

BENEFITS AND ALL-ROUND GOOD STUFF

GoCardless



United Kingdom

TIME OFF & LEAVE

Time off: 27 days off + local bank holidays (pro-rata for part-time employees). 5 additional days after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years.

GC Fridays: 4 extra days off, once per quarter.

Workaway: 90 days of workaway in any 12-month period.* *T&Cs apply.

Volunteering: 3 paid days a year to volunteer.

Primary Carer Leave: 36 weeks at full basic pay, 3 weeks of statutory pay, 13 weeks unpaid.

Secondary Carer Leave: 6 weeks off, full basic pay.

PAY & PENSION

Employee Referral Fee: 2,500 GBP

Pension: Smart Pension, enrolled from day one. Total contribution 9% (5% employee sacrifice + 4% employer sacrifice). Employee can increase their sacrifice.

INSURANCE & HEALTH

Health Insurance: Medical history disregarded (pre-existing conditions covered), £0 excess, central London hospitals, advanced cancer cover, mental health cover, Vitality GP app, Vitality perks programme, online/in-person physio.

Life Insurance: 4x basic salary payout (T&Cs apply).

Income Protection: If incapacitated for 13+ weeks due to illness/injury, up to 65% of annual base pay for up to 5 years, subject to T&Cs and claim approval.

OTHER PERKS

EAP: Provided by CiC: mental health resources and consultations, plus L&G Wellbeing services (virtual GP, virtual physio, and more).

Transport Support: Season ticket loans + cycle to work scheme.

Eyecare: Voucher for a free eye test and up to £50/year towards glasses via Specsavers.

GC Paid Sick Leave: 10 days in any 12-month period.



Latvia

TIME OFF & LEAVE

Time off: 27 days off + local bank holidays (pro-rata for part-time employees). 5 additional days after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years.

GC Fridays: 4 extra days off, once per quarter.

Workaway: 90 days of workaway in any 12-month period.* *T&Cs apply.

Volunteering: 3 paid days a year to volunteer.

Primary Carer Leave: Statutory time off and pay + 2,000 EUR benefit upon childbirth/adoption.

Secondary Carer Leave: Statutory time off - 2 weeks.

PAY & PENSION

Employee Referral Fee: 2,900 EUR

Pension: Statutory pension fund.

INSURANCE & HEALTH

Health Insurance: Provided by Compensa Seesam from day 1 (many LV companies only offer this after probation).

OTHER PERKS

Eyecare: If a mandatory health check shows the employee needs glasses/contact lenses for work, GC provides 100 EUR compensation, once every two years.

GC Paid Sick Leave: 10 days in any 12-month period.



France

TIME OFF & LEAVE

Time off: 27 days off + local bank holidays (pro-rata for part-time employees). 5 additional days after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years.

GC Fridays: 4 extra days off, once per quarter.

Workaway: 90 days of workaway in any 12-month period.* *T&Cs apply.

Volunteering: 3 paid days a year to volunteer.

Primary Carer Leave: 22 weeks at full basic pay.

Secondary Carer Leave: 6 weeks off, full basic pay.

PAY & PENSION

Employee Referral Fee: 2,900 EUR

Pension: Statutory pension fund.

INSURANCE & HEALTH

Health Insurance: Provided by Generali Health: medical coverage, mental health support, eyecare support, Vitality coverage, Employee Assistance Programme, and other benefits.

Life Insurance: If unable to work due to temporary disability: up to 90% of annual salary during absence (T&Cs apply). If permanent: 54-90% of average income as a lifelong pension.

Income Protection: See “Life Insurance.”

OTHER PERKS

EAP: Provided by Generali Health: mental health support benefits, plus up to 5 counselling sessions a year.

Transport Support: GC reimburses 50% of the employee's public transport pass for commuting (annual/monthly/weekly passes only, not individual tickets). Note: this is mandatory in France, not a discretionary benefit — but confirmed on request.

GC Paid Sick Leave: 10 days in any 12-month period.

Meal Coupons: All employees can register. GC covers 60% of the cost, the remainder is deducted from monthly pay. Not mandatory in France, but widespread.



