## Westfield Rewards Frequently Asked Questions

## Contents

What is Reward Gateway?	4
Access & Security	4
Not receiving Westfield Rewards emails?	4
How do I log in to Westfield Rewards on my phone?	4
How do I change my password, email or other details?	5
Do I need to download or install anything on my phone?	5
I have forgotten my password	5
How secure is the site?	5
What phones does the mobile site work with?	5
Why are some websites not viewable on the mobile site?	5
What happens if I lose my phone?	5
What about password security?	5
Instant egift cards and vouchers	6
Why am I being asked to re-enter my saved payment card details?	6
What is 3D Secure?	7
How do I find my order in my bank statement?	8
How can I find and use my Instant Vouchers on the website?	8
Can Reloadable Cards be delivered somewhere other than my home address?	
Why CVV/CV2 code is no longer required when I place an order?	8
How do I buy Instant Vouchers and Reloadable Cards?	9
What happens if my card is lost or stolen, damaged or destroyed?	9
How long will it take to top up my Reloadable Card?	9
Why is there a limit to how much I can spend on my account?	10
Can I return a Reloadable Card?	10
Cashback	10
What is Cashback?	10
Reasons why my Cashback has been rejected	11
My Cashback has been pending for more than 120 days. Why hasn't been confirmed yet?	
My Cashback for an order I have placed is missing	11

Why does it take a retailer so long to confirm my Cashback?
My account is closing. How do I withdraw my Cashback?
Can I keep the Cashback on cancelled, returned or incomplete orders?
Can I use a voucher or other promotional discount with Cashback?13  Does my Cashback track when I purchase over the phone?
Can I use a voucher or other promotional discount with Cashback?13  Does my Cashback track when I purchase over the phone?
Does my Cashback track when I purchase over the phone?
My item is faulty, and I need to exchange it. Will I still be entitled to Cashback?
Cashback?
Why has my transaction tracked as £0.00?
Offer Queries
How do I use Favourites?
The link to a retailer is blocked or not working
The discount code does not work or is not recognised
Top-up By Text
What is Top-up by Text?16  How do I top-up by text?16  How do I activate my card with Top-up by Text?16
How do I top-up by text?16  How do I activate my card with Top-up by Text?16
How do I activate my card with Top-up by Text?16
How do I save my card details?16
Does it cost me anything to top-up by text?16
Can I top-up from abroad?16
How long does it take?17
How do I know that my top-up worked?17
How do I change my details?17
Can I refund my top-up?17
How else can I top-up?17
Is this secure?17
What if I send an incorrect text? (missed digits, incorrect info, wrong denominations, sent in error)17
Do I receive a confirmation message?17
Why should I use Top-up by Text?18
SmartSpending App18

app?appens when your account is locked, and you try to log in to	
How do I get the SmartSpending™ app on my phone?	18
Can I register my account on the app?	18
Why do I have to PIN protect the app?	18
Can I use my Cashback towards a purchase in the app?	19
How can I find and use my Instant Vouchers in the SmartSpending App?	
Why there is an option to manually mark vouchers I have used?	19
If I put things in my basket on the website will they appear in the a basket?	
Why are some of the offers not appearing in the app?	19
Are there any push notifications for the app?	19
How can I save money with the app?	19
What happens when I need help?	20
General FAQs	20
How long will it take to top up my reloadable card?	20
My Cashback has been pending for more than 120 days. Why has been confirmed yet?	
My Cashback for an order I have placed is missing	20
Reasons why my Cashback has been rejected	21
What is Cashback?	21
Closing your account	22
Why is my account being closed?	22
My account is closing. What happens?	22
My account is closing. How do I withdraw my Cashback?	22
How do I close my account?	22
How do I re-join the scheme?	22

### What is Reward Gateway?

Reward Gateway help more than 2,000 of the world's leading companies in 23 countries do this through our employee engagement platform that brings employee benefits, discounts and perks, recognition and reward, employee wellbeing, employee communications and employee surveys into one unified hub.

Reward Gateway clients use individually branded and tailored HR solutions which are designed to increase employee engagement. These strengthen each client's unique engagement journey and are designed to create radically different relationships and improve connections between employees and their employers.

## Access & Security

## Not receiving Westfield Rewards emails?

If you're not receiving emails from Westfield Rewards in your email account be sure to check your email's spam folder, junk folder, social tab, and promotional tab. Email providers sometimes route emails from new sources to these folders.

Check with your email provider to ensure emails from westfieldrewards.co.uk aren't blocked. If you are using your work email address to access Westfield Rewards this would most likely be your IT team.

Allow enough time for your email to be delivered before requesting it again. It may sometimes take slightly longer depending on the security settings on your email provider.

