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Reward & Engagement Manager

Onward

Colleague Benefits

FRED

i.e. Free, Recognition Employee Discounts



Smart Tech

What is SmartTech?

- SmartTech is a net salary deduction benefit that offers colleagues instant access to free financing on Curry's technology and white goods products

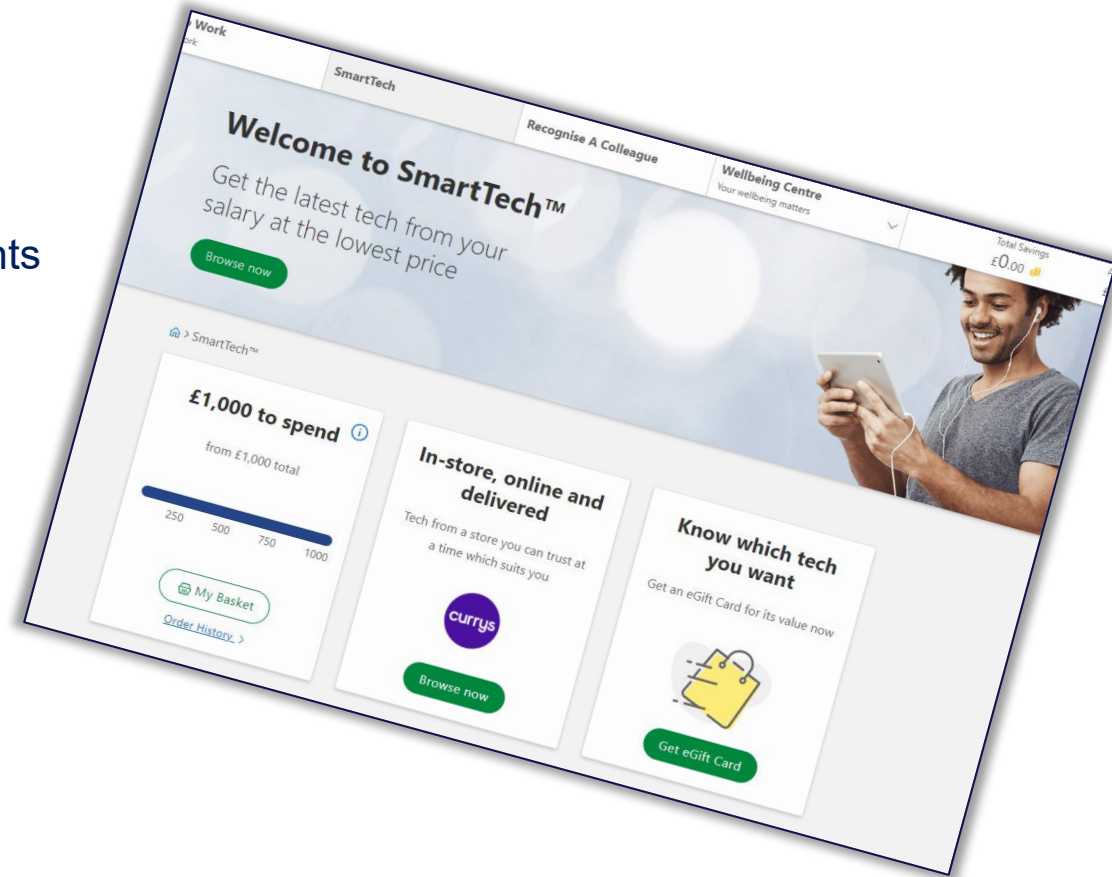
How does SmartTech work?

- SmartTech is designed to make the latest technology and white goods easier to afford. It allows colleagues to spread out payments over time, by taking them straight from their salary at 0% APR.
- It usual takes 3-4 weeks to implement this service.

With over 5,000 products to choose from, there's something for everyone, from small gadgets to white goods. Colleagues can get their tech straight away from any of Currys PC World's stores with Click & Collect, or have it delivered to their door. All products come with a 12-month warranty as standard, to give them peace of mind

How do I access it?

