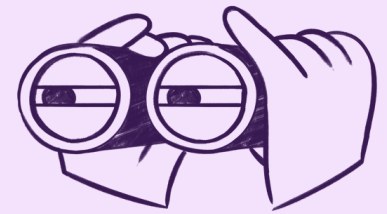


# Reward and recognise great work with Swag



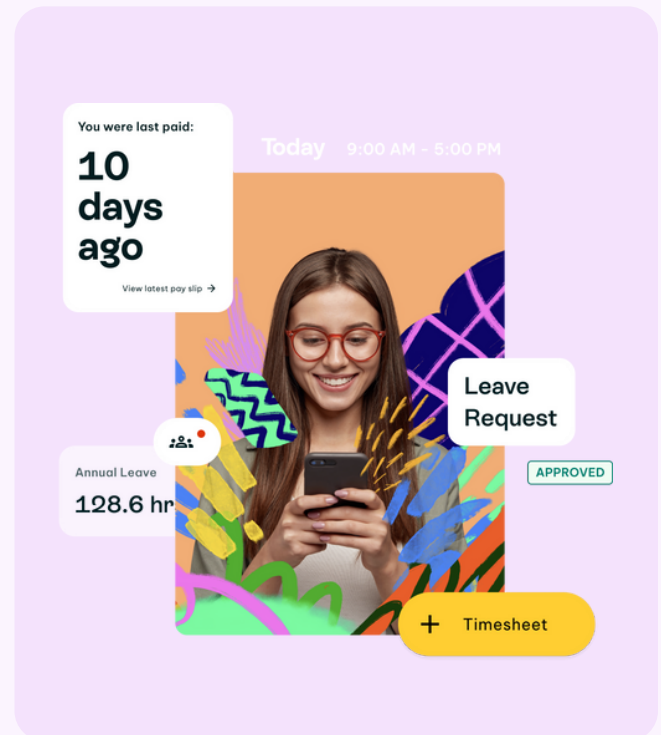
**Swag delivers exclusive discounts, financial wellbeing, and streamlined recognition features to help you attract, engage and retain top talent.**

Reward and recognition programs are vital to keeping employees engaged and motivated. Swag lets you leverage the marketplace power of 200,000+ EH organisations and 1M+ employees to offer your team unique, corporate-level benefits and perks.

Swag was developed to boost your employer brand and help you attract talent that traditionally would be lured by corporate benefits programs.

Now, you can offer your own attractive benefits packages. By offering discounts on everyday items, opportunities to earn cash back, and powerful financial wellbeing tools, you can help cut the cost of living for your employees. By rolling out a reward and recognition platform, you can celebrate wins, reward great work, and keep your team motivated.

The best bit? Our Rewards and Recognition features are included at no extra cost in your monthly Employment Hero subscription.



## Financial wellbeing and budgeting tools

The Swag app has a range of Money features to help you promote the financial wellbeing of your employees. Swag research shows that 3 in 4 workers have trouble budgeting –and the same number have said financial stress impacts their motivation at work. By investing in your employees' financial wellbeing, you're investing in their engagement and future with your organisation.

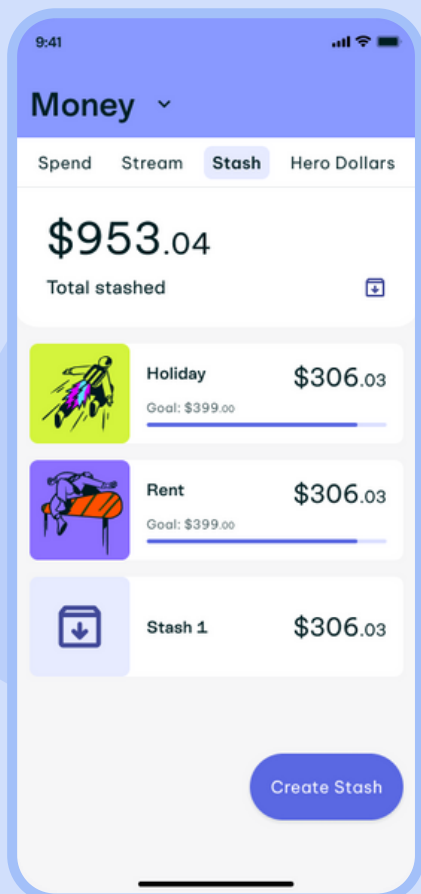
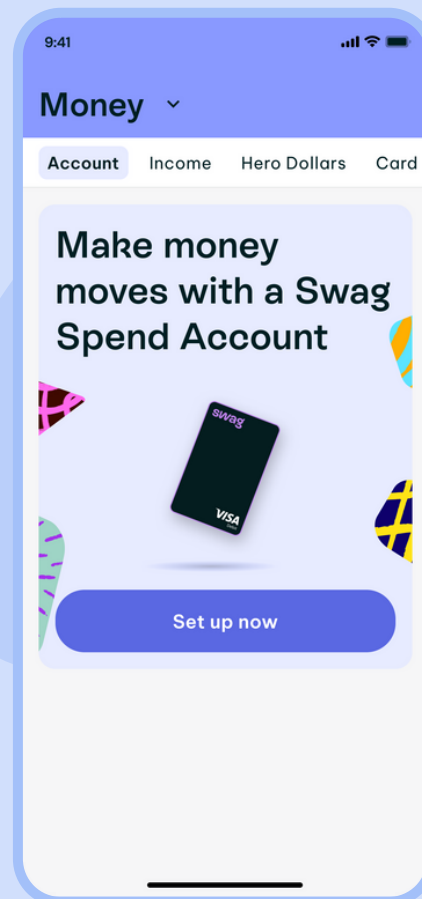
## Swag Spend account

