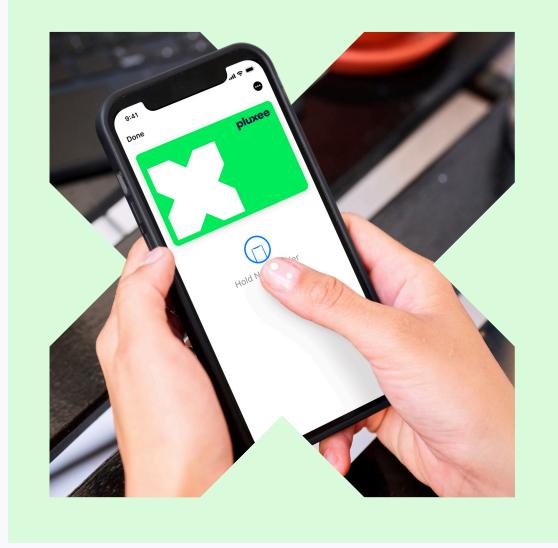


# Salary Sacrifice

## Optimise your gross annual salary



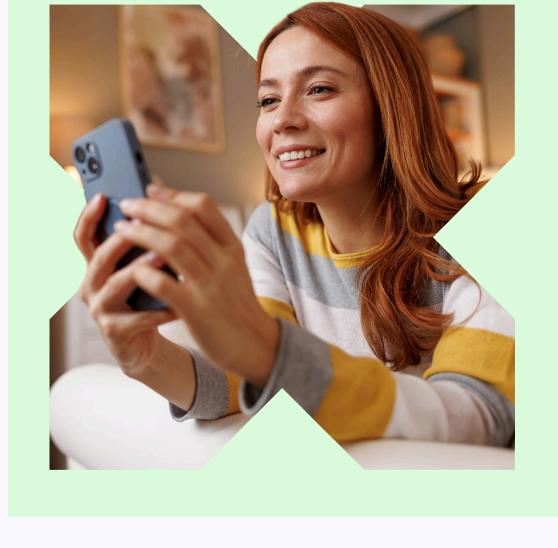
### What is it?

**Salary Sacrifice** is the smartest way to make the most of your gross annual salary, as it allows you to allocate up to 30% to essential products and services such as food, transport or childcare with tax advantages, reducing your income tax and increasing your purchasing power.



### How does it work?

- Use your Pluxee card to purchase the products and services that best suit you with tax exemption.
- At the end of the month, the total amount of your purchases will be deducted directly from your salary.
- The amount deducted from your salary is not considered income subject to income tax, so in the end, you will be paying less tax.

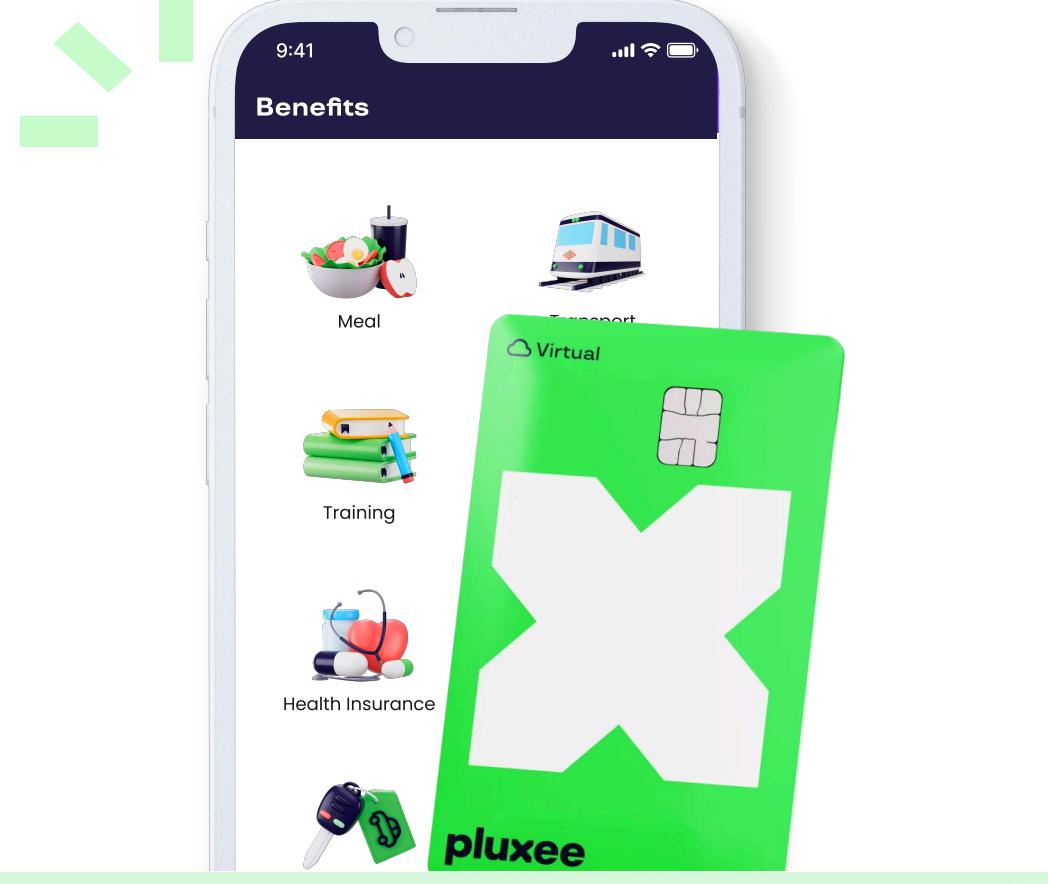


### What are the limitations?

- The maximum limit is 30% of your gross annual salary by law.
- It only applies to products and services recognised as exempt expenses (food, transport, childcare, etc.).
- The amounts and types of services may vary depending on your company's policies.

## What are the advantages?

- More purchasing power while earning the same salary.
- No extra paperwork or paperwork, everything is 100% digital.
- You maintain your Social Security contribution base and it does not affect your future pension or other benefits.
- Completely voluntary and free to use.



## Haven't activated your account yet?

Activate your Cobee by Pluxee account today and start saving without worries.

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