- Colleagues can access this benefit offering through the Financial Benefits tile on FRED.
- Please note that colleagues can only access their purchased voucher twice in a 12 month period and the voucher limit is £1,000.

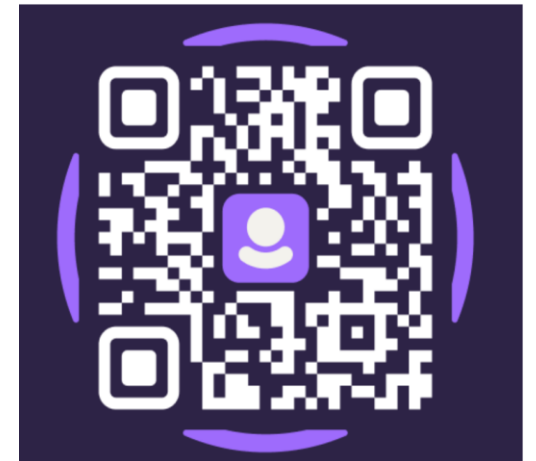
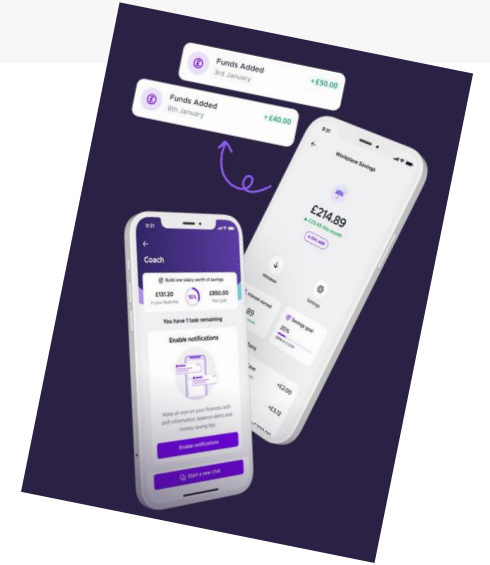
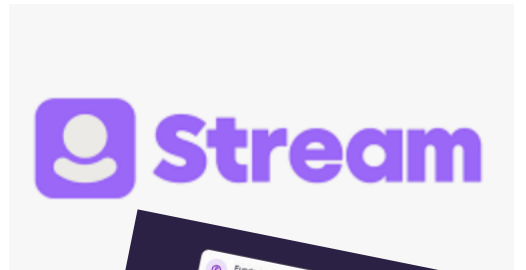


*Colleagues must have successfully passed their probation before being able to access this benefit.

What Services do Stream Offer?

1. **Flexible Access to Pay (Earned Wage Access)** - Colleagues can access a portion of their earned wages before payday, helping them manage cash flow and avoid high-cost credit.
2. **Real-Time Pay Tracking** - The app lets employees track their earnings in real time, see activity history, and set reminders for upcoming bills.
3. **Savings Tools** - Colleagues can save directly from their salary into an in-app savings pot, helping build emergency funds. Stream offers competitive rates and new enhanced saving tools
4. **Financial Coaching** - Users receive guidance on budgeting, spending, and making informed decisions
5. **Budgeting Tools** - Recently expanded features include a dedicated budgeting tool to help workers plan and forecast spending
6. **Low-Cost Workplace** – Loans access to fair-interest workplace loans designed to support employees without resorting to high-cost alternatives
7. **Pension Support** - Stream helps employees find old pensions and combine them into a unified personal pension for better retirement visibility.

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Charles Cameron

What is it?

Charles Cameron provide Independent FREE Mortgage Advice and this benefit has been launched following feedback from the Colleague Survey where colleagues have requested financial support and is another example of our 'You Spoke, We Acted' commitment.

Benefits of the Service

- Dedicated Advisers & Administrator
- As many meetings as you require
- Full application support
- Time, Stress & Money Saving

Charles Cameron can provide advice on the below Mortgages:

- First Time Buyers
- Shared Ownership
- Home Movers
- Buy to Let
- Purchases & Remortgages
- Commercial & Bridging Loan

How do I access it?

