

The Third Age Trust - Click and Save Scheme

The Click and Save scheme is run by the Third Age Trust - not Thorley u3a – and is available to all u3as.

Essentially you are buying Gift Cards and earning rebates which are credited to your online account. There is no security with the cards, they are like cash and anyone can use them. If you lose one it is the same as losing cash.

Most cards are individual store cards with different rebate rates available from different stores.

The *One4All* card is a multi-store card and is accepted in about 140 different stores and offers a headline savings rate of 7%. The maximum card value of a *One4All* card is £120.00. No top ups are available, a new card must be purchased when the value of the card has been spent. Check the *One4All* website to see where this card can be used: <https://www.one4all.com/new-where-to-spend>

There is a delivery/postage charge of £1.60 on new Gift Cards.

There is a Gift Card top up charge of £0.25 (Not all cards accept top ups).

You can buy Digital e-Cards which will be delivered to you by e-mail which avoids the £1.60 postage charge. A £0.25 despatch charge is made for Digital e-Cards.

Earned rebates can only be used to buy more Gift Cards or top up existing cards.

If you return an item to a shop, the refund will go back onto your card. Do not throw your card away if you may be returning an item or intend to top up the card at a later date.

10% of your earned rebates will be donated to Thorley u3a. This is the way that the Third Age Trust have set up the scheme. Thorley u3a have no control over this.

Cards may expire after only 12 months. Some cards have their expiry date extended from the last used date. *Always check expiry dates.*

Look at the 'Click and Save' website for details: <https://www.u3aclickandsave.co.uk/a/>

Example charges:

Buy a £100.00 Gift Card for Wilkinson's, currently offering an 8% rebate – The card will expire in one year.

Postage of £1.60 is applied, so your Debit card (Credit cards not allowed) will be charged £101.60 to buy the card online and get it delivered to you.

An 8% rebate is earned and added to your online account 14 days after purchase.

Example 1) Buy a £100.00 Wilkinson card. Headline rebate rate 8%

Rebate	£8.00
Postage	-£1.60
Less 10%	-£0.80 (Donation paid to Thorley u3a)

Actual saving £5.60 (5.6%)

Example 2) Top Up £100.00 onto an existing Wilkinson card. Headline rebate rate 8%

Rebate	£8.00
Top Up charge	-£0.25
Less 10%	-£0.80 (Donation paid to Thorley u3a)

Actual saving £6.95 (6.95%)

Example 3) Buy a £120.00 One4All multi-store card. Headline rebate rate 7%.

Rebate	£8.40
Postage	-£1.60
Less 10%	-£0.84 (Donation paid to Thorley u3a)

Actual saving £5.96 (4.97%)

Examples of Actual Savings for cards of £100.00 in value

Store/Card Name	Expiry	Headline Rate	Actual Saving * (New card)	Actual Saving ** (Card Top Up)	Actual Saving *** (Digital e- card)
John Lewis	2 years	2%	0.2% (£0.20)	1.55% (£1.55)	1.55% (£1.55)
Sainsbury's	2 years	3%	1.1% (£1.10)	2.45% (£2.45)	2.45% (£2.45)
Argos	3 years	4%	2.0% (£2.00)	3.35% (£3.45)	3.35% (£3.35)
Wickes	2 years	5%	2.9% (£2.90)	4.25% (£4.25)	Not Available
National Trust	2 years	5%	Not Available	Not Available	4.25% (£4.25)
Halfords	2 years	6%	3.8% (£3.80)	5.15% (£5.15)	Not Available
One4All (multi-store)	Never	7%	4.7% (£4.70)	Not available	6.05% (£6.05)
Wilkinson	1 year	8%	5.6% (£5.60)	6.95% (£6.95)	Not Available
Pizza Express	2 years	10%	7.4% (£7.40)	8.75% (£8.75)	Not Available
Toby Carvery	1 year	11%	Not Available	Not Available	9.65% (£9.65)

* - Includes £1.60 postage deduction and 10% of rebate donated to Thorley u3a

** - Includes £0.25 Top Up charge and 10% of rebate donated to Thorley u3a

*** - includes £0.25 despatch charge and 10% of rebate donated to Thorley u3a

Buying cards of lower face value will return less gain. For example, buying a £50.00 John Lewis card you would actually lose 0.7% (£0.35) in value because of the postage charge and Thorley u3a donation.

PLEASE SEE THE WEBSITE FOR FULL TERMS AND CONDITIONS

<https://www.u3aclickandsave.co.uk/a/#terms>

How Do I sign up for an account?

Send an e-mail to treasurer.thorleyu3a@gmail.com requesting your personal 'Click and Save' scheme ID number. This unique number just confirms that you are a member of Thorley u3a. Once you have your unique ID number, go to the 'Click and Save' website to create your online account.

<https://www.u3aclickandsave.co.uk/a/>

Gift Aid Benefit Rule

Members who sign up for an account will not be able to donate Gift Aid to Thorley u3a because they will probably earn more than 25% of their membership fee in benefits. This will disqualify them from HMRC Gift Aid. Thorley u3a will discontinue claiming Gift Aid for those who join the scheme.