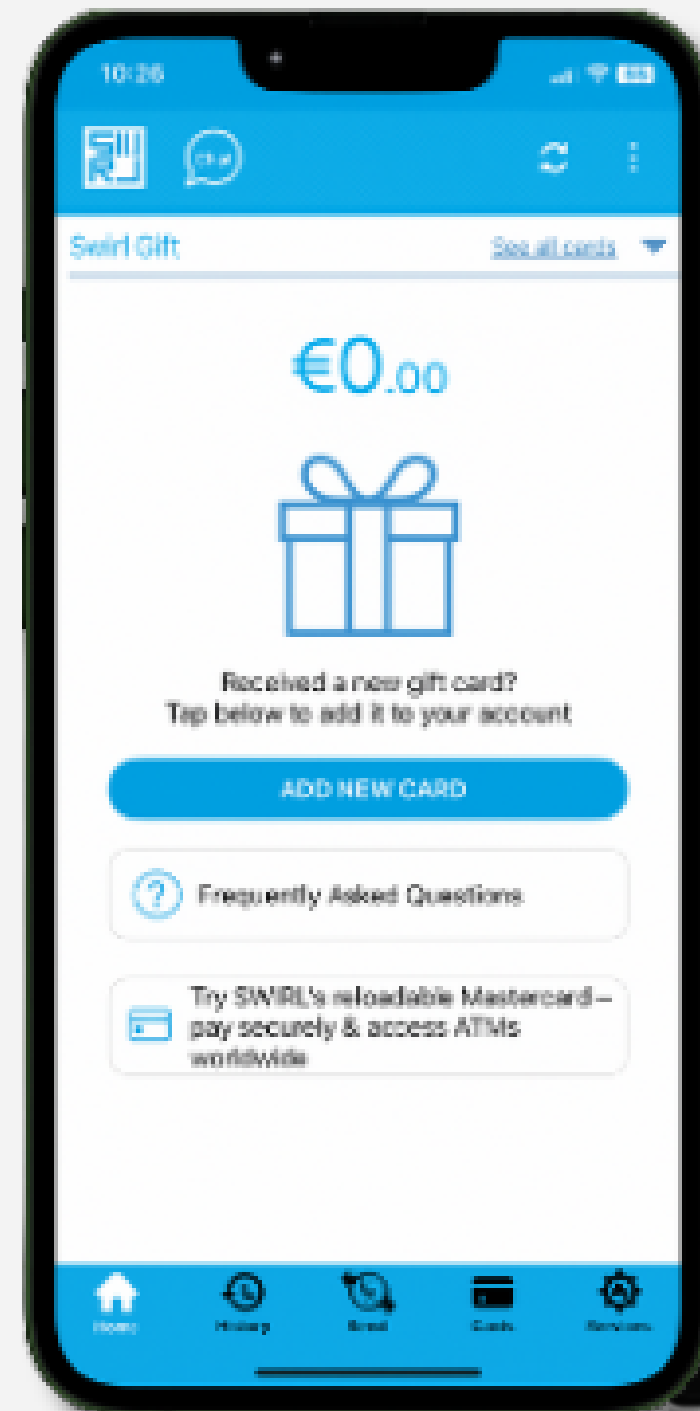


Reward Smarter: Unlock Ireland's €1,500 Tax-Free Staff Reward



01-6877985



sales@swirlcard.com



www.swirlcard.com



Swirl: Ireland's Leading Prepaid Reward Solution

Swirl is Ireland's leading prepaid reward solution provider, founded in 2005 and regulated by the Central Bank of Ireland. We work with over 8,000 companies, ranging from start-ups to global brands, to help them deliver meaningful, compliant rewards.



