



Benefits for members of the Norwegian Union of Food, Beverage and Allied Workers



The Norwegian Union of Food, Beverage and Allied Workers (Norsk Nærings- og Nytelsesmiddelarbeiderforbund – NNN) ...

was founded on 01.11.1923 and affiliated with the Norwegian Confederation of Trade Unions (LO) that same year. It has nearly 28,000 members. NNN is a merger of wage earners in all areas of the food and hospitality industry throughout Norway. Through our affiliation with LO, we stand together with over 980,000 other organised employees.

As a member of NNN ...

you enjoy a number of benefits negotiated by the trade union movement. LOfavør is where the union movement has focused its greatest efforts in recent years in regard to offering LO union members, their departments and associations up-to-date banking and insurance benefits. All of these benefits have been developed through an agreed partnership between LO, the unions and SpareBank 1. This brochure provides information about the insurance policies associated with membership of NNN.

LOfavør – great for you. Good for many

LOfavør has negotiated great deals for you which are also good for all trade union members.

With more than 980,000 members, we are able to negotiate solid, dependable deals on everything from banking services, holidays and cultural events to insurance, which is great for you – and for everyone else.

Our membership card – physically and digitally

Our membership card shows that you are a member of a trade union under the Norwegian Confederation of Trade Unions, something you may need to prove when using our membership benefits. You can also use the membership card digitally by downloading the LOfavør app. This means you will always have access to the membership card and to all the information about membership benefits..

Further information about the benefits provided by LOfavør

can be obtained by calling the our Membership Services line on +47 416 06 600 or visiting lofavor.no.



Anne Berit Aker Hansen

Anne Berit Aker Hansen

Leader of NNN
January 2023

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Collective insurance

For more than 50 years LOfavør has worked to ensure that you and your family can feel secure in your home. Contents insurance was introduced back in the 1960s, and now you benefit from many important insurance policies as part of your membership.



What insurance policies do I have?

By logging on to **lofavor.no** on **MyPage** or in the **LOfavør app**, you can find a quick overview of your insurance policies. Both those you have via LO and those you have taken out yourself.

Please note that you may have opted out of some of the insurance policies. Special conditions for

collective insurance policies apply to apprentice, trainee or student members.

You can also contact NNN. You may also be eligible for insurance policies through a local association or club. Contact them to find out about the insurance policies that you are eligible for.

*In this brochure we have only included an excerpt from the insurance terms and conditions. Full terms and conditions are available at **lofavor.no**.*

*You can also contact SpareBank1's insurance company **Fremtind Forsikring** via the members' hotline on **+47 416 06 600** or visit **lofavor.no**.*

*Claims can also be submitted via service tel. no. **915 02 300** or direct from the **LOfavør app**.*

LOfavør Household Contents insurance

Your membership includes Norway's best Contents insurance!

This insurance policy applies to the member's permanent residence and any other residence* in the Nordic Region inhabited by the member.

The insurance policy has no upper limit to the total amount insured, and covers, among other things:

- claims arising due to water, fire and theft
- costs relating to legal assistance
- liability insurance
- accidental damage insurance
- moving insurance within the Nordic Region
- bicycle theft within the Nordic Region (up to NOK 40,000).

From 1 January 2023, electric scooters must have separate liability insurance that complies with the rules of the Norwegian Motor Vehicle Liability Act. And members with electric scooters must buy separate liability insurance.

- up to NOK 300,000 cover for individual items and collections

- practical and legal assistance in the event of ID theft
- for full terms and conditions, see lofavor.no

General excess in the event of a claim is NOK 2,000 (certain exceptions apply)

If more than one person in the household has LOfavør contents insurance, you do not have to pay excess in the event of a claim if compensation exceeds NOK 2,000.

For student and trainee members, an excess of NOK 2,000 is being introduced for mobiles and tablets.

For other claims, students and trainees do not have to pay excess provided that the claim is for more than NOK 2,000.

** Holiday homes must have separate Contents insurance*

Please note that you may have opted out of this insurance.



The policy is provided by **Fremtind Forsikring**, SpareBank 1's insurance company.

LOfavor Basic insurance

In the event of death, the policy pays out a one-off amount to surviving relatives. Cover is highest in those periods of your life where debt and responsibility for dependants is usually the greatest. Cover is always provided in addition to any other life insurance policies you may have.

Non-exhaustively, the insurance covers:

- you as a member
- your spouse/cohabitant and children under the age of 21
- death, regardless of age and cause
- 24/7, worldwide
- child deaths (also covers deaths after the 26th week of pregnancy) with NOK 55,740



Sums insured for LOfavor Basic insurance.

