

The Guideline about providing benefits in Czechia

THE GUIDELINE ABOUT PROVIDING BENEFITS IN CZECHIA 1

OPTIONAL BENEFITS – BENEFIT POINTS 2

BENEFIT SYSTEM ADMINISTRATION	2
THE PRINCIPLE OF PROVIDING BENEFIT POINTS	3
ENTITLEMENT TO BENEFIT POINTS.....	3
INCREASE AND DECREASE OF WORK TIME	3
CHANGES IN FIXED-TERM EMPLOYMENT RELATIONSHIP TO AN INDEFINITE PERIOD OF EMPLOYMENT	4
THE COEFFICIENT OF CONVERSION OF BENEFIT POINTS	4
TAX EXEMPTION.....	4
UTILIZATION OF BENEFIT POINTS	4
METHODS OF USING THE BENEFITS POINTS	6
BENEFIT PLUS CARD	7
MEAL ALLOWANCE PLASTIC CARD	7
BILLING OF BENEFIT POINTS.....	7
DRAWING POINTS FROM WALLET "MY BASIC PACKAGE"	8
OVERDRAFT OF POINTS	8
UTILIZATION OF POINTS FROM THE WALLET "BONUS SWAP"	9
UTILIZATION OF POINTS FROM THE WALLET "MEAL ALLOWANCE"	9
BENEFIT POINTS FOR MATERNITY OR PARENTAL LEAVE	9
BENEFIT POINTS OF WORKING PARENT DURING THE PARENTAL LEAVE.....	9
PERSONAL DATA OF EMPLOYEES	10

ANNEX 11

MULTISPORT CARD.....	11
RETIREMENT AND LIFE INSURANCE ("BENEFIT PENSION INSURANCE AND LIFE INSURANCE") - GENERAL INFORMATION	11
CATERING PROVIDED THROUGH OTHER ENTITIES.....	13

Optional benefits – Benefit points

Benefit system administration

The benefit system is managed by Benefit Management s.r.o., the registered office of which 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 the 10th January of the calendar year in the wallet „My Basic Package“. The benefit points are allocated as of the start date and within 5 working days the employees will obtain credentials from the Benefit Management company.

Employee is entitled for 24,000 benefit points per calendar year if he/she works for the Employer based on a full-time employment contract

Entitlement to benefit points

Employees with the date of commencement of employment with the employer in the first half of the calendar month, that is, up to 15 days of the month (inclusive), include the number of benefit points for the entire calendar month. Employees with the Employer's day of arrival in the second half of the calendar month (i.e. from the 16th day of the month (inclusive) onwards) benefit points are proportionally shortened and are therefore half the points for the given calendar month. Benefit points are also reduced in proportion to the workload. Similarly, the Employer will terminate the Employee's employment when calculating.

Example: Employee working 40 hours a week with the date of taking up employment on February 6, 2023 will have 22,000 benefit points on the payroll account in the basic wallet (i.e. in the wallet "My Basic Package").

Example: Employee who works 20 hours a week with the date of arrival on 16th February 2023 will have 10,500 benefit points on the payroll account in the basic wallet (i.e. in the wallet "My Basic Package").

Exceptions:

Employees on an agreement to complete a job and an agreement to perform work are not entitled to benefit points. However, they can take advantage of the multisport card offerings. For ordering please contact Eva Bobková (email: eva.bobkova@gendigital.com).

Increase and decrease of work time

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

Changes in fixed-term employment relationship to an indefinite period of employment

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

The coefficient of conversion of benefit points

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

Awarded benefit points are tax exempted due to legislation up to 21 984 CZK in one calendar year per employer. To this limit are counted benefits provided by Benefit Management's e-shop include MultiSport benefit. Exhausted points against the tax limit are checked on a monthly basis. If this limit is exceeded, the employee will be additionally withheld from his/her wages for health and social insurance, as well as personal income tax. **26%** of the total amount over the limit. Points are counted towards the limit at the time of redemption, in case of Benefit Plus is it order confirmation in the basket. Excluded from this limit are contribution to Pension/Life insurance and Meal Allowance benefit described in this policy. All points are counted towards the limit, regardless of the wallet from which they were drawn or when they were awarded.

Spending of employees on Maternity/Parental leave or terminated employees is limited up to tax exemption limit. Exceeding this limit will not be allowed.

