

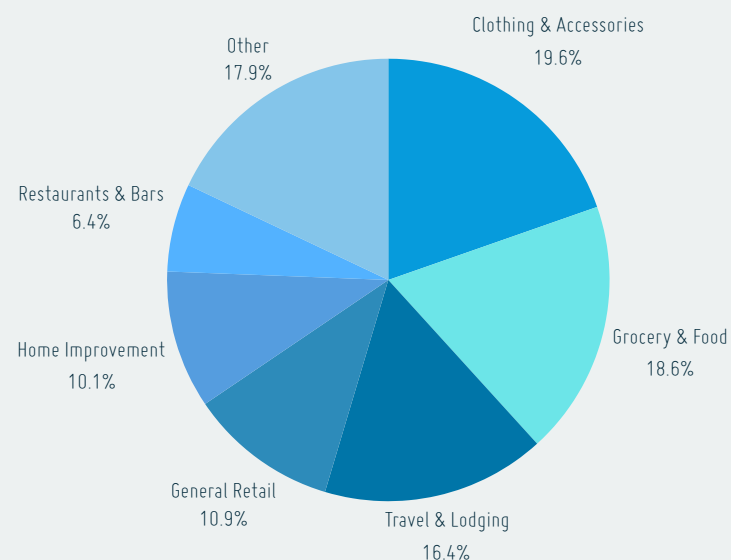
Inside the Spend: How Irish Employees Used Their Bonus in 2024/2025

A data-driven insight into employee reward behaviour — and what it means for HR and finance teams planning for 2025.



Swirl Gift Card usage has seen strong year-on-year growth, with transaction volumes and values accelerating into 2025. Over €13.9 million spent via Swirl Cards in 2025 to date with cardholders using Swirl for both everyday essentials and lifestyle treats, reinforcing the card's broad appeal and versatility.

Transactions by Category

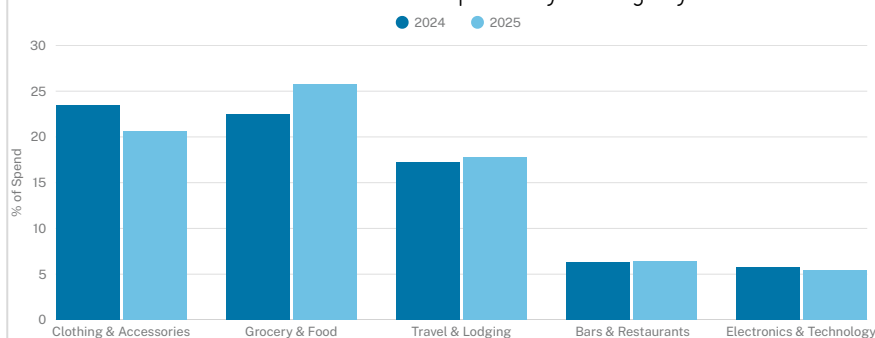


- Clothing & Accessories (19.6%): Most popular category, showing preference for personal shopping, fashion, and lifestyle items.
- Grocery & Food (18.6%): Strong use for everyday essentials, highlighting value in supporting cost-of-living needs.
- Travel & Lodging (16.4%): Significant spend on holidays, staycations, and experiences, reflecting a trend toward experience-based rewards.
- Restaurants & Bars (6.4%): Used for leisure and social activities, supporting employee morale and team engagement.
- Other (17.9%): Diverse spend across multiple categories, showing Swirl's flexibility and broad acceptance anywhere Mastercard is used.

Top Merchants

Amazon
Harvey Norman
Brown Thomas
Aer Lingus
Aldi
Lidl
Ryanair
Next
Temu.com
Centra

2024 vs 2025 Spend by Category



- Grocery & Food is now the top category in 2025, showing a shift toward practical, everyday reward use.
- Clothing & Accessories remains highly popular, but has seen a slight dip from 2024.
- Travel & Lodging spending remains steady, reflecting consistent interest in experiences and getaways.
- Bars & Restaurants show a modest increase, indicating ongoing use for social and leisure activities.

Top 10 Countries

Ireland
United Kingdom
Germany
Spain
Netherlands
Luxembourg
France
Italy
Lithuania
Portugal

"The card and app was super easy to use and manage. It is a great card to give as a gift as it works absolutely everywhere."

Swirl cards have been used in over 80 countries globally, with Ireland, the UK, Spain, Germany, and the Netherlands topping the list. Confirming Swirl's strength as a global-ready reward tool.



This isn't just gifting, it's strategy.

The way employees use their Swirl Gift Cards provides a powerful window into what they value most; everyday essentials, wellness, family needs, and personal freedom. For HR and Finance teams, this data translates into smarter benefits planning and greater ROI on every euro spent.



Demonstrates Real Value & Appreciation

Employees don't leave these cards in drawers. They're using them to cover real-life needs, from groceries and travel to personal treats. That means your reward strategy is landing with meaning and relevance.



Links Reward Usage to Satisfaction

Frequent usage across categories like food, lifestyle, and home essentials signals that gifting meets people where they are. It helps support well-being and creates lasting impressions — key drivers of employee satisfaction.



Strengthens Internal Communication

When you can point to usage data, it becomes easier to position Swirl as a true benefit. You're not just telling staff "You're appreciated" you're showing it, with something that's flexible, practical, and fully tax-free.

Incentives can be tricky. Get them wrong and they spark admin work, tax confusion, or employee questions. But Swirl Gift Cards avoid all of it.



No tax. No admin. No confusion.

Delivered under Ireland's Small Benefit Exemption; no payroll processing, no PRSI, no deduction complexity.



Employees spend 100% of it.

It's tax-free and spendable anywhere Mastercard is accepted so they feel the full benefit, without restrictions.

Q4 Planning: Why June—September Is When Smart Companies Act



Why acting early is your competitive advantage:



Avoid the November rush.

Q4 sees a surge in demand, plan ahead and secure delivery dates that work for you.



Better internal alignment.

Early planning lets you build your gifting into broader HR and budget strategies.



Campaign-ready comms.

Time to craft meaningful messages around the gift rather than rushing to distribute in peak season.

"We switched to Swirl this year, and we found the whole electronic ordering and processing to be extremely efficient. The whole process, from order to successful delivery, was completed in three days. We would recommend it to any company looking for employee gift cards."

"Second year using Swirl Cards for our S&S Club and we have truly a happy customer, the whole process from the moment we place an order to actually deliver is quick, organized and secure! Definitely recommend it to anyone!!!"

How Swirl Helps You Succeed



Swirl Gift Cards take the pain out of corporate gifting. No admin burden. No tech stack. Just a fully packaged, ready-to-go reward that hits the mark every time.

Swirl gives you a solution that's:



Compliant: Designed with the Small Benefit Exemption in mind



Flexible: Use with variable values, for any department or occasion



Scalable: Whether you need 10 or 10,000, it's the same smooth process



Trusted: Used by leading Irish employers in retail, tech, healthcare, and more

Whether you're gifting for:



Staff milestones or anniversaries



Employee wellness or thank-you moments



Onboarding welcome packs



End-of-year appreciation



Sales performance



Sustainability or innovation initiatives



4.4/5

Trustpilot Score



700+

Trustpilot Reviews



98%

Customer Satisfaction



93%

Found Ordering Easy

Plan your 2025 rewards today.



Contact: sales@swirlcard.com



Call: +353 1 687 7985



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