

GENERAL

Is there a detailed video to send out to employees to explain all this?

Yes, here is the <u>Swag app demo</u>, which you can send to your team. This goes through in greater detail on how to use the app. Users can also visit the <u>Swag Help Centre</u> for further information. If you would like to see any specific content, please let us know via this <u>form</u>.

Do Employers have to pay an additional fee to take part in this program for their employees?

Swag comes included in your Employment Hero Subscription. Your employees will have access to certain features depending on the subscription you have.

Where are the instructions for using this app?

You can find helpful information on all features of the Swag app in our <u>Help Centre</u>. If you would like to see any specific content, please let us know via this <u>form</u>.

Is there a helpline for employees to call if they utilise these services eg. Swag wallet? As an Employer, I can envisage many questions being directed to the employer.

There is a dedicated Swag <u>Help Centre</u> that provides helpful information and guidance for employees and employers. If your team can't find the answers there, we have a support team ready to help answer questions they may have. Other support channels include:

Self-service: We have developed Swag as a self-service solution, with great support via the Help Centre for end-users and employers.

Smart bot: Enriched with a smart content search bot to answer common questions, the Help Centre is the first port of call for all Swag questions and support enquiries.

Embedded in mobile: The Help Centre is embedded within the mobile app and automatically launched when support is accessed through the mobile app.

Money support: Additional email/chat support is provided by Employment Hero for the Money feature only.

If you would like to see any specific content, please let us know via this form.





Why the Change?

Swag is the next iteration of the Employment Hero app, where everything work and money is rolled into one powerful app. By introducing new app features and functionality, our goal is to make employment easier and more rewarding for all. The Swag app now contains everything an employee will need to manage their work, career, save on everyday purchases, and claim exclusive benefits.

How long will the old app be supported before everyone needs to update to the new version?

The Employment Hero App has been renamed to Swag and we will continue to support the development and improvement of this app. If your employees have the Employment Hero app already, and have automatic updates turned on, it would have been updated to Swag. If they do not have automatic updates on, all they have to do is update the app next time they use it. The WorkZone app for Australian users will retire on Monday 3rd April.

I can't see any of the things being discussed on the new Swag app. Can you tell me how/where they are on the app?

We suggest force-closing the app and logging in again to resolve this. If your issue still continues, we recommend reading this <u>Help Centre support article</u> for more information.

Why have you chosen to roll this out without the opportunity for employers to turn it off or phase introduction to employees at their own pace?

Employment Hero had always been marketed and delivered as a holistic HR, Payroll and Benefits platform. Swag is an extension of this existing offer. Employment Hero developed Swag from the ground up using first principles to ensure a holistic employee value proposition that would benefit both employers and employees. We are aware that many of the features and benefits are interrelated and therefore as certain features are removed the value proposition to both employers and employees is quickly reduced. Where possible we wanted to roll out the entire proposition to deliver maximum value to all stakeholders, and then work with employers to tailor the solution as needed.

With the phone app, I have an older phone and the app doesn't seem to work well. It gets stuck on certain pages and stills have the Employment Hero icon after the update?

This sounds like something we will need to look into on our end. Please reach out to support via this form.





WORK

Why do some employees have to redo the Tax Declaration and some of their onboarding? These were complete prior to the new app?

We have resolved this issue and are rapidly deploying fixes. We recommend updating your app again or please let us know via this support form if you are still experiencing this issue.

Some employees' timesheet requirement status changed after the new app was introduced, is this because of the app?

This could be a bug. We're actively taking this feedback on board and rapidly deploying fixes. We recommend updating your app again or please let us know via this <u>support form</u> if you are still experiencing this issue.

Some employees with HECS debts being ticked yes are now showing as No in the app and in HR but Yes in payroll. Why?

This could be a bug. We're actively taking this feedback on board and rapidly deploying fixes. We recommend updating your app again or please let us via this <u>support form</u> know if you are still experiencing this issue.

We want a simple bonus mechanism for clinical staff meeting hours of service. Can achievement of set goals automatically link to Hero dollar bonuses?

That's a great suggestion, however at the moment, this is a feature we don't currently support. Our Product focus isn't on this at the moment, but can be something we can look to rollout in the future.

What are the impacts on the offboarding process and the employee's banking post-employment when they lose access to Swag?

Terminated employees can use Swag, it is recommended that they change their organisation email address login when they use the Swag app post-termination. But they will not be able to access the Swag Work functionality, but will be able to access Wallets post-termination.

Are we able to personalise the 'work' section interface? (For eg; We don't use EH for timesheets)?

You can switch off some features like timesheets via your customised menu in your HRIS platform.





Can the 360-degree feedback feature be disabled if the employer doesn't want it? 360 feedback is currently offered on the web version, but not currently offered in Swag. Peer feedback is available to Swag Employees and there is no option at this stage to switch this feature off.

Can the Company News Feed be on the first page of the Work section in the app? That's a great suggestion, however at the moment, this is a feature we don't currently support. Our Product focus isn't on this at the moment, but can be something we can look to rollout in the future.

