



The Whole You

At work and outside of work

At Mastercard, you get flexibility and choice to meet your needs. And commitment to your personal and professional growth. It's about bringing your authentic self to work.

Health and Wellbeing

- Medical Insurance
- Life and Accidental Death and Dismemberment (AD&D) Insurance
- Travel Insurance
- Business Travel Accident Insurance
- Wellbeing initiatives

Finance and Retirement

- Superannuation

Work/Life

- Annual Paid Time Off
- Paid Parental Leave
- Unpaid Parental Leave
- Bereavement Leave
- Long-Service Leave
- Examination Leave
- Flexible Working Arrangements
- Employee Family Resource Program
- Employee Giving
- Recognizing You

Career

- Degreed at Mastercard
- Education Assistance/ Tuition Reimbursement
- Career Navigator
- Career Launchpad



This document is a snapshot of benefits offered to Australia Mastercard employees. Benefits eligibility is subject to respective plan and policy documents. More information on the People Place portal.



Benefits at a Glance

Australia

HEALTH & WELLBEING

Medical Insurance

- Supplementary medical plan which covers the cost of hospitalization in the event of injury or illness
- Immediate access to most hospitals and doctors across Australia
- Reimbursement of a broad range of discretionary health care items including inpatient and outpatient care, dental, optical, physiotherapy, etc.
- Plan limits apply.

Life and Accidental Death & Dismemberment (AD&D) Insurance

- AD&D: Sum assured of up to 6 times of annual base salary capped at USD2m

Travel Insurance

- Key plan benefits include emergency medical expense coverage, travel-related benefits (e.g., itinerary changes, trip cancelation and loss of deposit, loss of luggage, money, passport etc).
- Covers employees and their families
- Plan limits apply

Business Travel Accident Insurance

- Coverage for Accidental Death or Disability while on business travel
- Sum assured of up to 4 times annual base salary up capped at USD 3.5m.
- A percentage of the Principal Sum (variable by degree of injury or loss) is payable upon dismemberment

Wellbeing

- Wellbeing activities around Financial, Physical and Mental Wellbeing conducting throughout the year.

For details, visit [People Place](#).



Benefits at a Glance

Australia

FINANCE & RETIREMENT

Superannuation

- 10% of base salary contribution
- Employees can “sacrifice” part of their salary or bonus and have this deposited into their superannuation account



Benefits at a Glance

Australia

WORK/LIFE

Time Off

- Paid Annual Leave: 4 weeks.
- Long Service Leave: Various durations apply for employees in New South Wales, Victoria and Queensland.
- Paid Sick and Carer's Leave: 10 working days.
- Examination Leave: 1 working day on day of examination for Mastercard-approved cases
- Public holidays as per local legislation.

Parental Leave

- Primary Carers: 16 calendar weeks
- Secondary Carers: 8 calendar weeks
- Unpaid Parental Leave: up to 12 months. Eligible employees may request to extend the 12 months Unpaid Parental Leave period by up to a further 12 months.

Bereavement Leave

- 20 days paid time off for death of a Spouse/Domestic Partner or child/stepchild.
- 10 days paid time off for death of a Parent or In-Law, Grandparent, Grandchild, or Sibling.
- 5 days paid time off for death of an extended family member.

Flex Work

- The Flex Work program provides you with practical options that allow you to work differently. It gives you the flexibility to get the job done when and where you work best.
- Eligible employees can work with their managers to determine which flexible arrangement suits them: work remote, flexible start time or combination of flexible start time and work remote.

Employee Family Resource Program

- The Employee and Family Resource Program (EFRP) provides free and confidential support, consultation, and online services to help employees and their family members create and thrive in optimal work-and-home balance.

For details, visit [People Place](#).



Employee Giving

- Mastercard provides company matching funds to charitable organizations that employees personally support.
- Gifts of US\$25 (or local equivalent) or more will be matched on a 1-to-1 basis up to a combined total of US\$5,000 per contributor per calendar year.
- 5 work days per calendar year to engage in eligible volunteer and community outreach activities.

Recognizing You

- Our new recognition portal creates social experience and encourages all to share stories, photos and videos.
- Points based system includes cost of living measure to ensure consistent experience globally and also grosses up taxes so employees can enjoy the full value of awards.
- Recognition of employee's 5 years of service and each 5 year interval thereafter.



Benefits at a Glance

Australia

CAREER

Degreed at Mastercard

- Degreed at Mastercard—one place to delight your curiosity to explore, discover, track and consume the world's largest collection of learning content, both internally and externally.
- Unique opportunity to learn a new language with Living Language, self-paced interactive language learning program, which is adaptable to your busy schedule.

Educational Assistance/ Tuition Reimbursement

- We encourage employees to continue their education as part of their professional development.
- We provide financial assistance to eligible employees who complete academic course work that enhances their career with Mastercard.

Career Navigator

- The Career Navigator is designed to give employees the ability to explore and search Mastercard's Career Framework.
- Career Framework supports career development and other talent management activities for our employees. It shows the skills, knowledge and responsibilities needed for each job in a job family.

Career Launchpad

- Our career development tool to help you build a smart career.
- Platform that allows you to reflect, explore and build a development plan to reach your goals. You can take interactive assessments, research roles across the company and network with others who are in roles that interest you.