## How do I log in to Westfield Rewards on my phone?

To log in to Westfield Rewards on your phone, simply log in normally by visiting https://westfieldrewards.co.uk/ in your phone's web browser or via the app.

#### How do I change my password, email or other details?

Just go the Account section and choose Account, Account Settings, Security Centre. Here you'll be able to update your details, including changing your password or email address.

To update your Personal Details, Contact Detail or Communication Preferences please go to Account, Account Settings, General Settings

#### Do I need to download or install anything on my phone?

We've created a special version of Westfield Rewards that you can access through your mobile phone's web browser, or you can download the app.

### I have forgotten my password.

Just choose the Reset Password option and we'll send you an email with instructions on how to reset your password.

#### How secure is the site?

You don't need to worry about security on the site. Every page is encrypted with SSL encryption. You can tell if a site's secure by looking at the start of the URL (web address): if it starts with "https" that always means it's secure and can be trusted.

### What phones does the mobile site work with?

We've tested the mobile site on all major mobile operating systems including Blackberry, iOS, Windows Phone, and Android. However, you should find it works on all devices.

## Why are some websites not viewable on the mobile site?

Unfortunately some websites have mobile sites that work a bit differently to their normal ones. The decision was taken to block access to these sites when you're viewing on a mobile phone to save you the hassle of having to contact Reward Gateway when something goes wrong. Instead, Reward Gateway suggest you access them on a PC or Mac when you get a chance. Reward Gateway are working on it, and the situation is improving on a daily basis.

## What happens if I lose my phone?

If you lose your phone, don't worry - your account will still be secure, and no one will be able to access it. Reward Gateway suggest setting up a security code on your device anyway, but if you reset or change your password any devices linked to your account will be logged out too.

## What about password security?

It's always important to have a strong password, and to make sure you keep that password secure. You'll probably know to avoid using your date of birth, family names and so on, as this kind of password can be easily guessed by someone else. About 8 to 10 characters are OK.

You'll need to be able to remember your password. It's best not to write it down or give it to others. Reward Gateway would advise against using the same password that you use to login to your e-mail.

### Instant egift cards and vouchers

# Why am I being asked to re-enter my saved payment card details?

In October 2020, Reward Gateway introduced a new Security feature to further protect saved payment cards.

Starting in October, when you enter card details to make a purchase Reward Gateway will link the use of this card to the device you are using. If you login from a different device that has not used this card before, Reward Gateway will ask you to verify those card details.

Q: What is the security benefit of doing this?

A: This feature protects your cards from being used by someone else in the rare event that an unauthorised person gains access to your account.

Q: I've used the same device for a long time, why am I being asked to verify my details now?

A: This is a new security feature Reward Gateway introduced in October 2020, and Reward Gateway are unable to retrospectively link your device and card together.

Q: How do you link my device to the card?

A: Reward Gateway store a cookie on your device with a unique ID, which corresponds to another unique ID for your payment card. When making a purchase, they check to see if your device has the corresponding cookie for the card you are using. These IDs are meaningless to anyone other than Reward Gateway and do not contain any sensitive information.

Q: Where do you store my card details?

A: Reward Gateway never sees your card details and they don't even go through our servers. You input your card details into a page hosted by our payment provider. Your card details are submitted directly to them, and they return a unique ID to Reward Gateway that they can use, without knowing your full card details. You can find out more about this in our article about PCI Compliance.

Q: Why am I being asked to verify my card details on the same device I always

A: Because Reward Gateway use a cookie to remember your device, it's possible your cookies have been cleared and therefore they don't recognise your device anymore. Cookies aren't saved when you use 'Private Browsing Mode' on your browser, or if you are logged in as a different user.

In October 2020, Reward Gateway introduced a new Security feature to further protect saved payment cards.

Starting in October, when you enter card details to make a purchase Reward Gateway will link the use of this card to the device you are using. If you login from a different device that has not used this card before, you'll be asked to verify those card details.

Q: What is the security benefit of doing this?

A: This feature protects your cards from being used by someone else in the rare event that an unauthorised person gains access to your account.

Q: I've used the same device for a long time, why am I being asked to verify my details now?

A: This is a new security feature that was introduced in October 2020, and are unable to retrospectively link your device and card together.

Q: How do you link my device to the card?

A: Reward Gateway store a cookie on your device with a unique ID, which corresponds to another unique ID for your payment card. When making a purchase, Reward Gateway checks to see if your device has the corresponding cookie for the card you are using. These IDs are meaningless to anyone other than Reward gateway and do not contain any sensitive information.

Q: Where are my card details stored?