100% Irish-owned



8,000+ corporate clients

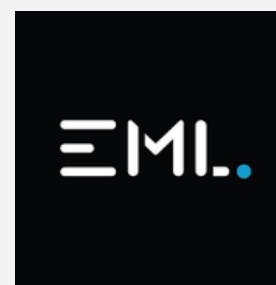


Profitable 10+ years



300K+ registered card users

Tier 1 partners for core processing & CRM functions



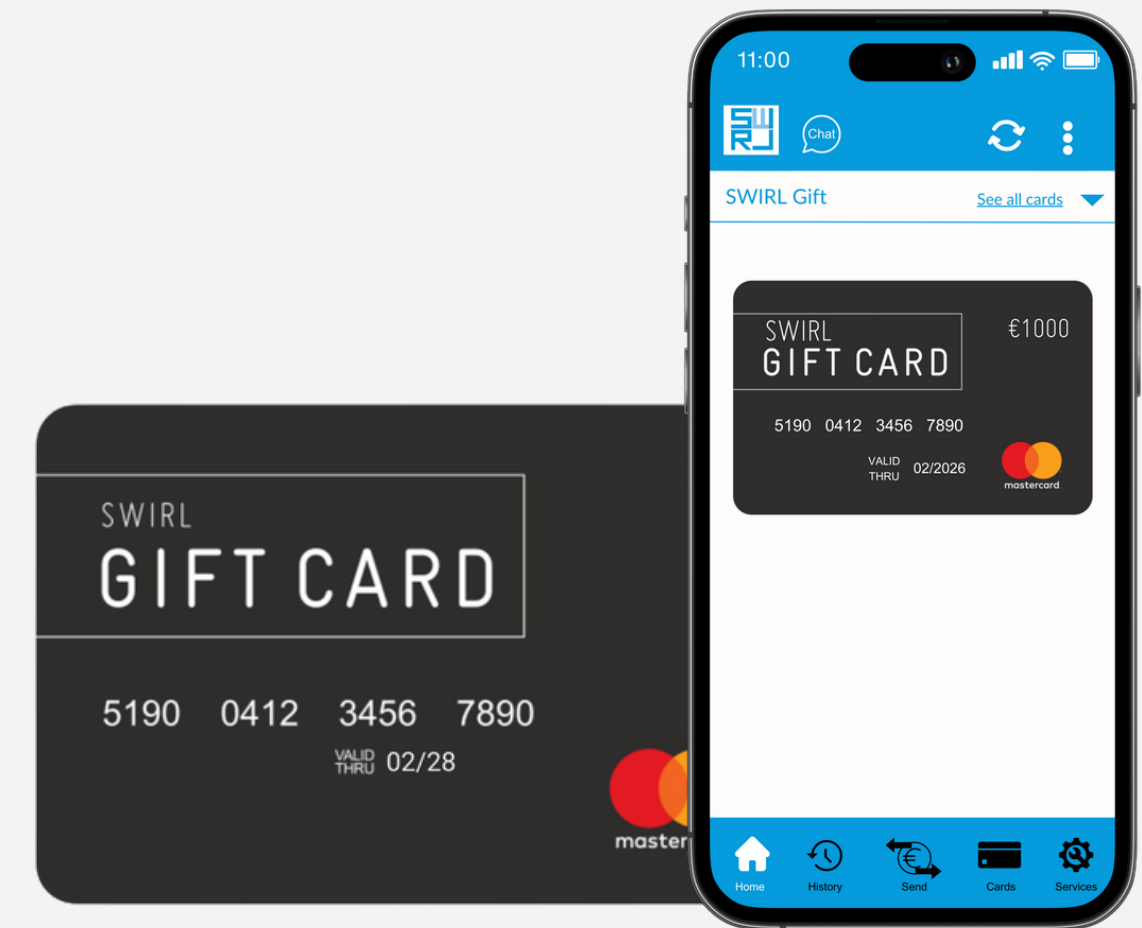
globalpayments

jumio

Reward Smarter with SWIRL – The Corporate Gift Card That Delivers More

A flexible, tax-efficient way to reward employees, partners, and teams.

