






**BENEFITS  
AND ALL-ROUND  
GOOD STUFF**

**GoCardless**

# Be happy and thrive

	UK 	Latvia 	France 	US 	AUS 
<b>Time off</b>	27 days off + local bank holidays (pro-rata for part time employees) 5 additional days off after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years	27 days off + local bank holidays 5 additional days off after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years	27 days off + local bank holidays (pro-rata for part time employees) 5 additional days off after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years	27 days off + local bank holidays (pro-rata for part time employees) 5 additional days off after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years	27 days off + local bank holidays (pro-rata for part time employees) 5 additional days off after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years
<b>GC Fridays</b>	4 extra days off, once per quarter	4 extra days off, once per quarter	4 extra days off, once per quarter	4 extra days off, once per quarter	4 extra days off, once per quarter
<b>Workaway</b>	90 days of workaway in any 12-month period*	90 days of workaway in any 12-month period*	90 days of workaway in any 12-month period*	90 days of workaway in any 12-month period*	90 days of workaway in any 12-month period*
<b>Volunteering</b>	*T&C's apply 3 paid days a year to volunteer	*T&C's apply 3 paid days a year to volunteer	*T&C's apply 3 paid days a year to volunteer	*T&C's apply 3 paid days a year to volunteer	*T&C's apply 3 paid days a year to volunteer
<b>Employee Referral fee</b>	2500 GBP	2900 EUR	2900 EUR	3500 USD	4400 AUD
<b>Pension</b>	We use Smart Pension and employees are enrolled from the start. The total contribution is 9%, which is made up of 5% of employee sacrifice and 4% employer sacrifice. The employee can increase their sacrifice.	Statutory pension fund	Statutory pension fund	To be eligible to join the 401(k) plan, an employee must complete 2 months of service and be 21 years of age or older. The plan provider is Newport Group/Ascensus. GoCardless matches 100% of employee elective deferrals (up to 4%) of their basic pay within each pay period.	Statutory pension fund ("Superannuation")
<b>Primary Carer Leave (if eligible for enhanced)</b>	36 weeks at full basic pay 3 weeks of statutory pay 13 weeks unpaid	Statutory time off and pay + 2000 EUR benefit upon childbirth/adoption	22 weeks at full basic pay	16 weeks paid leave at 100% of your basic pay Additional 10 weeks of unpaid leave	22 weeks paid leave at 100% of your basic pay
<b>Secondary Carer Leave (if eligible for Enhanced)</b>	6 weeks off, full basic pay	Statutory time off - 2 weeks	6 weeks off, full basic pay	6 weeks off, full basic pay	6 weeks off, full basic pay

The small print: All benefits provided by GoCardless are subject to eligibility and the insurer's terms and conditions, and may change as appropriate. The voluntary participation of the employee in this benefits program implies the acceptance and observance by the employee of every provision contained in this communication and the insurer's terms. This document is provided for information. In the event of any discrepancy between this document and the applicable legal documents, the legal documents will take precedence.

## Health Insurance

UK 

Some of the perks:  
 Medical history disregarded – cover for pre-existing conditions  
 £0 excess – nothing to pay towards treatment  
 Central London hospitals – including some of the best in the UK  
 Advanced cancer cover – even if they have a family history of cancer  
 Mental health cover – access to therapists online or in person  
 Vitality GP app – the employee can consult a doctor online  
 Vitality programme awarding active employees with regular treats and discounts from Vitality partners  
 Physio – access online or in-person physiotherapy by self-referring for treatment via your Vitality Member app

Latvia 

Provided by Compensa Seesam from day 1 (often companies in LV offer only after probation)

France 

Provided by Generali Health. The policy includes:  
 Medical coverage  
 Mental health support  
 Eyecare support  
 Vitality coverage (more here).  
 Employee Assistance Programme and other benefits.

US 

GC provides all US-based employees with Medical, Vision and Dental Insurance with UHC (United Healthcare).

GC pays the full cost of the cover.

In case the employee chooses to add dependants, GC will then cover 75% of the total plan cost and the employee will have to cover the remaining 25%.

AUS 

All employees in AUS are eligible for health insurance, provided by Bupa Health.

The insurance is very extensive and covers a lot of services, incl. dental and mental health, among others.

All premiums are paid by GC. If an employee wishes to add dependants, it is covered by the employee and deducted from their payroll.

## Life Insurance

4 times basic salary payout (T&Cs apply)

Nothing outside of main health insurance

If employee is unable to work due to temporary disability, they could get up to 90% of their annual salary during their absence, but T&Cs apply. If the disability is permanent, then 54-90% of avg. income as a lifelong pension.

All employees are enrolled in a group life insurance scheme with UHC, with pays a guaranteed amount of 100,000 USD for death in service.

GC pays the full premium cost and all employees up to retirement age are covered.

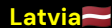
All GC employees are automatically enrolled into a Group Life Insurance Scheme with MetLife.  
 The payout is 4 times of employee's annual base salary and GC pays the full insurance cost.

## Income protection

Should the employee be incapacitated due to illness or injury for more than 13 weeks, they may be eligible to receive benefits amounting up to 65% of their annual base pay for up to five years, contingent upon the terms and conditions of the insurance policy and the approval of the claim.

Check under "Life insurance"

All GC employees are automatically enrolled into a Group Life Insurance Scheme with MetLife.  
 The scheme pays 75% of employees annual base salary if the employee is unable to work in case of illness or injury.



### Eyecare

Voucher for free eye test and up to 45GBP a year towards glasses via Specsavers

If the employee's compulsory health check (something mandatory for all LV employees and covered by insurance) statement shows that they need glasses or contact lenses for work, GC will provide 100 EUR compensation for the purchase of such aids. This support is provided once every two years.

### EAP

Provided by AXA, various mental health resources and consultations available + L&G Wellbeing services – access to a virtual GP, virtual physiotherapist + more

Provided by Generali Health. Various mental health support benefits and up to 5 counselling sessions a year.

Provided by United Healthcare. Employees can receive 24/7 support on various issues and get up to 3 free counselling sessions per incident, per year.

Provided by Lifeworks. It is free to the employee and immediate family members. The employees have access to a range of services, incl. counselling, coaching, health and resilience assessments, manager hotline, health webinars and other resources.

### Transport Support

Season ticket loans + cycle to work scheme

GoCardless will reimburse 50% the employee's public transportation pass if they use public transport to get to work.

Note: only annual, monthly or weekly passes are reimbursed – not individual tickets.

Also note: this is a mandatory thing in France, so it's not a benefit per se – but if the employee asks, we can confirm we do it.

### GC Paid Sick Leave

10 days in any 12 month period

10 days in any 12 month period

10 days in any 12 month period

10 days in any 12 month period

10 days in any 12 month period

### Meal Coupons

All employees in France are eligible to register for the meal coupons.

If the Employee registers, GoCardless will cover 60% of the cost of these, deducting the remainder from the employee's monthly pay. However, worth noting that while this is not mandatory in France, it is widespread.