A: Reward Gateway never see your card details and they don't even go through Reward Gateway's servers. You input your card details into a page hosted by our payment provider. Your card details are submitted directly to them, and they return a unique ID to Reward Gateway, without knowing your full card details. You can find out more about this in our article about PCI Compliance.

Q: Why am I being asked to verify my card details on the same device I always use?

A: Because Reward Gateway use a cookie to remember your device, it's possible your cookies have been cleared and therefore your device isn't recognisable anymore. Cookies aren't saved when you use 'Private Browsing Mode' on your browser, or if you are logged in as a different user.

#### What is 3D Secure?

Our checkout process uses Verified by Visa, Mastercard® SecureCode™. and American Express SafeKey SM. These services enhance your existing card account against unauthorised use when you purchase vouchers.

To use these services, you must first register with the bank or other organisation that issued your card.

Once you've registered and created your own private password with your card issuer, you'll be prompted automatically at checkout to provide this password when you make a purchase that requires authorisation.

Your Verified by Visa, Mastercard® SecureCode™ or American Express SafeKey SM password is different from your account password. Reward Gateway don't have access to these card issuer passwords and cannot help you if you have a problem with it - you must speak to your card issuer.

### How do I find my order in my bank statement?

The orders you place will appear in your bank statement as - your-saving.com

#### How can I find and use my Instant Vouchers on the website?

Instant Vouchers which you buy will be saved into your account under 'My Instant Vouchers' section. And this is whether you purchase them in the app or on the website. From the 'My Instant Vouchers' section you can view your vouchers and use them in-store or online.

To redeem your Instant Vouchers online, please have in mind that most retailers refer to them as Gift Cards, eGift certificates and Gift Vouchers. This is usually a payment method that can be found on the checkout of the retailer's website.

You can now also mark your Instant Voucher as 'Used' to keep track of all your purchases.

# Can Reloadable Cards be delivered somewhere other than my home address?

For security reasons, Reloadable Cards can only be sent out to the address at which the payment card is registered.

# Why CVV/CV2 code is no longer required when I place an order?

When you enter your card details on our page, you are now sending these details directly to our payment processor, Checkout.com, instead of RG being an intermediary. Checkout.com stores and encrypts your details securely and returns to Reward Gateway a 'token' which is a representation of your card details that Reward Gateway can store and use but doesn't actually let Reward Gateway know the sensitive information. Reward Gateway use this token to instruct Checkout.com to take a payment from you.

W Reward Gateway e are not asking for your CVV/CV2 code when using a saved card. This provides little extra assurance or security benefit because all orders are being routed to your bank. Your bank may decide that they need to ask you for more information like your password / PIN based on factors like:

- If you have shopped with Reward Gateway before on the same computer.

- If you have shopped online elsewhere recently.
- If you are shopping from the same place as normal.

This process is called '3D Secure' and means you can still be offered the same assurances and if you spot suspicious activity Reward Gateway will work with you and your bank to get it corrected.

If you don't feel comfortable with this you can always remove the saved details from your account at any time, and Reward Gateway will prompt you for your CVV/CV2 when next entering them.

### How do I buy Instant Vouchers and Reloadable Cards?

There are two ways that you can save on your in-store shopping with Westfield Rewards: through discounted Instant Vouchers and Reloadable Card top-ups.

Simply search for the retailer that you wish to save money with by using the Search bar function in the top menu bar. Once you're on the retailer's offer page, you will see whether the retailer has the option to purchase Instant Vouchers, a Reloadable Card or both. Choose the offer you prefer, simply enter the amount that you wish to purchase and 'Add to Basket'.

Don't forget the discount rates on our products are made directly on Westfield Rewards only. Some retailers sell shopping vouchers or gift cards directly on their website, but these will not be at the discounted rate available to Westfield Rewards members.

# What happens if my card is lost or stolen, damaged or destroyed?

If you have lost the Reloadable Card you have purchased through the scheme, you can request the balance to be transferred to a new Reloadable Card. To do this please go to the Reloadable Cards section and you'll be able to report your card as lost and request a balance transfer to be completed.

## How long will it take to top up my Reloadable Card?

If the card is Instant Reloadable Card, it will be loaded within 10-30 minutes.

If your card is not an Instant Reloadable Card, top-ups ordered before 11am Monday to Friday will usually be ready to spend in-store the next day. Top-ups ordered after 11am on Friday will be ready to spend by the following Tuesday.

You can check your balance on the retailer's website or by calling the number on the back of the card. If you are planning to make a large purchase, please do check the balance before you get to the shop.

