



How to use the Flare App

A Step-by-Step Guide to your Employee Benefits

Welcome to a smarter way to make your money go further.

With the Flare app, you can unlock meaningful savings, from substantial incentives like car salary packaging to everyday discounts across hundreds of trusted Australian brands. Our goal is simple: to help you maximise your take-home pay through a personalised and easy-to-use benefits experience.

If you haven't already downloaded the app, you can find it here:

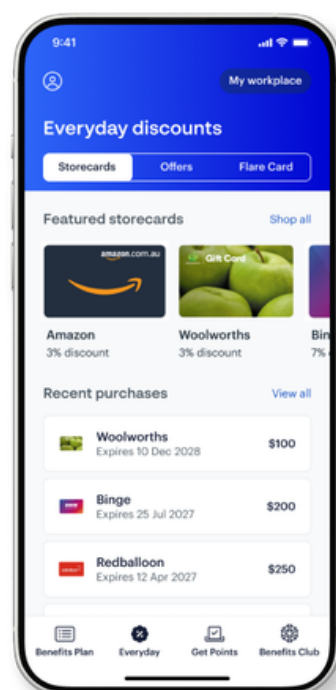
<https://www.flarehr.com/active-app>

Getting started is simple! When you open the app, Flare will show you how much you could potentially save across a range of major household expenses. It's savings in your pocket; a personalised pathway to smarter spending and better financial wellbeing. Let's get started and breakdown some of the products available to you.

Access Everyday Discounts & Savings

Flare makes everyday savings simple. Follow these steps to start accessing discounts.

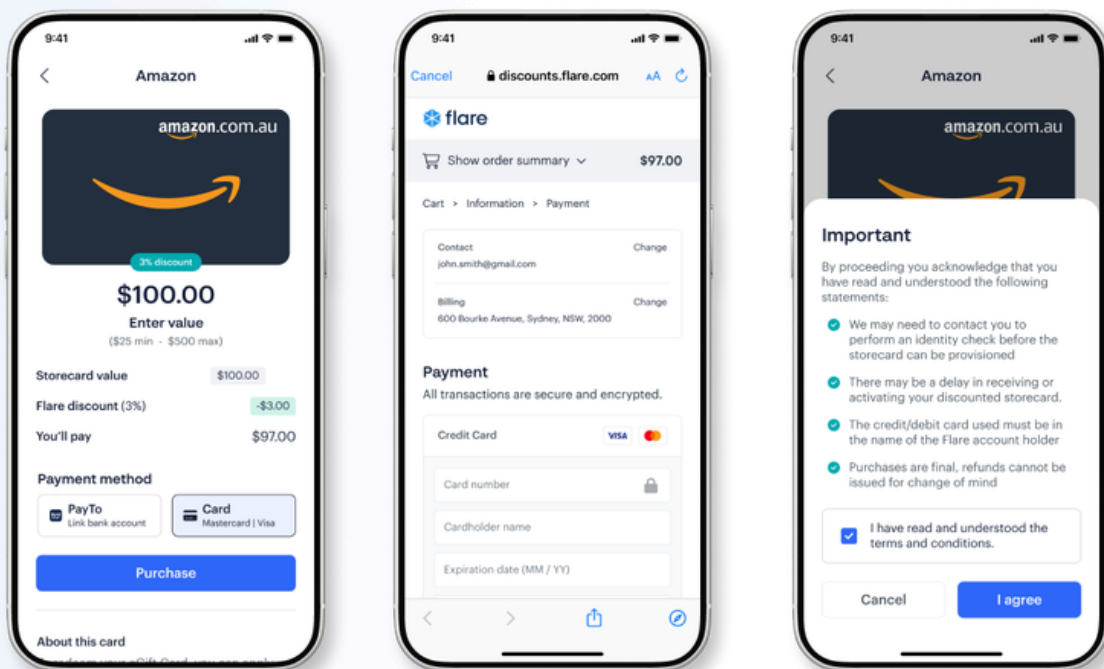
1. Open the Flare app and navigate to the Everyday tab.
2. At the top, switch between the tabs:
 - Storecards
 - Offers
 - Flare Card (you can activate this during your initial app setup)



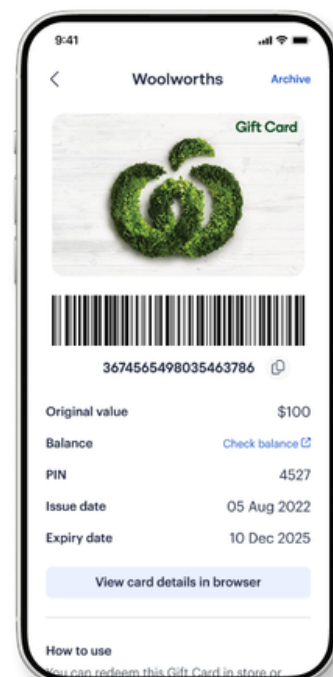
Storecards tab

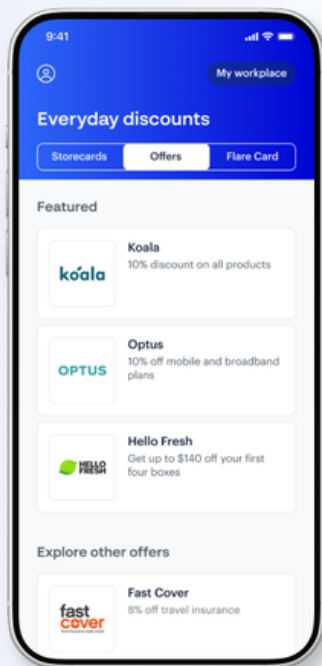
Save instantly by purchasing discounted storecards for your favourite brands at hundreds of retailers. Here's how:

1. Navigate to the Storecards section in the Everyday tab.
2. Choose a retailer and customise the voucher value you want to purchase.
3. Be sure to read the terms and conditions for each retailer—these clarify where you can shop (online, instore, or both). Click 'I agree'.