Utilization of benefit points

Each employee is led by a separate benefit account, which contains several so-called wallets. In the wallet "**My Basic Package**", employees are credited with the new benefits for the calendar year at the beginning of each calendar year, and the employee can use the pay points to pay for goods and / or services, mainly in the following areas: culture, sports, health and recreation The content and extent of these goods and services are chosen by the employer. If they are not exhausted by the end of the calendar year, they are then transferred to the wallet "Savings Account. "

Expiration: 2 years "Savings Account" will be 2 (thus virtually never expiring points) / "**Bonus Transfer**" - In the "Bonus Transfer" wallet, points are uploaded during the calendar year for a annual bonus, or its part at the discretion of and at the request of an employee (employees will obtain an email). The maximum transfer limit is 200.000, - CZK. Benefit points are added no later than the middle of the next calendar month from the date the bonus was awarded. **In the case of retirement and life insurance, and the Multisport Card, the points in the "Bonus Transfer" wallet are not transferred to the „Savings Account“ wallet.**

"Savings Account" - The remaining bonus points from the "My Basic Package" will be transferred into the "Savings Account" Expiration: 2 years from the date of transfer to this "Savings Account". Upon further transfer of benefit points into the "Savings Account" wallet, the expiration of the entire benefit balance will always be extended for additional 2 years (thus virtually never expiring points). Points will also be moved to the "Savings Account" wallet in case of maternity / parental leave or termination of employment.

The **"Multisport"** wallet, the **"Annual Contribution to the Life Pension"** and the **"Annual Contribution to the Pension Insurance"** are informative wallets, Employees are provided with the information regarding the benefits such as Multisport card, Life Insurance and Pension Insurance - see the Annex to this Guideline.

"Meal Allowance" – available benefit points can be transferred to this wallet as a one-time action of regularly from My Basic Package or Bonus Transfer wallet. Payments are made through the meal card which has to be ordered via benefit portal e-shop. The maximum limit for a spending depends on employees working days. Limit is set to 120 CZK per working shift. The limit is always made available in the first 5 working days of the following month. The unused limit is added to the next month. Benefit points from the Meal Allowance wallet cannot be transferred back.

*Example: During February the employee worked 15 days. $15 \text{ days} * 120 \text{ CZK} = 1,800 \text{ CZK}$, this is the maximum limit which can employee spend during next month. The unused limit is added to the next month.*

"Cashback" Wallet - This wallet is used to retrieve pay points back for purchase in partner e-shops (plus points).

As for the sequence of drawdowns, the points are primarily used from the wallet "Savings Account" wallet, secondary from my "My Base Package" wallet and lastly from "Bonus transfer" wallet. In case of pension and life insurance, Meal Allowance and multisport cards, the points are primarily used from "My Basic Package" wallet and the „Bonus Transfer“, not the "Savings Account." In case the employee overdraws the basic budget, i.e. the budget in the "My Basic Package" wallet, this overdraft will be covered primarily from the "Transfer Bonus" wallet or from the "Cashback" wallet, then from the employee's salary. The benefit points used to pay in the restaurants or grocery shops can be deducted only from the Meal Allowance and the list of available partners is available in Benefit Plus e-shop.

Methods of using the benefits points

- 1) By ordering directly on : Employee chooses a kind of benefit, provider, and benefit value he/she wants on the My Benefit Portal. He/she will then automatically deduct the respective number of benefits from his benefit account. Benefit orders are issued and sent to selected benefit providers without undue delay after the order has been dispatched by the employee. A copy of the benefit order is sent by the Employees email. After submitting a copy of the order to the benefit provider, the Employee is entitled to benefit.
- 2) By ordering indirectly: An indirect order can be used to pay for the price of goods or services withdrawn from providers not listed on the My Benefit 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 only be ordered in a hotel, apartment, camp, pension or other accommodation facility, tours from travel agencies or travel agencies, or tickets or tickets themselves).

The employee agrees with the benefit provider to issue the invoice for the goods and / or services ordered to the benefit system administrator, i.e. Benefit Management.

 - The 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); 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. name of the 3) Payment by Benefit Plus card

After order of Benefit Plus card, employee can pay for the goods in the stores directly by this card. For payment for food in the restaurants and grocery stores is required Benefit Plus VISA card (the one with gold chip). For payment in the restaurants and grocery stores is required to have transferred points to the Meal Allowance wallet.

Benefit Plus Card

An employee can reimburse the Benefit Plus Card for services or goods at selected Benefit Providers (see the Payments List at www.benefit-plus.com). It serves as a credit card. However, Benefit Plus cannot be used to pay for travel services. The Benefit Plus Card can be subscribed to by the Employee at the My Benefit Portal.

