

K GROUP EMPLOYEE BENEFITS 2025

Dear recipient of K Group's employee benefit card / parallel card,

Thanks to K Group's employee benefit scheme, all K Group employees will be entitled to discounts at K-stores across Finland. Please read the terms of use below carefully before enjoying your benefits in 2025!

Please find enclosed your benefit card for 2025. By showing the card, you will receive discounts on the diverse selections of most K-stores.

By accepting the benefit card, the card holder accepts the contents of the employee benefit granted at any given time and the applicable terms and conditions of use, and agrees to comply with them. Please read the terms and conditions of use of the employee benefit card carefully before committing to complying with them. Please remember that the benefit cards are personal. A bar code has been added to the employee benefit cards to make checkout transactions smoother. Currently, the bar codes can be used at checkouts in K Group grocery stores. As before, the benefit card holders must present their benefit card and personal ID at the checkout to get the discounts. K Group personnel members are also responsible for ensuring their parallel cards are used in accordance with the terms of use.

Instructions and other information on the employee benefit scheme can be found (in Finnish) on a dedicated K Group website. The benefits and the stores offering discounts may change during the card's validity. See

the benefits: <http://www.kesko.fi/henkilokuntaetu>.

Have fun shopping!

Processing of personal data

We process personal data safely and securely, in line with the best data protection practices. We process the personal data of Kesko Group employees and potentially their spouses as part of the employment register. You can view the related Data Protection Notice (in Finnish) at <https://tietosuoja.kesko.fi> > henkilöstö > työsuhderekisteri. We process the personal data (name and home address) of a spouse only for the purposes of providing a K Group employee benefit parallel card.

If you are not employed by Kesko Group, we will process your data only by assignment from your employer in order to provide an employee benefit card.

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Employee benefit card terms of use

- The employee benefit card is personal and can only be used by the person named on the card.
- K Group personnel are also responsible for ensuring their parallel cards are used in accordance with the terms of use. A parallel card is only issued to a spouse living in the same household.
- Anyone who uses a benefit card is obliged to prove proof of identity when making a purchase.
- The card holder must sign the card. A parallel card issued to a spouse must be signed by the spouse.
- The right to employee benefits concerns only purchases made for the card holder's household.
- The card entitles the holder to employee discounts on products that the holder pays for in their entirety and that are bought for the holder's own needs and for those of a spouse and children living in the same household, or that are given to another person as a customary gift. Family is not considered to include parents, siblings or other relatives. **When a purchase is paid for in full or in part using cash or other means of payment of a person other than the card holder, the discounts do not apply.**
- Buying products and passing them on to other parties and buying products on behalf of someone else are strictly prohibited, as is giving the card to other people to use.
- Personnel members cannot register products purchased by themselves or their spouse – such purchases must always be sold to them by another personnel member.
- **In unclear cases, the checkout operator has the right to request a more detailed explanation of the use of the employee benefit card and, if the checkout operator suspects misuse, confiscate the card.** The use of employee benefits is monitored and if instructions are not complied with, the benefit card is taken away from the employee (and their spouse) for the year in question or for a fixed period. Misuse can also lead to a warning or the termination of employment. The employee benefit card can also be confiscated if the card holder behaves inappropriately in a store even if the behaviour is not directly related to the right to receive discounts.
- **At the end of employment, the benefit card(s) must be handed over to the manager.**
- **Employee discounts are not available on products bought for the purpose of making a living.**
- The employee benefit card is valid during family leave.

Changes to personal information

If there are any changes to information related to your name or address or those of your spouse during the validity of the employee benefit card, please update the information promptly:

- **Kesko Group personnel (excluding Kesko Logistics, Onninen Oy Logistics):**
 - A) You should primarily update information on changes in your profile in K SuccessFactors.
 - B) If you do not have access to KSF, send information on the changes from your personal work email address to HR Help Desk, helpdesk.hr@kesko.fi.
 - C) If you do not have a personal work email address, call HR Help Desk, tel. 010 534 0110.
- **Kesko Logistics personnel:** Inform your manager of changes to relevant information. Your manager will then inform Logistics HR Specialists, who will record the information in KSF.
- **Personnel of Onninen Oy's Logistics and other employees who do not have access to KSF:** Inform your manager or BTT Logistics HR representative of changes to relevant information.
- **Employees of K-retailers:** Inform your manager or a card contact person authorised by the retailer of changes in relevant information, and they will order a new card.

