

# Employee Benefits Guidelines

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## Optional benefits – Benefit points

### Benefit system administration

The benefit system is managed by Benefit Management s.r.o. The registered office address is Prague 2, Vinohrady, Lublaňská 689/40, postcode 120 00, company ID: 270 69 770, VAT No.: CZ27069770, registered in the Commercial Register maintained by the Municipal Court in Prague, Section C, No. 93997 (hereinafter referred to as „Benefit Management “).

### The principle of providing benefit points

Benefit points for a calendar year are always allocated to date January 10<sup>th</sup> in the wallet „My Basic Package “. The benefit points are allocated to employment start date and within 5 working days the employees obtains credentials from the Benefit Management company (*info@benefit-plus.cz*).

### Entitlement to benefit points

Employees with full-time employment contract are entitled to 24,000 benefit points per calendar year.

Benefit points entitlement reflects the hiring date. Employees with hiring date in the first half of the month – i.e. until the 15<sup>th</sup> day of the month (inclusive) – are entitled to full amount of benefit points for the entire month (2,000). Employees with hiring date in the second half of the month - i.e. from the 16<sup>th</sup> day of the month (inclusive) - are entitled to a proportional amount of benefit points. They receive half of the points for the given month (1,000).

#### Examples:

*Employee working 40 hours a week with hiring date February 6<sup>th</sup> is entitled to 22,000 benefit points in the wallet "My Basic Package".*

*Employee working 40 hours a week with hiring date February 16<sup>th</sup> is entitled to 21,000 benefit points in the wallet "My Basic Package".*

Benefit points are reduced in proportion to the workload.

Example: *Employee working 20 hours a week with hiring date February 6<sup>th</sup> is entitled to 11,000 benefit points in the wallet "My Basic Package".*

Benefit points are prorated in case of employment termination.

Example: *Employee working 40 hours a week leaving on June 30<sup>th</sup> is entitled to 12,000 benefit points.*

#### Exceptions:

Employees on agreement to complete a job (DPP) and agreement to perform work (DPČ) are not entitled to Benefit Plus cafeteria. However, they can take advantage of the Multisport card offerings. In that case, the full price of the Multisport card will be deducted from their salary. Contact People & Culture team for card orders or cancellations ([peopleteam.cz@gendigital.com](mailto:peopleteam.cz@gendigital.com)).

### Increase and decrease of working time

Benefit points will be recalculated and redeployed according to the actual working time, from the effective date of the change in working time.

### Change of employment contract from fixed-term to indefinite term

In the case of a fixed-term employment contract, the benefit points are calculated proportionally according to the length of the employment period. In case of change of the employment contract to employment for indefinite period, employee benefits will be calculated from the effective date of change and loaded into the benefit portal.

### Benefit points conversion coefficient

The financial value of the benefit points corresponds to a coefficient of 1.0 (1 benefit point = 1 Czech Crown). Coefficient 1.0 is always tied to benefits from which the employer does not pay social and health insurance.

### Tax exemption

Based on the current legislation, the granted benefit points are tax-exempt only up to annual limits per employer (more details can be found below). All benefits provided by Benefit Management's e-shop (Benefit Plus) including Multisport card are counted in this limit. The amount of utilized points against the tax limit are checked on monthly basis. In case certain limit is exceeded, employee will be additionally withheld mandatory health and social insurance, as well as personal income tax from the total amount over this limit. Points are counted towards the limit at the time of utilization - in case of Benefit Plus, it is the order confirmation in the e-shop basket or transfer to the Saving account.

If an employee goes on Maternity/Parental Leave or is terminated, the employee's entitlement to benefit points will be reduced depending on the months worked in the current calendar year. Any unused points from My Basic Package, Bonus Transfer, and Meal Allowance wallets will be transferred to Savings Account on the date of departure and, in case the taxation limit is exceeded, employee will be additionally withheld mandatory health and social insurance, as well as personal income tax (26,6% in total) from the total amount over this limit.