Meal Allowance plastic card

The meal plastic card (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.) Benefit Plus e-shop. Benefit points need to be transfer through the benefit portal – e-shop. The conversion of benefit points can be done once or anytime. Once the benefit points are transferred to the Meal Allowance wallet can't be transferred back. Spending from this card is limited by the balance in Meal Allowance wallet and limit of 120 CZK per working shift.

Billing of benefit points

Benefit points credited Employees in the wallet "My basic package" will be charged:

- at the end of the calendar year and transferred to the "Savings account" wallet; or
- on the date of termination of employment of the Employee; or
- on the date of the Employer's arrival on maternity or parental leave; or
- on the day on which the Employee receives the unpaid leave for more than 30 days and PTO leave for more than 30 days.

In case of change of employment and the overdraft of benefit points, the amount for the overdrawn benefit points will be deducted from the employee's salary for the following calendar month.

The total bill of benefits will be calculated by computing the same principle as when allocating benefit points in a given calendar year and comparing it to actual benefit draws.

The bill will be settled on the last salary of the employee at the end of the employment relationship or when leaving for maternity leave.

Example: Employee working 40 hours a week with the date of termination of employment 6th February 2023, with place of work Prague will be entitled to 3,000 benefit points in the basic wallet (i.e. in the wallet "My Basic Package").

In the case of leaving the maternity leave, points will also be charged one time in the amount of 7x monthly allowance. Benefit points cannot be used for Life and Pension Insurance, Meal Allowance or MultiSport card.

In addition to work, holidays, sick days, statutory barriers to work, for which the employee's absence at work or unpaid leave and PTO of less than 30 days is forgiven for the purposes of billing, For the purposes of this guideline, the earliest days of maternity leave in case of an employment relationship with the employer are also considered as working days. As working day are also considered the illness which is proved by Sick note.

Benefits ascribed to employees in other wallets (i.e., "Bonus Transfer", "Savings" wallet"), which the employee has not used until the end of the calendar year, are automatically transferred to the next calendar, for Saving account is limit 2 years from the date of last crediting. In case of termination of the employment relationship, benefit points are moved from the "Bonus Transfer" and "My Basic account " wallets to the "Savings" wallet. In case of overdraft of benefit points in the wallet, "My Basic Package" and the depletion of benefit points in other wallets, these unspent points can be counted and the employee pays the difference after offsetting between the wallets by way of a deduction from employee wages. Wage deductions will be made by the employer to the extent permitted by applicable law, until full reimbursement of the overpayments. After termination or start of Maternity/Parental leave is spending from Saving account limited to half the average wage, so that the tax-free limit is not exceeded.

Benefit points are under no circumstances payable.

Drawing points from wallet "My Basic Package"

If the employee did not use the "My Basic Package" wallet as of 31st December of the given calendar year, the full number of benefit points he / she is entitled to, then to the end of the calendar year, the undrawn points are transferred to the "Savings Account" wallet.

Overdraft of points

In the event that the employee uses more benefits in the "My Basic Package" wallet than he / she is entitled to during the given period (so-called "overpayment benefits points"), he is obliged to reimburse the value of the overpayments, not later than the next pay-out after the end of the calendar year, or other decisive event (termination of employment or taking parental leave). In the event of termination of the Employee's employment during the calendar year, the overpayments of the benefits are offset against the

last wage. The exception is the dismissal for organizational reasons when employees are available for exhaustion after the termination of their employment.

Utilization of points from the wallet "Bonus Swap"

In the "Bonus Transfer" wallet, benefits will be paid during the calendar year for a annual bonus or part of it, at the discretion and at the request of the employee. To use benefit points, above "Utilization of benefit points".

Utilization of points from the wallet "Meal allowance"

Benefit points need to be transfer through the benefit portal – e shop to the Meal Allowance wallet and then are ready for using via Meal allowance plastic card. This plastic card will be sent by post office to the nearest company office or to the company office according to the employees contract.

Benefit points for maternity or parental leave

During the period of maternity leave, the employee is entitled to benefit points under the same conditions as when normally at work. During the time of taking parental leave employees 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, MultiSport and Meal Allowance. Spending during Maternity/Parental leave is limited to half of average wage (up to tax free limit for benefit providing, set by statutory).

Benefit points of working parent during the parental leave

Working parent is the parent whose works on part time contact (Short/Long-Temporary help/Employment contract) with different job description then on the main contract where he/she takes parental leave.

