



# CONGRATULATIONS!

You've received the gift of access to a world of affordable prices. The S-Etukortti is a gift for a lifetime, bringing you joy with every purchase.

As a co-op member, you earn cashback of up to 5 % on the total value of your purchases. Plus, with your S-Etukortti, you'll enjoy plenty of valuable benefits and free services across Finland.

## REDEEM YOUR GIFT AND GET YOUR OWN S-ETUKORTTI:

1. Visit one of our customer service points. Find the nearest Customer Service and S-Bank location here: [s-kanava.fi/en/locations/](https://s-kanava.fi/en/locations/)
2. Remember to bring a valid ID.
3. Pay the €100 membership fee with the attached gift card.
4. You'll receive your temporary S-Etukortti right away, allowing you to start earning Bonus and enjoy other co-op membership benefits immediately. As a co-op member, you'll also get the S-Etukortti Visa without any monthly or annual fees.
5. By downloading the S-mobiili app, you can earn Bonus using just your phone.

Learn more at: [s-kanava.fi/en](https://s-kanava.fi/en)