



SmartSpending™

Autumn/Winter Savings Guide

ICBenefits

has some amazing offers on travel, tech and gifts to help you save this season.



Do more. Spend less

www.bookkeepers.org.uk/benefits

ICBenefits

powered by rewardgateway

Always here to help you save!

We've got tons of ideas to help you do more and spend less this autumn and winter – from cheap and tasty recipes, to Black Friday hints and tips, and our Christmas shopping guide*.



But before we start sharing them with you, here's a quick reminder of the different ways you can save:



Instant Vouchers:

Purchase Instant Vouchers at a discounted price and start saving instantly. Simply show your voucher at the till if you're buying in store or enter the code at the checkout if you're buying online.



Reloadable Cards:

Get a Reloadable Card to use with your favourite retailers and you can enjoy huge savings both in store and online. Plus, you can use them alongside other discounts, promotions, loyalty points and offers to save even more.



Cashback:

Get a fixed amount or a percentage of your total spend back when you shop online. Just click the offer, follow the link, make your purchase and, once the Cashback has been confirmed, you'll be able to spend it online or withdraw it into your bank account.



EasySaver™ Card:

Save 7% at over 40 UK retailers with an EasySaver™ Card. Topping up can be done in as little as 15 minutes, and from your mobile phone, so if you're out and about it couldn't be easier.

*all offers in this publication are subject to availability and change

Treat yourself THIS autumn & winter

Not only are the days getting shorter, but we're also heading into the busiest time of the year.

To survive the cold, grey, crazyness of it all, we need to spoil ourselves a little.

And our discounts provide the perfect excuse.



Or if you want to keep it local, how about some retail therapy? Splash out on new clothes, jewellery, or skincare. With our savings, the splurge doesn't have to be a big one.

ASOS
discover fashion online

T O P S H O P

ERNEST JONES
LOVE & LIFE

lookfantastic™

The summer wasn't much to speak of, so why not get yourself some winter sun? Travel Republic recommends Dubai, Florida and Malta for guaranteed sunshine this time of year.



lastminute.com



Enjoy some spooky savings

From devilish decorations, to fiendish fancy dress and trick-avoiding treats, these brands have got everything you need this Halloween. And with some fantastic deals on offer, at least your shopping will be scare-free.

HOTEL
Chocolat.

hobbycraft

Party Packs
.co.uk

fancydress
.com



Halloween punch

This blood-red drink is perfect for little vampires. Or for a gruesome grown-up version, simply add a slug of gin or vodka.

To serve 10 people you'll need:

- 500ml cranberry juice
 - 1.5 litres lemonade
 - 3 limes, juice only
1. Pour the cranberry juice, lemonade and lime juice into a large glass bowl or jug and mix.
 2. Decorate with gummy worms. Or for an extra chilling touch: rinse a rubber glove and fill it with water. Tie the top with an elastic band and freeze until solid, then turn the frozen 'severed hand' out into the punch.





Getting ready to party?

SEE WHAT YOU CAN SAVE

Party season will soon be upon us. And whether you're hosting or you're heading somewhere special to celebrate, we can make your money go that little bit further.

Planning a house party?

Enjoy lots of savings or earn Cashback as you stock up on canapés in store at these supermarkets or fill up the drinks cabinet with these retailers.



TESCO



Sainsbury's

WAITROSE
& PARTNERS

M&S
EST. 1884

ASDA

Or are you visiting friends and family?

Well, there's no need to get stuck on a camp bed. Not when you can stay anywhere in the UK and still save with these fantastic sites.

Hotels.com



Travelodge



Railcard



cottages.com





SAVE BIG THIS BLACK FRIDAY

Black Friday on 29 November is set to be one of the biggest shopping events of the year. And with the extra savings you can make with us, there's even more reason to go big.

Carphone Warehouse

Currys  PC World

PHILIPS

JOHN LEWIS
& PARTNERS



Here are some of TechRadar's tips on where the best deals will be:

- **Apple AirPods** were among the most searched-for items last Black Friday, so expect to see some decent discounts this year.
- **TVs** see some of the best Black Friday deals: many retailers offered low-cost 4K TVs last year.
- If you're looking for a new phone, there are likely to be price drops on both the **Samsung S9 and S10**.



And don't forget Cyber Monday

The Monday after Black Friday (**2 December**) is famous for online discounts and offers too. Make sure you check them out.

