

Loyalty / Reward Cards / App

Most companies offer a type of loyalty or reward scheme. There are so many advantages of using these, especially for shops you use frequently, by using these you often gain points to redeem against products or get personalised offers and discounts. Remember to check alternative shops for the same product at a cheaper price, don't just buy it to collect points.

Apps to replace all your loyalty cards

It's all very well for us to say "if you've got a loyalty card always use it", but that can lead to a chunky wallet. Thankfully many schemes now let you scan digital a version of your card via their apps (including Boots, Clubcard, Morrisons, McDonalds, Costa Coffee and Nectar). Don't throw the cards away though, as you sometimes need them to redeem your points.

If you have an Android phone or iPhone, you can add loyalty cards to your virtual 'wallet':

Apple Wallet (iOS). Lets you store credit and debit cards, boarding passes, cinema tickets and, yes, loyalty cards. But you can't scan the physical card directly – instead you need to download the relevant loyalty scheme app, register your card and, provided the app is Wallet-enabled, add it from there. For a full how-to, see the 'Add passes' section on the Apple website.



Google Pay (iOS and Android). Allows you to save and use not only credit and debit cards, but also most of the major UK loyalty cards, including Tesco Clubcard, Nectar, Morrisons More and Boots Advantage. To add them, just choose the relevant scheme in the app and scan the barcode on your card.



<https://www.moneysavingexpert.com/shopping/loyalty-scheme-tricks/>

If you are buying online don't forget to use your cashback website as your search engine and for even more savings don't forget to see if you can get a voucher code to reduce the price further:

<https://www.vouchercodes.co.uk/>

Don't forget the stages:

1. Find the item you wish to purchase (use a comparison site for the best price – Goggle have a tab titled shopping – it's that easy!)
2. Check to see if you can find a voucher/discount code
3. Open your cashback app and use as your search engine
4. Register for a loyalty/reward code with the retailer
5. Make and enjoy your purchase (whilst pocketing some savings!)

Enjoy your rewards.....