

cardfactory

Republic of Ireland Gender Pay Gap Report

June 2025



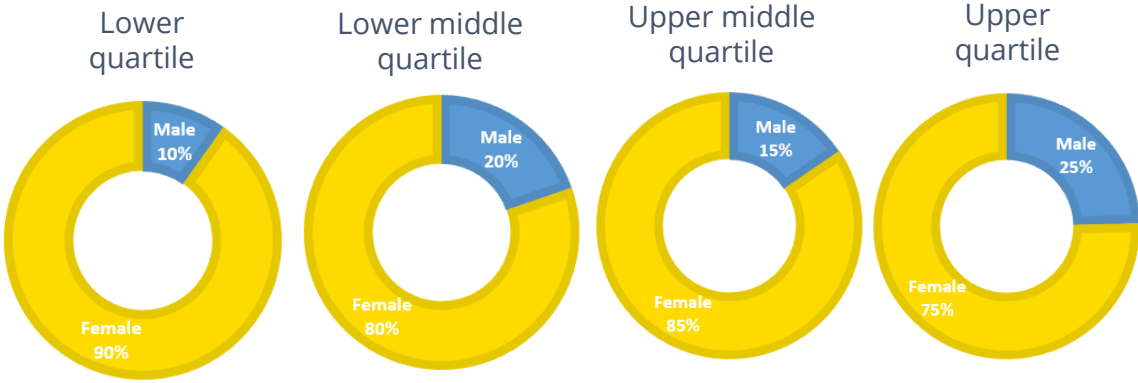
ROI Gender Pay and Bonus Gap 2025

The snapshot date used to calculate the results for this report is 16 June 2025 *.

	Mean (2024)	Median Middle (2024)
Gender pay gap	3% (+2%)	0% (10%)
Gender bonus gap	-15% (-39%)	20% (-67%)

The mean (average) gender pay gap figure uses hourly pay of all relevant employees to calculate the difference between the mean (average) hourly pay of men, and the mean (average) hourly pay of women. This shows the mean (average) gender pay gap in hourly pay as a percentage of men’s pay.
*excludes Garlanna

Gender Demographics by Quartile



The charts above show the gender distribution split into four equally sized quartiles.

Summary

We have a total population of 282 colleagues in ROI, 233 are female and 49 are male. 99.5% of our colleagues are store-based; a small number of manager roles sit outside this group. 83% of store-based colleagues are female. Store Assistants are the lower-paid roles and 87% of those in these roles are female.

Gender Pay Gap (GPGR)

In 2025, the mean gender pay gap increased slightly from 2% to 3% (€0.44), while the median pay gap reduced from 10% to 0%. The closing of the median gap shows that men and women now earn broadly the same hourly rate at the midpoint of our pay distribution.

This reflects the structure of our colleague population – where most roles are store-based and predominantly female, while around a quarter of our male population are in higher-paid management positions. Between 2024 and 2025, female headcount increased by 21 while male headcount decreased by 4. Both male and female average hourly rates increased, with male pay rising by 7.4% and female pay by 6.3%, largely driven by ROI National Minimum Wage uplifts and progression within store-based roles.

The lower quartile remains mostly retail colleagues (around 85% female and 15% male). The upper quartile includes higher-paid roles such as Store Manager, Deputy Manager and Team Leader positions, where the male population is higher (around 20%). Our overall pay gap continues to reflect the higher proportion of women in Store Assistant roles compared with men in managerial positions.

Gender Bonus Gap

In 2025, the mean gender bonus gap is –15%, compared with –39% in 2024. This means that, on average, women continued to receive higher bonus payments than men, although the difference has narrowed since last year.

The median gender bonus gap shifted from –67% in 2024 to +20% in 2025, indicating that the typical (middle) male bonus is now higher than the typical female bonus. This reflects bonus participation — with significantly more colleagues receiving a bonus in 2025 (220 vs 70 in 2024). In our stores, bonuses are paid as an incentive based on store sales performance. Male participation increased by +23, and female participation increased by +127. Mean bonus payments also rose across both groups: +37% for men and +11% for women.

This shift showing the median male bonus is now higher than the median female bonus. Bonus payments in ROI are incentive payouts and reflect sales performance.

Conclusion

The mean pay and bonus gaps continue to reflect structural and demographic workforce differences, particularly the concentration of women in lower-paid roles and men in managerial positions. Our approach to pay continues to be gender neutral and role-based. We are equally focused on creating inclusive development opportunities and transparent career pathways, enabling everyone to grow and progress regardless of gender

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