

Home & Tech

What is this benefit?

Home & Tech is your employee benefit that saves you money on a huge range of tech and home items & appliances from Currys and IKEA. You save 2% or 8% on the cost of the latest tech and home items and get to spread the cost directly through your salary over 12 months with no upfront cost or credit checks

The items do not have to be exclusively for your own use, they can be for

- Getting energy efficient goods
- Helping you budget
- A child's schooling or university
- Home improvements
- Revamping your living space
- Home Learning
- Creating your perfect work from home set up

Available Retailers

Our retail partners are Currys and IKEA and you can choose from over 5,000 tech products and services at Currys and over 12,000 at IKEA

Make the most of this benefit

It is important that you know what you intend to get with your redemption code before you elect for this benefit as you will need to detail the items you intend to purchase.

Your value is issued as a redemption code, and you don't have to spend it all at once meaning you can budget for those big purchases over the year ahead

How much can I apply for?

The maximum value available to elect via your scheme is £2000.

In order to join the scheme:

1. Review the products available in store or via the Currys website www.currys.co.uk or IKEA website <https://www.ikea.com/gb/en/> to choose the products you wish to get and how much you want to apply for.

2. Log into your Extras account and navigate to the Home & Tech tile where you will need to follow the steps, input the items you intend to get and the value you wish to apply for– this should be in increments of £5 up to the value of £2000.

When you submit your request, you will need to

- Specify the items you intend to get with your Home & Tech redemption code
 - Securely access your Home & Tech agreement for review and signature
3. Once administration is complete you will be issued an email with your validation code. You will use this code to securely validate and access your redemption code. Once you have accessed your redemption code you can then redeem this instore, online, via your chosen retailer's app or opt for click and collect

How long will my salary deductions last?

You will be entering into a Salary Sacrifice agreement that states your monthly deductions will last for 12 months, allowing you to spread the cost of your new tech throughout the year.

What is a Redemption code?

The redemption code is an eCode which you will use to purchase your tech or home items via Currys or IKEA. You can redeem in store, online or via Click & Collect

Where can I use my redemption code?

The redemption codes can be used in Currys or IKEA stores in the UK, online at www.currys.co.uk or <https://www.ikea.com/gb/en/>

Please note you cannot use your Currys redemption code in Dixons Travel stores

Why do I need a redemption code if I have already inputted the items I intend to get?

Inputting the items you intend to get via your BHN Home & Tech account is for compliance purposes as it pulls through to your Home & Tech agreement.

You can only purchase the items from Currys using your Currys redemption code or IKEA using your IKEA redemption code and this will be issued to you once you have signed your Home & Tech agreement.

What happens if I use my redemption code for different items than the item/s I stated when signing my Home & Tech agreement?

If you do redeem for different items that you did not previously list when signing your Home & Tech agreement, then you will need to:

- Log back into your BHN Home & Tech account
- Click on My Home & Tech
- Navigate to your order and update the item description

What happens if the retailer does not have the item I want?

- The redemption code gives you complete flexibility in this situation
- If your chosen products are not currently available, you have the option to wait for them to come back into stock and sign up for helpful stock email alert. Or alternatively you can simply browse Currys and IKEA's huge range of products and select a similar product.
- You can order the items you want from Currys and IKEA online and they will ship them to you, or you can check stock at multiple local stores, and they will confirm when they are available in-store for collection
- Your redemption code will only expire after 2 years, giving you plenty of time to obtain the products you want.
- When you have redeemed you can update your order via your BHN Home & Tech account in the My Home & Tech area

Can I change my mind?

You have a right to withdraw from the benefit and cancel the agreement at any time prior to, and within 15 calendar days of receipt of an email containing the Redemption code, beginning the day after receipt of the Redemption code. If you redeem any of your redemption code (online or in store) at any time during the cooling off period, you will no longer be able to cancel the agreement.

Any request to cancel should be made via your BHN Extras Account or your HR Team.

How much will I pay?

This benefit attracts National Insurance savings but is not exempt from Tax so you will make an 8% saving (for standard rate taxpayers) or 2% (for higher rate taxpayers) on the cost of the amount you apply for.

Can I order more than one item through Home & Tech?

Yes, you can choose multiple items, but you will have to state the items you intend to get prior to receiving your redemption code.

Please note that your retailer eCode should be treated as case and kept securely.

Does the redemption code expire?

Currys redemption codes will expire after 2 years or 2 years after if it was last used (in the case you have part redeemed some of the balance)

IKEA redemption codes have no expiry date

We do recommend that you do use your redemption code promptly however as the deductions from your salary will begin even if the redemption code has not been redeemed

What happens if I leave employment during the funding plan?

Because the employer transfers ownership of the goods to you there is no debt; therefore, if you are removed from employment (by your employer) before all payments have been made, the employer has no statutory or contractual right to recover the outstanding payments.

However, if you resign, you are no longer providing work to the employer at the agreed reduced salary (i.e. with the deductions in place as per the funding plan) which causes the employer damage (up to a maximum of the total of the outstanding payments) and the employer can reasonably argue that it can withhold that amount from employee's final pay.

Will I have to pay anything to take ownership at the end of the funding plan?

No. Once you have made all the salary sacrifice payments and the Funding Plan has ceased you retain ownership of the equipment at no extra cost.

Should I check my order when I receive it in case it is damaged/faulty?

We recommend that you inspect and test the equipment as soon as you collect/receive it and notify the retailer within 30 calendar days of collection/delivery of any defects or other problems with the equipment.

You should contact the retailer in accordance with their returns policy.



Additional info

Home & Tech Contact Us:

Our contact center helpdesk is open Mon to Sun 08.00 to 20.00

You can contact them via phone or email

0331 630 5416

info@bhnextrashomeandtech.co.uk

Get some guidance on all thing's tech via:

Currys TechTalk Articles: <https://www.currys.co.uk/gbuk/techtalk>

IKEA: www.ikea.com

You can also get advice on any tech items Currys offer by using the ShopLive function on their website: <https://www.currys.co.uk/>