Colleagues can access this benefit through the Financial Benefits tab on FRED.



Cash Box

What is it?

Joining the Cash Box Christmas savings scheme (through Credit Union) makes sense when planning ahead for the festive season.

How does it work?

Save throughout the year and Cash Box will pay your savings directly into your bank account early in November.

Is there a minimum contribution?

Anyone who joins the scheme has to pay a minimum of £5 per month into the Christmas savings fund **and** also set-up a standard monthly savings fund.

Cash Box also provide access to **Loans and Discounted Bee Network Passes**

<https://www.cashbox.org.uk/>



Engage App

Download for your smartphone today!

- From anywhere, at any time, and on one app, you'll have access to the exclusive employee discounts given to you by Onward Homes on the Engage™ App.

How does it work?

- Purchase Instant Vouchers to use in-store and online. They'll be saved in the app so you can use them even when you're offline.
- Order, activate, and top up your Reloadable Cards at a discount directly from the app. And use them in-store and online every time you shop.
- Collect Cashback when shopping online on your phone and use your savings to use towards future discounted purchases.

How do I get the App?

Follow these three simple steps to start saving on the go:

1. Search 'Engage' in the Apple or Android app store and download the app.
2. Open the app and select the 'Get Started' option.
3. Enter the email address and password you use for your colleague discounts offering or use the Magic Code option.

And that's it! You'll then have your exclusive colleague discounts directly on your phone.



Farewill

Farewill is a modern, award-winning will writing service that makes the process **simple, affordable, and accessible**. Recognised as the **National Will Writing Firm of the Year** every year since 2019, Farewill has helped tens of thousands across the UK.

Key benefits include:

Ease of use: Clear, jargon-free guidance with support available by phone.

Flexibility: Update your will anytime for just £10/year.

Peace of mind: Protect loved ones and get an important task off your to-do list.

No Cost to Onward – Colleague Funded

Farewill makes writing a will straightforward and stress-free—so there's no reason to wait.



Balance

Balance by South Manchester Credit Union is a **workplace savings scheme** designed to support **colleague financial well-being** while contributing to the **local community**.

It offers:

- **Easy-access savings** for colleagues
- Encouragement of **positive saving habits**
- A boost to colleague **happiness and security**
- A partnership with a trusted local credit union with **24 years of experience**
- **No Cost to Onward** – Colleague Funded

The initiative helps employers foster a more engaged and financially resilient workforce.

