

FOR THE FINANCE TEAM

The finance questions, answered

Huggg sends gifts via link. You set the budget, the recipient picks what they want from 10,000+ options across 700+ brands, and they claim it online.

1. What are we actually fixing?

Gifting usually runs on personal cards and expense claims. Someone buys a voucher, loses the receipt and claims it back weeks later. Nobody can say who gave what to whom, or why. Huggg replaces that with one funded account, one link, and a record of every send.

2. What does it cost?

The platform is free: no platform fee, no licence fee, no minimum spend or term, and unlimited users. You pay for the gifts you send and nothing else. Huggg takes a small margin in the gift price, like a retailer, and that's what lets us give the platform away. You pre-fund a wallet by card or bank transfer, and that credit doesn't expire.

Optional add-ons: your branding, secure sign-on, API access and HR system automation. Priced on request.

3. What do we get for our records?

Every send is logged with who sent it, who received it, the reason and the cost. Download reporting whenever you need it, with redemption tracking, the VAT treatment shown on every invoice, and PIID tracking. No chasing receipts, no reconciling card statements.

4. How does VAT work?

We always tell you the VAT treatment, and it's shown on your invoice and in reporting. A gift with choice works the same way as a gift card: it's classed as a multi-purpose voucher, so there's no VAT to reclaim on it. A specific gift carries that item's own rate, so a box of chocolates at 20% is treated at 20%.

5. Is this a tax problem?

We can't tell you how to classify a gift, that depends on your own position. Many customers use Huggg within HMRC's trivial benefits rules, where the limit is £50 per employee including VAT. Every send carries a reason and a cost, so recording what falls inside those rules and what doesn't is straightforward.

6. Will it pass IT and procurement?

Huggg is ISO 27001:2022 and Cyber Essentials Plus certified, and data is processed in the UK or EU with GDPR-compliant deletion. Recipients claim by link, so for gift cards they enter no personal data and you never collect or hold home addresses.

SECURITY AND COMPLIANCE

Card details are handled by Checkout.com, a PCI DSS Level 1 provider, and never reach Huggg systems.

ISO 27001:2022

Cyber Essentials Plus

CCS RM6248 supplier

Still got questions?
We'll answer them directly.

[Talk to us](#)