Discounts in 2025

Kesko stores in Finland and K-retailers who have joined the K Group employee benefit scheme offer the following discounts to benefit card holders.

Employee discounts do not apply to Plussa offers. These products can either be bought at the Plussa loyal customer discount or at the normal price minus the employee discount. You will receive Plussa points for either of these reduced amounts.

The stores offering discounts may have campaign or clearance items to which employee discounts, as a rule, do not apply. Check with a staff member.

Discounts are not available on products whose marketing and/or pricing is subject to special provisions, such as tobacco, alcohol and infant formulas.

Employee discounts are not available on commission services and related products (e.g. Veikkaus, Posti, parcel or ticket, travel card and gift card, Elisa and Fonum services/products).

K-Citymarket hypermarkets

- A 5% discount on foodstuffs
- A 15% discount on home and speciality goods, excluding home technology, on which the discount is 10%
- Discounts are not available on Plussa special offers or other campaign products or products whose marketing and/or pricing is subject to special provisions. Employee discounts are not available on commission services and related products.

K-Supermarket

- A 5% discount
- Discounts are not available on Plussa special offers or other campaign products or products whose marketing and/or pricing is subject to special provisions. Employee discounts are not available on commission services and related products.

K-Market

- A 5% discount
- Discounts are not available on Plussa special offers or other campaign products or products whose marketing and/or pricing is subject to special provisions. Employee discounts are not available on commission services and related products.

Online grocery purchases at www.k-ruoka.fi/kauppa and in the K-Ruoka mobile application

- If a store has joined the K Group employee benefit scheme and offers employee discounts at the store, the discounts are also available on purchases made via the store's online store.
- The discount percentage is the same for both channels.
- To get the discount, write "K-ryhmän henkilökuntaetu" and your employee benefit card number in the text field reserved for additional information on the order form.

Intersport, Budget Sport and other K Group sports stores

- A 10% discount on all prices, excluding electric bikes
- The discounts cannot be combined with other discounts or contract prices.
- No discounts on online purchases

K Auto Oy

- A euro-denominated brand and model-specific discount when you buy a new Volkswagen, Audi, SEAT or Cupra car from a K-Auto Retail Oy dealership or a Porsche car from a K-Auto dealership. The discounts can be found at kesko.fi/henkilokuntaetu. In addition, a financing benefit for new cars subject to terms and conditions presented at any given time.
- An employee benefit subject to terms and conditions at any given time when buying a used car from K-Auto Retail Oy.
- A discount-group based discount from K-Auto Retail Oy. For specific discount amount, ask your K-Auto dealership (excl. the 15% discount on original accessories). A 15% discount on original Porsche and Bentley parts and accessories sold at normal prices. The discount is available on cash purchases and purchases made through repair shops. The discount does not apply to installation and repair work. The discount cannot be combined with other discounts.
- If you book your car servicing online, type in your employee benefit card number in the field "Terveiseni huoltoon". When you bring in your car, inform the K-Auto personnel that you are entitled to the employee benefit. Please note that the price shown in your online reservation does not include the employee discount: the discount will be calculated at checkout or when you make the payment.
- K private car leasing for personnel: see the car models and examples of prices at k-auto.fi/leasingpalvelut/

K-Rauta and other K Group building and home improvement stores

- A 10% discount on warehouse products sold at normal prices. The discount does not apply to services or campaign-priced products.
- The terms and conditions and prices for project/contract customers are agreed on a case-by-case basis
- No discounts on online purchases.

Kalatukku E. Eriksson Oy

- A 10% discount at the Holkkitie factory store (address: Holkkitie 12, 00880 Helsinki)
- No discount in the Kalakauppa E. Eriksson store in the Old Market Hall in Helsinki

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