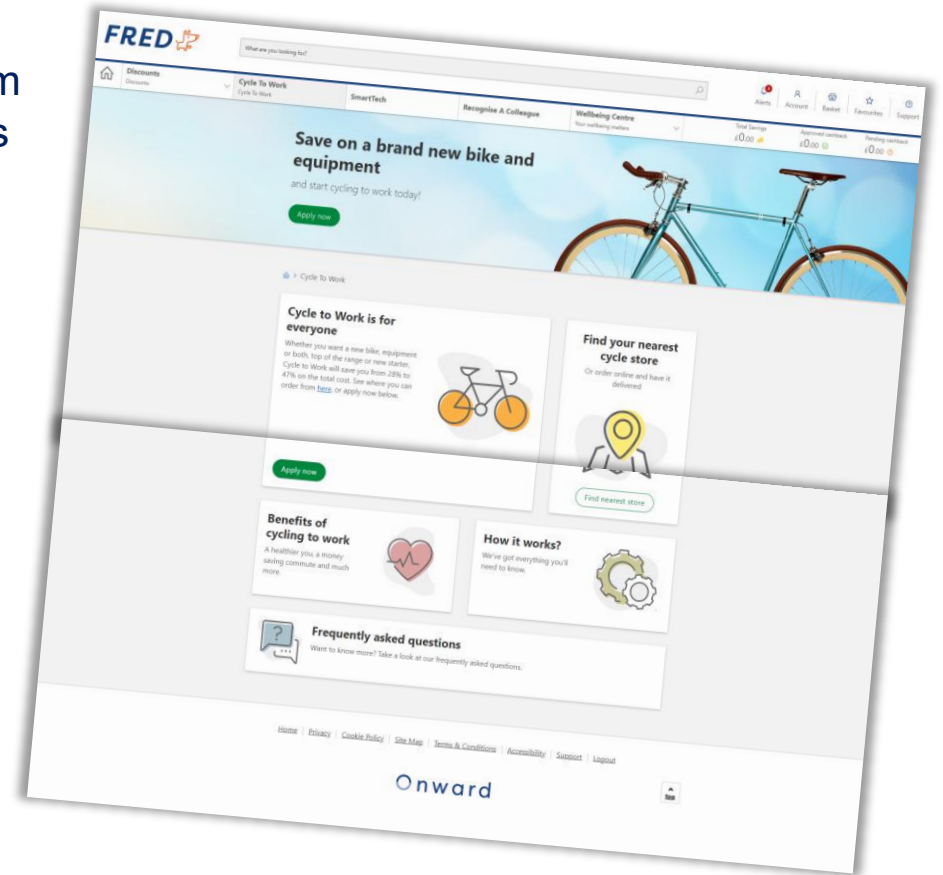


Balance.

Cycle To Work

How does it work?

- Cycle to Work allows you to order a new bike, equipment or both up to the value of £2,500.
- Onward pays for the order up front, and you agree to hire the bike from them, and you pay them back through your salary to make tax savings of 30% - 47%.
- When your application is successful, you'll be given a Letter of Collection (LoC) to use in-store or online at over 1,250 cycling retailers.
- As well as all of the health and wellbeing benefits of cycling to work, you'll also have exclusive access to a range of other benefits whilst Cycle to Work payments are deducted from your salary:
 - Lifetime safety checks on all cycles obtained through the scheme
 - Lifetime guarantee on Halfords brand cycles
 - 10% off cycling essentials in any Halfords store for the duration of your initial hire period (restrictions apply)
 - Access to all instore sale and promotional prices at Halfords and Tredz
 - 14 days free cycle insurance



*Colleagues must have successfully passed their probation before being able to access this benefit.

Pension

Our pension provider is Aviva.

The Aviva Plan provides a number of benefits. It has a wide range of investment options, offers great support and benefit options at retirement and the annual management charge is 0.31%.

The Aviva Plan works as below:

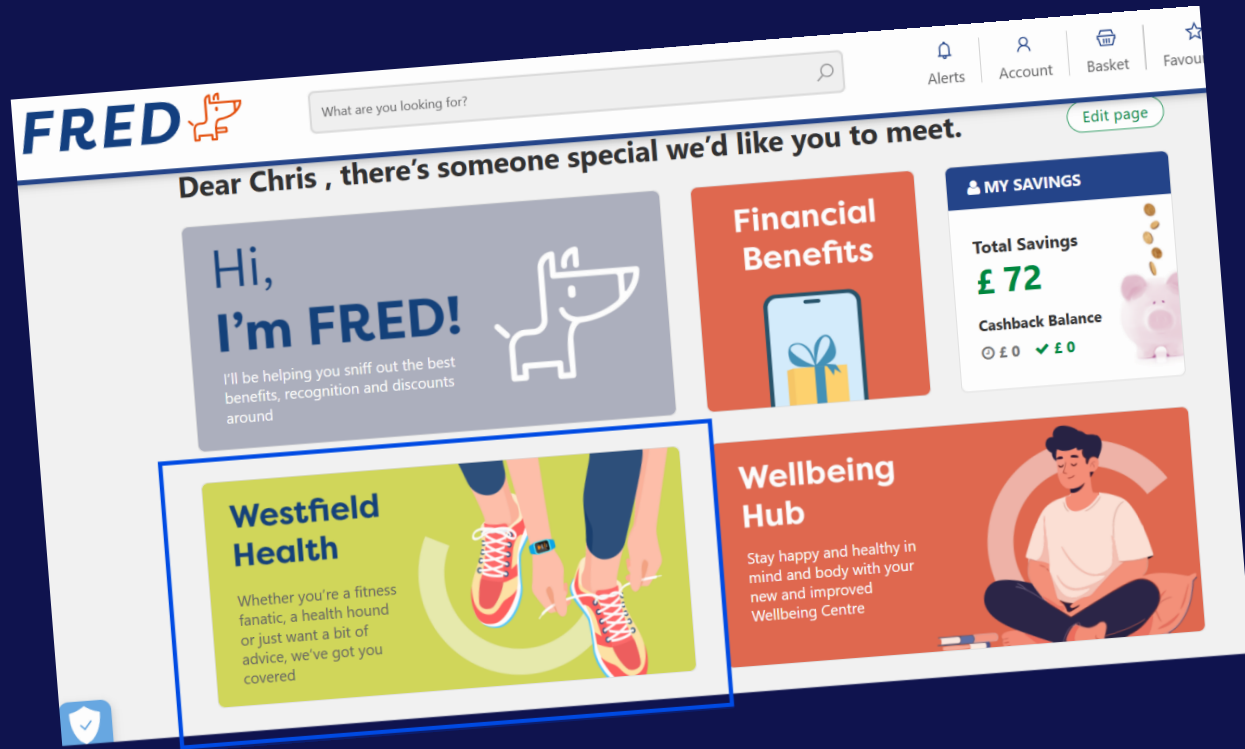
- A retirement account is set up in your name by Aviva.
- You will be enrolled into the pension plan from your first pay-day with Onward.
- Onward match your contributions up to a maximum of 10%.
- Contributions are paid into your retirement account each month. These contributions are not subject to tax or National Insurance Contributions
- The money in your 'pension pot' is invested in the funds you choose (or the default fund for those who do not want to make a choice) with the aim of growing it over the years before you retire.
- At retirement, the money in your retirement account is used for your retirement benefits to provide you with an income in your retirement, according to what choices you make as to how you will use your account.
- The money in your retirement account is entirely yours: it does not belong to and cannot be accessed by Onward.



Onward

Colleague Wellbeing

Westfield Health



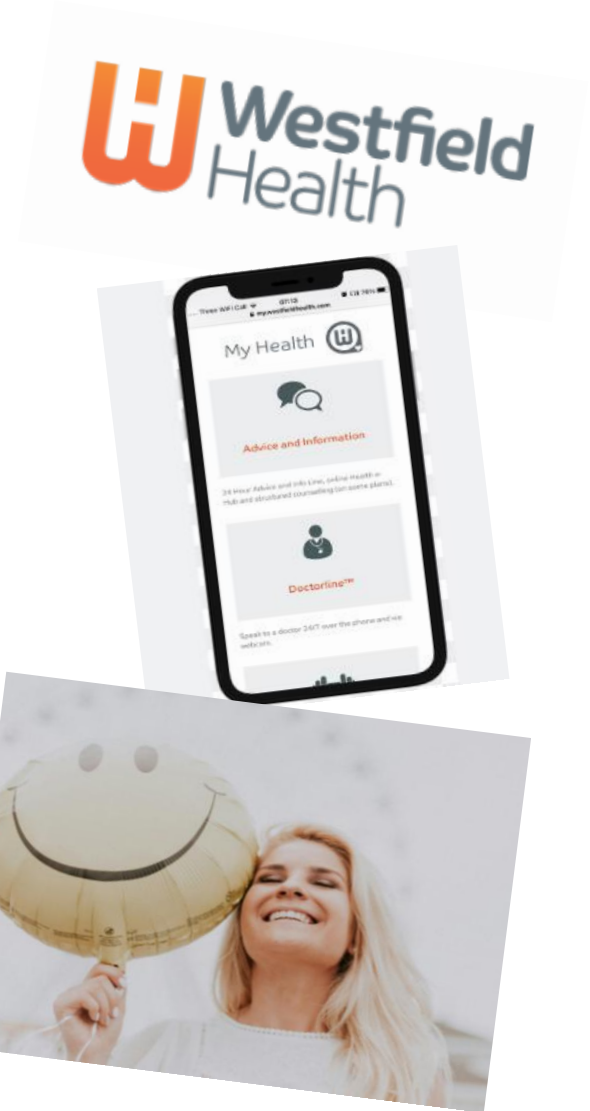
Westfield Health

What can I claim?