#### Why is there a limit to how much I can spend on my account?

To provide you with extra account security, you'll find that you are unable to spend more than a certain amount on Instant Vouchers/Reloadable Card topups daily and monthly.

If you've reached your monthly spend limit, you'll just need to set up a special order for any further purchases and transfer the funds to our bank account for these

If you've reached your daily spend limit, please feel free to place new order on the next day.

#### Can I return a Reloadable Card?

You may request a refund for a new Reloadable Card order up to 30 days after you first received the card, as long as the card has not been activated on your account. To request a refund please Submit an Enquiry.

Refunds are not available for a top-up to a Reloadable Card once the card has been activated. Refunds also are unavailable for top-ups to a previously activated Reloadable Card. All Reloadable Cards will be spendable for at least 12 months after your top-up has been added to the card. This does not affect your statutory rights.

Please note that some retailers do not provide a refund on the Reloadable Card no matter if it has been activated or not. This will be noted in the T&C's.

#### Cashback

#### What is Cashback?

Cashback is similar to loyalty points, except that it's cash and it's usually much more generous! You won't see a direct discount on the amount that you pay for a purchase - instead, Cashback is credited to your Westfield Rewards account after you've made the purchase. This will usually be tracked by the retailer automatically; all you need to do is follow a few simple steps:

- 1. Find the offer that you want on Westfield Rewards
- 2. Check that the retailer offers Cashback on the item that you want
- 3. Click through the link and complete a purchase online making sure no other discounts, offers or codes are applied to your order
- 4. Check your Cashback statement regularly. Cashback for your purchase should be reported and pending on your account within 3 days
- 5. Once your Cashback has been confirmed by the retailer, you will be able to withdraw it to your bank account or use it to pay for Instant Vouchers and Reloadable Cards through Westfield Rewards

### Reasons why my Cashback has been rejected

There are a number of reasons why retailers will reject a Cashback payment:

- Payment for the transaction was refused or cancelled.
- The purchase did not meet the requirements for earning Cashback, for example, some retailers only pay Cashback for first-time customers
- The purchase was not completed entirely online
- For travel and holiday arrangements these did not take place
- Unless otherwise stated in the offer, voucher code or other incentive was used
- The retailer recognised a different marketing source as the driver of your order

If you think that Cashback has been rejected incorrectly – please, submit an enquiry with the Helpdesk.

# My Cashback has been pending for more than 120 days. Why hasn't it been confirmed yet?

If you have taken out an insurance policy and you are expecting Cashback then the retailer may have taken slightly longer than other retailers to confirm your award. This is because most insurance retailers require a few direct debit payments to be made before they can confirm your Cashback award.

Please note that the holiday and car rental retailers confirm Cashback after the holiday, or the car rental has taken place. If you have completed your stay or car rental then please, let Reward Gateway know and they'll be able to follow this up with the retailer.

The Cashback confirmation timescales refer to your normally tracked pending transactions which appeared in your account after you made the purchase with the retailers.

If there are any issues with your Cashback, Reward Gateway are always happy to escalate your cases and investigate them with the retailers, however the time it takes for a decision to be reached in regard to your case may vary depending on the retailers and the date when Reward Gateway contacted them.

## My Cashback for an order I have placed is missing

When you make an online purchase using one of the links on our site, in most cases your Cashback will be tracked and awarded automatically. In a small number of cases however, something may go wrong, and you'll need to contact Reward Gateway to claim the Cashback for you.

There are a few reasons why the Cashback tracking may go wrong:

- you didn't click through our Cashback link first before making the purchase on the retailer's website
- you used a voucher or discount code that wasn't advertised on our website

- the order was completed over the telephone, live chat or mobile application
- items were returned or exchanged
- there was a problem with making payment on the retailer's website

It takes up to 3 working days for orders to appear on your Cashback statement as pending. If the order was placed more than 3 working days ago, please submit "My Cashback has not appeared in my account" enquiry. Hurry up! You can only claim it as missing up to 60 days after your order.

#### I think the amount of Cashback I have received is incorrect

If you have received Cashback and it does not match with the amount you were expecting, then please, bear in mind the following:

- most retailers exclude postage and packaging when they calculate Cashback.
- some retailers exclude VAT when calculating Cashback where this is the case it will be stated on the retailer's offer page.
- credit card charges and any other taxes / fees are always excluded unless otherwise stated.
- some retailers award different Cashback rates on different product groups.

If the above points do not account for unexpected Cashback on your statement – please, submit a "My Cashback is not the amount I was expecting" enquiry with the Helpdesk.

