



Have yourself a cashback Christmas

Credit cards and discount websites can keep costs down if you look carefully

by Chiara Cavaglieri and Julian Knight

If you're making your way through your Christmas list, make sure those purchases are working hard for you too. Whether you're using a reward credit card to earn as you shop, making money through a cashback site or hunting down the best bargains using voucher codes, there are lots of ways to boost your spending.

If you're spending your money on presents for other people you can secure a reward for yourself too by using a cashback card and earning a percentage back as cash.

Cashback websites are great for any online spending and work in a similar way to the cards offering a percentage of the price you pay back as cash. Quidco is one of the biggest cashback and voucher sites with about 1,200 retailers on the site, although it does charge a £5 annual fee. "With cashback offers and voucher codes available on nearly every retailer, there is really no excuse for paying full price for your online Christmas shopping. The case is the same on the high street where consumers can use printable vouchers," says Hannah Green from Quidco.

"We know that about a third of smartphone owners will be using their phones to shop online this Christmas. There's a great selection of apps that can help with everything from organising your Christmas gift list to comparing prices." says Richard Leonard from mobile phone company 3.

You can snap up some heavily discounted items on group buying sites such as Groupon, Crowdify and Wahanda.