

THE MONEY METHOD

UK Cashback Apps & Rewards Guide

Free money on purchases you're already making

Why Cashback Matters

Cashback won't make you rich, but it's genuinely free money. If you spend £500/month on eligible purchases and average 2% back, that's £10/month or **£120/year** which is enough for a free investment contribution or a nice dinner.

Cashback Websites

Site	Best For	Typical Cashback
TopCashback	Highest rates, wide selection	1-15% depending on retailer
Quidco	Good for travel & insurance	1-10%, plus sign-up bonuses
Airtime Rewards	Link your cards, auto-cashback	1-15% off your phone bill (200+ retailers)
Jam Doughnut	Instant cashback via gift cards	1-20% at 150+ UK retailers
Shopmium	Grocery cashback	20-100% on specific products

Pro tip: Compare rates between TopCashback and Quidco before big purchases, and check JamDoughnut for gift card deals too!

Offers:

- [Download JamDoughnut via this link](#) to get a FREE signup bonus when you make your first purchase!
- Get £10 signup bonus on **Topcashback** when you [use this link](#)

Cashback Credit Cards

IMPORTANT: Only use credit cards for cashback if you pay off IN FULL every month. Interest charges will wipe out any cashback benefits.

Card	Cashback Rate	Notes
Chase Debit	2% (from 1 June 2026) on eligible UK spend.	Capped at £20/month. After year 1, requires £1,500/mo deposited into account

Amex Platinum Cashback	0.75% on first £10k/yr, 1.25% above £10k	£25/yr fee. Not accepted everywhere. New cardholders get a 5% intro bonus for 3 months (up to £125).
Santander All in One	0.5% on everything, capped £10/month	£3/month fee, so you need to spend £600+/month to break even. Also offers 0% balance transfer and 0% purchase periods.
Amazon Mastercard	1% Amazon, 0.5% elsewhere (yr 1), then 0.25%	Paid as Amazon gift card credit, not cash. No fee
Monzo (all accounts)	2-10% at selected retailers	Offer-based, activate deals in-app. Offers rotate monthly
Barclaycard Rewards Visa	0.25% on all spending	No annual fee. Also useful abroad as no FX fees.

Supermarket Loyalty Programmes

Programme	How It Works	Value
Tesco Clubcard	Points on all purchases	1 point per £1, boosted offers
Sainsbury's Nectar	Points across partners	0.5 point per £1, linked to eBay
Lidl Plus	Weekly coupons & offers triggered by spend thresholds	Up to 25% off selected items
Co-op Membership	2p for every £1	2% back + supports community
Boots Advantage	3 points per £1	Worth 3% in Boots vouchers

Browser Extensions (Never Forget Cashback Again)

Install these free browser extensions and they'll automatically remind you when cashback is available, no more forgetting to activate it!

Extension	What It Does	Available On
TopCashback	Pops up on 6,000+ sites to remind you. Shows voucher codes too.	Chrome, Firefox, Edge
Quidco Cashback Reminder	Alerts you on 4,500+ partner sites. Highlights deals in Google search.	Chrome, Firefox, Edge, Safari
Cashback Angel	Compares rates across TopCashback, Quidco & others in one click.	Chrome, Firefox

Honey (by PayPal)	Auto-finds & applies voucher codes at checkout.	Chrome, Firefox, Safari, Edge
Pouch	UK-focused. Tries all available voucher codes automatically.	Chrome, Firefox, Safari

Recommended setup: Install both TopCashback AND Quidco extensions, they'll both alert you, so you can quickly compare which offers the better rate.

Your Action Checklist

Get set up this week:

- ☐ Sign up for ONE cashback platform this week
- ☐ Sign up for loyalty cards at your main supermarket
- ☐ Install browser extensions for auto cashback reminders

A realistic example

EXAMPLE • £2,500/MO HOUSEHOLD

£600 groceries via Tesco Clubcard + 2% Chase Debit + Topcashback when ordering online = **~£14/mo**

£100 phone bill linked to Airtime Rewards = **~£3/mo**

£200 misc online shopping via Topcashback (~5% average) = **~£10/mo**

£150 fuel/transport on Chase Debit (2%) = **~£3/mo**

Total: about £30/month, £360/year — without changing your spending. Enough to fund a recurring monthly investment into a global index fund.

REMEMBER

Never buy something just for the cashback.

The goal is to earn rewards on purchases you'd make anyway.