This working parent belongs 1 000 benefit points for each month worked regardless the amount of worked hours or type of contract. Benefits points are loaded in the beginning of the calendar year or in the beginning of the month from which contract start. Benefit points are loaded onto the Saving account till the end of the calendar year. Working parents are able to use orders out of the contractual network.

In case of end of the parental leave on the main contract or termination of the part time contract the benefit points will be prorated according to the worked months.

During this contract, the employee is eligible for MultiSport card benefit. It could be ordered by the email on the address eva.bobkova@gendigital.com by 19th day of the month (include).

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, User ID (Gen Digital s.r.o. identifier assigned by the employer), address, email address, telephone number, and information regarding the benefits themselves, especially their amount and drawdowns. 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 in the above scope is the processing of the personal data necessary for the performance of the contract to which the employee is a contracting entity data.

Personal Data of employees processed in connection with a benefit program and for the purpose of providing and using benefits are processed within the Company by HR and Payroll departments. In this context, the personal data of the employees are also handed over to the benefit system administrators, through which benefit points are realized. Benefit administrator and employer have entered into a Data Protection Agreement and Non-Disclosure Agreement in this regard. Personal data Employees are also provided, to the extent necessary for the realization of benefits, to third parties who are the beneficiaries of benefits.

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.

If the employee thinks that the employer and/or Benefit administrator collects and/or processes his or 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.

Annex

Multisport card

Regarding the Multisport card, you can select one of the following options: Set / Cancel Multisport Card, Pause Multisport Card or Set / Cancel Partner Multisport Card.

The price for setting up the Multisport card is 800, - CZK / month (400, - CZK / month is paid out of benefit points and 400, - CZK / month is covered by wage deduction.) The amount for the Multisport card 1 600, - CZK is covered by a deduction from wages (Benefit Plus only manage the orders). Each employee is eligible for one partner card. To be eligible for a partner card, the employee must have an active employee MultiSport card. They can be activated at the same time.

The portal will automatically deduct from your benefit points the relevant number of points for the given Multisport card, a fee for the entire calendar year / proportion by the end of the calendar year at a time. These points will appear in your wallet "Annual Post Multisport Card".

Establishment / cancellation of the Multisport card and / or Partner Multisport card may be made by the 19th day of the calendar month preceding the calendar month in which the multisport card is to be set up / cancelled; in which case the Multisport card is delivered / cancelled from the beginning of the next calendar month. Once the Multisport card is cancelled, you can apply for it at least half a year ago.

If the card is cancelled, the amount of the "Multisport Card" wallet is transferred back to the "Basic Package" wallet. For the Multisport Card Rules, visit: <https://gencentral.gendigital.com/sites/people-culture/SitePageModern/39222/czechia-cz-work-life-benefits-discounts>

Multisport cards can also be set up by employees on an agreement to perform work and a work agreement. Because they are not eligible for benefits, Multisport cards can be ordered through Eva Bobková (email: eva.bobkova@gendigital.com) and pay for it 400, - CZK / month as deduction from wage.

Retirement and life insurance ("Benefit Pension Insurance and Life Insurance") - general information

Exceptions: Employees on an agreement to perform work and a work agreement are not entitled to this benefit.

Your employer can contribute to the retirement benefit of any of your designated pension funds. As far as life insurance is concerned, only a company contribution to a tax-deductible life insurance can be used, which at present does not allow for early withdrawals.

You can choose this benefit if you already have a contract for a supplementary pension / life insurance contract, even if there is no contract yet and you want to re-close it and start contributing or paying your life insurance. In both cases, you need to deliver the required documents together with the order. I.e. in the case of the establishment of a new supplement to supplementary pension insurance, a supplementary pension insurance contract and other documents designated by the employer must be provided. In the case of a reduction / increase

in the supplementary pension insurance premium relating to an effective supplementary pension insurance contract, an amendment to the employer's contribution must be submitted with a corresponding new amount of the contribution. In the case of life insurance, it is a condition of drawing a contribution from the insurance company's certificate of tax deductibility resulting from the life insurance contract.

For life insurance and supplementary pension insurance, the use is exempted from taxes up to CZK 50,000 per employee and calendar year. The pension insurance and life insurance benefit cannot be ordered in aggregate value greater than 50.000, - CZK.

Own contributions:

You can also send your own contributions to your supplementary pension and / or life insurance. However, your own contributions cannot be reimbursed through Benefit Points.

