounts, rewards and tax-free fringe benefits for employees from a single source.

# **Modular Offering**



### **Permanent Discount Offers**

Stackable discounts from over 150 popular partner brands: Coop, Zalando, Manor, IKEA, Interdiscount, Booking.com, Decathlon, etc.



## **Swipoints Rewards System**

Employers offer their employees tax-free credits that they can then redeem on the benefits platform as they wish.



### **Additional Lunch Card module**

Practical payment method for employee meals, valid at over 35,000 Swiss food outlets: restaurants, take-aways, bakeries, cantines, etc



### Tax-free beenfits

Increased employee purchasing power thanks to cantonal tax regulations: no social security contributions/taxes.

# **Pricing for AXA customers**



Also applies to employees who are not subject to OPA (apprentices, part time employees, pensioners).

employees with OPA

From the 201st employee: CHF 60.- per year

first 200 employees

CHF 45.- to 159.per year and employee SME: approx. CHF 100.per employee



# Swibeco is a Strategic Instrument for SMEs



Because flexible benefits not only lead to happier and more motivated employees, but also help to strengthen the employer brand and increase salary value.

# 8 reasons to choose Swibeco

One-stop shop for flexible benefits

Centralisation of all fringe benefits, discounts, gifts and rewards.

Digitisation of HR management

Less red tape, more HR innovation for efficient benefits management.

Happy and committed employees

Motivated employees are more committed and become company ambassadors.

No installation required

Customisable cloud solution, incl. integration into existing HR systems.

Increased value of salary

More purchasing power for employees thanks to special offers and fringe benefits.

7 Data protection and security

All data are stored on secure servers in Switzerland.

Strong employer brand

Increased attractiveness of the company with additional benefits from Swibeco.

8 Easy integration via myAXA

Easy access and faster integration of company and employee data.

And... satisfied customers: nearly 6000 companies in Switzerland already rely on Swibeco's solutions and benefits.