Colleagues can claim cashback on lots of different benefits including:

- £100 for dental check ups
 - £100 for glasses and contact lenses
 - £250 on physiotherapy
 - 3 x prescriptions per annum
- Colleagues also have the option to add their partner and increase their level of cover through a self-service option, so they can claim back even more if they need to.
 - Colleagues can add a maximum of 4 children aged up to 22 onto cover and those children will share a claims pot*
 - New Joiners can expect to receive their Westfield Health login details via e-mail approximately 4 weeks after their start date with Onward.

**Please reference the Westfield Health benefits table to understand which benefits children are eligible for.*



What else is included?

Along with your Life Insurance, you've also got access to the following support services for free:

Please note: the support services are non-contractual benefits provided through Canada Life and can be altered or withdrawn at any time.

Bereavement Counselling

Losing someone close can be devastating – no one should go through it alone. The bereavement counselling service provides up to four telephone sessions with a qualified counsellor. Find out more [Bereavement Counselling | Canada Life UK | Workplace protection](#) or call **0800 912 0826** for immediate assistance.

Probate Helpline

The probate helpline provides access to probate experts who can help you with advice on contents of a will, administration of estate, finding missing beneficiaries and applying for probate. Find out more here [Probate Helpline | Canada Life | Workplace protection](#) or call **0808 164 3079** (Monday - Friday 8am to 8pm).

Toothfairy

Toothfairy is the UK's first health regulated, smart dental app. Designed by dentists and partnering with real dentists in the UK, Toothfairy provides instant access to advice, guidance and prescriptions, all from the comfort of your home. Find out more here [Toothfairy™ dental care app partnership with Canada Life | Canada Life UK](#)

Employee Assistance Programme (Bupa)

What is it?

Call 0800 269 616 and talk to a trained expert in confidence about any worries before they become bigger problems – there's no wrong reason to call. Bupa can help with things like:

- Stress
- Bereavement
- Coping with change
- Financial worries^
- Anxiety and depression
- Substance misuse
- Family issues

If you need more support, the expert you speak to may arrange for you to have counselling sessions, either over the phone or face to face.

Further details are available through the Bupa tab on FRED.



Mental Health First Aiders & Cancer Support Ambassadors

- Just as we have First Aiders for physical injuries, we also have Mental Health First Aiders who can signpost colleagues to the relevant mental health support resources.
- These fully trained colleagues will listen to you, in confidence, and guide you to further support and resources that will help you to recover your mental health again.
- You can find an up-to-date list of Mental Health First Aiders by visiting the following page on Our Space [Onward](https://employeeapp.co.uk) (employeeapp.co.uk)
- We also have 2 Cancer Support Ambassadors who can support, listen and signpost colleagues to the relevant support available.



MHFA England



Onward

Colleague Voice

Colleague Forum



Your Colleague Forum

 **Onward**
16/09/2022

We are committed to the continuous improvement of Onward's colleague experience, and we are always looking for ways to further develop our communication with our internal customers... you!

