



momentum  
*multiply*



**Multiply  
Starter  
2021**

# Welcome

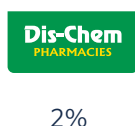
Enjoy great rewards from a wide range of partners on Multiply Starter for free.

Save with fantastic discounts or cashbacks directly from our partners or on the Multiply online shop.

## Groceries



## Health and beauty



## Entertainment



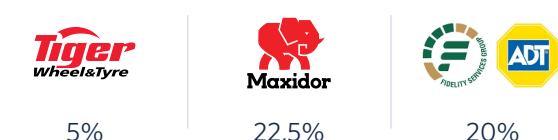
## Travel



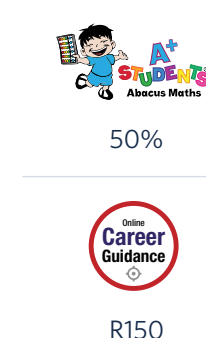
## Lifestyle



## Safety



## Education



## Restaurants



## Fitness devices



## Fitness and health



## Electronics



And many more...

Visit [multiply.co.za](https://multiply.co.za) and [multiplyonlineshop.co.za](https://multiplyonlineshop.co.za) for a complete list of partners.

**Multiply  
your life with  
Multiply  
Premier!**

Starting at only R268 per month, Multiply Premier gives you the best rewards on Momentum products as well as exclusive partner discounts and cashbacks.

# How to Multiply your wellness

Use Multiply to get more money by doing the things you already do every day – to help you on your journey to success. Multiply rewards you for making the right choices so that you can live a better, healthier life.



Be healthier

**Love your heart and live a longer, healthier life.**

Use our range of assessments and partners to help you understand and improve your health.



Be safer

**Understand your safety and live a better, safer life.**

Assess the safety of your family, home and car. Use our tips and discounts from a wide range of partners to enhance your safety.



Be on top of your finances

**Let us help you get enough money for today and for tomorrow.**

Use our tools and benefits to help you save money,

## It's simple...

**Know** your starting point on your path to wellness

**Track** your progress as you reach each of your goals

**Improve** your lifestyle and get more real rewards





# Be healthier

## Love your heart and live a longer, healthier life.

### Know

1. Complete your online health and activity questionnaire.
2. Your Healthy Heart Score gives you an indication of how healthy your heart is. It shows if you are causing long-term damage to your heart and your risk of developing cardiovascular disease.
3. Go for your health assessment to get your Healthy Heart Score, so that you can take the necessary action.

### What the health assessment measures

The nurse will measure your:

- Blood pressure
- Total cholesterol
- Glucose
- Height, weight and waist circumference. This, together with your gender and age, will be used to calculate your body composition.

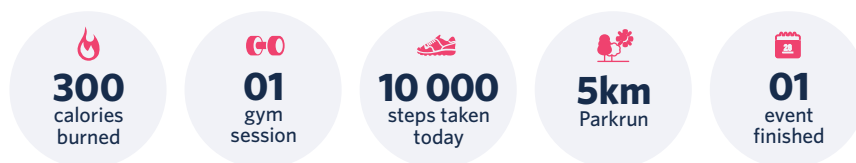
The nurse will also ask about your smoking status.

### No matter how you move, you'll still score

It's your choice: how do you want to earn Active Dayz™?

### Track

Experts recommend 300 calories burned or 10 000 steps taken to be active. Whether you dance, cycle, swim or run, just be active enough to have Active Dayz.



You can also go for a fitness assessment for R420. The fitness assessment is an alternative to Active Dayz if you live an active lifestyle, but are unable to track it. You will get your fitness level, which is valid for one year.

### Improve

Use our healthy living partners to help create better lifestyle habits.

Your Healthy Heart Score, Active Dayz or fitness level and Multiply status gives you Momentum product rewards - just for being healthier.

### What your Healthy Heart Score means



Congratulations!  
Keep it up



Take action to  
reduce your health  
risk factors



Take action now to  
improve your health

Upgrade to  
Multiply Premier  
to get up to R3000  
back per month in  
HealthReturns.

## Be safer

# Understand your safety and live a better, safer life.

Assess your safety, that of your family, home and car. Use our tips and discounts from a wide range of partners to enhance your safety.

### Know

Assess your safety by completing our online safety questionnaire to get your Safety Score.

### Track

Be safer with Safe Dayz™. Whether you drive or stay home – just be safe. Activate Safe Dayz on the Momentum app to start earning Safe Dayz.

You will get a score for each trip you make during the day. If your daily score is 60% or more, you have a safe day. Your daily score is calculated by using your individual journey score and distance travelled.

