

The Future of Work Reports

Employee Benefits and

Work Trends in Europe

The impacts of COVID-19 today and tomorrow







ENEFITS AWARENESS AND SATISFACTION	3
REATING GREATER SATISFACTION AND THE CURRENT SITUATION	9
TRESS, HEALTH AND WELL-BEING	14
VHAT MATTERS MOST TO EMPLOYEES?2	22
VHAT THE FUTURE HOLDS3	31

EXECUTIVE SUMMARY

With COVID-19 having changed both the way we work and where we work, unsurprisingly, what employees need and want has also changed.

Work-life balance once meant the time spent at the office versus the time spent on activities outside the office. However, today, it has taken on a new meaning. With our homes having also become our offices, work-life balance today means going for a run in the middle of the day, reminding ourselves to take breaks, and switching off at the end of the day to spend time with our families.

In many cases, the employee benefits that were seen as attractive only yesterday have lost their appeal today. For example, digital workouts like at-home yoga programs are more useful to employees right now than perhaps a gym membership or a massage.

So, what does the short and long-term futures hold for employees and organizations? To find out, we surveyed more than 58,000 employees across Europe.

Among the questions, we asked participants what they think of their current working conditions, whether they'd like to continue working from home, to what degree they experience stress, how well they understand the different components that make up their compensation, how satisfied they are with their benefits, what benefits they think will be most important in the future, and much more.

We also asked participants various questions around today's most-talked-about topics trending in HR circles around the world - work-life balance, financial wellness, and sustainability. I am sure you will agree with me, the findings are truly fascinating.

We hope you find this report both inspiring and helpful.

Enjoy the read!

Joakim Alm CEO, Benify





About this report

In early 2021, Benify, together with YouGov, conducted a survey of more than 58,000 employees throughout Europe. Participants were asked to answer a series of questions about their employee benefits, the current situation, their working conditions, what they want most from their employer, and what they consider most important when choosing a company to work for. All responses were anonymous.



BENEFITS AWARENESS AND SATISFACTION •

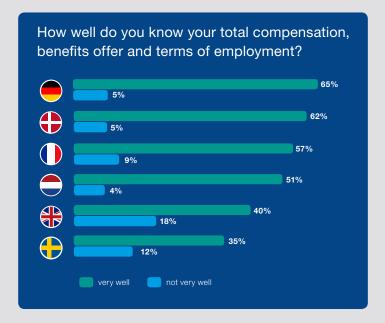


While every organization today understands the importance of offering employee benefits, the problem many face is low participation rates. Understandably, this can be frustrating when an organization has worked hard to develop a benefits strategy that reflects the company values and addresses the varying needs of all its employees. Low participation rates inevitably fail to deliver value to the organization and its employees, not to mention the money that's lost on unused benefits.

Yet often it's not the benefits themselves that are the reason for low participation rates but rather the lack of employee awareness that certain benefits even exist. Therefore, before employees can appreciate their benefits and total reward, they must first have an awareness and an understanding of all the different components that make up their total compensation package.

We asked participants how well they know and understand their total compensation, benefits offering and terms of employment. Results show that German and Danish respondents believe they are most knowledgeable about their compensation and benefits with an impressive 65% and 62% respectively saying they are very knowledgeable.

Almost 20% of UK respondents say they have very little knowledge of their total reward. To learn about the power of communication, and how to best communicate your benefits offering, don't miss this e-book.



Accessibility

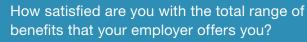
Being able to access information easily, of course, helps increase knowledge and understanding. Participants in Sweden say they are able to find information about their employment the easiest, while, interestingly, despite participants in Germany and Denmark saying that they feel very knowledgeable about their compensation and benefits, they have the largest percentage of participants who say they strongly disagree they can find information about their total reward easily.

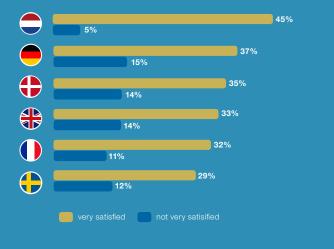
This finding would suggest that German and Danish employees are determined to understand their compensation and benefits even if the information is not easy to find.