Applies from 01.01.2023.

Age	Member	Spouse/ cohabitant	Child's death
Up to 50	95,728	95,728	NOK 55,740 per child under 21 independent of member's age.
54	74,992	74,992	
58	55,013	55,013	
62	35,037	35,037	
66	15,061	15,061	
70	9,130	9,130	
75 and above	7,569	7,569	

The policy is provided by **Fremtind Forsikring**, SpareBank 1's insurance company.

LOfavor Leisure Accident insurance

The insurance policy pays you compensation if you become the victim of a non-work-related accident.

As a member, you get non-work-related accident insurance which pays out in the event of permanent medical disability or death resulting from a non-work-related accident..

The policy applies until you turn 70. Get in touch with NNN or go to **My Page** on lofavor.no if you need more information about the policy.



	Member who has a spouse, cohabitant or lineal descendants	Single member
Death	100,000	10,000
Disability	200,000*	200,000*
Treatment expenses **	10,000	10,000
* If the individual is less than fully disabled (100%), compensation will be reduced by a proportionate amount. ** Excess of NOK 1,000 for treatment expenses.		

The policy is provided by **Fremtind Forsikring**, SpareBank 1's insurance company.

LOfavour Lawyer insurance

As a member of NNN, you automatically have LOfavour Lawyer insurance!

Your own lawyer gives you peace of mind in your private life. HELP has the country's largest legal community for private individuals, and their lawyers are experts in the most important areas of law in private life. With LOfavour Lawyer insurance you get unlimited legal advice, and if the case has to go to court, legal assistance is covered with up to NOK 3 million. In addition, the insurance covers the other party's legal costs so that you do not risk having to pay the other party's lawyer bill if you lose the case. You pay no hourly rate



During the course of our lives, almost all of us find ourselves in situations in which legal assistance could or should be necessary.

What can I use Lawyer insurance for?

My Page: On My Page you can report new cases and track ongoing cases and upload required documents. You can also access a range of digital agreements such as a cohabitation contract, tenancy agreement, will, debt instruments and gift deeds.

Family law and law concerning minors: Get legal help with marriage, marital agreements, cohabitation agreements and financial settlements in the event of separation/divorce. HELP's lawyers can also assist in matters relating to parental rights and duties, access rights and accommodation for children. In addition, members' children under 20 get legal help with matters covered by the Norwegian Education Act and the Act on Educational Support in the event of questions about financial benefits from the Norwegian social security system, child insurance and on tenancy issues.

Inheritance: If you have questions about the rules on inheritance, or if you want to draw up future power of attorney, a will or are dealing with an inheritance issue, HELP's lawyers can help you.

Consumer law: Get legal help with consumer purchases of goods, services and travel costing more than NOK 6,000. The lawyer can also help you with purchase agreements. If you have a late delivery, faults or disagree about a price, our lawyer can help you.

Property: Legal matters concerning property are covered by the legal insurance. Neighbour issues, co-owner issues, planning and building law, ground leases and easements are examples of matters that are covered. Matters relating to buying and selling property are not covered – in that case, you will need to buy separate property purchaser insurance/property seller insurance in connection with the transaction.

Insurance disputes: Legal assistance is available if you haven't received what you are owed in insurance disputes regarding home insurance, travel insurance, boat insurance, vehicle insurance and child insurance.

Confiscation of driving licence: HELP's lawyers can also help if you lose the right to drive or have your driving licence confiscated after being convicted of breaking the law while driving during and outside of work. This does not apply to driving under the influence at high speed, to professional drivers during working hours or situations in which the Member is entitled to a public defence lawyer.

Online harassment: Get legal assistance if you are subjected to harassment on the internet.

ID theft: Legal assistance if you are the victim of ID theft is also included.

LOfavour Lawyer insurance is provided by **HELP Forsikring AS**.

See a complete overview of coverage areas and terms at lofavor.no or in the **LOfavour app**.

NNN Disability insurance

This policy has been arranged especially for NNN members. It provides greater financial security if you go on long-term sick pay or are permanently unfit for work.



Insurance sums

The total insurance sum is NOK 445,908*.
The insurance sum is reduced by NOK 22,295 for each year the member is older than 50 years old when the policy is due to be paid out.

Payment for long-term sick leave

If you are on sick-leave for more than 12 months, 1% of the insurance sum is paid out each month until final settlement of the case. Monthly amounts are paid out no earlier than the month after the Company receives the necessary proof that the conditions for payment are met. If a permanent disability is established, the remaining amount is paid as a one-off sum. If you are declared healthy, the remaining amount becomes the new insurance sum. The period of sick leave must start before you turn 60.