Tax exemption limits

2025:

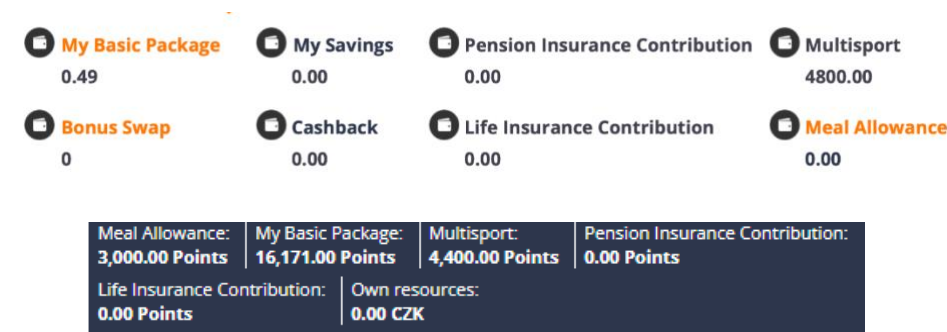
- Leisure benefits.....23,278 CZK/year
- Health benefits.....46,557 CZK/year
- Financial benefits.....50,000 CZK/year
- Meal benefits.....123 CZK/worked day

2026:

- Leisure benefits.....24,483.50 CZK/year
- Health benefits.....48,967 CZK/year
- Financial benefits.....50,000 CZK/year
- Meal benefits..... expected amount is 129 CZK/worked day *(To be confirmed by Financial authorities in December 2025)*

Utilization of benefit points

Each employee has a separate Benefit Plus account, which contains several wallets.



"My Basic Package" - At the beginning of each calendar year, employees acquire new benefits allocation in the wallet My Basic Package. Those benefit points can be utilized to pay for goods and services, mainly from the areas such as culture, sports, health and recreation. The offer as well as extent in these areas are selected by the employer. In case the points from My Basic

Package wallet are not fully utilized by end of calendar year, they are transferred to the wallet "Savings Account."

**"Savings Account"** - The remaining bonus points from the "My Basic Package" will be transferred into the "Savings Account" at the end of calendar year. Those transferred points will expire in two years from the date of transfer to this wallet. Upon further transfer of benefit points into the "Savings Account" wallet, the expiration of the entire benefit balance is always extended for additional two years. Points will also be moved to the "Savings Account" wallet in case of maternity/paternity and parental leave or termination of employment. In case that the taxation limit is exceeded – i.e. more than 21,983 benefit points will be transferred to Savings Account, employee will be additionally withheld mandatory health and social insurance, as well as personal income tax (26,6% in total) from the total amount over this limit.

**"Bonus Transfer"** – Employees can decide to convert their bonus or its part to benefit points. Upon employee request, points are uploaded during the calendar year at the discretion of an employee in the "Bonus Transfer" wallet. Employees will be informed about this option by email. The maximum transfer limit is CZK 200,000. Benefit points are added no later than in the middle of the month following the date when the bonus is granted. The benefit points from the Bonus Transfer wallet can be used for pension and life insurance contributions, and for Multisport Card. The benefit points remaining in the "Bonus Transfer" wallet at the end of calendar year are not transferred to the „Savings Account” wallet. Benefit points will be transferred from "Bonus Transfer" to "Savings Account" wallet only in case of employment termination and maternity/parental leave.

The wallets **"Multisport"**, **"Life Insurance Contribution"**, **"Pension Insurance Contribution"** and **"DIP Contribution"** (*DIP = long-term investment product*) are informative wallets. They are showing how many points have been utilized for those benefits in the given calendar year. You can find more details in the Annex.

**"Meal Allowance"** – Available benefit points from "My Basic Package" or "Bonus Transfer" wallet can be transferred to "Meal Allowance" wallet as a one-time action or it can be done regularly. Payments are made by means of the Benefit Plus card which must be ordered in the Benefit Plus e-shop. The maximum monthly limit of spending depends on employees worked days in previous month. The number of worked days is multiplied by the maximum tax free amount which is changing every year (see the section Tax exemption limits above). The meal allowance value is always made available in the first five working days of the following month. It is cumulative benefit, the unused meal allowance value is added to the next month balance. Benefit points from the "Meal Allowance" wallet cannot be transferred back to you "My Basic Package! Wallet. Unused limits are added up during the calendar year. At the end of the calendar year, the unused limit will be cancelled and new limit (per the current legislation) will be put in place as of the beginning of the new calendar year. Unused points from the "Meal Allowance" wallet will be transferred to the "Savings Account" wallet at the end of calendar year.

