



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

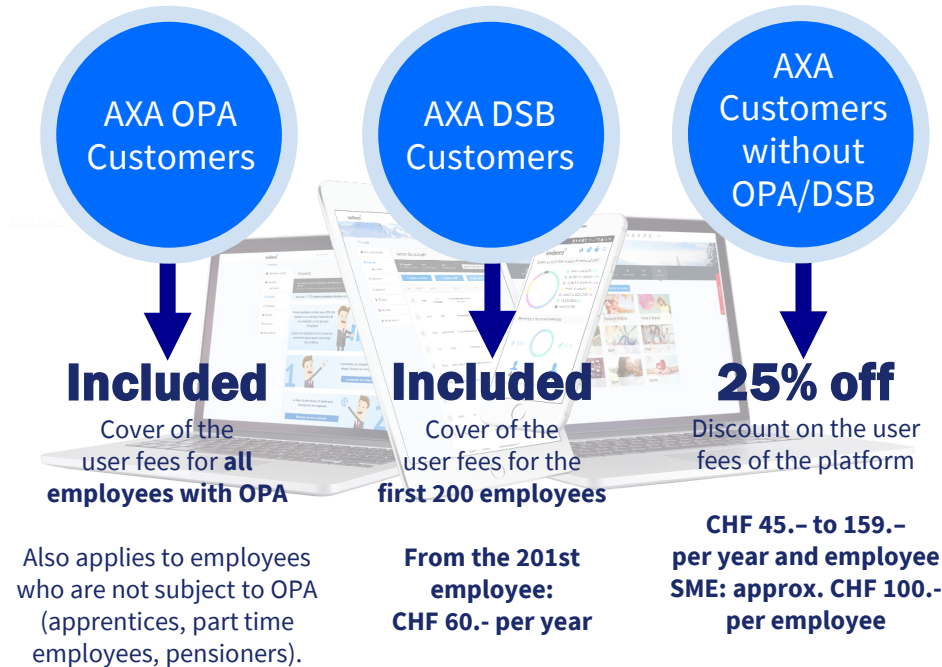
Practical payment method for employee meals, valid at over 35,000 Swiss food outlets: restaurants, take-aways, bakeries, canteens, etc



Tax-free benefits

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

Pricing for AXA customers



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

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|---|--|---|---|
| 1 One-stop shop for flexible benefits | <i>Centralisation of all fringe benefits, discounts, gifts and rewards.</i> | 5 Digitisation of HR management | <i>Less red tape, more HR innovation for efficient benefits management.</i> |
| 2 Happy and committed employees | <i>Motivated employees are more committed and become company ambassadors.</i> | 6 No installation required | <i>Customisable cloud solution, incl. integration into existing HR systems.</i> |
| 3 Increased value of salary | <i>More purchasing power for employees thanks to special offers and fringe benefits.</i> | 7 Data protection and security | <i>All data are stored on secure servers in Switzerland.</i> |
| 4 Strong employer brand | <i>Increased attractiveness of the company with additional benefits from Swibeco.</i> | 8 Easy integration via myAXA | <i>Easy access and faster integration of company and employee data.</i> |

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

1 Perks and discounts

Wide choice of **permanent discounts** from more than **150+ leading Swiss brands**.

Discounts for everyone: multimedia, fashion, food, sports, travel, furniture, beauty, gas, mobile phone subscriptions, etc.

Free and simple integration of your **existing deals**.

Easy ordering: promo codes, discounted items or cash vouchers. Payment by credit card, Twint or with Swipoints.

swibeco*

5% to 35% OFF
Savings every day on
leading brands.



Leading brands for daily savings



2 Swipoints rewards system

The optional points system is the basis of the Swibeco's "**Flexible Benefits**". Employers offer Swipoints as a reward to their employees, who can then redeem them individually on Swibeco.

Several events per year possible: birthdays, job anniversaries, jubilees, Christmas, etc.

They can be used on the Swibeco platform to buy discounted products and purchase vouchers.