### Why does it take a retailer so long to confirm my Cashback?

The retailer will only confirm the transaction with Reward Gateway once it's been proven to be genuine. This is to prevent payment of Cashback on goods that have been returned, for example. For travel bookings, Cashback will be awarded once you've enjoyed your stay. For any purchases of contracts or subscriptions, the retailer will confirm the Cashback with Reward Gateway once they are confident that the agreement will not be broken or defaulted.

## Do I need to adjust my computer settings to earn Cashback?

Retailers use "cookies" to track purchase activity on their website and award Cashback to the right person. A cookie is a small file which is downloaded and stored on your computer every time you click through one of the links on the website.

Cookies will only store information about the retailer websites you've visited and the purchases you've made. They will not store any personal data and therefore they are not a threat to privacy. From time to time however you may find that your web browser does not allow the storage of cookies.

If you're using a computer that has high security settings enabled then that computer might be blocking cookies. In this case retailers won't be able to track or award your Cashback.

Most personal/home computers do not have default settings that will block retailer cookies. At work, you may find that computers have high security settings enabled, and this may have an impact on your ability to use our Cashback offers. If you wish to use Westfield Rewards at work and take advantage of our Cashback offers, it may be advisable to talk to your IT department, just to make sure that everything will work normally.

### My account is closing. How do I withdraw my Cashback?

If your account is closing then you need to withdraw your Cashback within 60 days of your account being closed. You can do this in the normal way by hovering over "Approved Cashback" then click 'Withdraw'. If your Cashback is still pending, please contact Reward Gateway and they'll be happy to assist!

Please note that you won't be able to earn Cashback once your account is closing.

# Can I keep the Cashback on cancelled, returned or incomplete orders?

If you return or exchange an item then you will not be eligible for the Cashback on the order.

If you have a 'Confirmed' or 'Pending' transaction in your account that you know should be cancelled then please Submit an Enquiry and Reward Gateway will remove it. Before making a withdrawal, Reward Gateway will ask you to confirm that you are entitled to the Cashback being withdrawn.

Reporting cancelled transactions is complex and it takes some retailers a long time to report cancelled Cashback. In the meantime, the transaction may appear as 'Confirmed'. This will change to 'Rejected' if the transaction is not eligible. If you withdraw the Cashback in the meantime, then your overall Cashback balance may fall into a deficit.

# Can I use a voucher or other promotional discount with Cashback?

Unless otherwise stated, Cashback will not be awarded where an e-voucher, discount code or other promotional discount is used. If a discount code is advertised on the Reward Gateway page alongside the Cashback offer then this indicates that the retailer has agreed to award Cashback where the code is used.

If a code is taken from another source, such as a voucher code site, then your Cashback will eventually be rejected by the retailer.

If the promotional discount is offered directly on the retailer's website then, in some cases, Cashback may be awarded – if the retailer is having a sale, for example. But if the retailer is offering a special one-off discount which requires entering a code at the checkout, this will normally result in Cashback being rejected.

Please, contact Reward Gateway for further information if you are unsure whether Cashback will be awarded on a discounted purchase.

### Does my Cashback track when I purchase over the phone?

Contacting the retailer directly to complete your order over the phone will result in no Cashback being awarded. This is because the retailer uses third party tracking software to trace and award Cashback. Orders completed over the phone or in-store cannot be tracked by this third party system, therefore the retailer will have no evidence to show that the purchase was generated from Westfield Rewards.

If you wish to make an order straight away, Reward Gateway may be able to suggest other similar retailers where you can earn Cashback.

## My item is faulty, and I need to exchange it. Will I still be entitled to Cashback?

When items are exchanged over the phone or in-store, this normally results in Cashback being rejected. This is because any amendments made to an order will create a new order reference number. The old order reference will then appear to relate to a cancelled order in the retailer's system, and this will cause Cashback to be rejected.

Although in reality the order has not been cancelled, the retailer's Cashback system will show that it is cancelled. If the item was exchanged offline, i.e. over the phone or in-store, then this will not count as an online order and will therefore not be eligible for Cashback.

If there are any problems with an order and you need to exchange items, Reward Gateway strongly recommend cancelling the order and creating a new one entirely online. Calling the retailer or visiting in-store will stop any Cashback from being awarded.

## Cashback confirmation period

If your Cashback hasn't appeared in your account at all, please refer to our FAQ - "My Cashback for an order I have placed is missing"

If your Cashback appeared in your account, but it hasn't been confirmed please note that it can take up to 120 days from the date of purchase to get 'confirmed' in your account. For hotel, flights, car hire etc bookings., this can take up to 90 days to confirm from your date of stay or travel. After this, you can withdraw your confirmed Cashback to spend however you like.

## Why has my transaction tracked as £0.00?

Rest assured this has tracked correctly, but please be aware that a small number of retailers show your transaction as £0.00 until they approve it. Once this has been approved the right amount will update in your Cashback statement.