The Swag Spend account is a feature within Swag that enables employees to manage their money, earn Cashback on everyday purchases, and budget better.

The Swag Spend account also includes a linked Swag Visa Debit card that can be used with Apple Pay and Google Pay.

With the Swag Spend account feature, you can give your people the tools to tackle their finances and help lower the cost of living. Your employees can also redeem their well-earned Hero Dollars with their Swag Visa Debit card, enabling Hero Dollars spend.

The Swag Spend account allows you to offer your employees unique discounts on everyday items and earn up to 20% cashback into their Swag Spend account.



## Stash accounts

Users who have set up a Swag Spend account will be able to open up to nine sub-accounts to transfer and allocate funds from their main Swag Spend account.

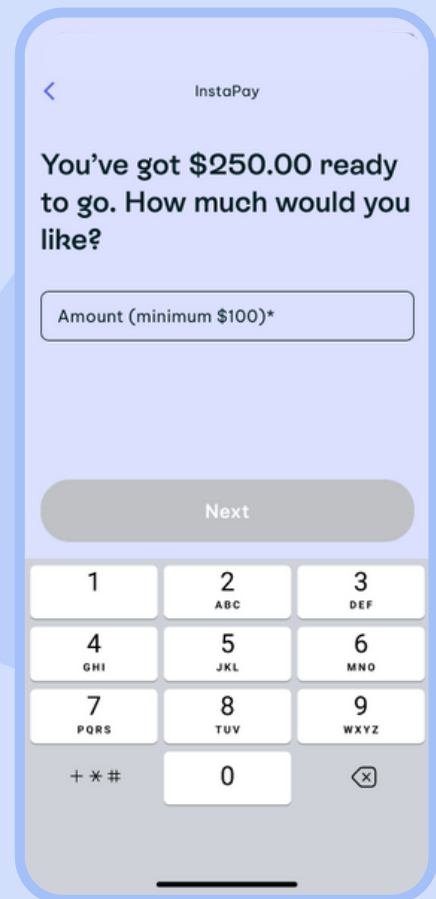
Your employees can name these accounts, and set targets to help budget better and track expenses. Swag Stash accounts can be set up for Travel, Bills, Groceries, Wellness, Social events and more. We designed Swag Stash accounts to give users complete visibility of their expenses to simplify budgeting. These sub-accounts are different from savings accounts —while they don't earn interest, they are designed to help your employees set budget goals and put money away for bills, expenses and savings.

## InstaPay

InstaPay is an Earned Wage Access product that gives users early access to their earned wages before payday. For a \$3-\$4 fee per transaction your employees can request up to 50% of their earned wages, which is capped at a maximum of \$250 per week.

Because it's money they've already earned, there's no interest, credit or late fees involved.

By using InstaPay, your employees have an alternative to credit cards, BNPL and payday loans —all of which put people into debt.



### Control how you split your pay on pay day

Pay Split allows you to customise how much of your income gets automatically deposited into your Hero Wallet each time you get paid.

## Paysplit

Users who have set up a Swag Spend account will be able to open up to nine sub-accounts to transfer and allocate funds from their main Swag Spend account.