### Get started

1. Open or download the Momentum app.
2. Follow the steps to activate Safe Dayz.
3. Travel safely and start having Safe Dayz.

### Check the safety of your car

Visit Tiger Wheel & Tyre and get your MultiPoint Vehicle Safety Check for R99 to make sure your vehicle is safe to drive. Remember to take your membership number and ID or driver's licence with you.

### Improve

- Get discounts on safety equipment and services at our safety partners.
- Get up to 10% of your Momentum Insure premiums back in cash.



Drive safely. If you're a passenger, your trip score will be calculated on the driver's behaviour.



If you travel by train, you will automatically score 100% for the train trip.



When you stay home and don't travel on the roads, you are automatically allocated Safe Dayz.

Your Safety Score, Safe Dayz and Multiply status gives you Momentum product rewards - just for being safer.

**Upgrade to Multiply Premier to get up to 30% of your Momentum Insure premiums back in cash.**

## Be on top of your finances

Let us help you get enough money for today and for tomorrow.

### Know

Multiply's financial wellness questionnaire helps you to understand your current financial status and will teach you how to take control of your own finances.

### Track

#### Set a savings goal on the Multiply Money app

- Set a goal
- Track your progress
- Get support on your savings journey

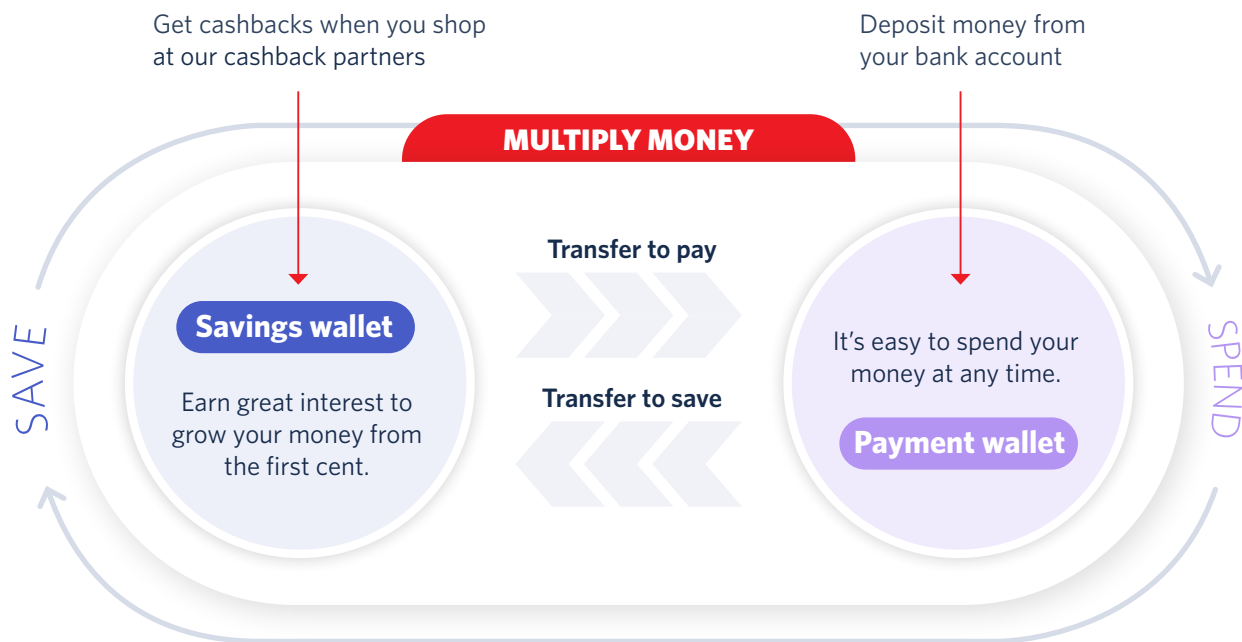
### Improve

- Grow your money with Multiply Money.
- Multiply Money is a free benefit that gives you access to a savings wallet and a payment wallet.



## Get started

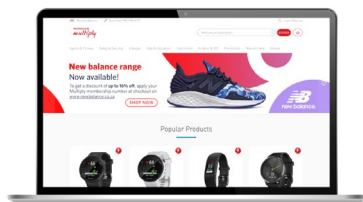
- You automatically get access to Multiply Money with your Multiply membership.
- Download the Multiply Money app from your Android or iOS app store.
- Log in using your existing momentum.co.za credentials or register on the app.



