### Q: What is GymFlex?

A: GymFlex is a discount gym web portal which enables you to purchase a 12-month gym memberships at a discounted rate. GymFlex provides you with access to over 3,500 gyms, health clubs, leisure centres, boot camps, and yoga studios across the UK! In some case, up to 30% savings can be made, depending on the gym.

#### Q: How does this work?

A: We're making this as easy as possible!

- You select the membership that fits your needs from the GymFlex online platform.
- We will pay the annual premium on the selected gym up-front on your behalf. This up-front payment enables you to take advantage of our low corporate rate.
- If your monthly gym membership is £50 or less each month there is nothing else you need to do. If your monthly gym membership exceeds £50 a month, FIE will still pay for the entire year. Your pay will be adjusted on a monthly basis however to cover the difference between your gym's monthly cost and the £50 a month that FIE covers, this will be a net pay deduction.

### Q: Which gyms are available?

A: With over 3,500 gyms, it would be too long to list them all, but the GymFlex extensive network includes popular gyms such as Virgin Active, Fitness First, Pure Gym, etc. Given the extensive network, it's likely you'll find a club near you!

### Q: Do I pay tax on the £50 subsidy?

A: Yes. Unfortunately, the HMRC has classified this benefit as a "benefit-in-kind" and you will pay taxes on the £50 subsidy.

### Q: Why do I have to commit to a 12-month membership?

A: The yearlong membership allows GymFlex to negotiate the best rates for you.

#### Q: How do I find a gym near me?

A: GymFlex makes searching for a gym simple via their online portal. Once in the portal, simply enter a postcode to search for gyms near that area. Listed alongside the gym you'll find membership options, prices, links to the club's website and further information.

#### Q: I found the gym I want to join, how do I sign up?

A: Once you find the membership that you're interested in, click "single" membership and follow the on-screen instructions to register. Please make sure you agree to the GymFlex Terms and Conditions. Please note at this time FIE will not pay for joint memberships.

Once your registration is complete, you'll receive an email to the address you provided. The email will confirm your membership will be set up for the 1<sup>st</sup> of the following month and there is no further action required.

#### Q: When will my membership begin?

A: Once approved, your membership will begin the first of the following month. Due to processing times required by individual gyms, there's a set enrolment window each month; from the 1<sup>st</sup> through the 15<sup>th</sup>. Memberships approved during this period will begin the first of the following month.

**For example**, if you enrol by 15 September, your membership will begin 1 October.

In most cases, your chosen gym will notify you prior to the membership start date. In the unlikely event you have not heard from them by the 1<sup>st</sup> of the month, please contact your new gym directly quoting GymFlex and your surname. If you experience any problems with your new membership, please call GymFlex at 0345 300 6474 or contact a member of the Benefits team.

# Q: I'm already a member of a gym on the GymFlex platform. Can I transfer my membership in order to take advantage of the subsidy?

A: In most cases yes. However, you must be currently paying via direct debit in order for this to happen. If you've paid up front, you will need to work with your gym directly to see if they will process a refund.

When you see this symbol, when you can move your existing club membership (must be paying via direct debit) over to GymFlex.

### Q: My gym is not currently listed on the GymFlex site. What can I do?

A: If the searched gym is not listed, you can click the "My Club is not Listed" button and follow the instructions to submit a request to have your gym added. GymFlex will do their best to recruit any clubs before the end of the monthly election window. Please note that due to the number of requests, GymFlex will only contact you if they successfully recruit the requested gym.

### Q: If I change office locations, can I move my gym membership?

A: In most case no. As such we would advise that you consider selecting a multi-location gym during the shopping process. You may also want to make sure that when you select the gym membership offering, you select the "All Gyms Membership" option which will allow you to take advantage of the gym's various locations.

#### Q: What if I want to cancel my membership?

A: It is important to note that all GymFlex Memberships are subject to the terms and conditions of business of the GymFlex Gym which you have selected and are for a fixed term.

Your GymFlex Membership is a non-cancellable 12 month membership. In certain circumstances, and in line with your chosen GymFlex Gym's own terms and conditions, it might be possible to upgrade, suspend or terminate a membership. This process is subject to a written request and a process fee of £25 will be applied by Epassi UK. In the event a refund is agreed by the GymFlex Gym, Epassi UK will pass on the entire refund received by the GymFlex Gym, less the £25 process fee and the initial set up fee.

## Q: Can I upgrade my membership to a higher "tier" membership within my current club chain?

A: Yes, you can upgrade within the same club chain. However, you'll need to inform GymFlex who will provide you with the higher quote cost and will inform your Payroll and Benefits teams to ensure that the correct monthly premium is deducted from your pay.

## Q: What if I leave the Company?

A: In most circumstances, unless GymFlex confirms the reason would fall under their Fair Play Pledge, the remaining balance will be deducted from your final pay cheque(s). The employer-paid subsidy will include any amount owed during the time you were employed.

**For example**, if you have £700 outstanding on the total cost of your gym membership remaining for the year, this amount will be deducted from your final pay cheque.

# Q: What if I don't have enough money to cover the remaining balance on my gym membership?

A: As noted above, we will take out any remaining balance from your final pay, including any commissions or bonus pay you would have otherwise received. If this is still not enough to cover the remaining balance, we may ask that you repay FIE.

## Q: I just signed up but want to cancel. What do I need to know?

A: Subject to the Consumer Rights Regulation, you have 14 days after the date your GymFlex Membership was selected in the portal to cancel without penalty. If your membership has already started, you may be charged for the portion of the membership provided, typically one month.

#### Q: What if I leave the country, can I cancel my membership?

A: Potentially. You'll want to ensure that you're a member of gyms that allow you to cancel your membership before the end of the policy period. For a list of these gyms, please click this link <a href="https://www.gymflex.co.uk/downloads/Fair play pledge.pdf">https://www.gymflex.co.uk/downloads/Fair play pledge.pdf</a>. You can easily recognise gyms with a "fair play pledge" badge when you see this symbol . If your gym

recognise gyms with a "fair play pledge" badge when you see this symbol . If your gym approves the cancellation under the fair play pledge, there may be at £25 processing fee which would be added to your total remaining balance.

## Q: I'm not interested in this benefit, am I still eligible to take advantage of the £50 subsidy?

A: Unfortunately no, this benefit is for the gym memberships only. If typical gyms aren't your thing, you're welcome to find a yoga or pilates studio that fits your active needs on the site and take advantage of it!

# Q: If my gym membership is less than the £50 subsidy can I take the remaining balance as additional pay?

A: Unfortunately no. But we're pleased that you're taking advantage of the gym! Getting closer to your fitness goals one class at a time! This also means that you'll pay less tax on the employer subsidy.

#### Q: Can I enrol for more than one gym membership?

A: Unfortunately no.