United States

TIME OFF & LEAVE

Time off: 27 days off + local bank holidays (pro-rata for part-time employees). 5 additional days after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years.

GC Fridays: 4 extra days off, once per quarter.

Workaway: 90 days of workaway in any 12-month period.* *T&Cs apply.

Volunteering: 3 paid days a year to volunteer.

Primary Carer Leave: 16 weeks paid leave at 100% of basic pay, plus an additional 10 weeks of unpaid leave.

Secondary Carer Leave: 6 weeks off, full basic pay.

PAY & PENSION

Employee Referral Fee: 3,500 USD

Pension (401k): Eligible after 2 months of service, age 21+. Plan provider: Newport Group/Ascensus. GC matches 100% of employee elective deferrals up to 4% of basic pay per pay period.

INSURANCE & HEALTH

Health Insurance: GC provides Medical, Vision, and Dental with UHC, paying the full cost. If dependants are added, GC covers 75% of the plan cost, employee covers 25%.

Life Insurance: All employees enrolled in a group scheme with UHC: guaranteed \$100,000 payout for death in service. GC pays the full premium, covered up to retirement age.

Income Protection: Not offered.

OTHER PERKS

EAP: Provided by United Healthcare: 24/7 support, up to 3 free counselling sessions per incident, per year.

GC Paid Sick Leave: 10 days in any 12-month period.



Australia

TIME OFF & LEAVE

Time off: 27 days off + local bank holidays (pro-rata for part-time employees). 5 additional days after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years.

GC Fridays: 4 extra days off, once per quarter.

Workaway: 90 days of workaway in any 12-month period.* *T&Cs apply.

Volunteering: 3 paid days a year to volunteer.

Primary Carer Leave: 22 weeks paid leave at 100% of basic pay.

Secondary Carer Leave: 6 weeks off, full basic pay.

PAY & PENSION

Employee Referral Fee: 4,400 AUD

Pension: Statutory pension fund ("Superannuation").

INSURANCE & HEALTH

Health Insurance: All employees eligible, provided by Bupa Health. Extensive cover incl. dental and mental health. Premiums paid by GC; dependants covered by the employee via payroll deduction.

Life Insurance: Automatically enrolled in a Group Life Insurance Scheme with MetLife: payout of 4x annual base salary, full cost paid by GC.

Income Protection: Automatically enrolled in a Group Life Insurance Scheme with MetLife: pays 75% of annual base salary if unable to work due to illness or injury.

OTHER PERKS

EAP: Provided by Lifeworks, free to the employee and immediate family: counselling, coaching, health/resilience assessments, manager hotline, health webinars, and more.

GC Paid Sick Leave: 10 days in any 12-month period.



Portugal

TIME OFF & LEAVE

Time off: 22 days off + local bank holidays (pro-rata for part-time employees). 5 additional days after 5 years of service; 3 weeks unplugged leave after 7 years; 2 months unplugged leave after 10 years.

GC Fridays: 4 extra days off, once per quarter.

Workaway: 90 days of workaway in any 12-month period.* *T&Cs apply.

Volunteering: 3 paid days a year to volunteer.

Primary Carer Leave: statutory time off and pay

Secondary Carer Leave: statutory time off and pay

PAY & PENSION

Employee Referral Fee: 2,900 EUR

Pension: Provider: BPI Vida e Pensões. 3% employer contributions; employees can make voluntary contributions of 1-10%; immediate vesting.

INSURANCE & HEALTH

Health Insurance: Mgen Plan Ideal – 100% paid by GC for employee only.

Life & Long-Term Disability Insurance: MetLife – 100% paid by GC for employee only.

OTHER PERKS

EAP: CIC Wellbeing: available to employees and their immediate family members. Includes clinical assessments, up to 6 structured counselling sessions (face-to-face, online, or by phone), and access to a Critical Incident & Trauma line.

GC Paid Sick Leave: statutory time off and pay

Meal Coupons: €6 per day.

Remote Work Allowance: €11 per month.