

HOW TO MAKE THE MOST OF YOUR EXCLUSIVE SAVINGS

User guide



Log in today to find out more

www.umbrellarewards.co.uk

 **umbrella.co.uk**
account | consult | reward

WHAT IS CASHBACK?

Through the platform, you have access to cashback savings which means that rather than getting money off at the checkout, you get money back. For example, if you order a £50 digital voucher for a retailer that offers 3% cashback, you pay £50 for the voucher and get £1.50 back.



WHERE DOES MY CASHBACK GO?

All of the cashback you earn through the platform is stored in your account. When you log into the app or website, you'll see your current cashback balance on the screen and be able to get a more detailed breakdown of your cashback and transaction history on the **Cashback** page.

Cleared cashback balance –
this is the amount of cashback currently in your account.

Cashback processing balance –
this is the amount of cashback currently being processed.

Cashback cleared to date –
this is the total amount of cashback you've earned through the platform so far.

HOW DO I USE MY CASHBACK?

The cashback you earn through the platform is yours to spend or save.

- 1. Save it**
Let the money accumulate over time and treat your cashback pot as an online savings account to be dipped into for a special occasion or treat.
- 2. Transfer it to a bank account**
Once you've earned a minimum of £5 cashback, transfer an amount of your choice to your bank account to enjoy.
- 3. Transfer it to a reloadable gift card**
Choose to reinvest your savings by transferring an amount of your choice to one of your reloadable gift cards once you've earned a minimum of £5 cashback.

Log in today to find out more
www.umbrellarewards.co.uk

RELOADABLE GIFT CARDS

A SIMPLE WAY TO EARN CASHBACK ON YOUR REGULAR SPENDING.

Reloadable gift cards provide a simple way for you to earn cashback on your usual shopping. You can use your card(s) as many times as you like to pay for your shopping at the relevant retailer and every time you top it up with money, you'll earn cashback.

HOW IT WORKS

1. Order your card

Choose from a range of popular retailers and order your card with a minimum load value of £10. You'll earn cashback as a percentage of the amount you load onto the card.

Please note, cards may take up to 4 days to arrive.

2. Activate it

Once your card arrives in the post, you need to **activate** it before using it. Go to 'My Reloadable Gift Cards', find your un-activated card(s), click 'Activate' and enter your card details.

3. Use it

You can then use your card to pay for your shopping!

Please note, if your reloadable card supports instant loads, you can use your card straight away after activating it. For all other cards, it can take up to 4 working days from activation for the funds to be available – please check the balance on your card before you use it.

MANAGING YOUR RELOADABLE GIFT CARDS

Through the platform, you can easily check the balance on your cards and top them up with money whenever you need to. Even better, you can quickly set up direct debits for any of your cards so that they're always loaded with money, and you earn cashback every month!

Log in today to find out more

www.umbrellarewards.co.uk

DIGITAL VOUCHERS

ENJOY QUICK SAVINGS WHEN YOU'RE OUT AND ABOUT.

Digital vouchers offer a quick, easy and convenient way to earn cashback at a range of high street shops and online retailers. When you order a digital voucher, you earn cashback straight away and simply use the voucher to pay for goods at the relevant retailer. Digital vouchers are sent to you via email and stored in the **My Messages** area of your account within minutes of you placing your order.

HOW IT WORKS

1. Order your digital voucher

When you find a retailer that offers digital vouchers, simply adjust the quantity or value to suit you, add it to your basket and checkout. You'll earn cashback as a percentage of the value of each digital voucher you order.

2. Check your inbox

Your digital voucher(s) will be sent to you via email and stored in the My Messages area of your account.

3. Use it

Simply follow the instructions provided to use your digital voucher to pay for goods at the relevant retailer.

Please note, if you don't spend the full value of a digital voucher, you can check the balance by following the instructions provided on the voucher.

ACCESSING YOUR DIGITAL VOUCHERS

Through the **My Messages** area of your account and wallet in the app, you can access all of your digital vouchers, check the balance left on them and even delete the ones you've already used. You'll also receive your digital vouchers via email, so make sure you keep these emails safe so you can quickly access your vouchers when you need them.

Some retailers provide the option to add digital vouchers to your Apple Wallet. In these instances, an icon will be visible on the voucher that you simply click to add the voucher.

Log in today to find out more

www.umbrellarewards.co.uk

ONLINE OFFERS

SAVE ONLINE WITH VALUABLE DISCOUNT CODES.

Online offers give you access to useful discount codes for a range of retailers that you just apply at the checkout to get money off your order. With savings of up to 50% available, these offers are great for when you're doing some online shopping and fancy a quick saving.

