



# Look after your pennies

**Christmas may feel like** a distant memory but your bank balance probably still feeling the effects of what is, for the majority of us, the most financially straining time of the year. When we're trying to save money, most often it is those treats and luxury items that are the first things we give up. But lately there has been a surge of online voucher websites offering money off deals at a variety of retailers and restaurants. So before you cut out that takeaway or new top, take a look at our guide to some of the websites and apps that could offer you a more affordable deal.

## WHAT IS A VOUCHER CODE?

As well as offering printable vouchers websites are now giving customers voucher codes – which you can present to the retailer or restaurant simply by showing them it on the screen of your smart phone or by entering the code at the online checkout to receive your discount.

## VOUCHER CLOUD

Vouchercloud offers bargain hunters a variety of voucher codes and discount vouchers from UK retailers and businesses. Sign up for email alerts, Facebook updates or just visit the website for the latest deals. The Vouchercloud app is also a handy tool for when you are out and about. If your phone recognises your location the app will tell you what offers are available in your area. Simply have a look before you make a purchase to see if there is a discount available.

[www.vouchercloud.com](http://www.vouchercloud.com)

## GROUPON

Groupon offers discounts of up to 70% on the likes of spa, cinema and travel in cities around the country. If enough people sign up to a specific deal you will receive that product or service for the discounted price. This differs from the other sites as your money is taken up front as soon as enough people have signed up for the deal. You can view the deals near you by selecting your city. You can also receive daily emails with the latest deals.

[www.groupon.co.uk](http://www.groupon.co.uk)

## QUIDCO

Not only can you take advantage of discounts on this site but you can also receive cashback on everything you buy directly through the site. Quidco receives a commission every time a customer buys a product through their site, which they then pass back to the customer in the form of cashback. Basic membership to the site is completely free or you can opt for the Quidco Premium membership for £5 of your annual cashback earnings for additional features.

[www.quidco.com](http://www.quidco.com)

## HOTUKDEALS

Bargain hunters can share and rate the best deals, promotional codes and vouchers from on and off the web. The more votes a deal gets from members the 'hotter' the

deal becomes therefor moving it up the list of hot deals on the home page. You can also search for specific companies or deals if you are looking for something in particular.

[www.hotukdeals.com](http://www.hotukdeals.com)

## WATCH OUT!

- Remember if you pay for a deal up front to make sure you use it before it expires.
- Don't get drawn in to deals on items you don't need.

## INFORMATION AND ADVICE

If you need advice on any issues relating to your finances you can contact the organisations below.

### The Money Advice Service

The Money Advice Service is an independent service set up by the Government to help people manage their money through free and impartial advice.

Telephone: **0300 500 5000**

[www.moneyadvice.service.org.uk](http://www.moneyadvice.service.org.uk)

### Financial Ombudsman Service

The Financial Ombudsman Service is an independent service that helps customers who have a complaint about their bank, insurance company or finance firm.

Consumer helpline: **0800 023 4567**

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

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