**"Cashback"** - The "Cashback" wallet is used to get benefit points back in case of purchase from partner companies' e-shops. You can find various cashback options and discounts in e-shop under the Cashback tile. If you order anything from a partner company, you will receive the stated percentage of the purchase back into your benefit wallets.



In general, the benefit points are primarily drawn from the "Savings Account" wallet, secondary from "My Basic Package" wallet and lastly from "Bonus transfer" wallet. The points for pension and life insurance contributions, long-term investment product (DIP) contributions, meal allowance and Multisport card are primarily drawn from "My Basic Package" and "Bonus Transfer" wallets, not the "Savings Account". In case the points in "My Basic Package" wallet are overdrawn, this overdraft will be covered primarily from the "Transfer Bonus" or "Cashback" wallet. Subsequently, from employee's salary. The benefit points utilized for payment in restaurants or grocery shops can be deducted only from the "Meal Allowance" wallet. Employees must first transfer some points to this wallet. This can be done in Benefit Plus e-shop. The list of offerings is available in Benefit Plus e-shop under the Meal Allowance tile.

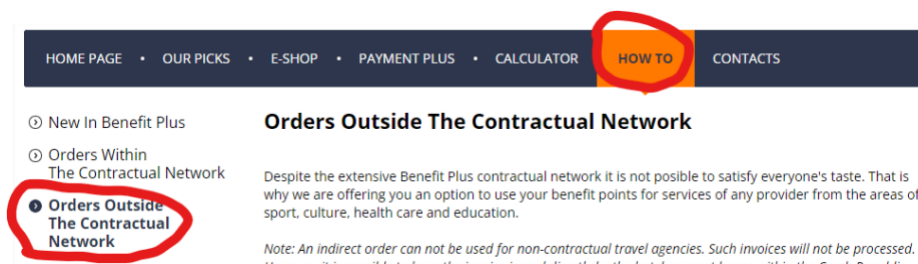


## Methods of benefit points usage

1) By ordering directly from [Benefit Plus portal](#) : Employee makes selection of benefit, provider, and benefit value. The respective benefit value will be deducted from employee benefit account. Carried out orders are immediately sent to selected benefit providers electronically. A copy of the benefit order is sent to employee's email.

2) By ordering indirectly: An indirect order can be utilized for payments at providers who are not listed in the Benefit Plus portal. To pay an indirect order, the following applies:

- Employees order goods or services in the area of sport, culture, health, education, recreation or travel at a selected provider (recreation or travel can be used only for hotel, apartment, camp, pension or another accommodation facility, travel agency offers and tickets). Employee must agree with the benefit provider to issue an invoice for the purchase of goods or services and deliver it to the benefit system administrator, i.e. Benefit Management.
- The invoice must clearly state the following:
  - employee name and employee ID
  - employer name
  - the value of the benefit – it must not be higher than the current balance on the employee's benefit account. If the value is higher than the current balance, the payment will not be refunded. If this is the case, employer requests employee to provide new invoice stating the amount in the benefit value available on employee's benefit account.
- In the context of an indirect order, benefits cannot be claimed in relation to non-contractual travel agencies (i.e. other travel agencies than those listed on [www.benefit-plus.cz](http://www.benefit-plus.cz)); except Student Agency.
- Employee or benefit provider sends the invoice to benefit system administrator, the invoice can be pasted directly in the Benefit Plus portal (Main page → How to → Orders Outside The Contractual Network).



- Within few days, employee receives an email invitation to reconcile the invoice. Once the invoice has been reconciled by the employee, the corresponding number of points is deducted from the employee benefit account.

Employee can use the benefit immediately or after the payment of the invoice upon agreement with the provider.

### 3) Payment by Benefit Plus card

Employee can order plastic Benefit Plus card. It can be used for payments in restaurants and grocery stores directly. There are two types of cards – with and without payment chip. Benefit Plus VISA card (the one with the gold payment chip) is required for payments in restaurants and grocery stores. Employee must also transfer benefit points to the “Meal Allowance” wallet before making payment in the restaurants and grocery stores. This transfer can be made by using the option *Transfer to meal allowance* in Benefit Plus e-shop.