Payment if you are permanently unfit for work

If you are certified at least 50% permanently disabled as a result of illness or accident, the rest of the insurance sum will be paid as a one-off amount.

To be entitled to payment on the policy, the continuous period of sick leave must start before you turn 60.

The following table shows the insurance sums for certain ages:

Age	Pays out after 12 months*	Disability insurance*
Up to 50	NOK 4,459	NOK 445,908
55	NOK 3,344	NOK 334,431
60	NOK 2,230	NOK 222,954

* The insurance sums are adjusted on 1 January each year in line with the Norwegian social security system base amount (G). For 2023, G = kr 111,477.

NB! If you become 50% disabled within two years of signing up to the insurance policy due to an illness/problem that you had when you signed up, and which it can be assumed you were aware of, you cannot claim compensation for a permanent disability.

You must be fully fit for work when you join NNN's Disability insurance.

LOfavør Travel insurance



Anyone who travels needs good travel insurance! NNN offers LOfavør Travel Insurance with one of the best policies in Norway at a great price. Did you know that the policy applies whenever you leave your home, all year round? Cancellation insurance is included, and there is no requirement for accommodation or flights. With this policy, you and your family are insured for all kinds of trips around the year. Remember that the travel insurance applies as soon as you leave home.

Visit nnn.no under member benefits or sparebank1.no to purchase this insurance.

Non-exhaustively, the insurance covers:

- single trips with a duration of up to 70 days
- you as a member, your spouse/cohabitant, and children under 21 years of age, regard less of whether you travel together or separately
- theft of, and damage to, luggage
- delayed or lost luggage
- travel sickness and repatriation
- travel accident
- travel liability
- cancellation insurance in the event of acute and unexpected illness

But does not cover ...

The most important exclusions are:

- losses caused by carrying out risky activities
- items lost, misplaced, or left behind
- any illness or condition that existed prior to departure

With LOfavør Travel insurance you'll receive help 24/7 anywhere in the world.

LOfavør travel insurance for single travellers is now available through the union at a great price. Please note that if you have a child under 21, you must have family insurance.

Long-stay travel

This travel insurance applies to single trips of a duration of up to 70 days, but you can choose to extend the policy to 90, 120 or 180 days for longer trips abroad. You can find the travel card in the LOfavør app and on your insurance pages in SpareBank1.no.

The policy is provided by **Fremtind Forsikring**, SpareBank 1's insurance company. Further information is available on lofavor.no or in the **LOfavør app**.

Insurance policies

Insurance policies provided by LOFavor give you the additional security that is important to you.

But insurance is great for many more people than just you. Because when many people contribute a little to the pot, we have what is needed in the event of an accident happening to any of us. One day you may need help – and another day it might be somebody else. Together we provide each other with security.



Use your insurance benefits

With more than 980,000 members behind us, LOFavor has negotiated a complete insurance offering that brings you a multitude of benefits.

SpareBank 1 is our partner for both banking and insurance products, and LOFavor insurance policies are provided by Fremtind Forsikring, SpareBank 1's insurance company. Fremtind was named best in test both before and after the insurance incident by Norsk Kundebarometer and EPSI. This shows they are an experienced provider that gives our members fast and efficient help. We suggest you talk to an advisor at SpareBank 1 about your insurance requirements, so that you can feel certain that you have the cover you need.

You can easily switch insurance company!

For assistance, just call LOFavor's members' hotline on +47 416 06 600, visit lofavor.no or contact us via the LOFavor app.

*We have only included an extract of the insurance conditions in this brochure. Full terms and conditions can be found at **lofavor.no**. You can also contact SpareBank 1's insurance company **Fremtind Forsikring** via the **Member's telephone +47 416 06 600** or go to **lofavor.no**.*

*Claims can also be submitted via service tel. no. **915 02 300** or directly from the **LOFavor app**.*

LOfavør Home insurance



We want you to always rest assured that your coverage is comprehensive. For this reason, we're giving you maximum coverage – at no additional cost.

Maximum home insurance ensures your coverage is solid.

The following is included in the price:

- claims arising from leaking roofs that are less than 40 years old
- claims arising due to tradesmen's errors
- claims arising from wetrooms that are less than 10 years old
- pests
- outdoor swimming pools up to 500,000
- artistic decoration

If your house is written off, we build a new house without deductions for age or wear and tear.

We're eager to help you

Contact us through LOfavør's members' hotline on +47 416 06 600 or go to lofavor.no, and we'll help you discover the most suitable insurance. You can also contact us directly through the LOfavør app.

