



LOYALTY SAVINGS RETAIL

Wellniciti Savings is our loyalty programme available exclusively to Cinagi gap cover and funeral cover clients.

Designed to put extra money in your pocket with savings on a wide range of everyday grocery items at our selected retail partners, Shoprite, Checkers and Checkers Hyper.

For more information visit www.wellniciti.co.za/savings or contact us on one of our digital contact channels at www.cinagi.co.za/contact/





Savings with Shoprite Checkers

Savings on **Medical Services**

FAQ on **Grocery Savings**

FAQ on **Medical Savings**

HOW DOES IT WORK



As from 1 January 2026, you will automatically have access to the shopping portal via www.wellniciti.co.za/savings, where you can view a wide range of everyday grocery items such as food, cleaning material, toiletries and more on which you can redeem savings coupons









Select your products by adding them to your "Basket" # You can either do this on your mobile device while shopping in-store or you can do it prior to your shopping trip



Once you are finished selecting all your grocery items, click "Checkout" and all your redeemed savings coupons will be added together and sent to you as a 16-digit code via SMS or e-mail



Before paying, present the 16-digit code(s) to the cashier and your total saving will be deducted from your grocery bill *

[#] - You can add as many products as you like in each shopping basket and have unlimited shopping trips per month but only one of each product is permitted per shopping basket with an overall maximum of 5 of each product per month

* Note that a single 16-digit code is issued for all coupons that attract the same savings value. It is possible to receive up to 4 different 16-digit codes per shopping trip - ensure you show all of them to the cashier.

DOUBLE UP ON SAVINGS - The above coupon savings are applied over and above any in-store promotions that may be on offer in your selected store







DOUBLE UP ON SAVINGS

Wellniciti Savings are applied over and above any in-store promotions that may be on offer in your SHOPRITE or CHECKERS store



R10 -









Savings with
Shoprite Checkers

Savings on Medical Services

FAQ on Grocery Savings

FAQ on Medical Savings



















IST SAVING = Wellniciti Savings 2ND SAVING = Wellniciti Savings PLUS in-store promotion (if applicable)

TOTAL SAVINGS# ON THESE FOOD ITEMS

R356 (21%)







DOUBLE UP ON SAVINGS HOME & HYGIENE ITEMS

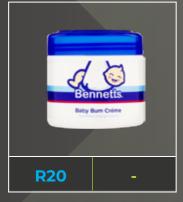
Wellniciti SAVINGS are applied **over and above** any in-store promotions that may be on offer in your **SHOPRITE or CHECKERS** store



Savings with Shoprite Checkers

Savings on Medical Services





















Grocery Savings

FAQ on

FAQ on Medical Savings

1ST SAVING = Wellniciti Savings

2ND SAVING = Wellniciti Savings PLUS in-store promotion (if applicable)

TOTAL SAVINGS# ON THESE HOME & HYGIENE ITEMS

R180 (20%)







LOYALTY SAVINGS HEALTH

Wellniciti Savings is our loyalty programme available exclusively to Cinagi gap cover and funeral cover clients.

Designed to put extra money in your pocket with reduced consultation fees on a wide range of primary healthcare providers.

HOW DOES IT WORK

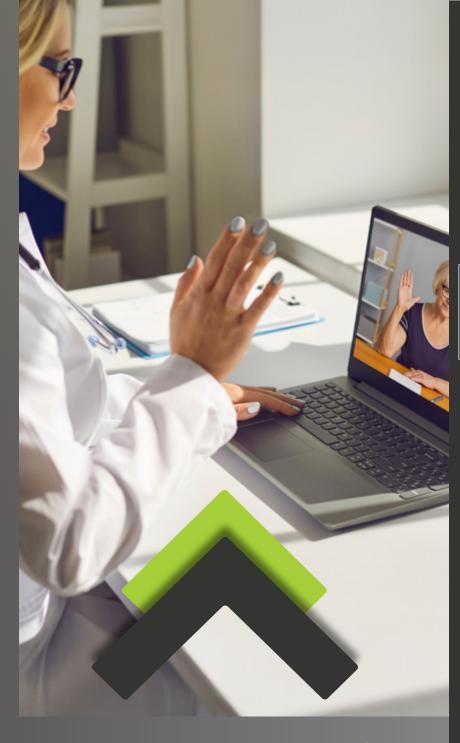


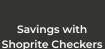
As from 1 January 2026, you will automatically have access via www. wellniciti.co.za/savings. Under the "Book an appointment" section, select the type of provider you are looking for and enter your address to see a list of local providers and what their availability is.