Knowledge Equals Satisfaction...Or?





Normally one would assume that the more aware employees are of their compensation and benefits, the more satisfied they would be. However, in Sweden, it appears this is not the case.

When we asked how satisfied employees are with the benefits they are offered by their employer, it was revealed that participants in the Netherlands are most satisfied. Sweden has the lowest percentage of participants who say they are very satisfied, while Germany has the highest number of participants (15%) who say they are dissatisfied with their benefits.

In any case, it would appear that by creating greater employee awareness and knowledge of compensation and benefits, either highlights or exposes the employer's offering, for better or for worse. This is why it's important to have a sound benefits strategy. To learn more about building a benefits strategy that works, download this tip sheet.

On a scale of 1-10, we asked participants to rate the benefits categories they have access to today in order of importance. While every individual has their own wants and needs depending on their own life situation, it turns out that leave and working hours (e.g., vacation days and working hours) is considered the most important, ranking in the top three in every country.

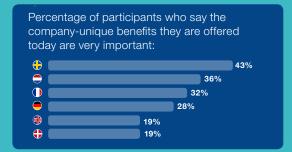


4	1. Pension	68%
	2. Leave and working hours*	66%
	3. Work-life balance benefits	50%
	1. Leave and working hours*	69%
	2. Skills development benefits	46%
	3. Healthcare benefits	38%
	1. Pension	74%)
	2. Work-life balance benefits	63%
	3. Leave and working hours*	46%
	1. Leave and working hours*	62%)
	2. Pension	56%
	3. Work-life balance benefits	56%
	1. Work-life balance benefits	69%
	2. Insurances	69%
	3. Leave and working hours*	60%
	1. Leave and working hours*	77%
	2. Health & Wellness	72%
	3. Pension	71%

Company-Unique Benefits

Never underestimate the power of benefits that are unique to your company. Benefits that are companyunique can help employers stand out from the competition, attract new talent, and even help strengthen the employer brand. Employers should think about benefits they are offering their employees today that are unique to the company and that represent the company and its values.

If you're wondering what unique ways you can support your employees' well-being, it can be helpful to look at what other companies are doing.



• During 2020, Shopify provided its work-at-home employees with a home office allowance. Employees were given a "\$1,000 stipend" for which they could use to purchase home office equipment, such as desks, lamps, or chairs.*

- A global music company with its headquarters in the U.S. offers its U.S. employees a free 1-year subscription to the meditation app, Headspace. Additionally, towards the end of last year, the company's U.S. employees received an extra ten paid vacation days to be used before the end of the year. Considering that it's fairly standard that in the U.S. employees receive 10 days of paid vacation after one year of full-time employment, receiving an extra 10 paid vacation days speaks volumes about how much the company cares about its employees' well-being.
- During the pandemic in 2020, Google gifted its employees an extra paid vacation day ahead of the Labor Day weekend. The company described the day as a time for "collective well-being" and urged its employees to "please take the time to do whatever you need for yourselves." *

- A global financial and payments institution is currently giving all of its employees, regardless of location, paid "wellness days." Every six weeks, employees take a wellness day off to focus on their well-being.
- Throughout summer, a global communications agency allows its London-based employees to finish work at 1pm every Friday so that they can enjoy the sun and a long weekend.
- The Bank of Ireland created its own "Colleague Well-being App," which provides employees with a fitness tracker synced with a user's Fitbit, one-on-one counseling, a nutritional planner, and more.*

In what unique way can you support your employees' well-being?

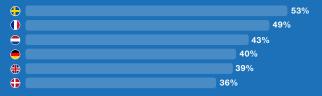
* https://www.euruni.edu/blog/companies-taking-care-employees-covid-19

CREATING GREATER SATISFACTION

What Would Make Employees More Satisfied With Their Benefits?