Where is the Peer Feedback visible on the web platform? (i.e to collate staff who have had frequent reviews)?

Peer Feedback is offered on the web for those employees in the Premium and Platinum subscription levels. The functionality can be found under both the Development and Performance menu items. Any employee can provide feedback to their peers from within the same organisation regardless of reporting lines.

When does the unavailability function come into Swag? This is a feature only available on the website - we've been chasing in app for ages!

That's a great suggestion, however at the moment, this is a feature we don't currently support. Our Product focus isn't on this at the moment, we something we can look to rollout in the future.

Love the app, the only thing missing is employees' HR documents and payroll info (super, tax etc). Is that something that will be included in the future? Thanks for that, and yes, this is something we can consider in the future.

MONEY

How exactly does Swag recognise time earned for the purposes of InstaPay pay in advance amounts? Is this linked to timesheets in HR platform or something else? InstaPay is linked to an employee's payroll system and therefore can determine available balances based on salary, previous payslips and timesheets.

What are the costs to the employee for a Swag card?

There are no costs or fees to the employee. There is no card or account fee. The Swag Visa Debit card has no ongoing national or international transaction fees.





Can you turn off InstaPay to not be an option for staff to utilise? If so how can you turn off this function?

We acknowledge that InstaPay is a feature that not many customers are familiar with. We'd love to discuss and understand your reasoning for wanting to turn off InstaPay for your employees. InstaPay is a great tool to help people reduce their reliance on BNPL, credit cards and personal loans. But it's not just for paying bills or unplanned expenses.

Employees use to get ahead and save interest on their mortgage or to maintain good saving behaviours. We respect your request to switch off this feature, but we would like to understand the reasoning for this decision in light of the benefits it can provide to employees. If you continue to have reservations or questions, please submit a query via this <u>form</u>.

With such impressive buying power, can EH partner with banks to enable discounts on home or business loan rates? Perhaps offer banks a credit rating system.

This is a great idea and something that we hope to develop in future. As more employers and employees join the Employment Hero and Swag marketplace our ability to leverage great deals and bargain on behalf of the Employment Hero network grows every day.

With the Swag wallet, I'm assuming an employer would need to be using the payroll function of EH to take advantage of this?

Anyone can access the Money tab and open a Swag Spend account as long as the employer has given access to this benefit.

Can employers turn off Money and Benefits features? Our overseas head office does not allow us to do InstaPay and have promo benefits that do not relate to work.

We can walk you through this and understand the reasoning behind this, please reach out to us about this.

When will InstaPay be available to those who are using KeyPay?

We are currently working through this and will be able to launch InstaPay to KeyPay users in the future.





As a company we don't use Hero Dollars, can you turn this tab off in the app so employees don't see it?

Yes, you can request to turn off the Hero Dollars feature in the app for your employees. Please let us know if you would like this turned off via this form.

Why doesn't Instapay doesn't appear in my app?

There are a number of different eligibility criteria an organisation needs to meet before accessing InstaPay. If you can't see InstaPay in your app, it could be because you are not connected to a compatible payroll provider, or don't have Payroll as part of your subscription.

What happens to your Swag account if you leave or are terminated from the company that uses EH? Do you lose your money, do you have to Close your account?

If any employee leaves or is terminated from a company, they will still be able to access their Swag Spend account and associated funds and Hero Dollars. However, they will lose access to Work and some features within Money and Benefits like InstaPay. Once an employer no longer works at the company, the Career feature will start to show external jobs.

Do timesheets have to be approved to be used in Instapay calculations? We only approve once a week at the moment.

Yes, currently the available balance for those using timesheets requires them to be approved for the calculations to run.

If you don't use the EH payroll feature do you still have access to these money products (like Insta-pay etc)? We currently use Xero when running payroll.

Access to certain features, like InstaPay, is dependent on the subscription the employer has with Employment Hero. Organisations that do not have Payroll connected will not be able to access the InstaPay feature.

What is the impact of InstaPay on the employer? How do people get access to pay before we pay them?

InstaPay requires no additional admin on behalf of the employer. Here's how it works: An employee requests an InstaPay amount of up to \$250 per week. An employee cannot access more than 50% of their owed pay before payday using InstaPay. Employment Hero pays that amount to the employee when requested in advance of their regular payrun. The InstaPay amount is automatically added to the payrun as a post-tax 'Deduction' line item. The employer processes the payrun as normal, automatically repaying the InstaPay amount to Employment Hero.





How many InstaPay users do you have?

InstaPay has been offered to Employment Hero users for over 3 years now. We offered the service for free during COVID and continue to expand the accessibility of the feature to all EH users.

What is the appropriateness of charging \$4 for staff to access their own money? We aren't able to charge a fee for normal payruns - how can EH justify charging? InstaPay provides employees early access to earned wages that they would not normally be able to access due to their employer running monthly, fortnightly or weekly payroll activities.