Employer contribution - how to proceed

At the portal, you select one of the options "Setting up / increasing pension insurance / life insurance contribution" or "Deleting pension insurance / life pension contribution". Then you choose the amount that you want the employer to contribute to your insurance monthly. Whether you have a contract with the employer's contribution, and you only want to modify the contribution or conclude a new contract and request the employer's contribution for the first time, you should enter your contract number in the note.

In the "Amount" column, you set the amount you want the employer to send to the pension insurance and / or life insurance monthly. From the Benefit Account "My Basic Package", you will deduct the entire amount of your pension insurance / life insurance contribution at one time, for all payments by the end of the calendar year. This amount will be transferred to the "Annual Life Insurance" / "Annual Pension Insurance Fee" wallet. The employer sends the amount to the relevant institution monthly.

Example 1: You want to re-send 500 CZK a month to your pension scheme and you have not yet made any contribution from the employer. You will select the option "Setting up / increasing pension insurance / life insurance contribution" in the e-shop benefits. **You place the order on the portal in February, and since there are 10 full months + the current month, 11 total, 5,500 benefit points (11 x 500) are deducted from your benefit account at the same time.** In the course of March, the relevant institution will receive a contribution from the Employer to your supplementary pension insurance, namely the first instalment of CZK 500 and each additional calendar month until the end of the given calendar year, the same amount will be paid to the supplementary pension insurance by the Employer, i.e. 500, - CZK.

Example 2: You already have a Contributory Contribution from the employer, but you want to reduce its amount by 100 CZK from March. You can choose the option "Cancel / Reduce pension insurance / life insurance contribution" in the e-shop benefits. **You place your order on the portal in February, and since the end of the Fiscal Year is 10 months + the current month, totalling 11, you will deduct 1100 Benefit Points (11 x 100) from the "Yearly Contribution to the ROP / Yearly Contribution to PP" wallet. i.e. number of remaining months + month running x monthly contribution). At the same time, they will move you back to the wallet "My Basic Package". To the "Amount" field must be filled the amount by which the allowance is to be**

reduced. To cancel the post, you will proceed analogously, only to the "Cancel / Decrease pension insurance / life insurance Contribution" order you enter the full amount of your current Employer Contribution. The procedure is similar in the case of an increase of the current contribution through the "Establishment / Increase of pension insurance / life insurance contribution". However, the increase will be reflected in your wallet "My Base Package" by subtracting the annual value corresponding to the increased amount of the contribution. Points will be transferred to the wallet "Annual contribution to the life insurance / Annual pension insurance contribution".

ATTENTION: You can order this benefit at any time during the calendar year. Together with your order, you must deliver the above-mentioned documents to Payroll CZ (email: payroll.cz@gendigital.com).

If the termination of your employment with the company occurs during the calendar year, the remaining points will be transferred to the "Savings Account" wallet.

In case of termination of employment, it is necessary to inform the insurance company / institution about the change of employer without undue delay. Upon termination of the employment, the Employer will discontinue the contribution to pension insurance and / or the life insurance.

Catering provided through other entities

Exceptions: Employees on an agreement to complete a job, an agreement to perform work, on the maternity/parental leave or terminated employees are not entitled to Meal allowance. The Meal allowance VISA plastic card is managed by Benefit Management s.r.o. In connections with their contractual partners and cannot be presented as the employee vouchers or meal voucher.

To make the benefit available, it is necessary to use the benefit portal and order the Meal allowance plastic card (VISA Benefit Plus card with gold chip). This plastic card will be sent by post office to the nearest company office according to the employees place of employment. Benefit points need to be transfer through the benefit portal e-shop to Meal allowance wallet. The conversion of benefit points can be done once or anytime. Transfer to Meal Allowance wallet is possible only from My Basic package wallet or Bonus transfer wallet. A tax exemption limit will be set to 70% of meal allowance for 5-12 hours business trip. It will be tax exempt only up to **CZK 120 per worked day**. As working day is not counted vacation, PTO, business trip, any type of leave. The Foodstuffs and restaurants can have transaction limit as well. 1 benefit point is equivalent to CZK 1.

At the beginning of each month, a limit corresponding to the number of days worked in the previous month multiplied by the limit per shift worked is made available to the employee. Unused limits are added up during the calendar year. At the end of the calendar year, the unused limit will be cancelled.

If the employee does not use up the funds transferred to the Meal Allowance wallet within the same calendar year, the rest of unused benefit points will be transfer into the Saving account. eAfter transferring points to this wallet, it is not possible to transfer points back.