When we asked participants what would make them more satisfied with their employee benefits, the response was clear. Respondents in all countries said the following:

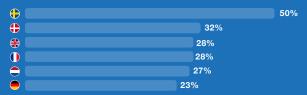
Larger selection of benefits and discounts



More individually tailored benefits



Clearer information about benefits



Relevancy, flexibility and personalization are all key to benefits satisfaction. To learn more about the importance of flexible benefits, download this whitepaper.

What Employees Want

We asked participants to choose up to three benefits they would like their employer to offer them that they don't have today. See the top three for each country on the next page.

The results are clear. Participants in all countries say they would like to be offered financial benefits (bonuses, shares, profit sharing etc.).

This finding should not be surprising given that COVID-19 has caused financial instability for millions of people worldwide, with job losses and reduced working hours.

As can be seen from the findings on the next page, financial wellness is one of the most important issues today as employees focus on building a more stable future. Learn more about financial wellness in our e-book.



Most Wanted Benefits Today



1. Financial benefits	27%
2. Leave and working hours*	22%
3. Food and beverage benefits	20%
1. Financial benefits	28%
2. Pension benefits	26%
3. Flexible working hours	20%
1. Financial benefits	25%
2. Leave and working hours*	18%
3. Food and beverage benefits	17%
(d. Electrical base (b)	400/
1. Financial benefits	42%
2. Pension benefits	18%
3. Flexible working hours	17%
1. Financial benefits	33%
2. Food and beverage benefits	18%
3. Employee clubs and activities	15%
1. Discounts for private consumption	23%
2. Financial benefits	22%
3. Food and beverage benefits	19%

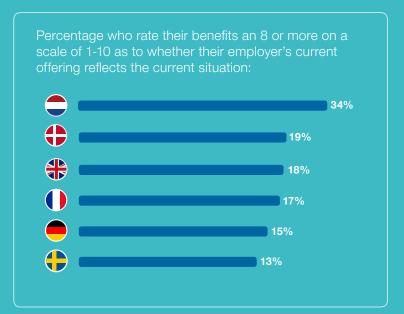
Benefits During the Pandemic

For benefits to be valuable to employees, they need to be relevant and useful. With office closures, understandably some previously popular benefits have (temporarily) lost their appeal such as lunch subsidies, massages, gym passes, and even public transport cards.

When participants were asked whether they think their current benefits offering reflect the current situation, with the exception of participants in the Netherlands (34%), less than 20% of participants in each country rated their current benefits offer an 8 or higher on a scale 1 to 10.

At the other end of the scale, 33% of Germans, 25% of Brits, 28% of Swedes, and 23% of French participants rated their benefits a 3 or less.

If there was ever a time for employers to reflect on their benefits offer, the time is now. With employees working from home and remote working seemingly the new norm, increasing your offering to include more benefits that can be used digitally is a smart move.



STRESS, HEALTH & WELL-BEING

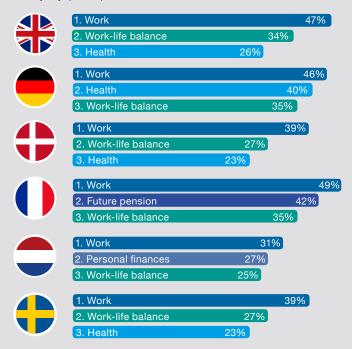
Countless studies over the past few decades have shown that work and money are the two most significant sources of stress for the majority of people.

With the effects of COVID-19 and the subsequent office closures and lockdowns, we asked participants what they see are the biggest causes of stress in their every day.



Employers would be wise to review their benefits to make sure their offering includes benefits that promote work-life balance and help make employees' everyday that little bit easier.