When an employee accesses InstaPay EH, not employers, provide the float of funds and covered payment interchange fees required to enable employees to access this money. The fee (\$3 for drawdowns into a Swag Spend Account, and \$4 for drawdowns into an external bank account) covers costs to provide employees with access to emergency funds. Depositing funds onto the Swag Spend Account reduces the payment interchange fees meaning EH can offer a discount to participating employees.

What do employees need to do to setup Swag Spend account? Can they see what cashback offers are available before committing to signing up?

Firstly the employee will need to be an Australian Citizen or Permanent resident and have either an Australian drivers licence or passport. Once the user has completed the onboarding flow and we have verified their identity and checked that they meet our acceptance criteria, their wallet will be opened.

Is there a \$\$ limit on InstaPay for employees relative to their pay rate?
InstaPay amounts are limited to 50% of a person's earned wages up to a maximum of \$250 per week.

Is this feature available to NZ employees?

At this stage, NZ employees will have access to the Work and Career features only. We are working on rolling out Money and Benefits in the future.





BENEFITS

I also can't see how / where to show cashback discounts nearby as you mentioned.

To access cashback discounts from nearby providers: Go to benefits -> click on cashback -> In-Store offers -> click on top right-hand corner -> select search by address or live location -> stores will be sorted by distance to the address you keyed in/live location.

You mentioned either a discount or cashback at Coles. I can't seem to find this in the app. Can you please show us how to search?

We don't have Coles in the Swag Store or cashback offers. But to find other offers -> go to benefits -> cashback -> in-store or online offers -> click on search bar and proceed to search.

Are cashback and discounts only available to EH Payroll companies? If we're not using EH Payroll yet, will our employees see these features?

Cashback and Discounts are available to all Swag Users regardless of the employer's subscription. The employee only has to set up a Swag Spend account with the Swag Visa Debit card. Once the card is activated the employee can access the discounts in the Benefits section and the accrued Savings will appear on the app.

The discounts on items that you can access through EH web app, are these available through the Swag app?

Unfortunately no. Currently, only gift cards are available in the Swag Store. We are intending to add movie tickets in the future.

Where do you access Instapay? It doesn't appear in the App I downloaded. Also, Ben talked about being able to see cashback discounts from nearby providers – how do you access that?

To access Cashback discounts from nearby providers: Go to benefits -> click on cashback -> In-Store offers -> click on top right-hand corner -> select search by address or live location -> stores will be sorted by distance to the address you keyed in/live location.

If a user is eligible for InstaPay (dependent on employer compatibility) it is located under the Money tab and then the Income tab."





CAREER

I can't see the "Careers" option in the Swag app - has this been released? Will employees be able to see other roles or just internal roles?

We believe that was a technical error on our end. This should have been fixed now. Employees will only be able to see internal roles that have been posted on your company's career page.

For internal-only roles, does it go on any public webpage anywhere -we don't want competitors to know some of the details of our business growth or special projects.

When a role is posted to "Swag Career" via the ATS, it is shown in both the Swag Career mobile app to your employees AND to your public careers page on https://jobs.swagapp.com/. This is a public website that is accessible to anyone outside your organisation. Unfortunately, you cannot currently post an "internal role" and make it accessible only to your employees.

On the Employment Hero website, there is a function called recruitment for admins and hiring managers. Is this function available in the app as well? Where it is located? No, unfortunately, the Recruitment feature for admins is not available on the mobile. We would love to hear any feedback on what recruitment features you would like to see in the mobile app.

As an admin, I added A as a hiring manager in the recruitment menu. Can A view a candidate's application from their Swag app?

No, unfortunately, the Recruitment feature for admins is not available on the mobile. We would love to hear any feedback on what recruitment features you would like to see in the mobile app.

WORKZONE MIGRATION (for those that use the WorkZone app)

How does this affect employees using the Workzone app?

As we continue to evolve Swag, our Payroll customers will be pleased to know that the functionality in the WorkZone app will fully move into Swag. Communication has started with our payroll customers. The WorkZone app will be retired on Monday 3rd April and the Swag app is available to download now for users. Please read our FAQs to learn more.

Can casual employees enter their Unavailability on Swag? Only having Leave that needs approval causes rostering problems due to the delay in its approvals.

This feature is currently available for HR-only subscribers, there is no unavailability in Swag.





Wondering if you have a timeline for when WorkZone features (esp check in/out from shifts) would be all in the one phone app?

We are planning to bring WorkZone features to Employment Hero users at a later date this year sometime around the end of Q3 2023.

WorkZone is also transitioning to Swag however I have downloaded Swag but only seeing Employment Hero features?

WorkZone features are only available to WorkZone users. We plan to bring in WorkZone features at a later date this year to Employment Hero users.

Can you use geo-stamped timesheets when you don't have EH Payroll? No, as this is a WorkZone feature only.

Will managers be able to approve shifts in app?

This is a great idea, however the app currently doesn't support this. We will look to roll this out in the future.