One settlement, one contact and one excess

You already have LOfavør's household contents insurance. By choosing LOfavør Home insurance you won't need to talk to two different insurance companies in the event of a claim. You only pay one excess and get a faster and safer settlement.

The policy is provided by **Fremtind Forsikring**, SpareBank 1's insurance company. Further information is available on lofavor.no or in the **LOfavør app**.

LOfavør Car insurance



We want you to always rest assured that your coverage is comprehensive. Therefore, you get maximum coverage – at no additional cost.

Maximum coverage ensures your coverage is solid.

The following is included in the price:

- you are provided with a rental car for up to 45 days
- you get breakdown cover which also includes battery packs (age of car max. 8 years)
- you get a new car if the car is written off (age of car max. 3 years or 100,000 km on the clock)
- you receive higher payouts on movable goods and accessories
- you are covered for damage to glass roofs

Do you have a car that does not need more than minimum comprehensive or third party liability cover? Please contact us, and we'll help you find the appropriate insurance.

We're eager to help you

Contact us through LOfavør's members' hotline on +47 416 06 600 or go to lofavor.no, and we'll help you discover the most suitable insurance. You can also contact us directly through the LOfavør app.

The policy is provided by **Fremtind Forsikring**, SpareBank 1's insurance company. Further information is available on lofavor.no or in the **LOfavør app**.

LOfavør Child insurance



Did you know that children who become disabled have to manage on a limited income for the rest of their lives? Child insurance provides financial assistance for your child and your family if the unthinkable happens.

As a member, you are able to purchase LOfavør Child Insurance for your children aged between 2 months and 16 years. The policy lasts until the child turns 26. An accident insurance policy is then extended automatically on separate terms. If the child insurance has included disability cover, this continues automatically – no new health declaration is required.

Your membership benefits

- A hotline that provides answers to questions concerning financial rights pertaining to any disease or accident your child has had.
- No sign-on or establishment fee.
- No administration costs as an e-customer.

The policy is provided by **Fremtind Forsikring**, SpareBank 1's insurance company. Further information is available on **lofavor.no** or in the **LOfavør app**.

LOfavør Student- and Apprentice insurance

All students and apprentices ought to have a travel insurance that is valid year-round. If you are registered as a student/apprentice member of your union, the best travel insurance and accident insurance is available to you at only NOK 952 per annum.



The travel insurance policy covers:

- single trips of a duration of up to 70 days
- you as a member, your spouse/cohabitee and children under the age of 20, irrespective of whether you travel together or separately
- theft of and damage to luggage
- delayed or lost luggage
- illness while travelling and repatriation
- accidents while travelling resulting in death or disability
- travel liability
- cancellation insurance in the event of acute and unexpected illness
- no excess is charged. Only damage exceeding NOK 1,000 is covered

Accident insurance – safety net in the case of accidents. An accident can have major financial consequences.

- Applies 24/7 – also in the workplace
- Medical treatment expenses after accidental injury, including physiotherapist and dentist
- Payouts of up to NOK 700,000 in the event of permanent medical disability

You can also purchase

Through LOfavør you can easily obtain additional insurance coverage.

It pays to combine your insurance policies in one place. Contact us through **LOfavør's members' phone** on **+47 416 06 600** or go to **lofavor.no**, and we'll be glad to help you! You may also contact us directly through the **LOfavør app**.

- Leisure Boat Insurance – (top-level cover included)
- LOfavør Holiday Home Insurance – (top-level cover included)
- LOfavør Valuables Insurance
- LOfavør Dog and Cat Insurance
- LOfavør Moped Insurance
- LOfavør Trailer Insurance
- LOfavør Motorcycle Insurance
- LOfavør Caravan Insurance
- LOfavør Snowmobile Insurance
- LOfavør Critical Illness
- LOfavør Life Insurance
- LOfavør Disability Pension
- LOfavør Disability Capital
- LOfavør Accident insurance

These policies are provided by **Fremtind Forsikring**, SpareBank 1's insurance company. Further information is available on **lofavor.no** or in the **LOfavør app**.