- Use at over 45 million Mastercard locations worldwide
- Fully Revenue-compliant under Ireland's Small Benefit Exemption
- Trusted by 8,000+ corporate clients
- Swift delivery, simple ordering, and 5-star support



Flexible, Inclusive Rewards Employees Actually Value

Why Swirl Outperforms Traditional Rewards

Option	Common Issues	Why Swirl Wins
Gym Memberships	Excludes remote / hybrid staff, low participation, tricky to manage	Universal & inclusive — employees spend anywhere
One-Store Gift Vouchers	Limited utility, risk of seeming impersonal	Open-loop Mastercard — recipients choose
Branded Merch	Sizing, taste, storage, environmental impact	No waste, no guesswork — cards feel premium & practical
Spot Bonuses (Cash)	Taxed, complex, triggers expectations for future bonuses	Tax-free under SBE, no payroll involvement

ROI & Strategic Impact: Not a Bonus, A Recognition Tool

- Higher net value for employees—full €1,500 vs. €720 in taxed cash bonus
- Lower total cost for employers—€1,500 vs. €1,655+ for an equivalent cash bonus
- Boosts engagement & retention through meaningful recognition vs. one-off transactional payouts
- Strengthens culture by showing appreciation that’s timely & inclusive.

Head Office Buy-In: Friction-Free Implementation

- Designed as a recognition tool, not a bonus substitute
- Avoids payroll tax issues and aligns neatly with procurement, finance & HR policies
- Provides measurable savings and engagement uplift, driving executive confidence in implementation

Deliver More Value to Employees at Lower Cost

Fully Revenue-Compliant & Tax-Efficient

- Aligned with the Irish Small Benefit Exemption – tax-free up to €1,500
- Save up to €1,980 per employee vs taxed bonuses

Widely Accepted & Easy to Use

- Spendable at over 45 million Mastercard locations – instore, online & abroad
- No additional fees for using online or in-store
- Apple & Android app available to manage card spend

Seamless for Employers

- No admin portals or HR platforms required
- Bulk delivery to HR or direct to employees
- Cards dispatched within 1–2 working days of payment
- Quick & easy activation for employees

Trusted & Local

- 100% Irish-owned and fulfilled in Ireland
- Issuer regulated in Ireland
- Over 8,000 Irish corporate customers and high satisfaction

Taxed Bonus vs Swirl Reward

	Through Payroll	Through SWIRL Gift Card
Reward (Net)	€1,500.00	€1,500.00
PAYE @ 40%	€1,250.00	€0.00
USC @ 8%	€250.00	€0.00
PRSI (EE) @ 4%	€125.00	€0.00
Subtotal	€3,125.00	€1,500.00
Employer PRSI @ 11.05%	€345.31	€0.00
Total Cost	€3,470.31	€1,500.00
Total Savings		€1,970.31

Trusted by Thousands Nationwide



4.4/5
Trustpilot
Score



700+
Trustpilot
Reviews



98%
Customer
Satisfaction



93%
Found Ordering
Easy



"SWIRL is a fantastic way of giving staff a gift. It's a very efficient service that I would highly recommend."

"I cannot express properly my praise for the way I have been treated in the setup of our account and ordering the cards. I would recommend my fellow business associates use SWIRL Gift for their employee bonus schemes. It's an excellent and easy to use service."



"Very easy to use the app, check balances and a fantastic array of practical ways to use you balance makes the swirl very versatile and user friendly."

"At Quote Devil we love using Swirl cards for our staff as they are just so convenient and can be used nearly anywhere."



RCPI began using Swirl Card services for our employee benefit scheme in 2021. As a customer, we're very pleased with Swirl Card services to date. I consistently find their service to be efficient, responsive, and helpful, and thoroughly recommend them for a great way to reward and celebrate employees.



CITYWEST
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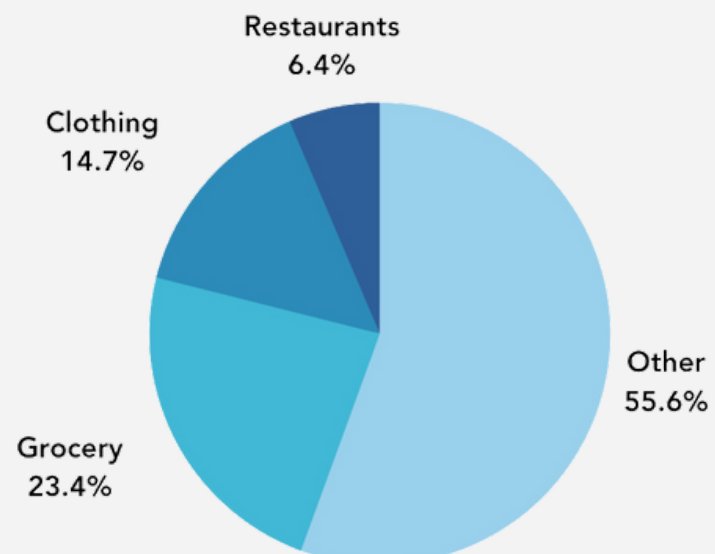