When asked what the biggest causes of stress are in their everyday, participants said:

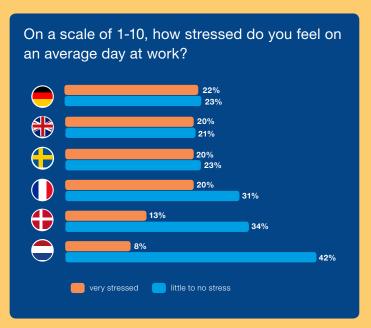


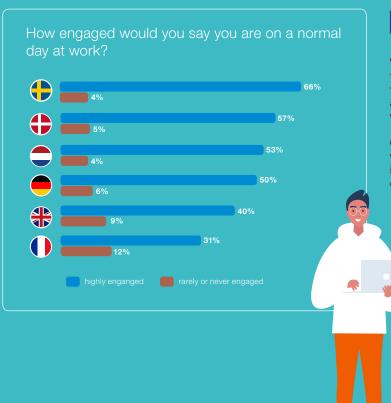
Despite the Changes, We're Still Stressed at Work

The findings above show that despite millions of employees all across Europe working from home in light of the pandemic, work is clearly the most significant cause of stress for participants everywhere. This finding is most apparent in the UK, Germany, France and Sweden where stress ranks highest.

How stressed are participants on a normal day at work? The majority of participants say they experience moderate levels of stress on an average day at work. The highest percentage of participants who say they experience high levels of stress is found in Germany (22%), while more than 40% of Dutch participants say they experience little to no stress on a normal at work.

If not managed, stress can lead to burn out and long-term absenteeism. For inspiration, read 4 Ways to Reduce Employee Stress today.





Employee Engagement Today

While stress is most often seen as negative, studies have shown that a little stress can, in fact, be beneficial, helping us accomplish tasks more efficiently, among other things. With this in mind, we asked participants how engaged they feel on a normal day at work.

Other studies have shown that when it comes to productivity, what we do outside of work can be just as important as what we do inside of work. In other words, achieving a good work-balance can contribute to our overall satisfaction and engagement at work.

Employer Responsibility and Work-Life Balance

Work-life balance, of course, plays a vital role in our overall health. After all, humans are dynamic, multifaceted creatures and, in order to thrive, all the different components that make us whole need to be satisfied.

With work-life balance cited as the second most significant source of stress (see page 15), we asked participants how much responsibility they believe employers should take for achieving work-life balance. More than 50% of participants in each country - and as high as 63% in Sweden - say they believe employers are extremely responsible.

One of the clearest ways employers can show their support for employee work-life balance is to offer great flexibility around work hours. Some companies have allowed their employees to finish work early on Fridays, while other companies have introduced paid "wellness days" How will you support your employees' wellbeing?



The following percentage selected an 8 or higher on a scale of 1-10 when asked how much responsibility they think employers should take today for employee work-life balance.



Of the benefits that participants currently have access to, work-life benefits rank very highly, especially in the Netherlands where they are highest, followed closely by Denmark. Less than 25% of German participants say work-life balance benefits are extremely important to them.

The following rate their existing work-life balance benefits as very important:



Employer Support

With participants in most countries rating work-life balance benefits as very important and the majority saying that they believe employers have a great responsibility to ensure employees achieve

a good work-life balance, we asked participants whether they believe their current employer helps them accomplish this.

Looking at the findings on the right, it's clear there is plenty of room for improvement for employers everywhere. This finding also gives fast-acting, forward-thinking organizations a huge advantage in the war for talent.

On a scale of 1-10, how much do you agree that your employer helps you achieve a good work-life balance? 29% 27% 23% 32% strongly agree strongly disagree

Employee Health and Well-being

Before COVID-19, employee well-being could have easily been mistaken as just a buzzword and merely a phrase that organizations could use to attract and retain talent. However, today, in light of the pandemic, employee well-being can no longer be seen as a fad but the most important focus for organizations everywhere.

The long-term effects of COVID-19 are starting to emerge, showing both mental and physical health impacts. As such, more and more employers are taking the necessary steps to prioritize their employees' well-being by offering benefits focused on employee health and wellness.

Our findings show that healthcare benefits are considered most important amongst Swedes, followed by the Dutch and French. At the other end of the scale, interest in healthcare benefits is lowest in the UK. Could this be because 60% of Brits say they are satisfied with the national healthcare service (NHS) and find it adequate for their needs?*

Be it online workouts, such as yoga or group training, online therapy, grocery delivery services, or smoking cessation programs, health and wellness benefits have become increasingly important following the pandemic. This trend is highest amongst Swedish respondents, followed by the French and the Dutch. German respondents have the lowest interest in health and wellness benefits.



