

Smart Rewards

Frequently Asked Questions



1. Registration

1.1. How do I register for Smart Rewards?

It's simple. All you have to do is follow the steps below:

- 1) Sign in to your Smart Pension employee portal/App
- 2) Click on Account in the top right section of the portal/App
- 3) Select Smart Extras > Smart Rewards > Learn more
- 4) Click the 'Register for Smart Rewards' button on the page

You only need to use the email address linked to your Smart Pension account to register for Smart Rewards – and start saving immediately.

1.2. Can I access Smart Rewards if I opt-out?

Smart Rewards is a way of rewarding our members and is exclusively for Smart Pension customers. If you opt-out you will not be able to access this benefit.

1.3. What happens if I cease membership or leave my employer?

Should you decide to cease membership or leave your employer your pension savings will remain with Smart Pension, unless you decide to transfer out. If you decide to leave your savings with us you will still be able to access Smart Rewards. However, if you decide to transfer to another provider you will be unable to access this benefit.

2. General

2.1. What is Smart Rewards?

Smart Rewards is a free-to-use savings platform that gives you unlimited access to over 1,200 discounts at almost every major retailer in the UK, on everything from shopping to holidays.

2.2. What are the benefits of using this service?

Smart Rewards saves you money on your everyday shopping. We combine some of the very best offers and types of discount on the market, so that they are all available in one place. We focus on discounting in as many of your favourite stores as possible, to make sure you can save on what you actually want to buy. We also have exclusive offers which you will not find anywhere else.

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2.3. Why do I get all this? Where's the catch?

There are no catches. We truly believe that 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 – and we want to help you do both.

2.4. How do I know which offer is right for me?

We have combined many ways of saving money on our site, to suit as many people and as many lifestyles as possible. If you mainly shop online then cashback, online vouchers and special offers are there to help you save money. If you prefer shopping in store then our storecards, printable vouchers and special offers are perfect for you.

2.5. Are the offers shown on the site permanent?

Our storecard discounts tend to stay at the same rate for long periods of time. They do change, but not often. Our cashback, vouchers and special offers are subject to change. It is worth adding your favourite retailers to your favourites list, in order to quickly monitor current offers and spend when the saving is greatest.

2.6. Why are some of the offers shown as %age and some in £s?

This depends on what you are buying and the retailer. Subscriptions and contract purchases are often shown as a £ discount and goods purchases as %age, however this rule of thumb is not comprehensive and the exact terms of each individual offer are detailed on the retailer's offer page before you purchase.

2.7. What are the symbols shown on the retailer search results?

These symbols refer to the types of offer the retailer has at a particular time. Each retailer has up to four types of offer. Storecards are pre-loadable discounted plastic cards, cashback is a payment made to you by the retailer for shopping online through us; while vouchers and special offers are printable or online codes to redeem for an instant saving at the time of purchase. We only show the offers the retailer currently has available and these are represented by the symbols in the search results.

2.8. It says 'up to' and a savings amount in the search results for a retailer. What does this mean?

'Up to' is the maximum amount you can save with that retailer through a particular offer. If you click through to the retailer offer page, you will see the offers we have for that retailer and the amount you can save.

2.9. Some of the retailer offers are on everything and some are item-specific. How do I know what I am purchasing and whether it is discounted?

This is detailed on each offer.

2.10. How do you use each specific type of offer?

See the offer category headings below for details and faqs. There is also a help function on the retailer offer page menu.

2.11. If the offer is only small, is it still worth using?

Absolutely, yes. The whole purpose of our site is to gain you a saving on what you normally buy. Collectively, all offers, whether large or small, will save you money every month. If you try to use these for everything, that saving can be quite significant and build up very quickly.

3. Storecards

3.1. What are storecards?

These are cards that you carry in your wallet for your usual shopping. You preload the card with credit, and spend those funds. You get a deal when you buy a new card. Some storecards can also be topped up at any time for the same discount. For example, you can buy £100 of credit by paying only £90. The card can then be used in the same way as paying using cash, but you have saved an extra £10 on top of any in-store discounts or points you may also receive.

3.2. Why would a storecard benefit me?

Storecards are perfect for use in retailers you regularly use. You can keep them in your wallet, topped up with credit and use them every time you visit your favourite retailer.

3.3. Where can I use a storecard?

Storecards are usually used in-store. Cards can also be used online, subject to the terms and conditions of that specific retailer. Check the retailer's conditions before purchase.

3.4. Can I use other savings schemes, such as coupons and vouchers, with my storecard?

Yes. Because storecards are preloaded with credit, they can be used like cash. This means that you are entitled to any other discount or reward you would normally get if you were spending cash.

