

Cashbacks

FAQs

What is cashbacks?

Cashbacks is a percentage of the amount you spend given back to you when you shop at our cashback partners. These rand-value cashbacks are transferred directly into your Multiply Money savings wallet where you earn interest on them from the first cent.

What is a cashback partner?

We have grocery, health & beauty and Multiply online shop cashback partners. Our grocery cashback partners are Pick n Pay and Woolworths and our health & beauty cashback partners are Dis-Chem and Clicks. Our Multiply online shop cashback partners are the partners you buy vouchers and products from on the Multiply online shop.

How do I get cashbacks at Pick n Pay?

- Only Multiply Premier members qualify for cashbacks from Pick n Pay.
- You get 2% to 12% in cashbacks on your whole basket at Pick n Pay.
- First, activate the Pick n Pay benefit for in-store and online purchases by logging in to the Momentum Multiply app and entering your Smart Shopper number under Cards > Pick n Pay. You can also log in to multiply.co.za and enter your Smart Shopper number under My Partner Rewards > Pick n Pay.
- Before you pay, ask the cashier to swipe your Multiply card or use it when making online purchases or buying on the Pick n Pay asap! app.

How do I get cashbacks at Woolworths?

- You get 2% to 12% in cashbacks when you buy Woolworths gift cards on the Multiply online shop.
- Log in to the Multiply online shop and purchase a Woolworths gift card in the amount of your choice.
- You will receive a voucher code SMS within two hours.
- Redeem your gift card in-store or online at Woolworths.
- This is a cashbacks-only benefit so your cashbacks are automatically paid into your Multiply Money savings wallet when you buy the gift card.

How do I get cashbacks at Dis-Chem?

- You get 2% to 12% in cashbacks on your whole basket at Dis-Chem.
- First, log in to the Momentum Multiply app, go to Cards > Multiply/Dis-Chem co-branded card and click on Activate now. You can also activate your benefit on multiply.co.za.
- Once the benefit has been applied for, collect your Multiply/Dis-Chem co-branded card from any Dis-Chem store nationwide or register on the Dis-Chem website or app to get a digital Multiply/Dis-Chem co-branded card. The digital card can be used for both in-store and online shopping.
- Swipe your card before you pay.

How do I get cashbacks at Clicks?

- Only Multiply Premier members qualify for cashbacks from Clicks.
- You get 2% to 12% in cashbacks on your whole basket when you shop at Clicks plus double Clicks ClubCard points, up to the maximum allowed.

- First activate the Clicks benefit by logging in to the Momentum Multiply app and entering your Clicks ClubCard number under Cards > Clicks. You can also enter your Clicks ClubCard number on multiply.co.za under My Partner Rewards > Clicks.
- To get cashbacks, simply swipe your Clicks ClubCard before you pay.

How do I get cashbacks when buying on the Multiply online shop?

You can choose to get cashbacks when you buy any voucher or product on the Multiply online shop.

What items are excluded?

Some items are excluded from earning cashbacks due to legislation.

At Pick n Pay, items excluded from earning cashbacks from Multiply include, but are not limited to, as prohibited by legislation:

- fuel
- tobacco and tobacco-related products
- Pick n Pay gift cards and top-ups
- Wallet top-ups
- money transfers
- prescription medicine and pharmaceutical goods
- baby formula (0-36 months)
- third party services and payments which include, but are not limited to electricity, USA Visa tokens, Axxess ADSL tokens, Hollard Insurance, U-Kash, SAA Cycle voucher, Austrian Visa tokens, Just Surf, Retail Bonds, all lottery tickets, transactions through SAA, bus tickets, MultiChoice, traffic fines, Splashout Mall Cards and pension payments.

At Dis-Chem and Clicks, items excluded from earning cashbacks include, but are not limited to, as prohibited by legislation:

- any gift cards and top-ups
- medicine and pharmaceutical goods
- baby or nutritional formula
- baby bottles, teats and feeding products
- third party services and payments
- plastic bags

If any of our cashback partners make changes to the excluded items, these changes will automatically form part of the items that we do not give cashbacks on.