^{*} https://www.kingsfund.org.uk/sites/default/files/2020-04/BSA_2019_NT-KF_WEB_update.pdf

Financial Wellness

Together with work, money concerns have always been a significant source of stress, which can significantly impact our overall health and wellbeing. Unfortunately, COVID-19 has only heightened people's financial worries with the pandemic resulting in millions of job losses around the world and many others forced to reduce their working hours.

Therefore, it shouldn't be surprising that pensions, insurance and other financial wellness benefits are considered more important than ever before.

Of the benefits they're currently offered by their employers, Danes rank their pension benefits the highest (74%), followed by Swedes (71%) and the Dutch (69%). Swedish respondents rank insurance benefits the highest (53%), followed by the Dutch (47%) and French (42%).

45% of German, 44% of French and 41% of Dutch respondents strongly agree that employers should take more responsibility for their employees' personal financial security. However, only 21% of Danish and 20% Swedish participants strongly agree.

Our data also shows that Danish and Swedish respondents are less stressed over their personal finances than respondents in all other countries. The most plausible explanation for these findings could be the comprehensive and largely tax-funded Nordic welfare systems that exist to its support citizens.

When asked what benefits participants they would like their employer to offer that they do not have today, respondents in all countries say financial benefits (e.g., bonuses, shares, profit sharing), making it the most requested benefit (or second most in the case of Sweden). The highest demand comes from the French where 42% of respondents say they want their employers to offer financial benefits.



WHAT MATTERS MOST TO EMPLOYEES?

The Importance of Culture

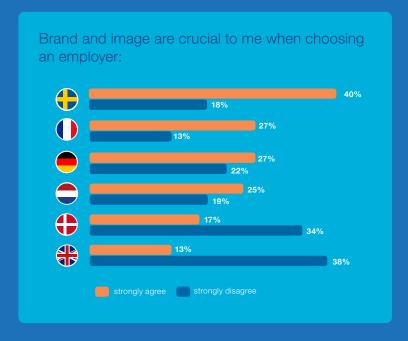
Enjoying our work, using our skills, and knowing that what we do matters all contribute to higher levels of engagement. What employer wouldn't want a workplace filled with highly engaged employees?

Employee engagement, however, cannot be created in a vacuum. The likelihood of experiencing high levels of engagement increases by feelings of being connected to the company's values, our coworkers and working together towards a unified cause. In other words, engagement goes hand-in-hand with company culture.

Excluding Sweden, less than 40% of participants in each country agree that their current employer has a strong corporate culture. With employee health and well-being identified as the most critical issues for employers everywhere today, these findings offer organizations an incredible opportunity to weave well-being into the fabric of its culture and place employee well-being at the front and center of all its initiatives.

A positive workplace is one where employees feel connected to the organization, its values, mission, and their colleagues. And company culture is key to this.





Employer Branding

The positive effects of a strong workplace culture go beyond the walls of the workplace. A positive corporate culture creates helps strengthen the employer brand, and a strong employer brand attracts more candidates, drawing more talent to the organization.

Except in Sweden, where an incredible 40% of participants say that they strongly agree that employer brand is very important, the data suggests that employer branding is considered *somewhat* important to the majority of participants but is not the most significant factor when choosing an employer.

Brand Ambassadors

It goes full circle - a strong corporate culture and strong employer brand creates more brand ambassadors, which, in turn, positively impact the company culture and employer brand.

While the numbers vary significantly between Sweden and France (see illustration on the right), one positive way to interpret these findings is that more than 60% of Swedish employees and nearly 30% French employees are likely to become brand ambassadors for their current employer. Put this way, if we look at the numbers on the right again, that's a lot of people who are willing to vouch for their current employer. In this light, if just 30% of French employees recommended their current employer to a friend, that would give a company an enormous advantage in the war for talent.