### Benefit Plus Card

Employees can use the Benefit Plus Card for services or goods at selected benefit providers. It basically serves as a credit card. You can find the list of providers at [www.benefit-plus.cz](http://www.benefit-plus.cz). Order of this card is possible via Benefit Plus e-shop by using the option *Benefit Plus card*.

### Using Benefit Plus card for meals and grocery shopping

Once you order the Benefit Plus plastic card, it will be delivered to your office. The Benefit Plus VISA card with gold chip can be used in contracted restaurants and grocery shops only. You can see the list where the card is accepted (only contractual partners of Benefit Management s.r.o.) in Benefit Plus e-shop. First, benefit points must be transferred in Benefit Plus e-shop to “Meal Allowance” wallet. Once the benefit points are transferred to the “Meal Allowance” wallet, they cannot be transferred back. Spending from this card is limited by the balance in “Meal Allowance” wallet and the legislative tax-exemption limit (see the section Tax exemption limits above).

### Billing of benefit points

Benefit points granted to employees in the wallet "My basic package" will be charged:

- at the end of calendar year and transferred to "Savings account" wallet; or
- on the date of termination of employment of an employee; or
- on the date of the employee's maternity/paternity or parental leave first day; or

on the day when employee starts unpaid leave for more than 30 days and PTO leave for more than 30 days. In case of employment change or benefit points overdraft, the overdrawn benefit points amount will be deducted from employee's salary in the next payroll run.

If the statutory tax limit is exceeded when unused points are settled during the transfer on the

Savings Account at the end of calendar year, employee will be additionally withheld mandatory health and social insurance, as well as personal income tax from the total amount over this limit.

An employee leaving in the first half of the month (15th day include) is eligible for half of the benefit points for the last month. If an employee leaving in the second half of the month, he/she is eligible for the full amount of benefit points in last month. In case of employment termination or leaving for maternity leave, the bill will be settled on the last payslip. Benefit points are prorated according to the termination date and worked months in the current year.

*Example: Employee working 40 hours a week with the date employment termination on February 6<sup>th</sup> 2023, will be entitled to 3,000 benefit points in the basic wallet (i.e. in the wallet "My Basic Package").*

**When leaving for maternity leave, the benefit points will be charged as a one-time action in the amount of 7x monthly amount. Benefit points cannot be used for life/pension insurance contributions- long-term investment product (DIP), meal allowance or Multisport card for employees on maternity leave.**

Absences shorter than 30 days (holidays, sick days, statutory barriers to work, unpaid leave or PTO) are forgiven for the purposes of this billing. Maternity leave and illness proved by a doctor's certificate are considered working days for the purposes of this guideline.

**Benefit points cannot be exchanged for cash under no circumstances!**

## Overdraft of points

If an employee uses more benefit points in the "My Basic Package" wallet than he/she is entitled to (*overpayment of benefit points*), he/she is obliged to return the value of the overpayment not later than the following salary period after the end of the calendar year, or other decisive event (termination of employment or taking parental leave). In the event of employment termination during calendar year, the overpayments of the benefit points are compensated against the last salary. The only exception is the dismissal for organizational reasons.

## Benefit points for maternity or parental leave

When leaving for maternity leave, the benefit points will be charged as a one-time action in the amount of 7x monthly amount. During maternity leave, employees are entitled to benefit points under the same conditions as when they work. On the contrary, employees on parental leave are not entitled to benefit points. In case of unpaid leave following parental leave provided to employees with a child under 4 years of age, employees are not entitled to benefit points. During Maternity and Parental leave the employee is not allowed to use pension/life insurance, long-term investment product, Multisport card and meal benefits. Spending during

maternity/parental leave is not limited but will be taxed at the time of maternity leave start. The unused benefit points that will be transferred to the Savings account will be taxed according to the current legislation.

### **Benefit points of working parent during the parental leave**

Parents who work part-time while on parental leave are eligible to receive 1,000 benefit points for each month worked, regardless of the number of hours worked or the contract type. The eligibility condition is that the parent had an FTE contract prior to starting maternity leave. Parents who were on a DPP/DPČ contract before maternity leave are not eligible. Benefit points are loaded into "Savings account" wallet in the beginning of the calendar year or in the beginning of the month from which the contract starts. Benefit points will be prorated according to the worked months in case of parental leave end or contract termination.