Select your preferred doctor and time to confirm the booking. Depending on the provider and consultation type (virtual or physical), you will either need to make a prepayment online or pay at the practice after the consultation.

For more information visit www.wellniciti.co.za/savings or contact us on one of our digital contact channels at www.cinagi.co.za/contact/





Savings on edical Services

FAQ on Grocery Savings

FAQ on Medical Savings







Save up to R700 instantly

on essential grocery, cleaning and hygiene items each time you fill your trolley at **Shoprite, Checkers** and **Checkers Hyper** stores!

SAVING ON YOUR GROCERIES WITH

Wellniciti Savings







Savings on Medical Services

FAQ on Grocery Savings

FAQ on Medical Savings







WHAT IS Wellniciti Savings?

Wellniciti Savings programme giving you instant savings at the till on essential grocery, cleaning, and hygiene products at SHOPRITE, CHECKERS, and CHECKERS HYPER stores.

WHO HAS ACCESS TO Wellniciti Savings?

All Cinagi Gap Cover and Funeral Cover policyholders automatically have access to **Wellniciti Savings**.

HOW DO I ACCESS Wellniciti Savings?

Members will need to visit www.wellniciti.co.za/savings and select the grocery shopping portal for retail grocery savings.

DO MY DEPENDANTS HAVE ACCESS TO THE RETAIL SHOPPING PORTAL

Only one retail shopping portal profile can be created per policy. This profile will automatically be created by us using the main policyholder's details.

HOW DO I MAKE SURE MY SAVINGS COUPONS ARE APPLIED?

After selecting all your savings coupons in the Wellniciti shopping portal, you can then checkout and you will receive a 16-digit savings coupon code for your selected products.

To apply your savings, give the 16-digit code to your cashier before paying (Note: depending on your selected items, you could receive up to "four" different 16-digit codes – please ensure that you give all of them to the cashier to ensure all your savings are applied).

WHAT HAPPENS IF AN ITEM IS ALREADY ON PROMOTION IN-STORE?

If a qualifying Wellniciti item is already on promotion in-store, you'll receive both the in-store promotion and your **Wellniciti Savings** coupon, allowing you to double up on savings.

DO SAVINGS COUPON CODES EXPIRE?

Yes. Each coupon code is valid for the calendar month in which it is issued. For example, a code issued on 15 January will expire on 31 January.

HOW MANY SAVINGS COUPON CODES CAN I CAN REDEEM PER MONTH FOR EACH PRODUCT?

Up to 5 of each product can be redeemed each month for savings.







SAVE ON MEDICAL BILLS WITH Wellniciti Savings



WHAT IS Wellniciti Savings?

Wellniciti Savings is a unique loyalty savings programme giving affordable access to consultations with a wide range of primary healthcare providers.



WHO HAS ACCESS TO Wellniciti Savings?

All Cinagi Gap Cover and Funeral Cover policyholders automatically have access to Wellniciti Savings.



HOW DO I ACCESS Wellniciti Savings?

Members will need to visit www.wellniciti.co.za/savings and select "Search for a Doctor" to access the range of primary care service providers.



DO MY DEPENDANTS HAVE ACCESS TO BOOKING AN APPOINTMENT?

Yes. You or any of your family members can make bookings with any of the available service providers.



HOW DO I CHOOSE A DOCTOR?

Once you have clicked on "Search for a Doctor", select the type of service provider you require (eg a GP or a dentist), then type in your suburb/area and then click on the "Search" button. A list of available providers will be shown where you can view their profile and availability.



DO I PAY FOR THE CONSULTATION ONLINE OR AT THE DOCTOR'S ROOMS?

Payment terms are determined independently by each service provider. However, typically virtual consultations need to be paid for upfront (secure online payment) whereas in-person consultations are charged at the doctor's rooms.



HOW MUCH WILL THE PROVIDER CHARGE ME?

Fees are determined independently by each service provider. Contact details are shown for all service providers so it is possible to contact them to confirm their fees before making an appointment.



CAN I CLAIM FOR MY CONSULTATION/TREATMENT FROM MY MEDICAL AID?

Yes, if you have savings or relevant benefits available on your medical aid. You can also ask your doctor after your consultation if they are able to submit the claim directly to your medical aid.







Savings on Medical Services

FAQ on Grocery Savings

FAQ on Aedical Savings