#### Offer Queries

#### How do Luse Favourites?

If you have a retailer that you visit often, it may be useful to add it to your 'Favourites'.

To add a Favourite, simply go to the retailer's offer page in Reward Hub. On the top right, you will see an 'Add to Favourites' link.

To remove a retailer from your Favourites, click the same link, which is now called 'Remove from Favourites'.

To see your Favourites, go to the star icon, which can be found in the top menu bar.

### The link to a retailer is blocked or not working

If you've clicked through one of our special links to a retailer's website and it isn't taking you to the right place, there may be a number of reasons why this has happened.

If you are accessing Reward Hub from work, for example, you might not have full internet access from your work computer. This may mean that some retailer sites will be unavailable. You should be able to access the full range of offers from a computer at home.

Alternatively, a very high security level on a computer may stop some of our links from working. A Medium or Medium High setting will be fine for accessing nearly all our retailer websites. Medium is recommended by Microsoft for normal internet use.

From time to time the retailer's own website may have very heavy traffic or may be down for maintenance. Occasionally, our link to the retailer may be out of date or broken.

If you have checked the possible solutions above and none apply, please submit an enquiry from the list below to let Reward Gateway know. Reward Gateway will try thier best to restore the link or suggest an alternative offer.

## The discount code does not work or is not recognised

Some of our online discount offers will be applied in the form of a discount code which you need to enter on the retailer's checkout page.

If you find that a code isn't working, please check that you have entered the code correctly and that you are eligible for the discount. Some codes have a minimum spend or may exclude certain items. Information will be found in the retailer's terms and conditions.

If you've entered the code correctly and have reached the final stage of checkout, check that the discount has been applied before you complete your purchase. Most retailers will not allow a discount to be applied retrospectively once checkout has been completed, so make sure you see the saving before you purchase. If you can't see a discount being applied, contact Reward Gateway before completing the purchase so that they may investigate.

### Top-up By Text

## What is Top-up by Text?

Top-up by Text is a great feature which allows you to add funds to your reloadable shopping cards by sending a simple SMS message from your mobile phone.

#### How do I top-up by text?

How to top-up by text message

Once you have registered your details text TOPUP followed by the last 4 digits of your gift card number and the amount in £s to +442033229065. N.B. please ensure you do not include a £ sign

After you have sent the message, you will receive a SMS response confirming your order. You will need to reply to this message with CONFIRM.

### How do I activate my card with Top-up by Text?

When you receive a new reloadable card you can choose to activate it by SMS. Your new reloadable card will be accompanied by a letter with full instructions and this letter will state a unique code that is linked to your purchase. Simply text the unique code to +442033229065 to activate your card.

## How do I save my card details?

Saving your card details is easy - simply check the box "Yes, save my payment and delivery details for future use" at the Checkout the next time you purchase something through the website.

## Does it cost me anything to top-up by text?

Yes, you will be charged for the text messages by your service provider at the standard rate.

## Can I top-up from abroad?

Providing you have registered your credit/debit card details with Reward Gateway before travelling you can still use Top-up by Text by following the normal process. \*Please note you will be charged for text messages based on your roaming tariff determined by your service provider.

#### How long does it take?

The process to Top-up by Text is the same as if you top-up online. If Reward Gateway receive your message by 11:00am Monday to Friday, your credit will usually be ready to spend by the next working day.

### How do I know that my top-up worked?

After Reward Gateway have received your text message you will receive an automated SMS message as a receipt of your order. You will also receive an email receipt of your order as per normal purchases made through the website.

#### How do I change my details?

You will find your registered Top-up by Text details in the My Account section of the programme. You can use this function to change any of the details if you need to.

### Can I refund my top-up?

Normal refund policy will apply.

#### How else can I top-up?

You can top-up your reloadable cards really easily at any time via the website on your desktop, smartphone or tablet device, or alternatively you can call Reward Hub Helpdesk 0203 780 1891 (Helpdesk operates 24/7 – over the phone and through live chat.)

#### Is this secure?

Yes, as with everything they do security is Reward Gateway's top priority. Every page on the site is encrypted with SSL encryption. For further information on website security and shopping safely online please check Keeping online customers safe.

# What if I send an incorrect text? (missed digits, incorrect info, wrong denominations, sent in error)

All transactions by Top-up by Text involve a 2 part process whereby Reward Gateway will respond to your first message confirming the details that you sent to them. If you are happy to proceed you will need to respond with you CONFIRM to complete the transaction.

## Do I receive a confirmation message?

Yes you do! After Reward Gateway have received your SMS message you will receive an automated SMS response which will confirm receipt of your order.

