## Lunch Vouchers FAQ

#### What are lunch vouchers?

Fisher Investments Luxembourg offers you the opportunity to purchase subsidised lunch vouchers that you can use to pay for your lunch and other food-related purchases, such as your weekly grocery shop! You will receive a Pluxee Lunch card balance equal to 18 vouchers per month, valued at €15 each, should you choose to opt in for this valuable benefit.

## How much do these cost?

Fisher will pay  $\leq 219.60$  per month for your Pluxee Lunch card – with no tax implications for you! If you choose to take up this benefit, you'll pay just  $\leq 50.40$  per month ( $\leq 2.80$  per day), which will be deducted from your net pay each month.

## Are there any tax implications for these lunch cards?

Good news - there are no tax implications for employees!

## How much is each voucher worth?

Each voucher is worth €15, this means you should have no problem getting a great meal for lunch!

## Where can I use the lunch card?

There are plenty of nearby participating restaurants and stores – more than 2,000 merchants are accepting these vouchers in Luxembourg, meaning you'll be spoilt for choice. Click <u>here</u> to see the large network of participating restaurants and supermarkets.

# When do I need to sign up?

The window to sign up is from the 1-15th of each month. You will need to sign up by the 15<sup>th</sup> of the month to ensure you receive your lunch card in time for the following month.

#### How do I sign up to purchase these vouchers?

From the 1-15<sup>th</sup> of the month you can sign up through <u>Workday</u> by going to your Benefits > Change Benefits > selecting "Meal Voucher Enrolment/Cancel" from the dropdown menu > and electing this benefit. From there, follow the steps through to submit. You will then be added to the list of voucher recipients and will receive your lunch card the following month, this is also when you will begin to see deductions from your pay.

#### How many vouchers will I receive per month?

Employees are entitled to one voucher per day, this amounts to 18 vouchers per month!

# I've signed up, how will I get my vouchers?

You will receive a physical lunch card at the Luxembourg office and this will be handed out by your Office Manager. On the card you will have a balance equivalent to 18 lunch vouchers and these will be updated each month.

#### How do I activate my lunch card?

To activate the card, you need to download the "Pluxee" app via your personal smartphone. Further instructions will be included in the letter that comes with your Pluxee card.

## I only want a few vouchers per month, can I decide the number of vouchers I receive?

No, unfortunately all employees who enrol in this benefit will receive a top up of 18 vouchers per month onto their lunch card.

#### I did not use all 18 of my vouchers this month, can I roll the remaining ones over to next month?

Yes, you can roll over any unused vouchers to the next month. You can even save your vouchers for larger purchases!

# Can I cancel my lunch voucher benefit?

Yes, you can cancel this benefit at any point throughout the year by going into your Benefits on <u>Workday</u>, Change Benefits > select "Meal Voucher Enrolment/Cancel" from the dropdown menu > and waive this benefit. Please be sure to follow the steps though to submit. These changes will go into effect the following month.

# Can I get these vouchers for anyone else i.e. a family member?

Unfortunately, these vouchers are only available to Fisher employees. Thee lunch card will have your name printed on them so are for you to use for meals or food related goods.

# If I leave the business and still have some unused vouchers, am I still able to use these or can I sell these back?

Any leftover vouchers can still be used as you have already paid for them, but you cannot sell your vouchers back.