 0  2  Share

Overview

The **Colleague Forum** is a group within Onward that helps ensure colleagues' voices are heard and represented across the organisation. It acts as a structured way for colleagues and managers to engage, share views, and discuss topics that matter to people across the business. Its recently updated **Terms of Reference** confirm that the Forum exists to:

Promote effective colleague representation

Support meaningful conversations between colleagues and managers

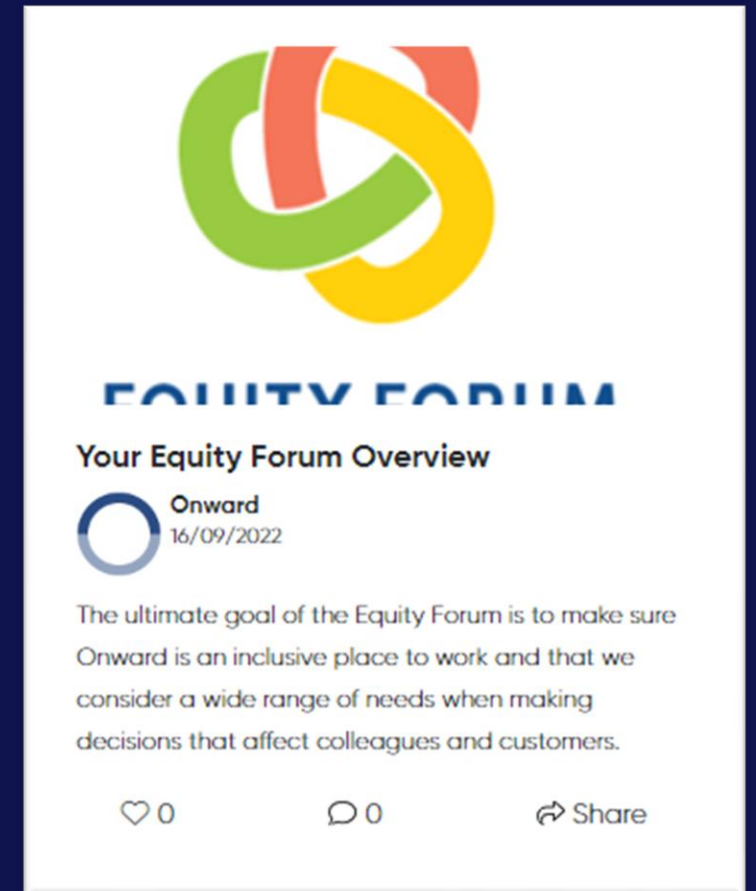
Encourage open communication and ensure colleague views are listened to and considered

It is important to be clear that the Colleague Forum is not a Trade Union and does not have a role in formal collective consultation or disciplinary or grievance matters. All Onward colleagues remain free to be a member of a Trade Union and to have Trade Union representation at individual disciplinary or grievance meeting.

Colleague Forum Video

The Colleague Forum recently created a video which gives you an overview of what they do and gives you a chance to put a face to the name of some of the members. You can view the video here <https://youtu.be/hkmWO3Fd6jY>

Equity Forum



Overview

The ultimate goal of the Equity Forum is to make sure Onward is an inclusive place to work and that we consider a wide range of needs when making decisions that affect colleagues and customers. As a Forum we aim to meet our goals by:

1. Acting as a safe space to discuss and raise relevant issues and concerns to allow Onward to develop appropriate actions to enable an inclusive culture.
2. Commenting and informing on the development of our policies and procedures.
3. Giving colleagues the opportunity to share their views on and raise broader awareness of our Diversity & Inclusion.
4. Continuing to drive our approach through lived experiences and allyship.

Commitment

By being a member of the Equity Forum, colleagues commit to supporting with the promotion of campaigns throughout the year. They will also be involved in creating blogs and will be actively involved during the monthly calls as we continue to drive positive change across Onward.

