

Rewards Statement FAQs

What is the rewards statement?

Your rewards statement shows you your partner and product rewards from being a Multiply member. Your partner rewards are the discounts and cashbacks you receive from our rewards partners, such as Dis-Chem and Pick n Pay. Your product rewards are the rewards you receive from any of these Momentum products: Momentum Medical Scheme, Momentum Insure, FundsAtWork and Momentum Myriad.

How often is the rewards statement updated?

The rewards statement is updated regularly, as you earn rewards. If you have not earned a reward from Dis-Chem for example, there will not be any entries for Dis-Chem for the month.

What is my qualifying spend?

Your qualifying spend is the amount spent at a partner that qualifies for rewards. There are certain items such as baby formula and plastic bags that are prohibited by legislation from earning rewards. Your qualifying spend will exclude these items. So your qualifying spend might be lower than the actual amount you spent. This is because non-qualifying products are excluded from earning rewards.

What is my spend limit?

A spend limit applies for some rewards partners. For example, a R2 000 spend limit will apply for all Health & Beauty partners, such as Dis-Chem and Clicks, for both single and family contracts. Once your spend limit has been reached, you will either qualify for an above the limit benefit or no further rewards for the month, depending on the rules for each partner. Based on this, the rewards you earned might be less than you expected if you have reached your limit. For more spend limit information, visit each partner page under Rewards > Partner Rewards on the Multiply website.

If a purchase is made on the last day of the month, will this be deducted from my spend limit for the next month?

The purchase date is used to update your spend limit, so if you made a purchase on the last day of the month, the spend limit of that month will be updated, even though you will receive your cashbacks a few days later which will fall into the next month.

Why are my product rewards not displayed for the month?

Rewards for each Momentum product are not all allocated at the same time and are allocated a month in arrears. Due to this, your product rewards will only appear on the rewards statement after the 22nd of the month.

Who can I contact to query my partner or product rewards?

For all queries, contact us on **0861 88 66 00** or email multiply@momentum.co.za. Business hours are 07:00 to 19:00 weekdays, excluding public holidays.

What is the difference between the rewards statement and the Multiply Money statement?

The rewards statement contains all the partner and product rewards. Your partner rewards are the discounts and cashbacks you receive from our rewards partners like Dis-Chem and Pick n Pay as well as the values of your Weekly Wins treats. Your product rewards are the rewards you receive from any of these Momentum products: Momentum Medical Scheme, Momentum Insure, FundsAtWork and Momentum Myriad.

The Multiply Money statement contains all movement on and across your Multiply Money savings and payment wallets. These include cashbacks received, transfers between wallets, deposits made from other banks, mobile payments at retailers or money received from others into your Multiply Money wallets. You can also view your Multiply Money Card transactions and transfers to your HealthSaver account on your Multiply Money statement, if you have these additional products.

Please note that your Weekly Wins vouchers are not paid into your Multiply Money savings wallet. These vouchers are retrieved from the Multiply website or app and are redeemed in store at your chosen partner.

How are my product rewards calculated?

Your Multiply status (Bronze, Silver, Gold, Platinum, Private Club), Healthy Heart Score, number of Active Dayz™, fitness assessment result, number of Safe Dayz, Safety Score and the premium you pay for the specific Momentum product are all elements that can be considered when calculating your product rewards.

The elements used are related to the business of the specific product, for example Momentum Insure will use elements related to how safe you are while Momentum Medical Scheme will consider elements related to how healthy you are.

For more detailed information on the different calculations used by Momentum products, log in to the Multiply website, go to Dashboard > My Points and scroll down to the 'My Momentum Rewards' section, towards the bottom of the page. Here you can select the required product and see more information with regards to the specific calculation.

Why don't the cashback amounts reflecting on my rewards statement correspond with the cashback amounts reflecting on my Multiply Money statement?

The information reflecting on the rewards statement includes all cashback rewards that you've earned monthly from our cashback partners: Pick n Pay, Dis-Chem, Baby City and Clicks. The statement will also include cashbacks received on any purchases made from the Multiply online shop, your Weekly Wins and any supported wellness app subscriptions you may have.

You will also receive a monthly statement email from Multiply Money. Your statement contains the balance and transaction summaries for both your savings and payment wallets respectively, as well as cashbacks received for the month.

- Your Multiply Money statement also indicates the total amount of cashbacks that you received from various cashback partners. Money received in your savings wallet will include any deposits made, cashbacks received, and any EmployeeReturns earned.
- Please note that there must always be a minimum positive balance of R25.00 remaining in your savings wallet. The amount of R25.00 is automatically excluded in transactions, whenever any inter-account transfers are done between your savings wallet and payment wallet and will remain in your savings wallet.

How can I get my rewards statement?

Follow these steps to view your rewards statement:

- Log in to your profile on the Multiply website (www.multiply.co.za).
- Click on the drop-down on the Dashboard tab and go to My Rewards Statement.

What do I do if I have not received my rewards?

- If the rewards show on your rewards statement but not in your Multiply Money savings wallet, call the Multiply Money team on 0860 111 1083. Please note there may be a 24-hour delay from the rewards showing on your rewards statement and the crediting of your Multiply Money savings wallet.
- If the rewards do not show on your rewards statement, please contact the Multiply team on 086 188 6600. Remember to check your spend limit on your rewards statement to ensure that you were within your monthly spend limit applicable at the partner at which you made the qualifying purchase.