The power and influence of brand ambassadors cannot be overstated when it comes to recruitment and employer branding. After all, job seekers and candidates are more likely to trust what brand ambassadors say than what a company may officially say. Learn more about brand ambassadorship, employer branding and how they contribute to the overall employee experience by downloading our e-book, The New Employee Experience: How to maximize and optimize every step of the employee journey.

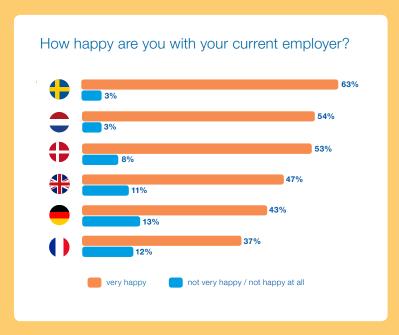


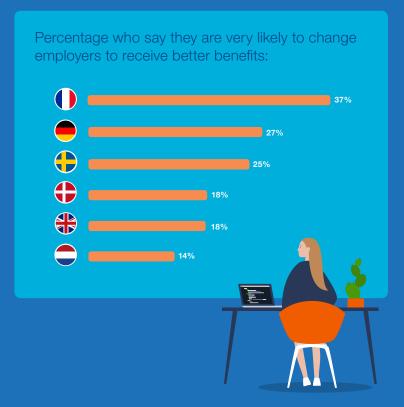
Employer Satisfaction

As we shared in the previous chapter, with many respondents saying they often experience high levels of engagement, we asked participants how happy they are with their current employer.

More than half of participants in Sweden, the Netherlands and Denmark say they are very happy with their current employer, while fewer than 40% of participants in France say the same.







The Connection Between Benefits and Employee Loyalty

Being that benefits satisfaction plays a role in one's overall satisfaction at work, we asked participants if another employer offered a similar salary and position to their current employer but offered better benefits, how likely would they change employers.

France has the highest number of participants who say they would be very likely to change employers (selecting an 8 or higher on a scale of 1-10) to receive better better benefits, while the UK and Denmark have the lowest.

French employers looking to win the war for talent would do well to offer an enticing benefits package. Similarly, it would be smart for employers hoping to retain existing talent to review their current benefits to make sure that they meet their employees' wants and needs.

In any case, now is a good time for all employers to review their existing benefits offer.

Sustainability

Organizations everywhere understand that sustainability is becoming an increasingly important issue, especially amongst younger employees. As such, many organizations are weaving sustainability into their employer branding to attract and retain talent.

75% of French participants say sustainability is very important (choosing an 8 or more on a scale of 1-10) when deciding whether to apply for a new job or stay with their current employer.

Sustainability - simply a given in the Nordics?

Just 11% of Swedes and 18% of Danes say sustainability is very important when deciding to stay with their employer or change jobs. While this may initially come as a shock given Scandinavian's reputation as being one of the most sustainability conscious places in the world, many Scandinavian businesses are already at the forefront in integrating sustainability to their business strategies. Therefore, one theory is that sustainability concerns are likely to be seen as a given and simply expected by employees and candidates.

Supporting this theory, when participants were asked whether they agree their employer works continuously with environmental and sustainability issues, 60% of Swedish respondents agree strongly, compared to just 15% of French respondents.

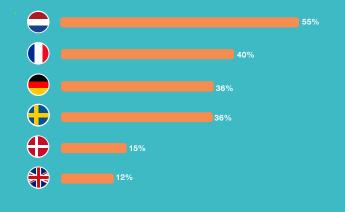


Sustainable Mobility

Whether it's cycling, electronic cars, public transport or carpooling, sustainable mobility is becoming an increasingly popular benefit, enabling employees to make greener choices. In the Netherlands, for example, it's one of the most popular benefits amongst employees.

Using a flexible benefits scheme allows employers to offer their employees the ability to choose from a range of benefits and, in turn, customize their own benefits package.

Percentage who say they view sustainable mobility benefits as very important:

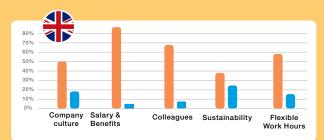


Choosing an Employer

Unsurprisingly, in every country, salary and benefits rank number one, followed by colleagues in second place.

