

# Smartum saldo

– a payment card for employee benefits



Smartum Saldo is an easy and cost-effective way of providing your employees with a sports and cultural benefits via a personal payment card.

Exercise and culture have positive effects on both physical and mental health. A healthy employee is more motivated and efficient, and becomes ill less often. Smartum Saldo is an easy way to support versatile and individual hobbies among your employees.

## Personal benefit

Smartum Saldo is a personal employee benefit. The employee receives a payment card with their name printed on it. The benefit is added to the employee's benefit account, which the employee can then use to pay for their hobby in advance online or at the cash register by using the Smartum Saldo payment card. Smartum Saldo can be used for exact payments, and it is rather easy to always have it available in your wallet.

## A smooth and effortless operating model

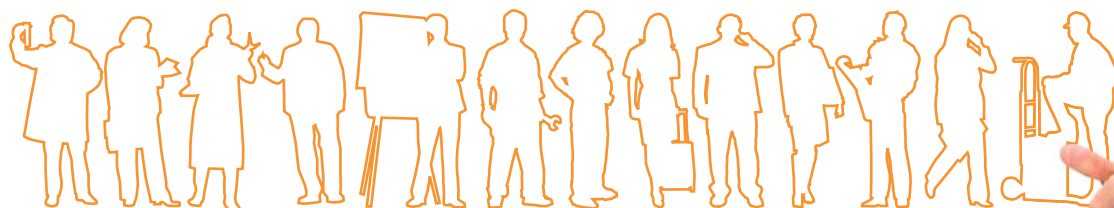
Thanks to the Smartum Saldo service, all operations related to offering sports and culture benefits can now be managed entirely online. You will have your own online services, which will enable you to:

- inform employees about the benefits,
- ask employees to register as recipients of the benefit,
- define the amount of benefits to be added to the card, and
- add the benefit to the employees' benefit accounts.

The service is effortless, simple and, most of all, economical for the employer.

## Advantages for the employer

- All of the operations related to offering the benefit are easy to manage online.
- Ordering and sharing a benefit is easy and cost-efficient.
- The registration service offers advance information on the willingness of the employees to use the benefit.
- Advance invoicing: no continuous invoice management.
- The benefit is automatically assigned to the employee.
- The card is delivered directly to the employee.
- The card is personal and the cardholder's name is printed on it.
- All reports related to the management of the benefits are conveniently available online.
- After the period of validity, any unused benefit will be returned to the employer's Smartum account and can be redistributed from there.
- You can select to offer only a sports benefit or add a culture benefit.
- Additional material for activating the employees is available free of charge.



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### Usages of Smartum Saldo

Due to the versatile payment methods available, almost all service providers in the Liikunta- ja kulttuuriseteli network can receive Smartum Saldo payments. The network is continuously updated and growing. The comparison service allows you to compare whether Smartum Saldo can be used in the same places where your employees mostly visit.

For the comparison service, go to [www.smartum.fi/vertaile](http://www.smartum.fi/vertaile)

### Costs

As the employer, you can decide on the amount of sports and/or culture balance offered to your employees. The employer can support the free time sports and culture activities of the employees with €400/employee/year tax-free. In addition, the employer can charge their staff for any excess costs they may incur.

When you are charging a balance onto the accounts, there is an additional fee of €5/benefit account, and 5% of the benefit amount. The charging fee includes use of the entire Smartum Saldo service, such as your online service subscription for managing the information, registrations, and ordering and charging the benefit. The price includes the delivery of named cards to the employees' home addresses, as well as all reports related to the management of the benefits. After the period of validity, any unused benefit will be returned to the employer's Smartum account and can be redistributed from there.

### Advantages for the employee

- Freedom of choice
- Easy to use
- Personal online service
- The card is easy to take with you, and it is a well-known means of payment
- Exact payments are possible
- Advance payments are possible
- A network that covers the entire country



### Decide before ordering

- The amount of the benefit per person
- Whether the benefit ordering is managed on the unit or group level
- Whether the excess is charged for the benefit
- The number of batches that the annual benefit is dispersed in

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- Established in 1995
- Smartum Oy has received the best credit rating of AAA (Soliditet Finland)
- Turnover in 2010 was MEUR 50.2
- Over 11,000 customers with approximately 850,000 employees
- Our customers include large companies, SMEs, entrepreneurs, units in the public administration, and organisations from various fields, including the Finnish Tax Administration, The Social Insurance Institution of Finland, Fonecta Ltd, Suomen Lähikauppa Ltd, the Central Chamber of Commerce, the City of Järvenpää, and the Finnish Red Cross Blood Service.
- 100% of the decision-makers in the personnel administration of our customer companies would recommend Smartum Oy to their colleagues. (Source: Smartum Oy customer satisfaction 2011, Innolink Research Ltd).



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