

Smart Rewards

Helping your money go further



Smart Rewards

Our way of saying thank you...

Smart Rewards gives employees free, unlimited access to over 1,200 discounts at almost every major retailer in the UK, on everything from shopping to holidays. The average member could save over £400 a year. We know that saving for the long term is important, but so is making the most of your money today and we want to help members do both. With Smart Rewards you could save up to:

40% off
Cinema Tickets



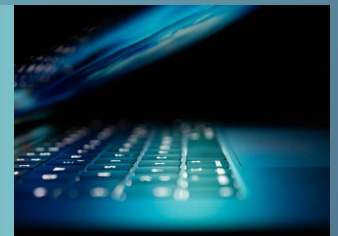
14% off
Travel & Holidays



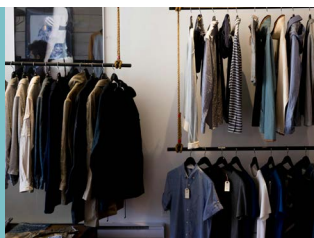
18% off
Food & Drink



54% off
Electrical



18% off
Fashion



18% off
Health & Fitness



Why Do I Get All This? Where's The Catch?

There are no catches. We truly believe saving for retirement is a great thing, and Smart Rewards is a way to help our customers with new and exciting ways to save money. We know that saving for the long term is important, but so is making the most of your money today – we want to help you do both.

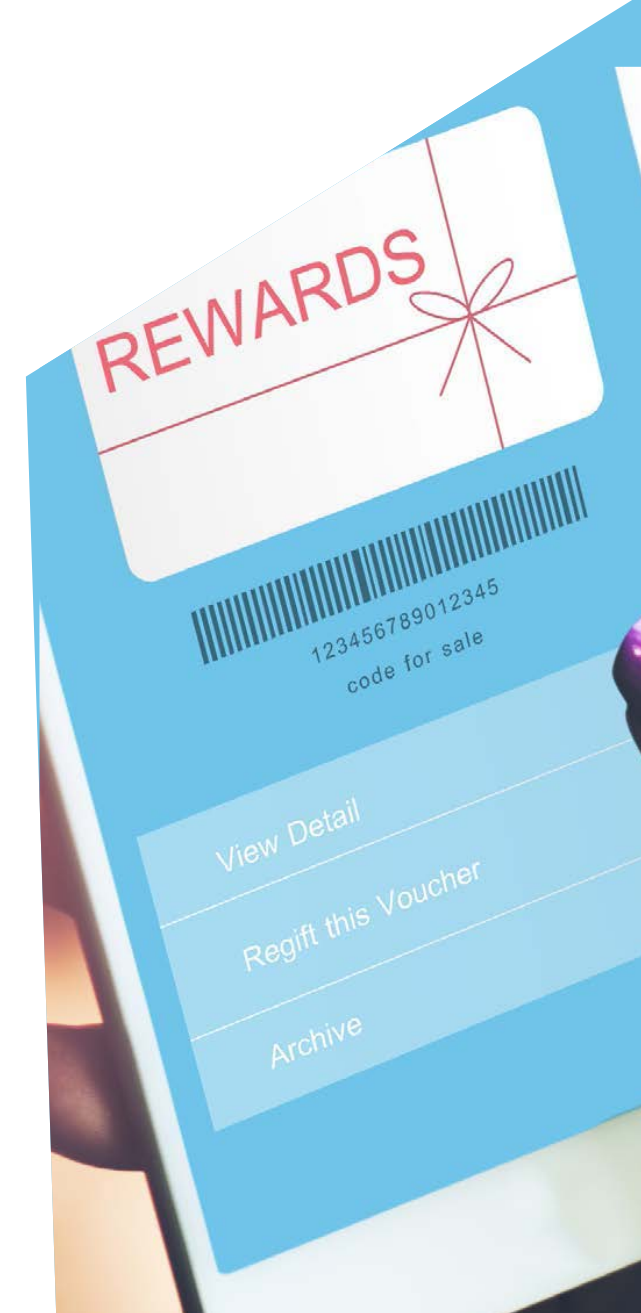
How Does Smart Rewards Work? It's Simple...

All you have to do is sign in to your Smart Pension member portal or app, click the Account section on the top right of the portal or app, click **Smart Extras > Smart Rewards > Learn more**.

Alternatively, you can register by clicking the dedicated link that you would have received through your registered email address with Smart Pension. Register on the Smart Rewards site by using just the email address linked to your Smart Pension account – and start saving immediately.

Smart Rewards provides a range of ways to get the best deals:

- 1. Cashback:** You spend money at a retailer and they pay cashback into your Smart Rewards account, which you can then use on future offers, or withdraw to your personal bank account.
- 2. Online:** Simply click through to your retailer and you'll save automatically on your purchase either by cash back being added to your account, a discount being automatically applied or by using a code at check out.
- 3. Storecards:** You load up a digital or physical card with prepaid credit at a discounted price, before you shop.
- 4. Digital MasterCard:** Your balance will be paid on a MasterCard meaning you can spend your money anywhere in the world.



Example Saving - Save £150 a year* on your grocery shopping

In 2017, the average UK family spent around £225 per month on supermarket shopping. Smart Rewards saves you up to 6% at all the major UK supermarkets including Tesco, Marks and Spencers, Morrisons, Asda and Lidl. This means you could save over £150 during the year on your everyday shopping – and there are many more offers available.

Save money at the most popular retailers in UK



These are examples of the offers available with Smart Rewards, although these may change from time to time. Register now and we will keep you up-to-date with the latest savings available.



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Sapphire
CONTRACTING



Smart Pension

