

Cashback websites pay you when you go through them to spend with retailers or providers. You can make £100s a year using them properly. Here are the top cashback sites, along with some *serious* rules to make sure you protect yourself.

How do cashback sites work?

If you want to buy something online or sign up for a finance product, rather than going direct, click to the company via a cashback site and you get paid for it. The sums range from pennies for groceries to more than £100 for some mobile or broadband contracts.

You'll have to sign up to the cashback site, which should be free (though you can sometimes pay an annual subscription cost, and potentially benefit from boosted cashback). Then simply log in and search for the online retailer you want to buy from, such as Argos or Amazon. If it's listed, click the cashback site's link to visit that company.

Your visit is then tracked. If you buy something, an amount is put into your cashback site account once the transaction's processed. You can withdraw this once it arrives, which can take a few weeks or even months. For some cashback sites, you need to reach a set threshold before you can withdraw.

The following table gives you an idea of the possible savings – though remember rates fluctuate every day and differ between sites:

The 5 MAJOR cashback safety rules

While cashback sites can generate some users £100s a year, it's very important you understand there can be substantial pitfalls in using these sites – and you need to understand them BEFORE you begin.

- 1 – Think of cashback as a bonus only – it's NOT guaranteed
- 2 – The cashback isn't yours until it's in your bank account
- 3 – Never store cash in a cashback site – withdraw it ASAP
- 4 – Focus on the cheapest deal, not the biggest cashback
- 5 – Consider clearing your cookies before buying to make it more likely the cashback will track

Cash Back Sites

All you need to do is download the App and register! Below are Martin Lewis's top cashback sites!

Site	Key details	Money Saving Expert Analysis
	- Membership is free, but you'll need to actively downgrade from its 30-day 'Plus' free trial). - Plus membership* is £5/year – it pays extra top up on cashback and up to 10% higher payout bonuses via rewards.	Pays the best rates most often in our spot checks. Topcashback* offered the highest rate of cashback for 15 of 20 spot checks (though it's worth checking both before buying, especially for larger purchases). You can take your earnings as cash, but if you prefer it's possible to get up to 12.5% extra by exchanging your cashback for e-gift cards.
 Quidco*	- Basic membership is free - Premium membership is £1/month and gives you boosted cashback.	Can beat Topcashback, so worth checking too. Quidco* is Topcashback's big rival, with the two sites often competing on exclusive deals. It's always worth checking both, especially if you're making a big purchase. It pays out as cash, but gives up to 15% more if you agree to take earnings in gift cards.

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