

For your benefit!

What is Smartum saldo?

Smartum saldo is a personal payment card that you use to pay for sports and/or cultural activities within the Smartum saldo network, with contributions from your employer.

Why do I get Smartum saldo from my employer?

It is important for your employer that you are in good condition and feeling well. Working life demands good physical and mental endurance to be able to perform our tasks successfully. Cultural and sports activities are an additional means to maintain good work performance and mental well-being!

Where and with which activities can Smartum saldo be used?

Opera or painting classes, swimming or downhill skiing, art exhibitions, the gym or the cinema? With Smartum saldo, you can participate in activities offered by an extensive and versatile network, including almost 3,000 sports and cultural facilities around Finland.

For up-to-date information on these facilities, see www.smartum.fi/kayttokohteet. You can also access the facility search easily through the Smartum online service.

Always check which method of payment is applied at the facility

Using Smartum saldo facility search (www.smartum.fi/kayttokohteet), always check which method of payment is applied at the facility. Find your desired target facility based on location, activity or search word. Once you find the information for your target facility, click on "saldo" and "maksutavat" to check if

you can pay at the cash register on location or as advance payment through Smartum online services.

Keep in mind that you cannot pay for culture services if a sports balance has been charged on your card.



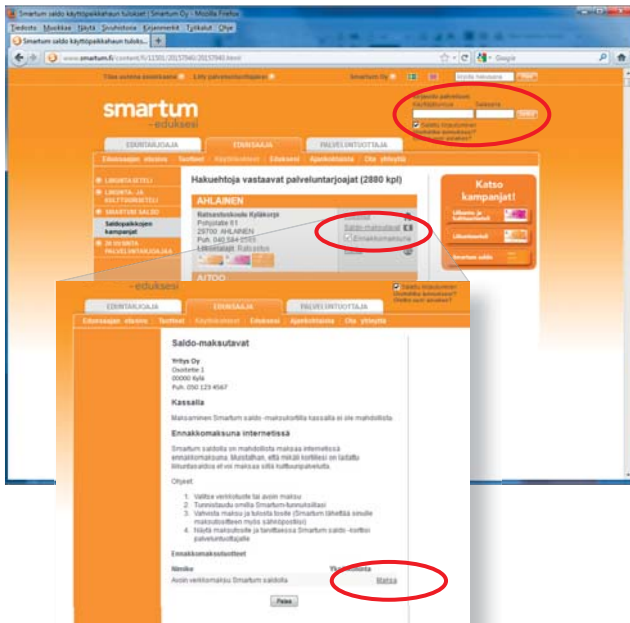
Two different payment methods – at the cash register or in advance through Smartum online services

Saldo balance can be used to pay for services either at the cash register of the sports or cultural facility, or in advance through your own Smartum online service. Be prepared to verify your identity upon request.

Your email address is the username for your Smartum online service, and the password has been delivered to you by email. If you forget your password, you can easily reorder it through the Smartum website (through the "unohditko tunnuksesi" link in the top right-hand corner).



Smartum Saldo payment card – Instructions for user



How do I pay in advance in the Smartum online service?

1. Find your desired target facility based on location, activity or search word. Once you find its information, click on "saldo" and "maksutavat."
2. At the bottom of the screen, you can use the "maksa" item to select an online product or an open payment.
3. After this, log into the online service by using your own username and password. Your email address is the username for your Smartum online service, and the password has been delivered to you by email.
4. After logging in, you can confirm the payment and print out a receipt. Smartum will also send you a payment receipt by email.
5. Present the payment receipt and, if requested, your Smartum saldo card to the service provider.

How can I review my own Smartum saldo account information?

You can log into the Smartum online service at the top right-hand corner on the Smartum website. In your own online service, you can also conveniently follow up on your Smartum saldo account

information. The balance and validity period of the account are indicated on the home page.

To whom is Smartum saldo directed?

Smartum saldo is a tax-exempt benefit through which your employer supports your personal well-being. It cannot be used to pay for children's or other family members' sports activities, for example. When paying with saldo balance at a sports or cultural facility, you may be asked to verify your identity, as the tax exemption necessitates that the benefit is personal.

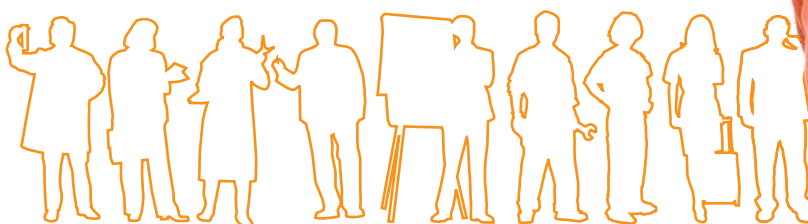
How do I take Smartum saldo into use?

In order to receive the benefit, you need to register in the Smartum online service with your personal data. Your employer will deliver registration instructions to you. When registering, your own online service is opened and your Smartum saldo payment card is delivered to your home. The Smartum saldo payment card is ready for use right away and the balance is valid for 15 months from the moment the benefit is saved.

What if I lose my card?

In the Smartum online service, you can block your own saldo card and order a new one to replace it. If the name of your employer company is written on your saldo card, order a new card through Smartum's customer service.

For your benefit! Feel well and fit!



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