

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 Home Technology scheme

Access the latest, highly-desirable home and technology products from the likes of Apple, Microsoft, Samsung, LG, Nintendo, Sonos and many more, all through a convenient salary deduction directly from your pay.

Popular product categories include computers and tablets, TVs, smartphones, audio, games consoles and smartwatches. There's also a huge range of homeware and kitchenware, including domestic appliances, health and fitness products, DIY and garden equipment, smart energy saving and home security devices, plus much more.

- Exchange some of your pay for the latest technology and homeware
- Spread the cost conveniently over a set period of time
- No credit checks, upfront costs or deposits
- You own the equipment ordered from day one
- Nothing further to pay at the end of the agreement



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 that you care about, for less with Payroll Giving

- It costs you less to give more – as donations are deducted from your gross pay (before tax is calculated), this gives immediate tax relief meaning it costs you at least 20% less!
- You decide how much you want to give and to which causes, safe in the knowledge that all charities on our database have been fully vetted

Payroll Giving, through Charities Trust, is a smart way to give to the causes that you care about, allowing you to donate direct from your pay to any UK registered charity or good cause. It's easy to set up, safe, secure and tax-friendly.

Charities Trust is a HMRC approved Payroll Giving Agency and leading donations management organisation committed to growing charitable giving since 1987. We can also offer you the option to pay your funds into a My Giving Account which gives you extra flexibility.



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

- To access your benefits head to the mylifestyle hub:
- www.edenred.uk.com/ccsmylifestyle (pin the site to your bookmarks bar to easily access in the future)
- Log on with the details emailed to you (click forgotten password if unknown)
- Download the app to access discounts on the go by searching 'Edenred Savings' in the app Store
- For any questions about your benefits scheme, please contact the HR department
- If you have any technical queries, please contact the Edenred helpdesk helpdesk-uk-vbr@edenred.com

Save more, spend less with mydiscounts

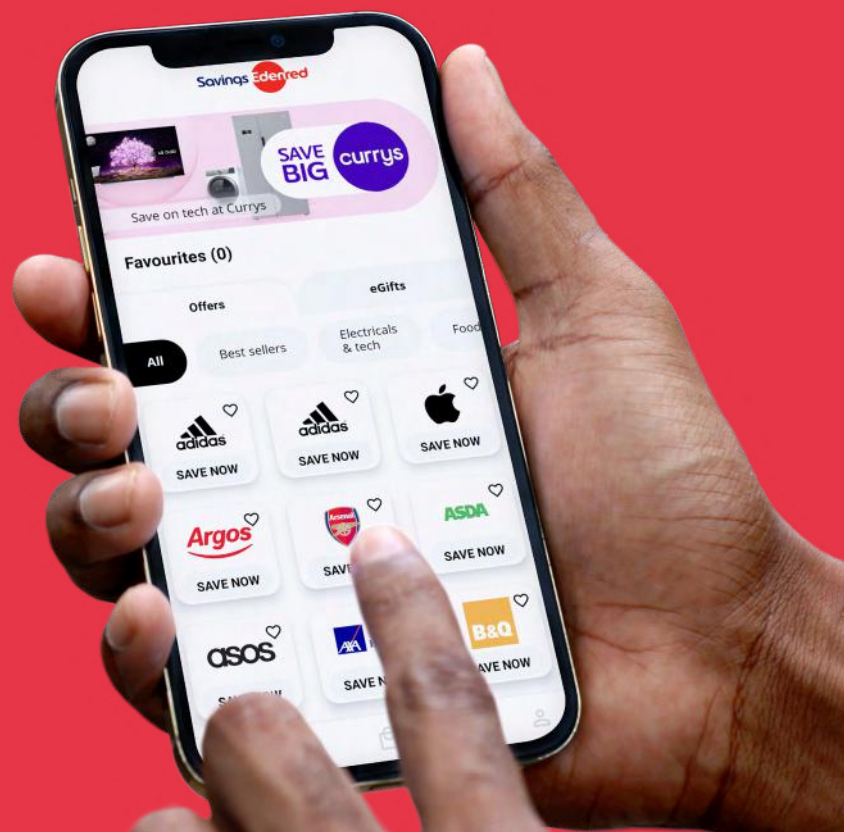
Whether you're shopping for groceries, clothes, the latest tech, booking a holiday or activity, mydiscounts provides a fast and easy way to save money.

Most of these discounts can be used in conjunction with existing in store promotions.

Keep savings at your fingertips by downloading the Edenred Savings app. Search for 'Edenred Savings' on the app Store.

There are a range of discount options on the platform:

- Buy a physical gift card at a discounted price and keep the card topped up to make regular savings.
- Save anytime, anywhere with eGift cards. You'll receive your discounted eGift instantly to your email address.
- Copy and paste offer codes when you're shopping online to apply the discount to your online basket.
- Enjoy discounted retailer websites, allowing you to purchase items and days out at exclusive reduced prices.



myrecognition



Say thank you with myrecognition

- Send someone a thank you if they've done something great or in line with our values.
- Get rewarded by your colleagues or give recognition to your colleagues through myrecognition.

Managers will see your note and can attach a monetary value to the recognition if they've truly gone above and beyond.

If you've been recognised, you'll get an email to let you know what someone's said and if there's a reward for you too.

You can then log into the online reward catalogue, using your account balance to select a gift voucher, card or digital eGift card for a retailer of your choice. The catalogue contains a huge range of rewards from over 120 top brands, allowing you to instantly pick something which suits your own wants and needs.



Get support with myresources

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.