

mybenefits



mylifestyle, mychoice



# Boost your financial wellbeing with Salary Finance

Salary Finance is an employee benefit that could help you worry less about money by making it simple. Through Salary Finance employees have access to affordable loans repaid through salary advances on earned pay, simple savings accounts and money insights including budgeting tips and tools, videos and webinars.

## Salary Finance provide:

- **Loans repaid through salary:** Loans at affordable rates that could help you save money by paying off more expensive debt.
- **Advance earned pay:** Your pay, your way – the ability to access some of your earned pay ahead of your regular payday.
- **Simple savings:** The options to start savings with Yorkshire Building Society with contributions transferred directly from your salary, helping you to save without the hassle.
- **Help to Save:** With this government-backed scheme, anyone receiving Working Tax Credit, Universal Credit or Child Tax Credit could earn bonus payments on their savings. Earn up to 50p for every £1 saved.

Important: The "Advance" product is not a regulated lending product. This is an option, not a recommendation. Your employer does not benefit from offering this service and all your communications will be with Salary Finance. Loan applications will be assessed to ensure the loan is appropriate and affordable for you. "Learn" content is for guidance and educational purposes only and is generic in nature. Salary Finance does not offer regulated financial advice. Please seek independent financial advice.

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## Save on new cycling equipment with the Cycle to Work scheme

Cycle to Work is a government initiative which offers the most cost-effective way to get new cycling equipment. If you join the scheme, you can save on a bike and cycling accessories by making monthly payments from your salary before you're taxed. This is called 'salary sacrifice'.

You can make up to 47% tax and National insurance savings on the cost of your new cycling equipment – but the actual amount you pay depends on your personal tax band.

Boost your health, save money and help the environment, through the Cycle to work scheme



## Spread the cost of the latest gadgets with the SmartTech™ scheme

SmartTech™ gives you the flexibility to buy the latest tech interest-free from Currys PC World and spread the cost directly from your salary.

So, if it's a new laptop or tablet you are after, a new TV to keep the family happy, or new white goods for the kitchen, then SmartTech™ has you covered. This great benefit means you don't need to pay the full price up-front or take out a high-interest loan to buy it, and you'll be able to download your voucher and buy your tech instantly online or in-store.

You can also make the most of Currys PC World's price-match policy. So, if you find Argos, Asda, John Lewis, Tesco or AO.com has the same product at a cheaper price, they'll match it – even up to 7 days after purchase.



## Cover expensive dental treatment with Dental Insurance

You can use this policy to help claim reimbursement towards costly and essential dental treatment such as, check-ups, hygiene visits, fillings, crowns and dental implants (not available on all policies) up to the policy limits.

You're free to visit any dentist of your choice (worldwide) and can claim from the very start of your policy including any pre-existing conditions (except for mouth cancer).

- Your choice of dentist – NHS or Private practices, worldwide
- Cover for planned and pending treatments – where treatment been identified but not yet started
- Option to add your partner and children on to the same level of cover as you (at an additional cost)



## Access discounted monthly gym memberships with MyGymDiscounts

- Up to 25% off gym memberships
- Choose from 3600+ gyms and health clubs across the UK
- Pay the gym directly, like a normal membership

You'll pay the club directly, just like a normal membership, but at a discounted rate. The scheme offers discounts at gyms across the UK and Ireland, including the Channel Islands and Isle of Man, with a variety of membership types, meaning the right gym membership can be chosen, closest to home or work.



## Access discounted annual gym membership with GymFlex

- Up to 40% off annual gym memberships
- Choose from 3600+ gyms and health clubs across the UK
- Pay through deductions from your salary

GymFlex provides discounted annual gym memberships of up to 40%, via Salary Deductions, at over 3600 gyms and health clubs. Additionally, employees can save up to 12% National Insurance.



## Give to the causes you care about, tax-free with Payroll Giving

Payroll Giving is an easy way for you to donate to any UK charity with a tax-free donation straight from your salary.