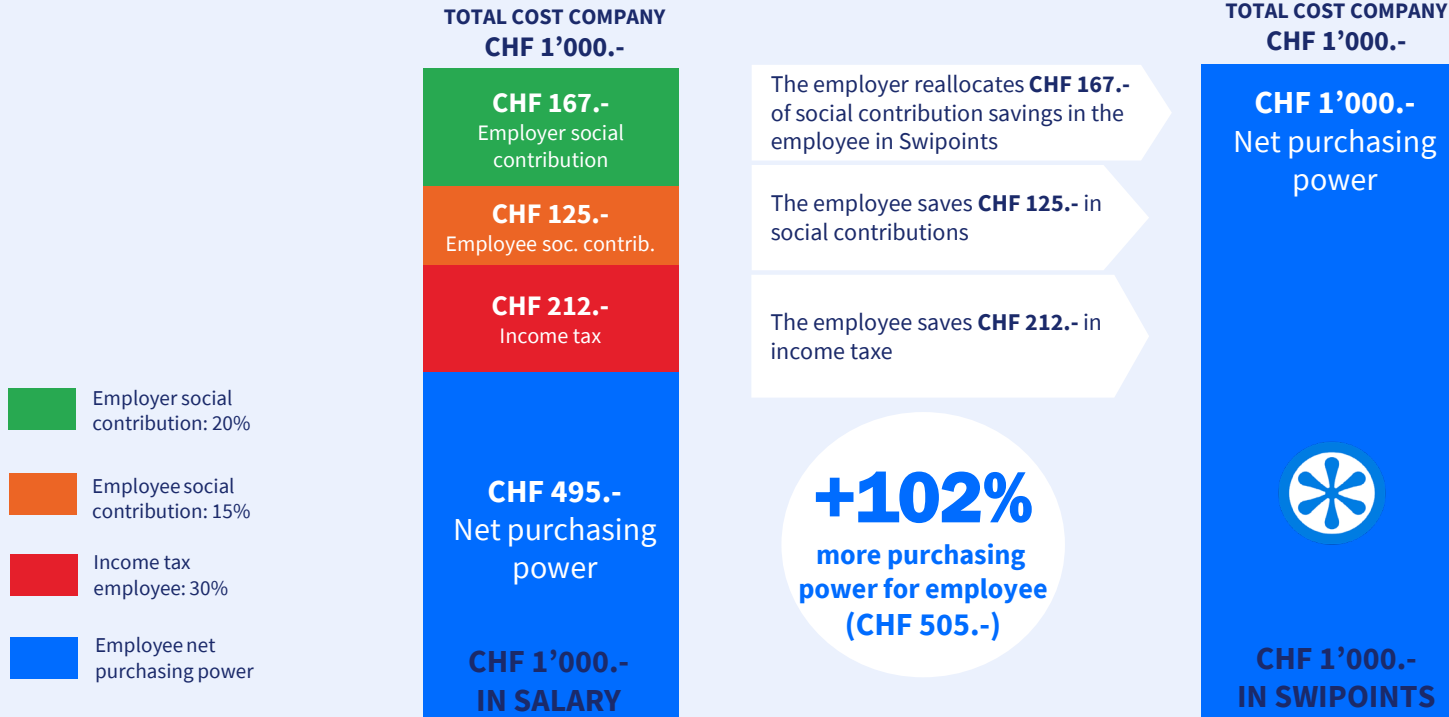
Allocation of points can be fully automated by the employer.



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

Savings Potential with Swipoints

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



3 Swibeco Lunch Card*

Pay for your employee's meals with a prepaid card, **100% tax-free**. 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

With **35000 food outlets**, the Swibeco Lunch Card has the widest acceptance network in Switzerland: valid in all restaurants, take-aways, bakeries, fast-foods, cafés, delicatessen and many more.



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

*Fee apply

Pricing for AXA Customers



Companies with AXA OPA or DSB* contracts:
no additional costs!

Pricing for companies without
any active AXA contracts

AXA OPA
Customers

AXA DSB
Customers

AXA
Customers
without
OPA/DSB

Swibeco
User Fees

Lunch Card

0042 0203 9312 1828

VISA

Included

Cover of the
user fees for
**all employees
and pensioners**

Included

Cover of the
user fees for the
first 200 employees

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

25% off

Discount on the user
fees of the platform

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

**CHF 45.- to
CHF 159.-**

per year and registered
employee on the platform
(subscription model)

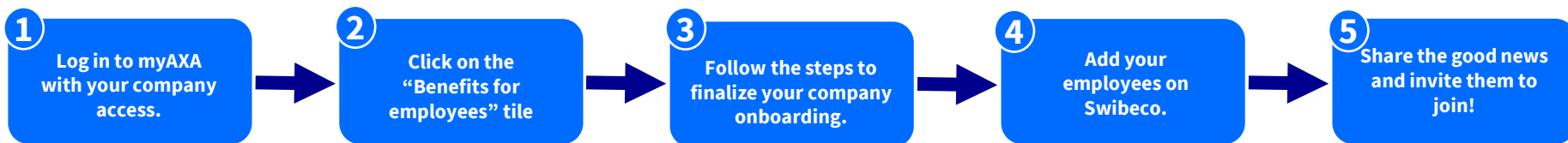
CHF 5.-

per month and
active card

Easy Onboarding for OPA & DSB Clients

After accepting the Terms of use and finalizing your company onboarding, you will be able to upload your employees directly on Swibeco.

From launch day, you can invite your employees to join the Swibeco platform whenever you want!



AXA OPA Clients can also register employees without occupational benefits insurance (e.g. apprentices or pensioners) directly on Swibeco.

AXA DSB Clients can onboard the first 200 active employees free of charge, only from the 201st active employee onwards, a fee of CHF 60.- (excl. VAT) per person will be invoiced.