### Why should I use Top-up by Text?

Top-up by Text has been introduced as a fast and convenient way to top-up your reloadable shopping cards. It takes just a few seconds to send an SMS text message from any mobile device and so removes the need to log in to the website or be connected to a Wi-Fi signal. Top up from anywhere, anytime - all you need is a mobile phone signal, and you are good to go!

### SmartSpending App

What happens with your order after placing a transaction that is classified as fraudulent?

When it comes to making purchases, Reward Gateway aim to provide the best experience possible. To achieve this they need to have security as a top priority. Depending on various parameters of your account, on rare occasions, some of your orders might be queued for revision. It usually takes minutes for the anti-fraud check to be completed, but in some cases, when Reward Gateway need to investigate, it can take more time.

If your order gets queued, the transaction is being successfully processed and the amount is withdrawn from your payment account. Reward Gateway will let you know at the checkout that they need to perform this check and you will be notified via email once it's completed. Until the transaction is confirmed as not fraudulent, you won't be able to view and access your purchased items.

# What happens when your account is locked, and you try to log in to the app?

If your account is locked and you attempt to log in, we'll show you a message that your account has been locked due to security measures and advise you to go to the desktop site to see how you can get access to your account again. You cannot unlock your account via the app.

## How do I get the SmartSpending™ app on my phone?

You can download the SmartSpending™ app from both the Apple App Store and the Google Play Store. To find it, search for 'SmartSpending' – without any space in between. Or, if you search for 'Reward Gateway' then you'll find it too.

## Can I register my account on the app?

To use the app, you'll need to first register on the website.

## Why do I have to PIN protect the app?

You'll be asked to choose a PIN when you first log into the app – this is all about data security. Reward Gateway insist on PIN protection to keep your data secure and to ensure your discounts remain exclusively for you. Having a PIN also means you will always be logged into the app for quick, instant

access. And, if you've got a phone with fingerprint recognition then you can use that too!

#### Can I use my Cashback towards a purchase in the app?

Yes! You can use your Cashback to pay for any orders or top-ups you make within the app. Withdrawing Cashback to your bank account can be done on the website. You can also watch your Cashback build-up in the 'My Account' section of the app.

# How can I find and use my Instant Vouchers in the SmartSpending App?

Instant Vouchers which you buy will be saved into the app's digital wallet. And this is available for vouchers purchased through the app and the website. To find them, tap the menu button in the top left corner and then tap 'My Instant Vouchers'. From here you can view your vouchers and use them.

# Why there is an option to manually mark vouchers I have used?

Unfortunately, Reward Gateway have no way of tracking the balance of your voucher in real-time. This is why they allow you to manually mark as used any voucher that you know has 0 balance remaining. By keeping track of your used vouchers you can completely forget about them, and you no longer have to remember if you have any amount left on the voucher.

## If I put things in my basket on the website will they appear in the app's basket?

Yes! And Reward Gateway call this a unified basket. If you start a purchase on the website and don't complete it then it will appear in the app's basket for checkout. This works both ways.

## Why are some of the offers not appearing in the app?

This is something we're working on. Due to the hundreds of offers available, getting them all onto the app is an ongoing job. We're sorry if your favourite offer is not yet on the app and we'll be working to make sure it's there soon.

## Are there any push notifications for the app?

There is. Reward Gateway use push notifications to let you know if you've left something in your basket, if there is a new offer or retailer available, and when there is a new selection of weekly promotions. You can turn off notifications in your smartphone's settings – Reward Gateway won't take it personally.

## How can I save money with the app?

Saving money in the app can be done by purchasing Instant Vouchers at a discount amount, by shopping with Cashback offers on your smartphone, and by topping up existing Reloadable Cards. When using the Cashback offers, make sure you click the link in the app first.

### What happens when I need help?

Help is always at hand, 24 hours a day, 7 days a week. To find it, tap the menu button in the top left and then tap 'Help'. You'll be whisked to our online chat feature where you can speak with a fellow human from our helpdesk. You can call on as well on 0345 299 4194 or 0203 583 7020.

#### General FAQs

### How long will it take to top up my reloadable card?

If the card is Instant Reloadable Card, it will be loaded within 10-30 minutes. If your card is not an Instant Reloadable Card, top-ups ordered before 11am Monday to Friday will usually be ready to spend in-store the next day. Top-ups ordered after 11am on Friday will be ready to spend by the following Tuesday. You can check your balance on the retailer's website or by calling the number on the back of the card. If you are planning to make a large purchase, please do check the balance before you get to the shop.