The Employee Experience

Why Employees Love Swirl

- High Overall Satisfaction – 88% rate Swirl 4 stars or more
- Ease of Use – 8 in 10 found registration and payments easy
- Positive Support – 98% had a great experience with customer service

How Swirl Users Actually Spend



Versatile by design:

Swirl is used for everything from groceries to getaways – true freedom for your team. See our most popular merchants below.

Freedom, Flexibility & Instant Gratification

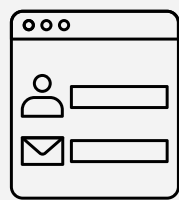
- Use online, in-store, or abroad (holidays, tech, food, flights)
- Accepted anywhere Mastercard is accepted
- No vendor restrictions or spending limits
- Used in over 100 countries

Swirl App – Features

- View transactions
- View balance
- Manage account
- Live chat
- Reveal card details
- Biometric security

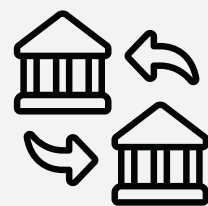


Ordering Swirl Gift Cards



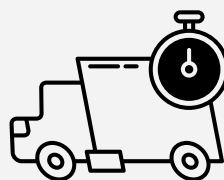
1. Order

Complete our easy one-page order form with your chosen card values and quantities.



2. Payment

Make payment securely by bank transfer or credit/debit card.



3. Dispatch

Once funds are received, your order will be processed and dispatched promptly.

IBAN Order Fees

Total Load Value	Card Fee	Admin Fee	Bulk Delivery	Individual Delivery
€20,000 & Under	€4.00	FREE	€1.55 - €6.95	€1.55 per card
Over €20,000	FREE	€24.99*	€6.95	€1.55 per card

Card Payment Order Fees

Card Fee	Card Handling Fee	Bulk Delivery
€4.99 per card	1.95% of total load value	FREE

Use our secure online Gift Card Order Form to get started in just a few minutes:

- 1. Enter Company & Contact Details:** Provide your business name, billing and delivery address, and contact info.
- 2. Specify Quantities & Amounts:** Choose your desired card quantities and load amounts per denomination.
- 3. Select Delivery Option:** Opt for bulk delivery to a single address or individual delivery to recipients.
- 4. Submit Your Request:** We'll confirm your order and send your invoice within 1 business day.

Frequently Asked Questions

Is the Swirl Gift Card tax-free for employees?

Yes. Swirl Gift Cards are fully compliant with the Irish Revenue Small Benefit Exemption scheme, allowing companies to give up to €1,500 tax-free per employee per year.

How long does it take to process and dispatch the cards?

Cards are typically dispatched within 1–2 working days of receipt of funds. Delivery can be made in bulk to HR or direct to employees.

Are there any fees for employees using the card?

No. There are no additional fees for using the card online or in-store. The full card balance is available to spend.

Where can employees use the Swirl Gift Card?

Anywhere Mastercard is accepted – in-store, online, and internationally. There are no vendor restrictions.

Can I place bulk orders for multiple employees?

Yes. Swirl supports bulk ordering for teams of all sizes and provides secure delivery options to either a central office or directly to individual recipients.

Do employees need to register or activate their card?

Yes, cards require quick online activation via the Swirl app or website, which also allows users to manage balances and transactions.

Is there a minimum or maximum order value?

There is no minimum order, and companies can order any quantity. The maximum value per card under the tax-free scheme is €1,500.

What if a card is lost or stolen?

The card can be frozen or replaced using the Swirl app or customer support. Balance protection is available once the card is registered.

How do we track our order or get support?

Our corporate support team is available via phone and email. We also provide real-time order updates and dedicated assistance for repeat orders or annual reward cycles.