Working parents are eligible to use the Benefit Plus card with non-contracted benefit providers and are also eligible for the MultiSport card benefit. However, the MultiSport card must be ordered by email to People & Culture team ([peopleteam.cz@gendigital.com](mailto:peopleteam.cz@gendigital.com)) and cannot be ordered via the Benefit Plus e-shop.

### **Personal data of employees**

In order for the employee to be able to use benefit points and benefits in this context and in accordance with his employment contract and this guideline, it is essential that the employee provides the employer with some personal data needed to realize benefits, at least to the following extent: first and last name, date of birth, Employee ID, address, email address, phone number, and information regarding the benefits themselves, especially their amount. As benefit points are provided in connection with the remuneration for work done under an employment contract concluded between the employer and the employee, the processing of personal data by the employer for this purpose is taken as processing of personal data necessary for the performance of the contract.

Personal data of employees processed in relation to this benefit program and for the purpose of providing and using benefits are processed by company People & Culture and Payroll departments. In this context, employee personal data are also shared with the benefit system administrator who is processing the benefit points. Benefit administrator and employer signed the Data Protection Agreement and Non-Disclosure Agreement in this regard. Personal data are shared only to an extent necessary for the functioning of the benefit program.

Personal information processed for the purpose of providing and receiving benefits is provided by the employee on a voluntary basis. Should an employee refuse or subsequently refuse to process his personal data to the extent specified in this section, benefits cannot be provided to him/her and hence the employee could not benefit from his employment contract and this guideline.

Employees have the right to access personal data, i.e. the employees have the right at any time to request information about the processing of his or her personal data. In such case, the employer shall provide the employee with information to the extent stipulated by the applicable legal regulations in force in the territory of the Czech Republic, in particular by Act No. 101/2000 Coll., On the Protection of Personal Data and on Amendments to Certain Acts, as amended, respectively. (EC) No 2016/679 of the European Parliament and of the Council of 27 April 2016 on the protection of individuals with regard to the processing of personal data and on the free movement of such data and repealing Directive 95/46 / EC (General Regulation on the protection of personal data) data). Employees also have the right to correct their personal data.

In case employee assumes that the employer and/or Benefit administrator collects and/or processes his/her personal data in violation of privacy or in contravention of legal regulations, in particular in violation of the applicable laws governing the protection of personal data, the employee has the right to require the employer's explanation and eventual removal of the resulting situation, in particular by blocking, correcting, supplementing or disposing of personal data. Employee has the right to contact the Office for Personal Data Protection.

## Multisport card

For Multisport card, you can select one of the two options in Benefit Plus e-shop: *Multisport Order* and *Multisport Cancellation*. Under those tiles you can find the same options for Partner and Child Multisport cards.

Benefit Plus only manages the card orders. Each employee is eligible for one Partner or Child Multisport card. To be able to order Partner and Child Multisport card, the employee must have an active employee Multisport card.

Once you order the card/s, the right amount of your benefit points will be automatically deducted for the entire calendar year or proportion till end of the calendar year if you order the card/s in the course of the year. These points will appear in your wallet "Multisport Card".

You can order/cancel the Multisport card or Partner Multisport card till the day 19 of a month. Your new card will be active/your card will be cancelled as of the following month.

If you cancel the card, the amount of the "Multisport Card" wallet will be transferred back to the "My Basic Package" wallet.

Employees on agreement to complete a job (DPP) and agreement to perform work (DPČ) are not entitled to Benefit Plus cafeteria. However, they can take advantage of the Multisport card offerings. In that case, the full price of the Multisport card will be deducted from their salary. Contact People & Culture team for card orders or cancellations (peopleteam.cz@gendigital.com).

## Pension and life insurance contribution, long-term investment product (DIP)

Only employees with FTE contract are eligible. Employees with employment agreement to complete a job (DPP) or agreement to perform work (DPČ) are not entitled to this benefit.

Employer can contribute to retirement benefit of any pension fund you select and have contract with. On the contrary, for life insurance contributions, only the company tax-deductible life insurance can be used. This insurance currently does not allow early withdrawals.