These findings support the theory of Maslow's hierarchy of needs. Using Maslow's theory, we can see how salary and benefits help support our basic human needs such as food, clothing and shelter, and how our colleagues support our need for belonging and love.

UK employers may wish to take note that 50% of UK participants say company culture is very important to them, yet only 25% agree that their current employer has a strong culture. This would indicate that UK employers have some work to do.













WHAT THE FUTURE HOLDS

In the wake of the pandemic in 2020, millions upon millions of employees around the world, including entire workforces, went from working from an office to working at home, almost overnight.

Many experts suggest that 2020 marked the end of the traditional 9-5 office set-up. Whatever the future holds, one thing that is for certain is that there will be a greater focus on employee wellbeing.

Leading organizations have long recognized that employee well-being is important, introducing various well-being initiatives such as flexible working hours and flexible benefits. However, COVID-19 made employee well-being the number one priority for organizations everywhere. Very quickly, employee well-being became critical to business operations.

The Future Workplace Is Home

One of the most significant changes to how we work is *where* we work. In the future, we will see much more flexibility and more remote working.

Just how much of the time do participants want to spend working from home? The large majority from all countries say they would like to work from home somewhere between 40-60% of the time.

In the UK, more than 28% say they would like to work from home full-time, followed closely by Germany (26%). Less than 7% of Danish

participants say they
would like to work from
home full-time.

Participants who said "yes" they would like the
opportunity to work from home more in the
future:

\$\frac{46\%}{2}\$
\$\frac{34\%}{30\%}\$

Flexibility Is Attractive



Simply put, employers hoping to attract or retain talent today and in the future would be wise to offer greater flexibility around working hours.

73% of French, 69% of German, 64% of Danish, 63% of Dutch, 57% of British, and 40% of Swedish respondents state that flexible working hours are extremely important when deciding whether or not to apply for a new job or stay with their current employer.

Do you currently offer your employees the ability to choose their own working hours? Are employees allowed to start their days earlier and then finish earlier in the afternoon? Do you enable employees to attend appointments in the middle of the day and then pick up the hours in the evening? Think about how you can offer your employees greater flexibility.

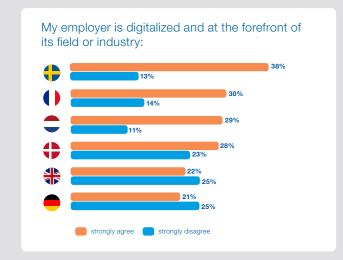


Tech Tools and Digitalization

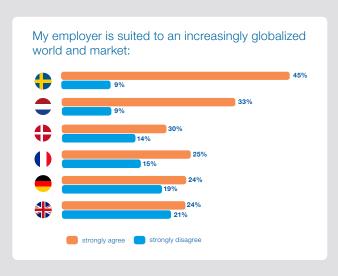
Imagine if the pandemic happened just ten years ago. Without today's technology, trying to maintain operations and working from home would be very different, if not impossible.

With COVID-19, we witnessed the digitalization of organizations like never before; companies everywhere were forced to adapt to a new way of working. Today, having the right technology, including the right tools to work from home is essential.

But just how well equipped are companies for the future of work?



Responses indicate that companies in Sweden are best equipped or have adapted best to the changes, while companies in the UK and Germany have a lot of work to do.



In addition to basic work equipment such as a company laptop and phone, to achieve operational efficiency employers need to consider communication tools, task management tools, meeting tools, chat tools, and employee apps that enable employees to enroll in benefits and view information about their employment 24/7.

