

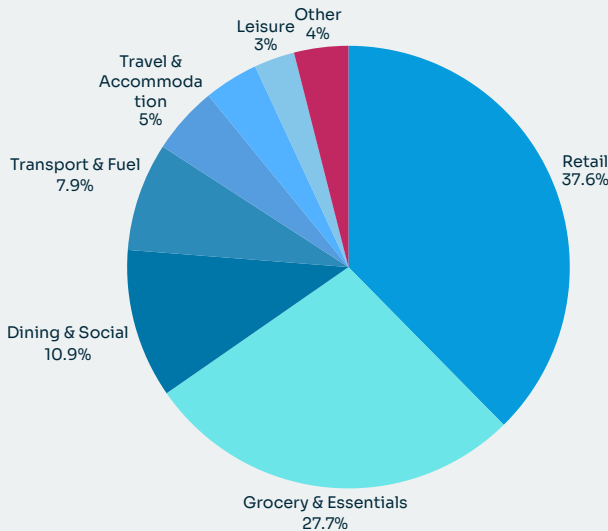
Inside the Spend: How Irish Employees Used Their Bonus in 2025/2026



A data-driven insight into employee reward behaviour — and what it means for HR and finance teams planning for 2026.

Swirl Gift Card usage has seen strong year-on-year growth, with transaction volumes and values accelerating into 2025. Over €17.5 million spent via Swirl Cards in Q1 of 2026 to date with cardholders using Swirl for both everyday essentials and lifestyle treats, reinforcing the card's broad appeal and versatility.

Transactions by Category

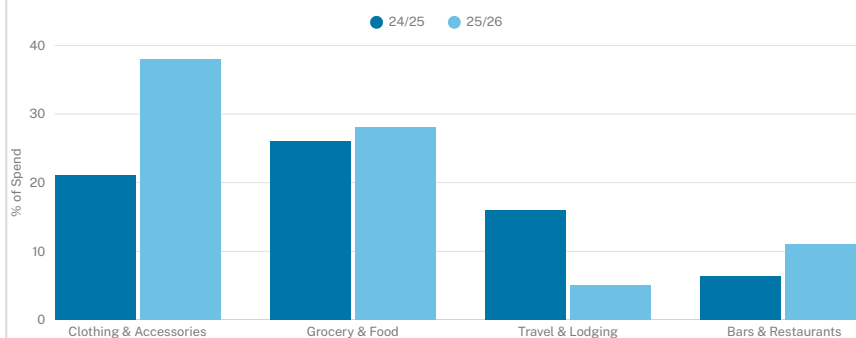


- **Retail (38%)**: The largest category, covering clothing, electronics, pharmacy and general retail
- **Grocery & Essentials (28%)**: Significant spend on food, household needs and essential services
- **Dining & Social (11%)**: Strong usage for restaurants, cafés and social occasions
- **Travel & Accommodation (5%)**: Occasional and seasonal spend
- **Health (4%) & Leisure (3%)**: Additional usage across wellbeing and lifestyle

Top Merchants

- Amazon
- Lidl
- Aldi
- Temu.com
- Ryanair
- Brown Thomas
- Just Eat Ireland
- Next
- Arnotts
- Aer Lingus

2025 vs 2026 Spend by Category



- Retail has become the dominant category in 2026, reflecting a clear move toward everyday, practical spend.
- Grocery & Essentials continues to grow, underlining the importance of rewards that support real-world needs.
- Travel & Accommodation remains part of the mix but has declined slightly, suggesting more selective, occasional use.
- Dining & Social spend has increased modestly, showing ongoing relevance for social and engagement-led rewards.

Top 10 Countries

- Ireland
- United Kingdom
- Germany
- France
- Spain
- Italy
- Netherlands
- Belgium
- Luxembourg
- 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 a Smarter Reward Strategy

How employees spend their Swirl Gift Cards highlights what matters most: everyday value, flexibility, and real-world usability.

For HR and Finance teams, this translates into more effective reward programmes and stronger return on investment.

Rewards That Deliver Real Value

Employees are using their cards for everyday spending, from groceries to retail and essentials.

This ensures rewards are meaningful, relevant, and genuinely appreciated.

Aligned with How People Actually Spend

Usage across core categories shows that rewards are not wasted or forgotten.

They support real needs, improving satisfaction and engagement.

Built for Simplicity and Scale

Clear usage patterns make rewards easier to justify internally.

Programmes can be delivered quickly, consistently, and without operational friction.

Why It Works for Your Business

→ No tax complexity

Fully compliant with the Small Benefit Exemption

→ No admin burden

No payroll processing or system overhead

→ Maximum employee value

Employees receive and spend 100% of the reward

The most effective reward programmes are not just generous — they are relevant, flexible, and easy to deliver.

Q4 Planning Starts Now: Why Leading Companies Act Early



The most effective reward programmes are planned before peak season — not during it.

Avoid Peak Season Risk

Q4 demand creates pressure on supply and delivery timelines.

Planning early ensures availability and removes last-minute risk.

Secure Internal Buy-In

Early planning allows alignment across HR, Finance, and leadership.

Budgets, approvals, and strategy are agreed before deadlines.

Deliver a Better Employee Experience

More time means better communication, smoother rollout, and stronger impact.

Rewards feel intentional, not rushed.

Companies that plan early don't just avoid risk — they deliver better results.

"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."

Why Companies Choose Swirl

Swirl makes employee rewards simple, scalable and fully compliant — without the complexity of traditional gifting.



Compliant:

Fully aligned with the Small Benefit Exemption



Flexible :

Works across teams, budgets and reward types



Scalable:

From 10 to 10,000 employees with the same ease



Trusted:

Used by 10,000+ Irish businesses

Suitable for everything from employee milestones to performance rewards and end-of-year gifting.



4.4/5

Trustpilot Score



700+

Trustpilot Reviews



98%

Customer Satisfaction



93%

Found Ordering Easy

Start Planning Your 2026 Reward Strategy

Join 10,000+ Irish businesses already using Swirl

 **Email:** sales@swirlcard.com

 **Call:** +353 1 687 7985

 **Visit:** www.swirlcard.com

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