- You choose your charity or charities and donation amount
- Your deduction is taken from your gross pay, before tax is calculated, giving you immediate tax relief meaning every donation costs you at least 20% less
- You select how (or if) your charity stays in touch with you
- You can start, stop or change your donations at any time





## Pay a fixed monthly amount for a new car with the Car Benefit scheme

- Running a car has just got easier and greener with our super simple car benefit scheme

Treat yourself to a brand-new bespoke car without hassle. The cars within our salary sacrifice scheme come complete with personalisation, MOT, insurance, breakdown cover, as well as Tax and NI savings for pure electric and hybrid models. All of this for a fixed monthly amount and no deposit needed. Plus, we offset all carbon emissions of every vehicle, including the charge for electric vehicles!



## Save on childcare with the Childcare Voucher scheme

- Pay for childcare through your salary to benefit from tax and National Insurance savings

Please note, the Childcare Voucher scheme is closed to new entrants.

If you registered for the Childcare Voucher scheme before 4th October 2018, you can manage your Childcare Vouchers using mybenefits. The scheme allows you to enjoy tax and National Insurance savings as your payments are taken straight from your pay.



## Simplify saving with Cushon for a better financial future

Saving provides you with a financial buffer and promotes overall wellbeing by giving you peace of mind. We appreciate that saving is easier said than done, which is why we've teamed up with Cushon.

You can now start saving and investing straight from your pay each month from a minimum of £10.

### Why Cushon?

- To make saving convenient
- Individual Saving Accounts (ISAs) are a tax efficient saving vehicle
- Choices on how to hold your money: cash, ready-made investment options, self-select portfolios
- Take control and easily manage using the Cushon App



## Accessing your benefits

### If it's your first time logging-in:

- You will need to activate your mylifestyle account to access your benefits, search for the email from [support@txn.mail.rewardgateway.net](mailto:support@txn.mail.rewardgateway.net) and click 'Activate my account'
- Use your email address as the username and set a new password
- If you can't find the email, please speak to your HR team who can issue a new one

### If you've already activated your account:

- Head to [Insert unique platform URL] and login
- Remember, your email address is the username and you can reset your password if you're not sure what it is

Once you've activated your account you can download the SmartSpending app to access your discounts on the go.

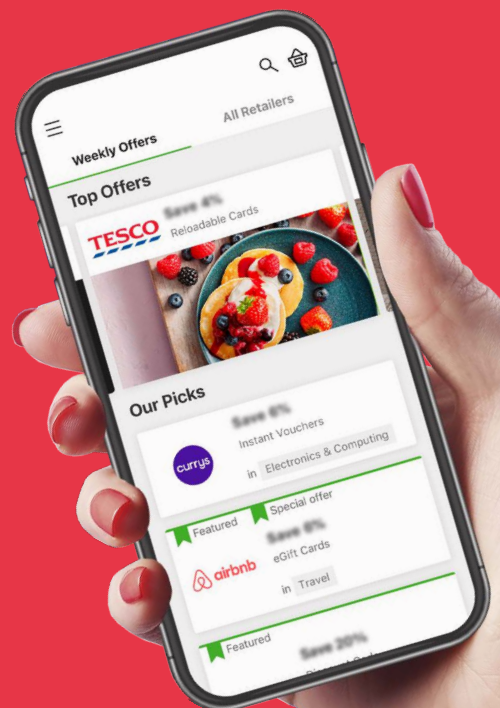
## Save more, spend less with mydiscounts

Whether you're shopping for groceries, clothes, the latest tech, booking a holiday or activity, mydiscounts provides a fast and easy way to save money. Most of these discounts can be used in conjunction with existing in-store promotions.

Keep savings at your fingertips by downloading the SmartSpending app, just scan the QR code below. There are a range of discount options on the platform:

- Instant vouchers where you get a voucher available instantly in your account
- Reloadable cards, which are physical cards that are posted out to you to keep in your wallet or purse to use when you shop
- Discount codes to simply copy and paste at checkout for a discount
- Cashback to earn money back when you shop online

You can also use the handy Auto Top-Up feature for some retailers to set up monthly or weekly top-ups of your vouchers to never miss a saving.





## Get Advice & Support

Find a wide range of useful information to help you with everyday financial and lifestyle queries.

There are tips on saving money, taking out a mortgage, searching for insurance and lots more.

All content – including videos and financial calculators – comes from the Money Advice Service.