Can I change where my cashbacks are sent?

No, you cannot change where the cashbacks you earn are transferred to. All cashbacks earned will be directly transferred into your Multiply Money savings wallet.

When and how do I get my cashbacks?


If you have Multiply Money, you will automatically get your cashbacks into your Multiply Money savings wallet when you shop at our cashback partners. When you shop at our retail cashback partners, Pick n Pay, Woolworths, Dis-Chem and Clicks, you will get your cashbacks within 7 days as we are reliant on data from these partners. If you choose cashbacks when buying on the Multiply online shop, you will get your cashbacks within 24 hours.

How much cashbacks will I get?

The percentage of cashbacks you get depends on your Multiply plan and status/level.

Premier


Groceries



2% to 12% back

Spend limit
Single R2 200 per month
Family R3 300 per month


Health and beauty




2% to 12% back

Spend limit
Single R2 200 per month
Family R2 200 per month

Multiply online shop vouchers



5% to 15% back



10% to 25% back

Yearly limit
Single R22 000
Family R33 000

Multiply online shop products



10% to 25% back




20% to 40% back 15% to 30% back

Spend limit
Single R22 000
Family R33 000

and many more.


Starter

Groceries



2% back

Health and beauty



2% back

Multiply online shop vouchers




2% back




5% back

Multiply online shop products



5% back



10% back

and more.

What is the difference between cashback partners and rewards partners?

Cashback partners: Any Multiply partner where you are able to earn cashbacks (Dis-Chem, Clicks, Woolworths, Pick n Pay and the Multiply online shop).

Rewards partners: Any Multiply partner where you get discounts (Mango, New Balance, Virgin Active).

What happens if I earn cashbacks but I don't have Multiply Money?

We will keep your cashbacks until such time that we are able to get hold of you and get the right information from you to create your Multiply Money benefit.

Will I earn interest on the cashbacks that you keep for me until I get Multiply Money?

No, you will not earn interest on the cashbacks we keep for you. You will only earn interest on cashbacks that are in your Multiply Money savings wallet.

Do my cashbacks expire?

No, cashbacks won't expire. You can save and spend them any time you want to.

What happens when I return a purchase I earned cashbacks on?

- If you return a purchase from the Multiply online shop that earned cashbacks, we will refund you the amount of the item in Multiply online shop credit minus the cashbacks you earned. The cashbacks you earned will remain in your Multiply Money savings wallet.
- If you return a purchase that earned cashbacks from a retail store, we reserve the right to deduct the cashbacks you earned on that purchase from your Multiply Money savings wallet.

Where can I see what I spent at each cashback partner and the cashbacks I earned?

You will be able to see the cashbacks you earned and spent on your monthly cashbacks statement available when you log in to multiply.co.za. You will also see a high-level transaction history on the Multiply Money app and on multiply.co.za.

What interest do I earn on my cashbacks?

Multiply Money savings wallet: You earn a flat interest rate from your first cent. This means that regardless of the balance in your Multiply Money savings wallet you will earn the same interest rate. Your interest rate is linked to prime so when prime changes so does your interest rate.

Multiply Money payment wallet: You do not earn an interest on the cashbacks in your payment wallet so only transfer from your savings wallet to your payment wallet when you're ready to spend.

How do I transfer my cashbacks between my Multiply Money savings wallet and my Multiply Money payment wallet?

You can transfer your cashbacks across wallets by logging in to the Multiply Money app and selecting Transact or by logging in to multiply.co.za and selecting Transfer Money.

How do I spend my cashbacks?

You can spend your cashbacks in four ways:

1. Make mobile payments at selected retailers by using the Multiply Money App;
2. Make payments anywhere in South Africa by using your Multiply Money Card. To do this you must order a Multiply Money Card or link your existing card to your Multiply Money payment wallet by calling 0860 111 183.
3. Pay directly from your Multiply Money payment wallet when you shop on the Multiply online shop.
4. Send your cashbacks to another Multiply member with a Multiply Money payment wallet.