4. Finally, review:
 - Storecard value
 - Your savings
 - Final price you'll pay
5. You can access your purchased storecards anytime in the 'Storecards' tab. This will show the original value, and you can view live balance updates so you know what you have left.
6. Pay using the barcode (scan in-store) or voucher code (online).



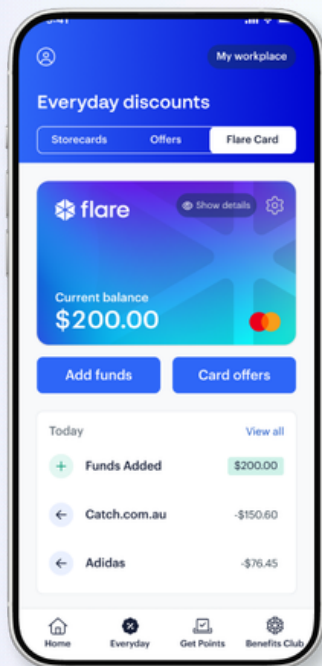


Offers tab

This houses premium deals with brands that you know and love, with discounts that exceed those available within the Storecard tab.

For example, LG electronics might have a 45% discount for a limited time only.

Make sure to always check the app before you buy in-store or online to take advantage of the great discounts you have access to! T&Cs apply.

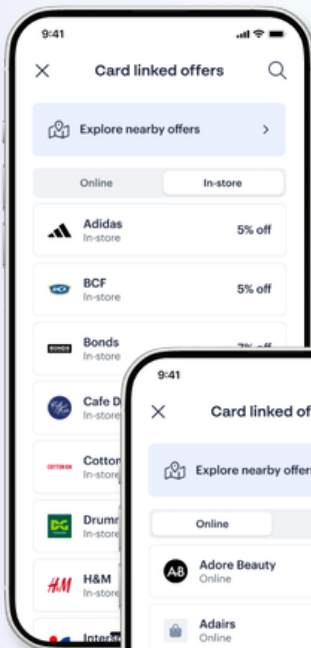


Flare Card tab

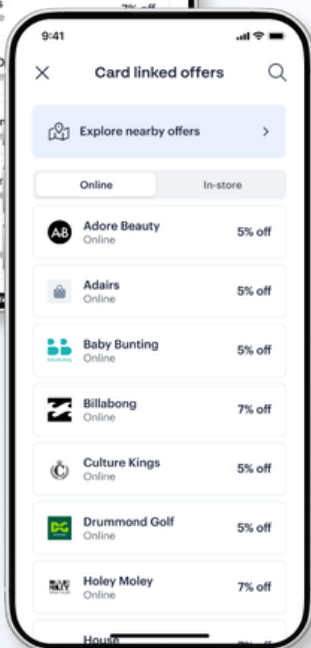
Once your Flare Mastercard is activated during the initial setup, transfer funds onto the card via PayID or bank transfer. Please note, you can activate this anytime but take advantage of the opportunity when first using the app!

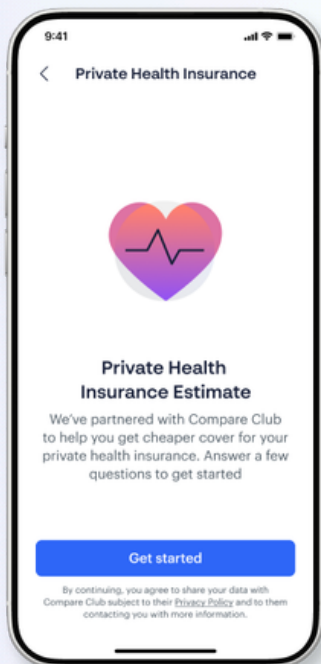


Use your Flare Mastercard at participating restaurants, retail stores, entertainment venues and more.



Receive automatic cashback directly onto your Flare Mastercard based on the offer percentages shown in the app. Click Card Offers to explore the venues online and in-store where cashback deals are available.

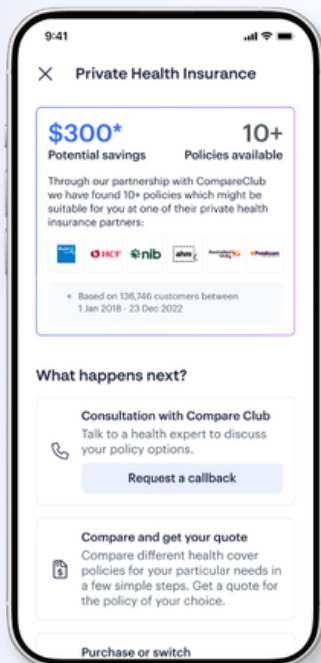




Access Health Cover Offers

Flare partners with CompareClub to bring you health cover deals.

1. Under the 'Benefits Plan' on the homepage, click on the 'Health' section in the app.
2. We partner with CompareClub to provide offers from leading brands such as AHM, Australian Unity, nib, Bupa, and others.



3. Click the 'Get Started' button and answer the quick questionnaire about your current circumstances.
4. We pride ourselves on our customer service, so you will receive an email and a call rather quickly, from either a Flare representative or CompareClub, with further information on the estimate. And you could save up to \$300* with one of our private health partners!