

# Money

Empower your people with the tools to tackle their finances



**Promote financial wellbeing**



**Boost your employer brand**



**Help tackle the cost of living crisis**



**Drive engagement and motivation**

Help your people achieve financial wellbeing with Swag Money. With features like on-demand pay, a dedicated Swag Spend account, in-store and online discounts and Cashback Offers, you can provide the tools to fight inflation and reduce financial stress.

## Lead the way to financial wellbeing

Did you know financial stress costs Australian businesses \$31 billion each year? Absenteeism, disengagement and low productivity all happen when people are financially stressed. The good news is you can do something about it.

## Lower the cost of living

Encourage your employees to get the most out of their pay with a Swag Spend account and Swag Visa Debit card. There's a world of card-linked savings and Cashback Offers of up to 20% to tap into. It's just one way Swag helps to lower the cost of living. Track expenses and budget better with Stash accounts. When you set up a Swag Spend account, you can set up to nine sub-accounts to track expenses and set targets to help you budget.

## Offer pay flexibility with InstaPay

Give your employees the tools to avoid high-cost credit and debt, with no extra effort. InstaPay gives employees early access to their own earned pay. Credit-free and interest-free, it's a much-needed alternative to high-cost Buy Now Pay Later (BNPL) credit and payday loans.

## Supercharge your employer brand

Support your team's financial wellness and become an industry leader. By nurturing and supporting your people, you'll showcase your organisation as a great place to work.

## Keep top talent engaged

Invest in people's financial wellbeing and they'll stay invested in your business. When employees aren't stressed about money, they can bring their best selves to work each day. Engaged employees are happier, more productive, and more likely to stay with your business in the long-term.

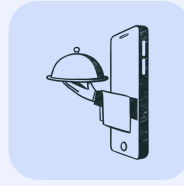
# Key features



Swag Spend  
account



InstaPay



Pay Split



Super



Stash  
accounts

## Swag Spend account

With a Swag Visa Debit card and Spend Account, employees can pay, spend and save instantly. Paying with a Swag Visa Debit card unlocks exclusive Cashback Offers that put money back in your team's pocket without them having to lift a finger. The best bit? \$0 fees. No monthly fees. No set up fees. No dishonour fees. And no fees at all major bank ATMs in Australia and overseas. Employees can also redeem their Hero Dollars using their Swag Visa Debit card, so they can spend their Hero Dollars anywhere and anytime they choose.

## InstaPay

Give employees financial flexibility with on-demand access to a portion of their earned wages. Employees love InstaPay because it helps them budget better and avoid high-cost credit and payday loans. And with \$250 weekly withdrawal limits each week, you can ensure you're encouraging responsible spending. There is no interest or late fees for using InstaPay — just one fee capped at \$4.

*"InstaPay has been a great tool for me to manage my money and really analyse my budget. I would've struggled if I didn't have access to InstaPay. It gives me relief knowing that I have it there."*

— Vesile, Receptionist from Victoria, 2023.

## Pay Split

Pay Split ensures employees always have funds on-hand and ready to use in their Swag Spend account. Employees can choose how much they want automatically deposited into their account each time they get paid.

## Super

Your employees can choose to link their Super in Swag. This will mean they can easily view and update their Super information within Swag. It's simple to do and it means they always have access to their Super details. Coming soon to the Swag app, your employees can also ask you via the Swag app to pay part of their pre-tax pay into their super account, which is known as salary sacrifice.

## Stash accounts

Stash accounts allow your employees to open up to 9 sub-accounts to transfer and separate funds from their main Swag Spend account. Your employees can name and set targets for their accounts to help budget and track expenses. Stash accounts can be used to save towards things like Travel, Bills, Groceries, Wellness and more.