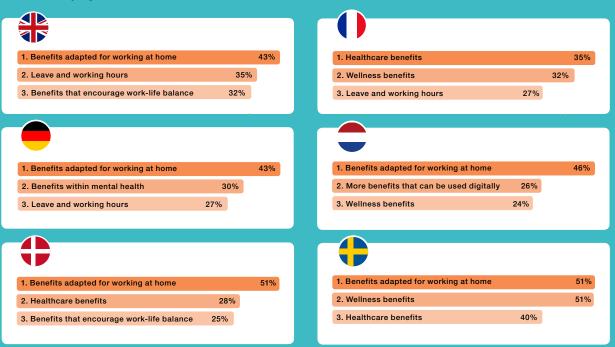
Benefits for The Future

With the pandemic having changed every aspect of work, including employee benefits, we asked participants what benefits they think will be the most needed benefits in the future.

Although responses vary in each country, it's clear that participants believe a focus on work-life balance and employee health and well-being will be most important.

In all countries except for France, participants predict that we will see a greater need for benefits designed to help employees work from home, such as desk chairs, an extra computer monitor, ergonomic aids. Benefits that encourage work-life balance, such as home cleaning, grocery delivery service, and babysitting are also expected to be high in demand. These findings support the consensus that we will see more remote working and employees working from home in the future.

Benefits employees believe will be most needed in the future:



51% of respondents in Sweden and Denmark, 46% in the Netherlands, and 43% in Germany predict that benefits adapted for working at home will be the most needed benefit in the future.

In Conclusion

COVID-19 has changed the way we work forever. At the same time that companies in some countries are slowly introducing employees back to the the office, global organizations like Twitter and a Salesforce have told employees they may continue to work from home forever. How, where and to what extent employees work will vary from organization to organization, employee to employee.

While it will take some time before we see "normal" work routines in Europe, whatever they may be, employee well-being will be at the top of the agenda for every organization.

Now is the time for employers to review their current benefits offer and revise benefits strategy to accommodate employee health and wellbeing.

Organizations that incorporate employee well-being into the fabric of their operations – on the individual, group, and organizational levels – will be the organizations that flourish in the future.

From all of us at Benify, we wish you and your organization all the very best for the future.









About Benify

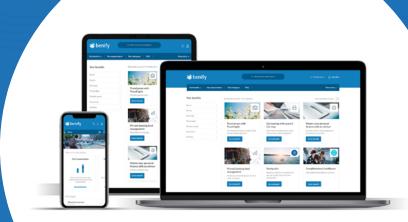
Benify's journey started in 2004 with three friends in Sweden. Today, Benify offers the market's leading global benefits and total rewards platform with thousands of clients and over 2 million users around the world.

Our solution helps employers create an exceptional benefits and rewards experience while reducing benefits administration, automating processes, radically improving the communication of their employee value proposition and ensuring better data governance and management of benefits and rewards costs.









BENIFY SWEDEN HQ

+46 8 21 02 00 info@benify.se Apelbergsgatan 33A 111 37 Stockholm

BENIFY SWEDEN

+46 8 21 02 00 info@benify.se Första Långgatan 17 413 27 Gothenburg

BENIFY GERMANY

+49 89 218 993 410 info@benify.de Ganghoferstraße 68b 80339 Munich

BENIFY UNITED KINGDOM

+44 (0) 777433 1594 info@benify.co.uk 51 Eastcheap London EC3M 1JP

BENIFY FRANCE

+33-183790000 info@benify.fr 11 Rue d'Uzès 75002 Paris

BENIFY NETHERLANDS

+31(0) 20 891 2800 support@benify.nl John M. Keynesplein 12-46 1066 EP Amsterdam

BENIFY USA

info@benify.com 100 Montgomery Steet Suite 1780 San Francisco, CA 94104

BENIFY NORWAY

+46 8 21 02 00 support@benify.no Benify AS Rådhusgata 4 0151, Oslo

BENIFY SINGAPORE

info@benify.sg 111 Somerset Road #16-06 TripleOne Somerset Singapore 238164

BENIFY FINLAND

+46 8 21 02 00 info@benify.fi Kalevankatu 9 A 10 00100 Helsinki

BENIFY DENMARK

+45 7877 0670 support@benify.dk Nyhavn 63 D, 2. sal DK-1551 Copenhagen K

BENIFY LITHUANIA

+46 8 21 02 00 Business center Baltic Hearts Corpus B Ukmerges street 120-2 Vilnius 08100

