



Support Local Retail

The Financial Benefits Are Clear



Net Reward paid through Payroll

Reward Value	€ 1,500.00
Income Tax @ 40%	€ 1,252.61
USC @ 8% + PRSI @ 4%	€ 387.91
Income Taxes Paid by Employer	€ 1,631.53
Net Reward	€ 1,500.00
Employer PRSI @ 11.05%	€ 349.16
Total Reward Cost to Employer	€ 3,480.69

Vs

Net Reward paid through Payroll

Reward Value	€ 1,500.00
Income Tax @ 40%	€ -
USC @ 8% + PRSI @ 4%	€ -
Income Taxes Paid by Employer	€ -
Net Reward	€ 1,500.00
Employer PRSI @ 11.05%	€ -
Total Reward Cost to Employer	€ 1,500.00



County Carlow Chamber



Did you know employees can now receive **5 gift cards** across the year **tax-free** to the total value of **€1,500?**

This means a **saving of up to €1980.69** per employee each year.

Key Changes to the SBE in 2025

Increased Allowance

The total tax-free allowance rises from €1,000 to **€1,500** per employee annually.

Tax Advantages:

Rewards under the exemption remain free from **Income Tax, PRSI, and USC** if they meet the non-cash requirement.

Flexible Distribution:

Employers can issue up to **five non-cash benefits per year (up from two)**, provided the total does not exceed the €1,500 limit.

Tax Savings for your Business

Tax savings for businesses that reward their staff with Me2You Gift Cards will vary depending on the tax band your employees fall under. however you can use the table below to estimate the tax savings for your business:

Employees	20	50	100	300
Savings	€ 39,600	€ 99,000	€ 198,000	€ 594,000

In association with



Contact the team at Me2You today on 01 5542000 for advice on how to maximise the Small Benefit Exemption

Me2You Gift Card is issued by Paynovate SA.