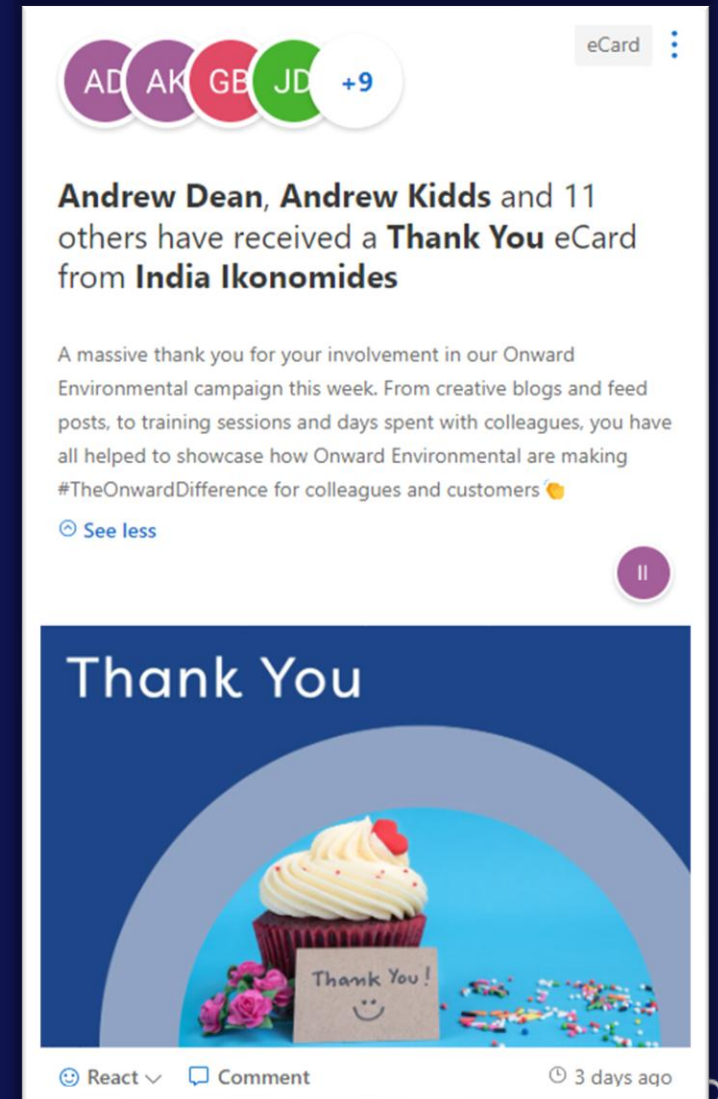
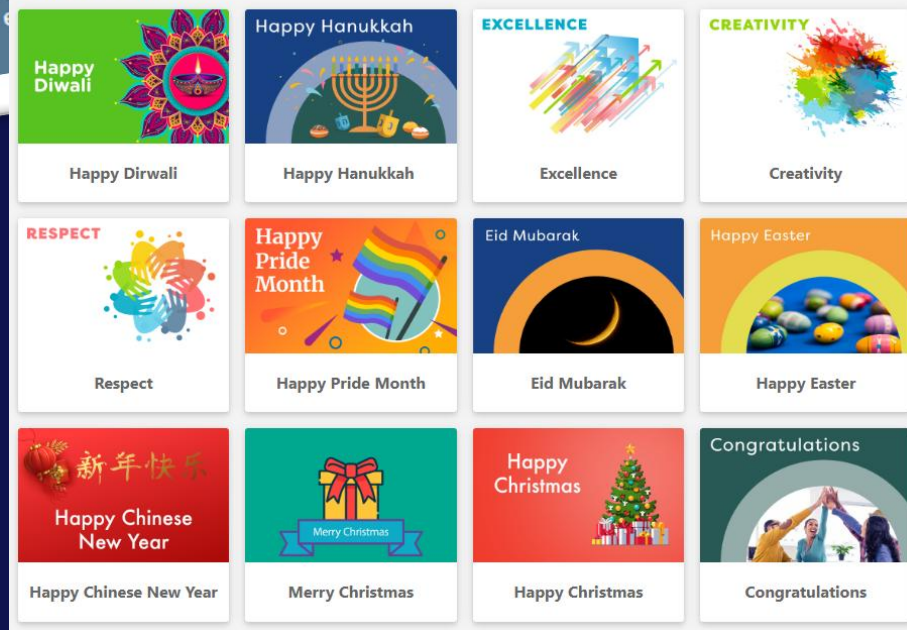
Equity Forum Video

<https://youtu.be/PyLmz1mbudk>

Recognise A Colleague



Select eCard



Onward

Any Questions?