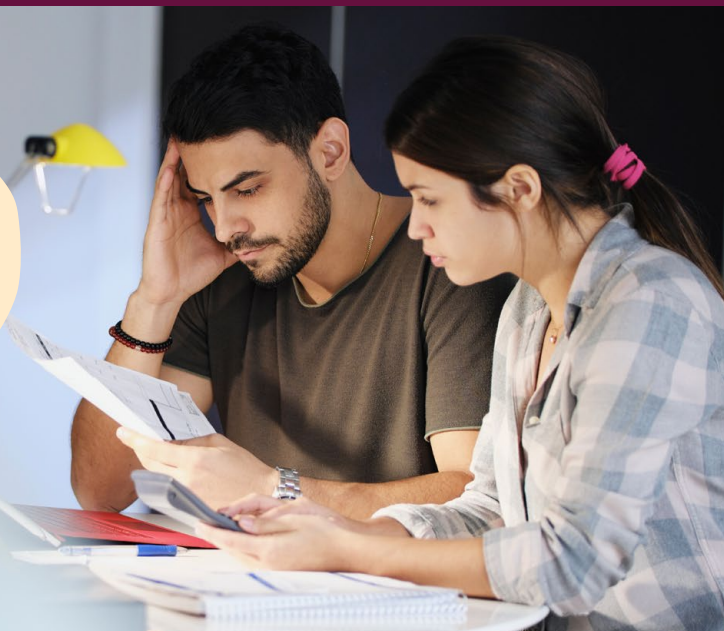
Bank

SpareBank 1 is a family of independent banks with strong local links with offices all over Norway. With an emphasis on personalised advice and good digital solutions, SpareBank 1 offers security for day-to-day finances. SpareBank 1 also has Norway's best mobile banking app*, in which you can pay bills with your camera, see an overview of your student loan and have a full overview of how you spend your money with «My finances».

**Highest ranking in appstore*

We recommend that you speak to an advisor to ensure your financial needs are met at all times.

- Renting or buying?
- How much can I borrow?
- Savings and pension
- What insurance cover do I have as part of my membership?



Your home is often your biggest expense, so we have negotiated one of Norway's best interest rates on home mortgages for you as a member.

With a mortgages from SpareBank 1, as a member you can be confident that you will get some of the market's best terms – in the longer term as well as the short term.

We have entered into a dedicated agreement with SpareBank 1 Østlandet and SpareBank 1 SMN to offer our members the best mortgage interest rates.

You can also use other SpareBank 1 banks that offer good benefits on mortgages to you as a member.

These benefits are provided by SpareBank 1.
Additional informasjon is available at lofavor.no or in the LOfavor app.

LOfavour First Home loan

Are you buying your first home? Regardless of your age, you get the bank's best interest rate.

First Home loan price example:

10.11.22. Nominal interest rate 3.34%. Effective interest rate 3.46%. NOK 2 million over 25 years. Cost NOK 972,807. Total NOK 2,972,807.*

** Total cost includes interest, set-up, payment date and deposit fees.*

LOfavour Young Person's Home loan

The property market can be challenging for young people, and you may have many questions you want to ask: How much can I borrow? What can I afford? In addition to a competitive interest rate over time, you get good advice along the way from your own personal financial adviser.

Young Person's Home loan price example:

10.11.22. Nominal interest rate 3.34%. Effective interest rate 3.46%. NOK 2 million over 25 years. Cost NOK 972,807. Total NOK 2,972,907*

** Total cost includes interest, set-up, payment date and deposit fees.*

LOfavour Home loan

For many, buying a home is the biggest investment they will ever make. Because home loans are usually bigger than other loans, interest rates play an important role.

With a mortgage through us, you get a favourable interest rate and good advice adapted to your finances.

Mortgage price example:

10.11.22. Nominal interest rate 3.60%. Effective interest rate 3.73%. NOK 2 million over 25 years. Cost NOK 1,056,232. Total NOK 3,056,232*

** Total cost includes interest, set-up, payment date and deposit fees.*

Deposit loan

When you rent a property, the lessor usually requires security in the form of a deposit which may often be as much as three months' rent.

- loans of up to NOK 40,000
- repayment period of up to 5 years
- NOK 500 set-up fee

Deposit loan price example:

10.11.22. Nominal interest rate 10.9%. Effective interest rate 12.06%. NOK 40,000 over 5 years. Cost NOK 12,713. Total NOK 52,713.

Home saving for young people (BSU)

High levels of interest on your savings.

As a member of a trade union under the Norwegian Confederation of Trade Unions, you benefit from a discount of 0.25% on top of the bank's already high BSU-interest rate.

LOfavour Refinancing

With LOfavour Refinancing, you can combine small loans such as credit cards and consumer loans in one single loan. This gives you more control over your debt while also allowing you to reduce the cost of interest.

Price example:

10.11.22. Nominal interest 10.9%, effective interest 12.2%, NOK 150,000 over 5 years. Cost NOK 47,333. Total NOK 197,333

Salary Guarantee Advance*

If the company you work for goes bankrupt, members of a trade union under the Norwegian Confederation of Trade Unions who have a LOfavour Current Account (or set one up) are eligible for mortgage interest loans while you await payment from the salary guarantee scheme. You must be a member of an LO organisation when the conflict arises.

