



BENEFITS

GUIDE TO MEMBERSHIP

[S-kanava.fi](https://s-kanava.fi)

YOUR B

PRISMA

Sale

alepa

MARKET

ALWAYS AFFORDABLE SHOPPING CART

High-quality and reasonably priced Finnish product ranges for everyone.

SOKOS

emotion

MONTHLY MEMBERSHIP DEALS

Monthly S-Etutuote member deals from Sokos and Sokos Emotion.

DAILY BANKING SERVICES FREE OF CHARGE

A current account, an S-Etukortti Visa card and online banking credentials without annual or monthly fees – for the whole household.

PANKKI

MEMBER MENU PRICING

Member deal pricing on selected menu items at restaurants and cafés with your S-Etukortti card.

+

A

EARN CASHBACK FOR PETROL AND CAR CHARGING

Cashback from refueling is paid to your account.



COFFEE HOUSE

ROSSO

PIZZA BUFFA

YOUR COOPERATIVE'S LOCAL BENEFITS

Local benefits such as campaigns providing double Bonus and double cashback up to 10%.

ENEFITS

HOTEL STAYS UP TO 25 % OFF

Discounted overnight stays at Sokos Hotels and Finnish Radisson Blu and RED Hotels.

RED
Radisson

Radisson



MEMBER-PRICED WINES AT GROUP RESTAURANTS

Selected vegan organic wines, prices with S-Etukortti card from €25.90 per bottle.



VE
NN



A WIDE VARIETY OF PARTNER DEALS

Check S-mobiili and s-kanava.fi/en to find member exclusive deals.

emotion

SOKOS

PRISMA

MEMBER DAYS

Member exclusive events are celebrated at Prisma and Sokos stores. During the campaigns you'll get many selected discounts.

BONUS PAYDAY DEALS ON THE 10TH OF EACH MONTH

National and local benefits for you.

10TH

AND ON TOP OF ALL THIS:
UP TO 5 % CASHBACK ON
YOUR PURCHASES.

BONUS = CASHBACK

Buy it all from us and earn up to 5% cashback on your entire spending – plus an additional 0.5% on purchases made with S-Etukortti Visa.

Your cashback percentage grows the more you shop – buying everything from us increases both your cashback amount and your cashback percentage, which means you get even more money back on your purchases.

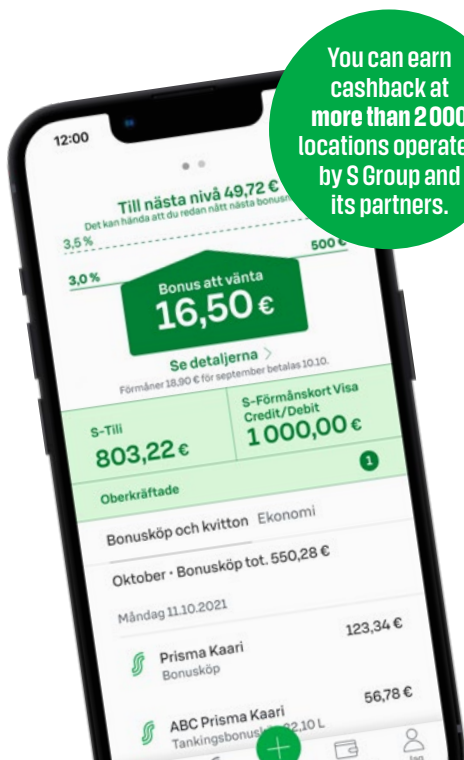
Team up with your family members, common-law spouse or roommates and earn Bonus faster together.

You can earn cashback at more than 2000 locations operated by S Group and its partners.

Purchases per month	Bonus %	Bonus per month	Bonus per year
€900	5.0%	€45.00	€540
€800	4.5%	€36.00	€432
€700	4.0%	€28.00	€336
€600	3.5%	€21.00	€252
€500	3.0%	€15.00	€180
€400	2.5%	€10.00	€120
€300	2.0%	€6.00	€72
€200	1.5%	€3.00	€36
€50	1.0%	€0.50	€6

This calculation does not include the Refuelling Bonus:

When refuelling at ABC, you will gain two types of benefits.
1. Your fuel purchases increase the monthly amount of purchases and therefore also your cashback percentage. 2. You will receive cashback from fuel for every liter you purchase, equal to your cashback percentage for that month. The cashback from fuel will be paid on the 10th day of the following month or on the preceding weekday, just like your regular cashback.





