

 HOK-ELANTO



# BENEFITS

## GUIDE TO MEMBERSHIP

EN

S-Etukortti.fi

# YOUR BI

PRISMA

alepa

MARKET

## ALWAYS AFFORDABLE SHOPPING CART

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

SOKOS

emotion

## MONTHLY MEMBERSHIP DEALS

Monthly S-Etuote 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

COFFEE HOUSE

ROSSO PIZZA

PIZZA BUFFA

## EARN CASHBACK FOR PETROL AND CAR CHARGING

Cashback from refueling is paid to your account.

ABC!

## YOUR COOPERATIVE'S LOCAL BENEFITS

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

# BENEFITS

## HOTEL STAYS UP TO 25% OFF

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



## MEMBER-PRICED WINES AT GROUP RESTAURANTS

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



VE  
NN



## MEMBER DAYS

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

emotion

SOKOS

PRISMA

## BONUS PAYDAY DEALS ON THE 10TH OF EACH MONTH

National and local benefits for you.

10<sup>TH</sup>

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

## A WIDE VARIETY OF PARTNER DEALS

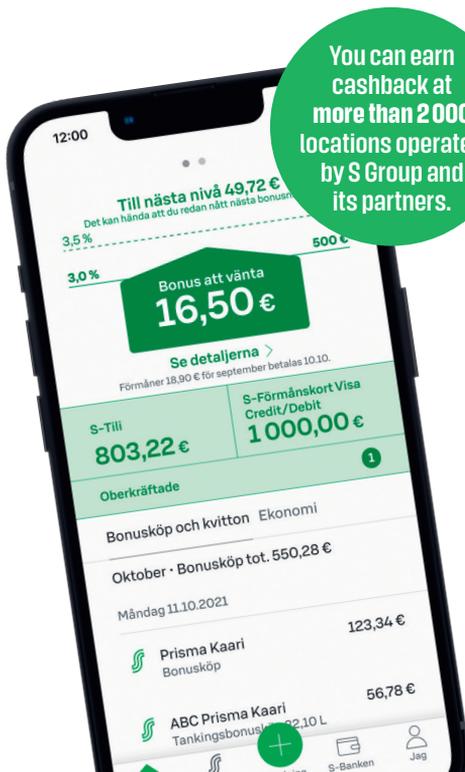
Check S-mobiili and s-etukortti.fi/en to find member exclusive deals.

# 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.

A man with dark, curly hair and a slight smile, wearing a dark blue cardigan over a yellow shirt, holds a white rectangular sign. The background is a green grid with various patterns, including wavy lines, circles, and the Euro symbol (€).

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-mobili**

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**

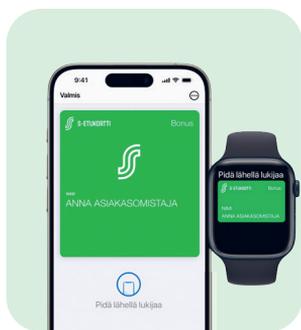
S-mobili's Saver service allows you to start making use of micro-savings and have your Bonuses invested directly in funds.

# 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: [s-etukortti.fi/en](https://s-etukortti.fi/en)

# THREE WAYS TO BECOME A CO-OP MEMBER

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

**2** Join online at **S-Etukortti.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

## 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-etukortti.fi/en/tietosuojat](https://s-etukortti.fi/en/tietosuojat)