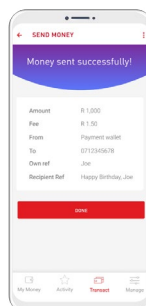
**When you're ready to spend, simply transfer money from your savings wallet to your payment wallet on the Multiply Money app or multiply.co.za.**



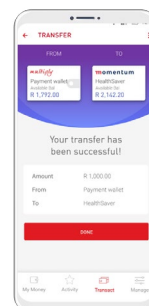
Make mobile payments



Pay on the Multiply online shop



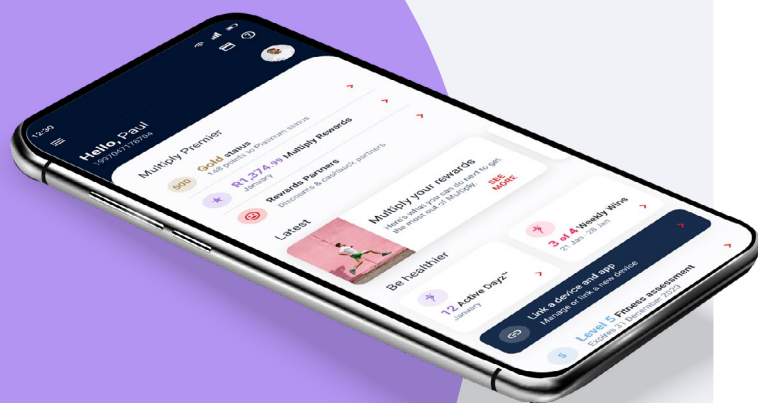
Send money to friends who have Multiply Money



Transfer into your HealthSaver account  
(if it is linked to your Multiply Money Card)



# Get rewarded on the go!



## Momentum Multiply app

A simpler, faster way to  
**multiply your life.**

The Momentum Multiply app gives you a convenient way to engage with Momentum Multiply.

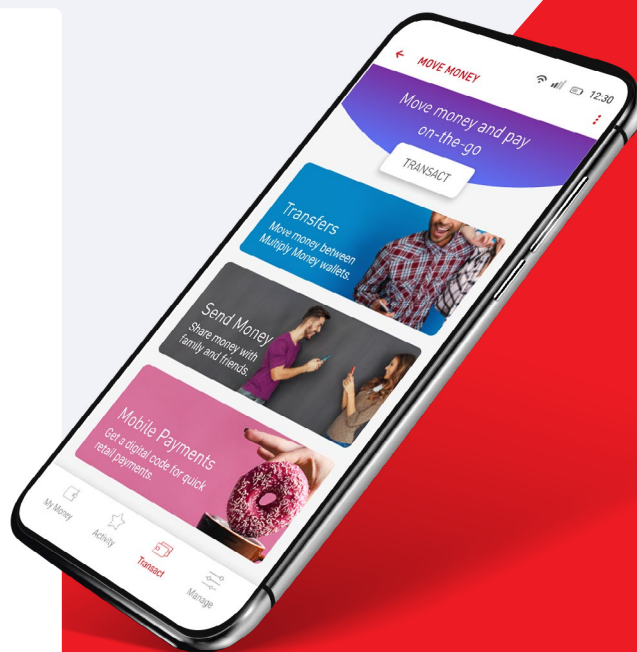
- See what you can do next to maximise your rewards.
- Complete your questionnaires.
- View your rewards and activate benefits.
- Manage your cards and linked devices/apps.

## Multiply Money app

Unlock a world of  
**more money.**

The Multiply Money app is an easy way to manage and use Multiply Money anywhere, anytime.

- View your Multiply Money savings and payment wallets.
- Transfer your cashbacks between wallets and spend or share them.
- Set a savings goal and track your savings.
- And so much more!



Download on the  
**App Store**









GET IT ON  
**Google Play**

EXPLORE IT ON  
**AppGallery**



# Plan comparison

See how you Multiply your money with each plan

Starter		Premier
2%		Up to 12%
2%		Up to 12%
×		Up to 12%
×		Up to 12%
7,5%		Up to 40%
5%		Up to 30%
15%		30%
10% off gym fees		25% off gym fees
4%		Up to 15%
5%		Up to 25%
2%		Up to 12%
2%		Up to 12%
2%		Up to 12%

Multiply Premier fees

**R268**  
Single

**R340**  
Family of 2

**R372**  
Family of 3

**Get Multiply now!**

Apply online at [multiply.co.za](https://multiply.co.za) | SMS **MULTIPLY** to 40717 | Email [multiply@momentum.co.za](mailto:multiply@momentum.co.za)  
Call **0861 88 66 00** | Speak to your financial adviser



#### **Get in touch**

To find out more about Multiply's partners and incredible rewards, contact your financial adviser or visit **multiply.co.za**.



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