Your benefits:

- loan as an advance on money from the salary guarantee fund for mortgage interest

Industrial Dispute loan*

An Industrial Dispute Loan may be right for you if you are impacted financially by an industrial dispute at your place of work.

For you to qualify for an Industrial Dispute Loan, the dispute must be legal. Your trade union will be able to tell you whether the industrial dispute is legal.

Your membership benefits:

- mortgage interest on an Industrial Dispute Loan

Industrial Dispute loan price example:

10.11.22. Nominal interest rate 3.60%. Effective interest rate 3.73%. NOK 2 million over 25 years. Cost NOK 1,056,232. Total NOK 3,056,232.

** Advance on salary guarantee and Industrial Dispute loan requires a standard credit check.*

These benefits are provided by SpareBank 1. Additional informasjon is available at lofavour.no or in the LOfavour app.

LOfavør Pension Account



Now you have the opportunity to bring together defined contribution pension schemes from previous, current and future jobs into the same scheme with a LOfavør Pension Account. There will be major benefits in bringing together pension savings as collective agreements offer far better terms.

Pension savings will be placed in Nordic Swan funds that focus on social responsibility, sound working conditions and sustainability.

SpareBank 1 offers personal advice and has good digital solutions to make it secure and simple for you to save for retirement and to provide you with a good overview of your finances.

As a member, you receive:

- low fees
- sustainable management
- simple overview of your pension

LOfavør Pension Capital Certificate

As an LO member, you will receive good terms on your Pension Capital Certificate.

By bringing together your pension capital certificates, you will pay lower administration costs, and at the same time have a simpler overview and better control over your future pension.

A pension capital certificate is confirmation of pension funds that you have accrued in previous

jobs. The certificate is set up each time you end your period of employment at a company that has a contribution-based occupational pension.

As a member, you receive:

- lower administration costs and a gradual reduction of share interest in relation to your age.

These benefits are provided by **SpareBank 1**. Additional information is available at **lofavor.no** or in the **LOfavør app**.

Kredittkort

Med **LOfavør Mastercard** har du ekstra trygghet ved handel på nett og når du er på reise.

LOfavør Mastercard does not offer user benefits such as bonus points etc. Instead, we help you if you are unable to travel, or are prevented from going to that concert you were looking forward to.



When is it a good idea to use a credit card?

Use a credit card when you shop online to avoid paying in advance and enjoy additional security in the event of failed delivery, fraud and bankruptcy. Using a credit card when you travel is a good idea. If you are unlucky enough to become a victim of fraud, no unauthorised parties will be able to access your current account. You also avoid having to pay for withdrawing cash from ATMs or over the counter while you are abroad.

You have a clear overview of your spending, invoices and balances in Kortbanken, which you will find at www.kortbank.no.

With LOfavør Mastercard, you receive:

- Ticket insurance to cover the cost of tickets if you are prevented from attending a concert or sports event, as long as you book tickets with an LOfavør Mastercard.
- Travel insurance that covers an excess of up to NOK 12,000 in the event of damage to a hired vehicle.
- Cancellation of travel for you and your family if you pay a minimum of 50% of the cost with an LOfavør Mastercard.
- Payment insurance is an optional benefit that provides you with additional security if you lose your job, are laid off, become ill or suffer

an accident. The insurance policy costs 0.6% of outstanding debt each month and can be activated in Kortbanken or in SpareBank 1 online and mobile banking.

- No fees for withdrawing cash while you are abroad.

Prices LOfavør Mastercard

LOfavør MasterCard – no annual fee and no charge when making a purchase, and as long as you repay the outstanding balance by the due date you will not be charged at all. Full overview of prices and terms and conditions are available at lofavor.no/kredittkort

Price example for deferred payments:

Effective interest rate 19.92%, NOK 15,000 over 12 months, credit cost NOK 1,281. Total credit amount NOK 16,281.

LOfavør Mastercard for young people

This is a credit card for those aged between 18 and 34 who are looking for a good and responsible card offering security for travel and secure online purchases. In addition to a number of good insurance provisions, there are savings to be made with careful use. You receive a 20% discount on streaming services as well as concerts and cultural events.

What are some correct and incorrect ways of using credit cards?

Visit kortvett.no for advice on how to use your credit card in a safe and good way. Our independent advisers can teach you how to avoid common credit card pitfalls and answer questions related to financial, security and payment issues.

More information about the LOfavør Mastercard is available at lofavor.no/kredittkort.