On the 10th day of every month, co-op
members receive a total of more than

**37 MILLION EUROS IN
HARD CASH IN THEIR
BANK ACCOUNTS**



Check your cashback in S-mobiili

If you are close to reaching the next Bonus level, even a small purchase can increase the Bonus you receive.

Make your cashback work for you

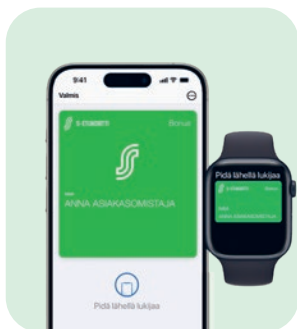
S-mobiili's Saver service allows you to start making use of micro-savings and have your Bonuses invested directly in funds.

S-MOBIILI TAKES CARE OF EVERYTHING

S-mobiili allows you to stay up to date with your cashback and easily find the nearest stores and best benefits. The app also serves as your mobile S-Etukortti card and lets you access S-Bank's comprehensive banking services.

S-mobiili also serves as your cash and warranty receipt archive and includes useful tools for price comparisons or monitoring the degree of Finnish origin and carbon footprint of your purchases.

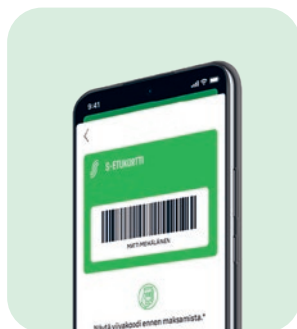
S-ETUKORTTI CARD IN S-MOBIILI



**S-ETUKORTTI
IN APPLE WALLET**



**S-ETUKORTTI
FOR ANDROID PHONES**



**S-ETUKORTTI BARCODE
IN S-MOBIILI**

Check the instructions: www.s-kanava.fi/en/s-etukortti-cards/

THREE WAYS TO BECOME A CO-OP MEMBER

1 Download **S-mobiili** onto your phone

2 Join online at **S-kanava.fi**

3 Book your appointment at Member & S-Bank Service Point **s-pankki.fi/ajanvaraus**

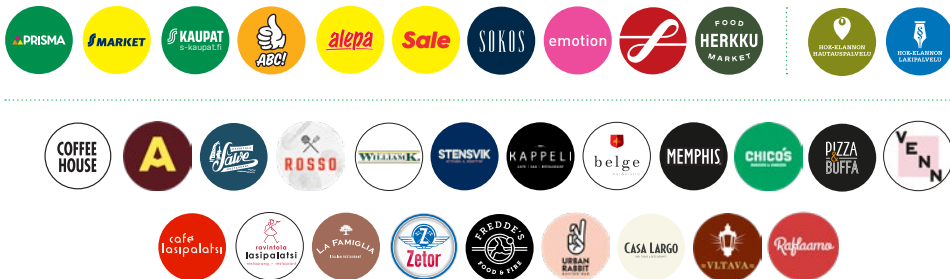
THE MEMBERSHIP FEE IS AN INVESTMENT

There is no signup fee for becoming a co-op member. Instead, you will invest (€100) in your regional cooperative. You will be refunded the entire sum if you wish to leave at any point.

Psst! If you're on a tight budget, you can pay part of the membership fee now (at least €20) and let the Bonus you earn cover the rest.



EARN CASHBACK AT THESE LOCATIONS



CASHBACK WITH S-ETUKORTTI



BANK SERVICES



LOCAL PARTNERS

PARTNER PHARMACIES OFFERING CASHBACK

ECKERÖLINE STARK HERTTONIEMI, KIVENLAHTI, MARTINLAAKSO, OLARI, PETIKKO, SUUTARILA JA TUUSULA.

Data protection

As a co-op member, your customer information will be recorded in the co-op member and customer register of the S Group, the data of which will be used for providing services and benefits (Bonus, the S-mobiili app service, newsletters, etc.), managing customer relationships and personal customer service, as well as for planning and developing the operations of S Group (e.g. research and product selection planning). Based on the registered data, you may receive targeted marketing from S Group and S Group's business partners. You have the right not to accept such marketing. For more information about the processing of your personal data and your rights, please visit: [S-kanava.fi/tietosuojaj](https://s-kanava.fi/tietosuojaj)