3.5. Can I use my storecard in a retailer sale?

Yes. One of the great advantages of our storecards is that you effectively get a double discount in a sale: the discount on your card AND the retailer discount in-store.

3.6. How do I get a storecard?

If your chosen retailer has a storecard offer, you will see it represented by an icon in the search results. Click through to that retailer's offers page and select the 'storecard' menu. Beneath the card image and % saving you will find the tools to order your first storecard. Enter the amount of money you want to preload onto your card and click 'add to basket'. Go to the basket function at the top of the site when you are ready to purchase the card. Your card will arrive by First Class post in a few days, topped-up with funds and ready to use.

3.7. How do I top up an existing storecard?

You can only top up a storecard purchased through Smart Rewards. Your account will register your storecard number and automatically top up that card when you add funds to it. Go to the storecard menu on your retailer page and enter the amount you want to add to your card. Use the 'add to basket' button to confirm the purchase. When you are ready to check out, go to the basket function at the top of the site and complete the purchase.

3.8. How long does it take for top-up funds to transfer to the storecard?

It normally takes no more than two working days.

3.9. Can I take money back from my storecard?

No. You need to use all the funds on your storecard. You can use your storecard in part-payment, along with another form of payment, if you want to use up the remaining credit on your card.

3.10. Do storecards expire?

Most storecards are valid for one or two years, but this varies by retailer. Check the terms with your retailer.

3.11. Does the storecard discount vary?

Storecard discounts are mainly fixed, but the %age saving is not guaranteed indefinitely. If a retailer does change the discount it will not affect the funds already on your card. Any change in discount will only apply to new funds added.

4. Cashback

4.1 What is cashback?

This is the money we pay back to you for using Smart Rewards to shop on a retailer's website.

4.2. How do I start earning cashback?

Search for your retailer on the shopping page, if your chosen retailer offers cashback, it will be represented by the cashback icon in the search results. Click through to the retailer's offers page and select the cashback menu, where you can read the details of the retailer's cashback offers. Select the cashback offer which interests you and follow the link which directs you to the retailer's site. If you have accessed the retailer's site via the links on our page, your cashback will be automatically applied.

4.3. Where do I view my cashback account?

Under the accounts menu (your name) at the top of the site, you will see a box named cashback. Open this box and you can see the details and status of your cashback.

4.4. Why can I see no mention of cashback in my account?

Transactions can take several days to show up within your account, as each retailer has different payment timescales based on their own terms and conditions. If you have waited for more than 14 days and there is still no sign of your transaction, please contact us.

4.5. Why isn't my cash back showing?

If your transaction is now showing as payable at £0.00, this means that the merchant has declined the cashback or informed us that the purchase made is not eligible for cashback.

We are not told the reason for the cashback being declined at this stage, but it may include one of the following:

- You cancelled or returned the order or part of the order. If you wish to lodge a 'missing cashback claim' for the remaining part of the order please contact us
- You used an unauthorised promotional/voucher code not published by us
- You did not meet the retailer's terms and conditions (see the retailer's page)

If you still think you are owed a cashback, please contact us.

4.6. Why didn't my purchase track?

Whilst the vast majority of transactions do track, there will always be situations where, for instance, anti-spyware, anti-virus or other protection on your computer might prevent cashback tracking back to your account.

If the cashback has not tracked to your account within 14 days, you need to contact us. You will need your order number as supplied by the retailer you purchased from, and we will chase up your cashback on your behalf.

4.7. Why haven't I received my cashback yet?

In isolated cases it can take several weeks for your cashback to reach us - and therefore for your transaction to become payable. On rare occasions, this can be caused by us waiting to receive your cashback from the retailer. We estimate when your transaction will become payable in the cashback section of your account page.

4.8. I have queried missing cashback but it is taking longer than expected to get an answer

Once we have submitted your claim, we simply have to wait for the retailer to process it, which can take up to three months.

As we are reliant on the retailer's process there really isn't much that can be done to speed the process up. We do, however, always keep checking on the progress of it.

4.9. The estimated payable date of my transaction has passed but it has still not been paid

The estimated payable speed that you are given for your cashback is only an 'estimated' time for when we would expect the retailer to have paid the cashback. We base the estimated payable date on various factors, including experience of previous settlements, to give a realistic time period for when we would expect the cashback to be paid.

We appreciate that it is frustrating if a transaction passes the estimated payable date. However, please be assured that as soon as the funds are received, they will be paid into your account.