You can also download the **LOfavør app**. **LOfavør Mastercard** is provided by **SpareBank 1 Kreditt**.

Estate Agency

Membership benefits that provide peace of mind when selling a home.

- Free home valuation.*
- If your home is not sold within six months, you are free to terminate the agreement. You do not pay for the time the estate agents have spent.
- You receive no invoice until your final statement.
- E-survey is also included in connection with sales of homes and recreational property.
- For mortgages/refinancing, we offer e-tariffs with a discount of NOK 1,000.

EiendomsMegler 1 has offices across Norway. This means you can feel confident that you are receiving the services of a competent property agent who knows the area in which you are selling your home.

** Free valuation (subject to maximum transport distance of 25 kilometres and one valuation per year. This does not apply if EiendomsMegler 1 handles the sale).*

The benefit is provided by **EiendomsMegler 1**. Additional informasjon is available at lofavor.no or in the **LOfavor** app.



LOfavor Car loan

Is your greatest dream acquiring a new car, boat, bike or even caravan?

With a LOfavor Car loan we use the vehicle as collateral. This means you can avoid using the financial security available to you through home ownership, affording you greater freedom in case you need to upgrade or cover any other unexpected major costs.

Your benefits:

- our best loan terms
- same-day processing and swift payout
- possibility of payment insurance
- possibility of payment-free months
- NOK 1,200 discount on establishment fee when you take out an electric car loan
- up to 100% funding

We also have extra beneficial benefits to you who are between 18 and 34 years old.

Price example car/caravan loan:

Nominal interest rate from 5.15%,
effective interest rate 7.92%. Equity 35%.
NOK 150,000 with a 5 year repayment
plan, cost NOK 26,441.
Total payment NOK 176,441.



Payment insurance is available for your loan. This gives you additional peace of mind!

LOfavor Car loan is provided by **SpareBank 1 Finans**.

Additional informasjon is available at lofavor.no or in the **LOfavor** app.

Holidays and leisure

Holidays and leisure were some of the first personal benefits to be made available to LO members.

LO realized early on that it was important to have holiday and leisure facilities that gave all employees the opportunity for recreation and family life enjoyment.



LOfavor Holidays

NEW!



We have partnered with Apollo! With Apollo, you can travel both safely and comfortable to amazing destinations all over the world.

Membership benefits

- NOK 350 discount per person for all charter trips with flight and hotel accommodation
- Rebook once for free
- Change name on ticket for free

Benefits provided by **Apollo Reiser**. Further information is available at lofavor.no or in the **LOfavor** app.

Hurtigruten

With Hurtigruten you can experience a wide range of activities and experiences related to Norwegian nature, culture and history – both on board the ships and on land.



Your membership benefits:

- 10% discount for you and your family on the current price of Hurtigruten's trips along the Norwegian coastline.

The discounts cannot be combined with other offers and do not apply to flights, excursions, overnight stays at hotels, transport, etc.

You can call Hurtigruten by phone: **+47 71 49 38 09** – and we'll help you set up a trip plan that suits you. You may also send an email to: **lofavor@hurtigruten.com**

Now you can also place orders via: **lofavor.no/hurtigruten**

Experiences



Through LOfavor, you receive tickets to cultural, experience-based and sports events.

Discounts on tickets from, among others:

- Det Norske teatret (Norwegian theatre)
- Riksteatret (Norwegian touring theatre)
- TusenFryd (Norwegian amusement park)
- Bø Sommarland (Norwegian water park)
- Notodden Bluesfestival (Blues festival in Norway)

Activities with voluntary organisations:

- Norwegian People's Aid

Take a look at **lofavor.no ferie/leisure** or in the **LOfavor** app.

Car rental

As a member of LOfavør, you have access to discounted prices from Hertz, one of the world's largest car rental companies.

Med over 100 års erfaring er Hertz vårt valg som partner på leiebil. Du finner Hertz i over 150 land og på over 11 000 lokasjoner. Med valget av Hertz som vår partner på bilutleie så har vi også valgt en partner som er tilstede nasjonalt med sitt norske hovedkontor i Oslo.

You are eligible for:

- 10% discount* on the best available price all over the world. Prices include free mileage (with the exceptions of goods vehicles, 9- and 16-seaters and in some countries), standard insurance, taxes and duties.
- 10% discount* on goods vehicles in Norway
- Membership of the Hertz Gold Plus Rewards programme. This gives you further benefits such as free additional driver, fast track services at many of the world's largest airports and much more.
- Access to campaigns offering additional discounts

If you book directly via LOfavør, the agreement code will already be preselected.