Your employees can name these accounts, and set targets to help budget better and track expenses. Swag Stash accounts can be set up for Travel, Bills, Groceries, Wellness, Social events and more. We designed Swag Stash accounts to give users complete visibility of their expenses to simplify budgeting. These sub-accounts are different from savings accounts —while they don't earn interest, they are designed to help your employees set budget goals and put money away for bills, expenses and savings.

# Coming soon: Bill management

Bill Management helps users lower the cost of living by cutting the cost of their essential bills each month. We will be launching this feature with discounts on electricity, gas and health insurance providers.

As we roll out additional providers in Swag, your employees are given a centralised platform where they can view, organise, and manage their bills in one place.

Not only do employees have access to discounts on everyday bills, they can also choose to have these bills automatically deducted from their payrun.



## **Bills paid, on time, every time!**

Sign up for a discounted bill through Swag. Once you are approved you can leave the rest to us.

We'll pay all your bills upfront and on time directly from your pay.

Which means less admin, less stress and more time for you.

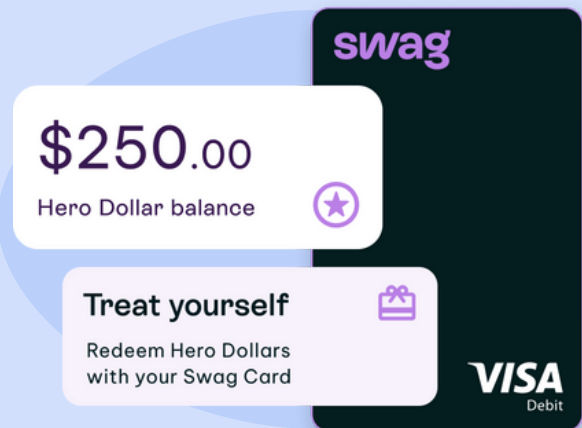
# Recognition

We've made it simple for you to set up company-wide recognition features to motivate, engage and celebrate your employees. Recognising your team's hard work builds a great workplace culture, retains great talent and attracts the right people to your organisation.

## Hero Dollars

Purchase Hero Dollars — the most valuable and seamless reward and recognition tool — to reward employees hitting new highs, going the extra mile or reaching the next milestone. Hero Dollars may be FBT exempt for up to \$3,000 per employee per year.\*

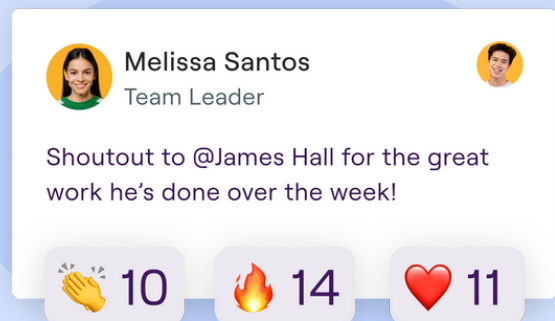
Employees can spend Hero Dollars like real cash in the Swag store. Your employees can also redeem their Hero Dollars using their Swag Visa Debit card, so they can choose what to reward themselves with. Setup is simple and you can spend your Hero Dollars anywhere. It's easy, seamless recognition for all.



## Company Shout-Outs

Foster engagement with peer to peer recognition in the Swag app. Make it easy to shoutout team members for a job well done. 74% of companies with peer-to-peer recognition say it improves workplace culture and drives high performance.

Shout Outs can be shared publicly when a colleague does a great job. Employees can also nominate their peers when they go above and beyond with Recognition, which rewards employees with Hero Dollars\* for displaying your company values.



## Objectives and key results

Have a bird's-eye view of how everyone is contributing to the wider business goals on a team and individual level. Track progress on the web or the Swag app. It's goal alignment. Made simple.



# Benefits

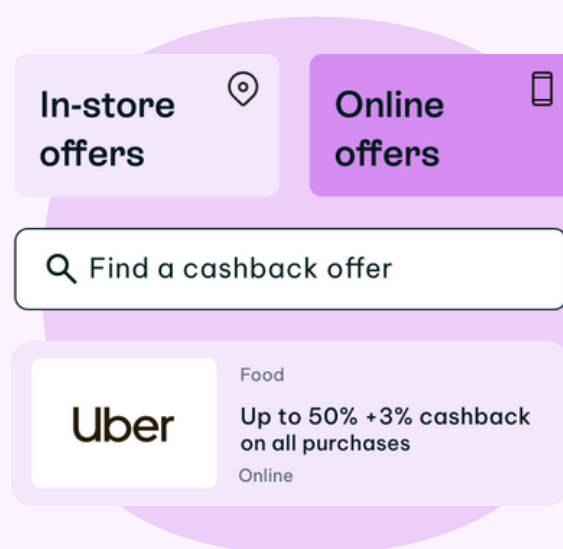
Supercharge your employer brand by offering exclusive rewards and benefits. Why should corporates be the only ones offering great perks? Swag leverages the combined buying power of over 200,000+ businesses and 1M+ employees to negotiate world-class savings for your employees. We've got discounts on gym memberships, groceries, fuel, electronics, homewares, wellbeing, travel and more.

