Swibeco SA |Chemin de Primerose 11 | CH-1007 Lausanne | +41 79 779 77 49 | media@swibeco.ch

PRESS RELEASE

The Lunch budget now extends to supermarkets and petrol stations

Employees can now use their Swibeco Lunch budget for meals bought at supermarkets or petrol stations, simply by scanning their receipt.

Lausanne, 29 October 2026 – **From today, employees of Swibeco client companies can use the Lunch budget on their Swibeco Card for meals bought at supermarkets or petrol stations.**

Swibeco thus remains the meal benefit solution with the largest acceptance network in Switzerland. At a restaurant, as a takeaway, at the supermarket or at a petrol station, every employee enjoys a tax-free Lunch budget, also exempt from social security charges, whatever their lunchtime habits.

Meal breaks: budgets under pressure

According to a Swibeco survey, 37% of employees limit their lunch to between CHF 10.- and CHF 15.- a day. With restaurant prices continuing to rise, many are turning to supermarkets or petrol stations. Others have no restaurant or shop near their workplace, spend the day on the road or work from home.

By extending the Lunch budget to supermarkets and petrol stations, Swibeco allows everyone to use their meal benefit in line with their budget and shopping habits. For employers, it is the assurance of offering a benefit that is genuinely used by all their teams, regardless of location or meal budget.

A receipt is all it takes

Employees photograph their receipt in the Swibeco App. An artificial intelligence engine checks that the receipt is authentic and legible, then identifies the amount of eligible purchases. Alcoholic drinks and non-food items are not included and the purchase on the receipt must have been made at a Swiss retailer.

Once the employee has confirmed, this amount is transferred from their Lunch budget to a “Supermarket & petrol station” budget. This credit can then be used directly with the Swibeco Card at any supermarket or petrol station of their choice across Switzerland. The new feature further expands the Swibeco Card acceptance network, which already includes more than 140’000 points of sale in Switzerland.

No additional budget for employers

For companies, the amount allocated to the Lunch budget remains unchanged. Swibeco handles all receipt verification. Companies thus make their meal benefit even more attractive.

“Flexible Benefits are at the heart of Swibeco’s strategy. The Lunch budget has to fit into employees’ everyday lives. At a restaurant, at the supermarket or on the road, everyone should be able to make the most of the benefit their employer offers. At a time when every franc counts at lunchtime, we are making the meal budget more useful, with no extra workload for HR,” says Ivan Brustlein, Founder and CEO of Swibeco.

The Lunch budget: a benefit for everyone

Paid by the employer onto the Swibeco Card, the Lunch budget is a contribution towards employees’ meal costs. Up to CHF 180.- per month, this contribution is tax-free and exempt from social security charges. Because meals shape everyone’s day, it is a benefit that is useful to all and used very regularly: with every card payment, employees experience their employer’s care in a tangible way.

At a time when purchasing power is under pressure, the Lunch budget is also an attractive alternative to a pay rise, one where everyone comes out ahead.

ABOUT SWIBECO

Swibeco is the leading Swiss solution for Flexible Benefits, the non-salary benefits that companies can offer their employees. It covers gifts, lunch, health & well-being, mobility, leisure, sport and holidays. It also provides access to permanent employee discounts with many partner brands. Swibeco supports thousands of Swiss companies, from SMEs to large international organisations, in their employee engagement and retention strategies.

MEDIA CONTACT

Mara Pasquali
Chief Marketing Officer, Swibeco
+41 79 779 77 49 | mara.pasquali@swibeco.ch | www.swibeco.ch