<https://www.techradar.com/uk/black-friday/black-friday-2019-cyber-monday-2019-uk>

DAILY DEALS WEEK is coming

Get ready for a week of even more amazing offers, starting **Monday 2 December**.

Daily Deals Week is back, promising some of the biggest discounts we've ever had from some of your favourite retailers.

Each day there'll be at least one new offer or discount in every shopping category. But you better be quick: some deals will only be available for 24 hours, while others will only last the week.



It's a perfect way to save ahead of the festive season

So don't miss out: log in every day **between 2 and 6 December** to check out our dazzling daily deals.

LET US TAKE THE STING OUT OF CHRISTMAS SHOPPING

Finding the perfect gift
is rarely easy.

But with our offers and
discounts, we can at least
make it a little less painful.



for kids

According to Argos, the toys to have this festive season include the Walking Buzz Lightyear, Blume Dolls, and the Fortnite Battle Bus. Get 'em while you can.



for partners

Gucci's unisex fragrance, Mémoire d'une Odeur, is on every fashionista's wishlist. Or if your other half's more of a bookworm, Margaret Atwood and Stephen King both have new releases.



for the person who has it all

Give them an experience they won't forget. Wine tasting or afternoon tea are perfect for foodies. And for the more adventurous: how about a spot of (indoor or outdoor) skydiving?

ENJOY 24/7 SAVINGS WITH THE SmartSpending™ App

It's time to use your smartphone for some SmartSpending. Download the app and enjoy your discounts wherever you are, whenever you need them.



Available on Apple and Android, the SmartSpending™ app allows you to:

- purchase Instant Vouchers on-the-go and save them to a digital wallet for speedy spending later
- receive push notifications, so you never miss an exciting offer
- earn Cashback when you shop online with your smartphone.

Don't keep savings like this to yourself

Friends and family can take advantage of your discounts too. Just get them to download the app and log in using your details.



SmartSpending

Go to the app store, search 'SmartSpending', download the app and log in. It couldn't be easier.





SAVE AS YOU MEAN TO GO ON IN 2020

Saving money was the second most popular resolution last year. And if that's your challenge for 2020, we've got you covered. Between these Which? tips and our huge array of Cashback and discount offers, we'll help you make a strong start.

mobileTM
phonesdirect.co.uk

O₂

3
Three.co.uk

vodafone

1. Get a better mobile phone deal

With thousands of deals out there, you need to shop around. If your call, text and data use is consistently above or below your allowance, you definitely need a better deal.

Bella Italia
Pizza ♥ Pasta ♥ Grill

CAFÉ ROUGE

Pizza Hut

PIZZA EXPRESS

MILLER & CARTER
- STEAKHOUSE -

2. Book your night out online

Whether it's a romantic meal or a family feast, it pays to plan ahead. There are tons of restaurant offers to be found online, especially when you use our SmartSpending™ app.

uSwitch

sse

British Gas

edfENERGY

3. Switch energy suppliers

If you've never switched supplier, or not switched for a couple of years, you'll almost certainly save money on your energy bills by moving to a different deal.

Cosy up with this **COMFORTING CURRY**

This cheap and tasty curry from Jamie Oliver is pretty healthy too. Which makes it one of our winter favourites.

Preparation: **20 mins** ♦ Cooking: **40 mins** ♦ Serves: **6**

YOU WILL NEED:

- 2 tablespoons olive oil
- 2 red onions, finely sliced
- 3 tablespoons curry paste
- 1 red chilli, chopped
- 3cm piece of ginger, grated
- 1 bunch of fresh coriander
- 3 sweet potatoes, cut into 2cm chunks
- 400g tin chickpeas, drained
- 400g tin chopped tomatoes
- 400ml tin light coconut milk
- 400g pre-washed spinach

1. Heat the olive oil in a large pan over a medium heat. Add the onions and curry paste and cook for 10 minutes, until golden. Stir in the chilli, ginger, sweet potato and chickpeas. Cook for 5 minutes.
2. Add the tomatoes and 200ml of water. Bring to the boil then reduce to a simmer, cover and cook for 10–15 minutes.
3. Remove the lid and cook for 15–20 minutes, stirring occasionally, until the sweet potato is soft.
4. Stir in the coconut milk and cook for 2 minutes. Stir in the spinach and cook until wilted. Scatter over the coriander leaves.





**From food to fashion,
see what you can save
this season at:**

www.bookkeepers.org.uk/benefits