You can choose this benefit only if you already have a supplementary pension/life insurance or DIP contract. To set up the contribution, the employee must provide an electronic copy of the contract and payment details. The documents are uploaded via the Benefit Plus portal. In case of a change in the amount of the contribution, the employee is required to provide an amendment about change in employer's contributions between the employee and the insurance company, if the insurance company requires such an amendment or notification. In the case of life insurance, it is a condition of the benefit that the insurance company confirms the tax deductibility arising from the life insurance contract.

Pension and life insurance and DIP contributions are tax-exempt up to CZK 50,000 per employee and calendar year. The pension and life insurance and long-term investment product (DIP) benefits cannot be ordered in aggregate value greater than CZK 50,000/year.

Own contributions:

You can also send your own contributions to your supplementary pension and life insurance. However, your own contributions cannot be reimbursed through benefit points.

Employer contribution - how to proceed:

At Benefit Plus e-shop, open the tile Pension Insurance Increase, Life Insurance Increase or DIP Increase and select one of the options to start this benefit or increase your contributions. If you wish to decrease or cancel your contributions, open the tiles named *Reduction*. Then enter the amount by which your monthly contribution should be reduced or increased and follow the instructions in Benefit Plus.

In case of establishment of a contribution insert the required monthly amount in the field "Benefit Unit". The total annual benefit amount will be transferred from your wallet "My Basic Package" to your "Life Insurance Contribution", "Pension Insurance Contribution" or "DIP Contribution" wallet. On monthly basis, employer sends the contribution to the relevant life insurance, pension or DIP fund directly.

***Example 1:** On February 18<sup>th</sup> you decide to start contributing CZK 500 each month to your pension scheme and you have not made any contributions through your employer yet. In Benefit Plus e-shop select the tile Pension Insurance Increase and choose option "Establishing/Increasing the SPI Contribution". As it is February and there are 11 months till end of calendar year, the amount of 5,500 benefit points (11 x 500) will be deducted from your benefit account as a one-time action. In the course of March, the relevant pension fund institution will receive the first contribution of CZK 500 from employer. The same contribution will be provided each month unless you make any change. The relevant pension fund institution will receive the first contribution of CZK 500 from employer in mid-March.*

You can order this benefit at any time throughout the calendar year.

If your employment contract is terminated during the calendar year, any remaining points will be transferred to your “Savings Account” wallet. Please note that in the event of employment termination, you must inform the insurance company, pension or DIP fund of the change of employer without delay. Upon termination, the employer will discontinue contributions to pension and life insurance.

### Using Benefit Plus card at non-contracted meal providers

Eligibility: Employees working under an agreement to complete a job (DPP) or an agreement to perform work (DPČ), employees on maternity, paternity, or parental leave, and terminated employees are not entitled to the meal allowance. Employees with an FTE employment contract become eligible for the Meal Allowance benefit starting in the month following their hire month.

The Benefit Plus VISA plastic card, used for payments in restaurants and grocery stores, is managed by Benefit Management s.r.o. in cooperation with its contractual partners and cannot be presented as employee vouchers or meal vouchers.

If you wish to use your benefit points for payments in restaurants or grocery stores, you must first order the Benefit Plus plastic card (Visa Benefit Plus card with a gold chip) via the Benefit Plus e-shop. The card will be delivered to the nearest office based on the employee’s work location. You must also transfer your benefit points from the “My Basic Package” or “Bonus Transfer” wallet to your “Meal Allowance” wallet. To do that, use the option *Transfer to Meal Allowance* in Benefit Plus e-shop.

At the beginning of each month, a limit corresponding to the number of worked days in the previous month multiplied by the tax-free limit per shift worked is made available to employee (see the section about employee benefits Tax exemption above).

Unused limits are added up during the calendar year. At the end of the calendar year, the unused limit will be cancelled and new limit (per the current legislation) will be put in place as of the beginning of the new calendar year.

In case an employee does not utilize the points transferred to the “Meal Allowance” wallet within the same calendar year, those unused benefit points will be transferred into the “Savings Account” wallet on December 30th. Please note that after transferring the points into this wallet, it is not possible to transfer the points back and use them for meal allowance.