If you wish to speak to Hertz Booking and Customer Services directly, please remember to quote agreement code **CDP 858691**.

Students

Did you know that as a student you enjoy even better benefits by choosing Hertz?

- Up to 20% discount on car rental in Norway and Europe
- Waiver of free young driver fee (YDF) in Norway

Quote agreement code **CDP 828276** if you book directly with Hertz. Remember to show valid student ID and driver's licence when you collect the car.

** Discounts are applied to base prices, not mandatory insurance, accessories, taxes and duties.*



The benefits are provided by **Hertz**. Additional information is available at **lofavor.no** or in the **LOfavør** app.

Hotel



Nordic Choice Hotels

is one of the largest hotel groups in the Nordic countries with more than 100 destinations.

The group owns the Comfort, Quality and Clarion chains as well as 17 independent hotels. All hotels are environmentally certified to ISO 14001.

Your benefits:

- you enjoy a 20% discount on all Nordic Choice hotels in Norway
- you enjoy a 10% discount on all Nordic Choice hotels in Sweden, Denmark and the Baltics

As a **student/apprentice member** of a trade union under the Norwegian Confederation of Trade Unions, you now enjoy discounts on Comfort Hotels in the Nordic countries and in Lithuania.

Your benefits:

- NOK 799 per night per room for 2 guests at Comfort Hotels
- NOK 850 per night per room for 2 guests at Quality Hotels
- this membership benefit applies on all days

In order to claim this discount, you must produce a valid membership card and student ID on arrival. If you are an apprentice, bring your apprentice contract (or take a picture of it) and your membership ID when you check in.

Scandic Hotels

Scandic is the largest hotel chain in the Nordic countries with a network of approximately 280 hotels in six countries.

Scandic leads on universal design and has an employee working full-time on the concept. Scandic also has hotels in the Nordic countries labelled with the Nordic Eco Label.

Your benefits:

As a member, you enjoy a NOK 180 discount on applicable published Flex prices on all Norwegian hotels. In other countries (Sweden, Denmark, Finland, Germany and Poland), you enjoy a 10% discount on the published Flex price.

The offer applies when rooms are available and when the offer is running on **lofavor.no**.

The offer applies to rooms on all weekdays* to all room categories, including breakfast.**

** Does not apply to Kristiansand in July.*

*** Additional charges apply for breakfast in Germany and Poland.*

Additional information is available at **lofavor.no** or in the **LOFAVØR app**.

Energy

It is not always easy to find out about power prices and decide which power supplier to choose.

For this reason, we have done the job for you, so that you can feel confident that you've chosen a good solution – one that's not too expensive and from a serious supplier.



Electricity

LOfavour has made it easy for you to use your membership benefits for electricity. We have negotiated good terms with Fjordkraft, to ensure you can get a great electricity deal.

Your benefit:

- **LOfavour Spot Price** – variable contract that usually results in cheap energy over time.

This benefit is provided by Fjordkraft. Additional information is available at lofavour.no or in the **LOfavour** app.

LOfavør app

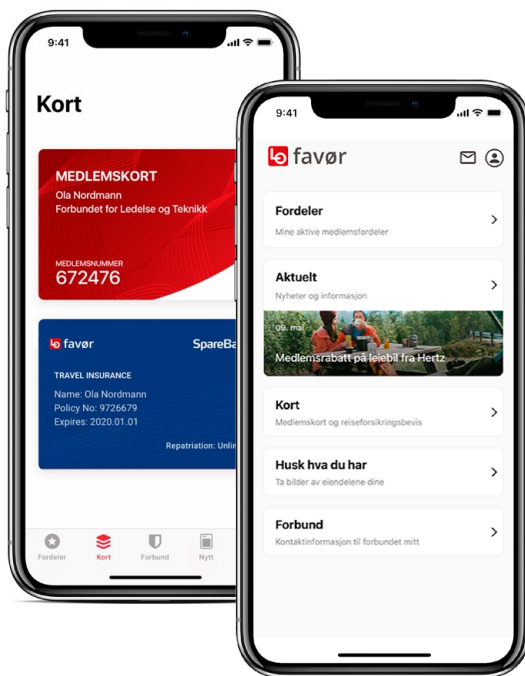


Check what you have

Your membership card and benefits are shown in the mobile app.
Check what you can get any time, anywhere.

With our app you get:

- Electronic membership card and travel documentation
- An overview of your benefits, both those included in your membership and those you haven't yet tried
- Upload photographs and documents so you have them ready
 - when bad luck happens and you need to use LOfavør contents insurance or LOfavør travel insurance
- Information about current cases and new items



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Great for you. Good for many.