HOW IT WORKS

1. Find an offer

Look out for the 'Online offers' icon when you're searching through the retailers on the platform. You can also filter the page to view Online Offers only.

2. Copy the code

When you find an offer you want use, copy the code provided and click 'Use this offer' to be taken to the retailer's website.

3. Checkout and save

Paste or type out the discount code at the checkout to get money off before you place your order.

HINTS & TIPS

- Online offers make it easy to make quick savings on your online shopping.
- Whenever you're shopping online, check the platform before you checkout to see if an online offer is available for the retailer.
- Make sure you copy the code so you can quickly add it at the checkout and benefit from money off your order.
- Check the Key Information provided before you use the offer. Some retailers have limitations on what products can be used with the code provided.

Log in today to find out more

www.umbrellarewards.co.uk

ONLINE CASHBACK



EARN CASHBACK WHEN YOU SHOP ONLINE AT OVER 2,000 RETAILERS.

From your favourite high street clothing brands to independent retailers, you can earn cashback when you shop online. All you need to do is search for a retailer you love and when you find an online offer you want to use, you'll be taken to their website. Any purchases you then make will be tracked and the correct amount of cashback will be credited to your account. It's as easy as that!

HOW IT WORKS

1. Find an offer

Select a shopping category or search for your favourite brands. Retailers that offer online cashback will display the relevant icon.

2. Use the offer

When you find a retailer you want to shop at, click 'Use this offer'. You'll be taken to the retailer's website.

3. Shop online

When you place an order on the retailer's website, the correct amount of cashback will be credited to your account automatically.

Please note, you will not earn cashback if you go to the retailer's website directly. You must go via the platform to earn cashback by clicking 'Use this offer'.

MANAGING YOUR CASHBACK

Online cashback is tracked, so the percentage of the value you spend through the retailer will be credited to your account automatically. It can take up to 7 days for the cashback to appear in your account. You can check your cashback balance via the **My Cashback** page.

Please note, with online cashback, you are transacting directly with the retailer, so your orders will not be recorded on the platform. Please contact the retailer directly if you have any issues with your order.

Log in today to find out more

www.umbrellarewards.co.uk



PAPER VOUCHERS

MAKE VALUABLE SAVINGS ON YOUR PLANNED PURCHASES.

Paper vouchers provide a great way to save money when you've got plans to spend at a particular retailer. Delivered to your door as a single-use gift card/voucher, you simply use your paper voucher(s) to pay for goods at the relevant retailer. When you order one, you'll earn cashback as a percentage of the value of the voucher.

HOW IT WORKS

1. Order your paper voucher

When you find a retailer with paper vouchers available, simply adjust the quantity or value to suit your planned purchase, add it to your basket and checkout. You'll earn cashback as a percentage of the value of each paper voucher you order.

2. Check your post

Your paper voucher will arrive in the post within 5 working days of you placing your order.

3. Use it

Use your voucher to pay for goods at the retailer.

Please note, if you don't spend the full value of a paper voucher, you can check the balance by following the instructions provided on the voucher.

HINTS & TIPS

- Paper vouchers are great for making valuable savings on your planned purchases.
- Check the 'Key Information' provided before ordering paper vouchers. For some retailers, they're only usable in-store and not online.

Log in today to find out more

www.umbrellarewards.co.uk

LOCAL DISCOUNTS

SAVE AT SMALL BUSINESSES IN YOUR AREA AND BEYOND.

The local discounts card offers savings of up to 15% at over 15,000 small, independent retailers across the UK. You get a physical card sent to you in the post, as well as a digital version which is accessible from the platform. Simply present your card at the checkout of participating retailers to get money off your order.

HOW IT WORKS

1. Order your card

If you haven't yet got your local discounts card, simply visit the Local Discounts page on the platform and order yours.

2. Find participating retailers

On the Local Discounts page, type in a town, city or postcode in the search bar and select a radius to see a list of participating retailers and details of their offers.

3. Use it

When you're at a participating retailer, simply present your card before the bill is prepared to receive a discount on your order.

HINTS & TIPS

- Before you go shopping, make sure you use the search feature on **the Local Discounts** page to find participating retailers.
- Make sure you present your card before the bill is prepared to get a discount on your order.

Log in today to find out more

www.umbrellarewards.co.uk

DISCOVER AN EVEN SMARTER WAY TO SAVE

DOWNLOAD THE APP FOR FREE TODAY



Log in today to find out more

www.umbrellarewards.co.uk