## In-store and online cashback offers

Reward your employees with up to 20% Cashback on top brands like: The Iconic, Adore Beauty, Hello Fresh, and more.

Your employees can access hundreds of in-store and online offers, which they can earn cashback using their Swag Spend account. New offers are regularly added.

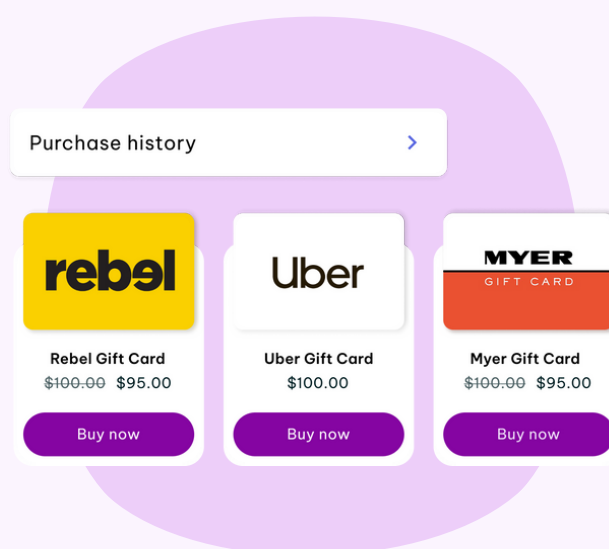
By helping employees save on everyday items and one-off expenses, you're fighting the rising cost of living crisis. When people aren't stressed about money, they're more present and engaged at work.



## Swag store

Give your team access to Swag's discount marketplace with hundreds of products at reduced prices. Employees can save on everyday items and make their pay go further with 4.5% off gift cards from Uber Eats, JB Hi-Fi, Dan Murphy's and many more.

Your employees can spend their well-earned Hero Dollars in the Swag store, along with their Swag Visa Debit card.





# Rewards and Recognition features with Swag

Swag makes employment easier and more rewarding. Created by the Employment Hero team, this world-first employment superapp helps employees manage work, lower the cost of living, and claim exclusive benefits.

Retaining top talent is tough right now, but hiring is even tougher. To keep your employees engaged and motivated in their role, you need to have robust rewards and recognition programs for employees in place.

Not only will it help boost employee morale and retain your employees, but it will also lift your business to new heights.



Find out more:  
[swagapp.com](https://swagapp.com)

**swag**

# swag



Swag is a brand of Employment Hero Financial Services Pty Ltd (EHFS) 58 606 879 663. Employment Hero Financial Services Pty Ltd has been appointed as an authorised representative (001234046) of Hay Limited (ABN 34 629 037 403 AFSL 515459), who is the issuer of the Swag Spend Account and associated Swag Visa Debit card. You are required to read the [Financial Services Guide](#) (which you agree to be provided by accessing this link). Any information given does not take into account your objectives, financial situation or needs so please consider whether it is appropriate for you. Please also ensure you read and consider the [Product Disclosure Statement](#) (which you agree to be provided through this link) that includes all fee information before making any decision about the product. The [Target Market Determination](#) is also available here. Fees and charges may apply. Please visit the [Swag Spend Account Terms & Conditions](#) for more information about the product, our [Privacy Policy](#) and other important legal documents.

InstaPay is only available to employees that have an employer that uses Employment Hero payroll software. Access to InstaPay for employees is via the Swag app only. Instapay is not a credit product, and there are no related interest charges. InstaPay fees are \$3 per withdrawal into a Swag Spend account and \$4 per withdrawal into an external bank account.

Read our InstaPay Terms and Conditions [here](#).

Any general advice or factual information we provide has been prepared without taking into account your objectives, financial situation or needs. Before acting on any information, you should consider whether it is appropriate for you. Before making any decision about whether to acquire one of Employment Hero's products, you should obtain and read the relevant terms and conditions relating to that product and also seek independent financial, legal and taxation advice.