# My Cashback has been pending for more than 120 days. Why hasn't it been confirmed yet?

If you have taken out an insurance policy and you are expecting Cashback then the retailer may have taken slightly longer than other retailers to confirm your award. This is because most insurance retailers require a few direct debit payments to be made before they can confirm your Cashback award. Please note that the holiday and car rental retailers confirm Cashback after the holiday, or the car rental has taken place. If you have completed your stay or car rental then please, let Reward Gateway know and we'll be able to follow this up with the retailer.

The Cashback confirmation timescales refer to your normally tracked pending transactions which appeared in your account after you made the purchase with the retailers.

If there are any issues with your Cashback Reward Gateway are always happy to escalate your cases and investigate them with the retailers, however the time it takes for a decision to be reached in regard to your case may vary depending on the retailers and the date when Reward Gateway contacted them.

## My Cashback for an order I have placed is missing

When you make an online purchase using one of the links, in most cases your Cashback will be tracked and awarded automatically. In a small number of

cases however, something may go wrong, and you'll need to contact Reward Gateway to claim the Cashback for you.

There are a few reasons why the Cashback tracking may go wrong:

- you didn't click through our Cashback link first before making the purchase on the retailer's website
- you used a voucher or discount code that wasn't advertised on our website
- the order was completed over the telephone, live chat or mobile application
- items were returned or exchanged
- there was a problem with making payment on the retailer's website It takes up to 3 working days for orders to appear on your Cashback statement as pending. If the order was placed more than 3 working days ago, please submit "My Cashback has not appeared in my account" enquiry. Hurry up! You can only claim it as missing up to 60 days after your order.

#### Reasons why my Cashback has been rejected

There are a number of reasons why retailers will reject a Cashback payment:

- Payment for the transaction was refused or cancelled.
- The purchase did not meet the requirements for earning Cashback, for example, some retailers only pay Cashback for first-time customers
- The purchase was not completed entirely online
- For travel and holiday arrangements these did not take place
- Unless otherwise stated in the offer, voucher code or other incentive was used
- The retailer recognised a different marketing source as the driver of your order

If you think that Cashback has been rejected incorrectly – please, submit an enquiry with the Helpdesk.

#### What is Cashback?

Cashback is similar to loyalty points, except that it's cash and it's usually much more generous! You won't see a direct discount on the amount that you pay for a purchase - instead, Cashback is credited to your Westfield Rewards account after you've made the purchase. This will usually be tracked by the retailer automatically; all you need to do is follow a few simple steps:

- 1. Find the offer that you want on Westfield Rewards
- 2. Check that the retailer offers Cashback on the item that you want
- 3. Click through the link and complete a purchase online making sure no other discounts, offers or codes are applied to your order
- 4. Check your Cashback statement regularly. Cashback for your purchase should be reported and pending on your account within 3 days
- 5. Once your Cashback has been confirmed by the retailer, you will be able to withdraw it to your bank account or use it to pay for Instant Vouchers and Reloadable Cards through Westfield Rewards.

### Closing your account

#### Why is my account being closed?

You no longer have access to Westfield Rewards because this service is part of your scheme. This could be because you no longer have access through your Westfield Health Cash Plan or your Healthy Extras plan.

### My account is closing. What happens?

If your account is closing then you will receive an email notifying you that the account is closing and when. You'll still be able to access your account until that date and carry out some functions. You won't be able to earn Cashback once your account is closing.

#### My account is closing. How do I withdraw my Cashback?

If your account is closing then you need to withdraw your Cashback within 60 days of your account being closed. You can do this in the normal way by hovering over "Approved Cashback" then click 'Withdraw'. If your Cashback is still pending, please contact Reward Gateway and we'll be happy to assist!

Please note that you won't be able to earn Cashback once your account is closing.

## How do I close my account?

To completely delete their account, users just need to log in and select Account --> Account Settings --> Security Centre. On this page they can find an option saying, "Deactivate Your Account". Clicking this option will send a deactivation request to the scheme admins (specifically those who have the access to manage the membership list) and once the admin approves the request the account is deleted.

Reward Gateway would suggest members make sure they have withdrawn any Cashback from their account and downloading a copy of any Instant Vouchers they've purchased before doing so as Reward Gateway will not be able to track these after the account is deleted.

## How do I re-join the scheme?

In case a member would like to re-join the scheme after your account has been deactivated Just re-apply through your My Westfield tile or get in touch with Reward Gateway Customer Service. Restoring your old account after it has been deleted is sadly not possible. You can only re-join if you have access through Westfield. You can take out a Good4you cash plan policy and through this access Westfield Rewards. You can apply for a Good4you policy <a href="https://example.com/here">here</a>