

Wellniciti

SHOP SAVVY SAVE SMART

| 2027



POWERED BY
Cinagi

Wellniciti

SAVINGS ON EVERYDAY GROCERIES

Wellniciti is our wellness and financial rewards programme available exclusively to Cinagi 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 or contact us on one of our digital contact channels at www.cinagi.co.za/contact/

How does it work



Once your cover has been activated, you will automatically have access 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



Load Wellniciti Whatsapp - 065 753 1916 - and click on "Grocery Savings" (option 2) and login with your ID number

OR

Visit www.wellniciti.co.za and click on "Access Your Savings". Use your ID number to login and select "Grocery Savings"



Browse and select your required grocery items. Once finished, click "Checkout" and your savings coupon will be sent to you via WhatsApp or e-mail



Before paying for your groceries present the coupon to the cashier and your total savings will be immediately deducted from your grocery bill *

- You have unlimited shopping trips per month with up to 15 products per basket

* Note that each coupon could have up to four 16-digit coupon codes. Please present these to the cashier before paying.
Once codes are issued, they are valid for the rest of the calendar month in which they were issued.

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

"SAVE HUNDREDS
EVERY MONTH ON YOUR
SHOPPING"

**SHOPRITE
Checkers**

Savings with
Shoprite Checkers

FAQ on
Grocery Savings

Savings on
Medical Services

FAQ on
Medical Savings

Financial
Wellbeing

Cinagi

Wellniciti is a separate loyalty product sold and administered by Cinagi. The cost of Wellniciti, which is automatically included in all Cinagi products, is included in the total monthly Cinagi benefit cost. Limits, terms and conditions apply. For more details visit www.wellniciti.co.za/savings

Wellniciti



Wellniciti

HOW TO SAVE AT SHOPRITE & CHECKERS

Instant **SAVINGS**
on your everyday
groceries

Savings with
Shoprite Checkers

FAQ on
Grocery Savings

Savings on
Medical Services

FAQ on
Medical Savings

Financial
Wellbeing

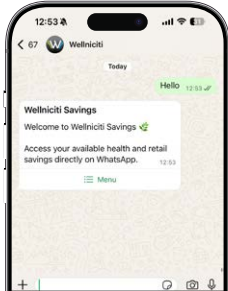


Access your savings coupons via WhatsApp
No app. No passwords. No fuss.



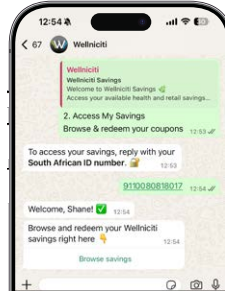
Use your coupons to shop and save at
Shoprite & Checkers

1 Save 065 753 1916
and say "Hello"



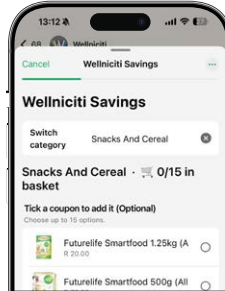
Open WhatsApp and send
"Hello" to **Wellniciti** to
get started.

2 Sign in **securely**



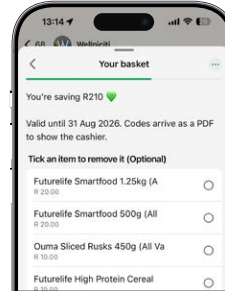
Select 2 from the menu -
use your ID or passport
number to **sign in**.

3 Browse **offers**



Explore a wide range of
categories and discover
exclusive **member offers**.

4 Choose your
offers



Select the **coupons** you
want and watch your
savings add up.



SIMPLE
Easy to use



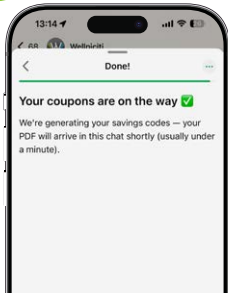
SECURE
Your data is protected



CONVENIENT
Designed to help you save
every time you shop

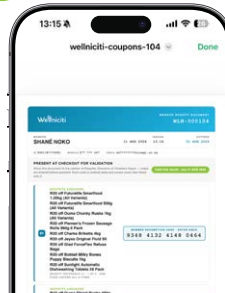
Shop savvy. Save Smart.

5 Review &
checkout



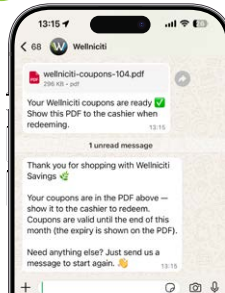
Review your selection
and **checkout** with
a single tap.

6 Receive the
coupons



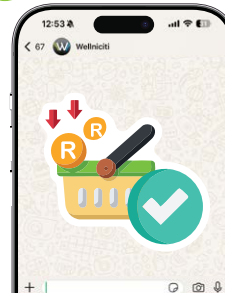
Your digital coupons are
delivered instantly via
WhatsApp and ready to use.

7 Present at till



Show your **coupon(s)** at
the till **BEFORE** you pay.

8 Enjoy **instant**
savings



Enjoy instant savings on every
eligible shopping trip.

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Wellniciti



DOUBLE UP ON SAVINGS FOOD ITEMS

Wellnicipiti savings are applied over and above any in-store promotions that may be on offer in your **Shoprite**, **Checkers** and **Checkers Hyper**

				
R20 R50	R10 R30	R20 -	R20 R40	R10 R40
				
R20 -	R20 -	R10 R20	R10 R23	R20 -

1ST SAVING = Wellnicipiti Savings

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

TOTAL SAVINGS# ON THESE FOOD ITEMS

R356 (21%)

Savings with
Shoprite Checkers

FAQ on
Grocery Savings

Savings on
Medical Services

FAQ on
Medical Savings

Financial
Wellbeing



Wellniciti

SAVINGS

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, Checkers** and **Checkers Hyper**

Savings with
Shoprite Checkers

FAQ on
Grocery Savings

Savings on
Medical Services

FAQ on
Medical Savings

Financial
Wellbeing



R20

-



R20

-



R20

-



R20

-



R20

R30



R10

R20



R20

-



R10

-



R10

-



R10

-

1ST SAVING = Wellniciti Savings

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

TOTAL SAVINGS# ON THESE HOME & HYGIENE ITEMS

R180 (20%)

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assuming one of every product is purchased. The products shown above are a limited sample from the available Wellniciti product basket. Please visit www.wellniciti.co.za/savings to see the latest available product basket and your store website to confirm the latest in-store promotions. Basket products and in-store promotions may change from time to time. Limits, terms and conditions apply.

Wellniciti

Save up to **R1,200** per month

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

FAQ

SHOPRITE
Checkers



Savings with
Shoprite Checkers

FAQ on
Grocery Savings

Savings on
Medical Services

FAQ on
Medical Savings

Financial
Wellbeing



1

WHAT IS Wellnicipi?

A wellness and financial rewards programme 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.

2

WHO HAS ACCESS TO Wellnicipi?

All Cinagi Gap Cover and Funeral Cover policyholders automatically have access to **Wellnicipi**. It is also available as a stand-alone employee benefit to employer groups at an affordable cost per employee.

3

HOW DO I ACCESS Wellnicipi?

Load Wellnicipi Whatsapp - 065 753 1916 - and click on "Grocery Savings" (option 2) and login with your ID number
OR

Visit www.wellnicipi.co.za and click on "Access Your Savings". Use your ID number to login and select "Grocery Savings"

4

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.

5

HOW DO I MAKE SURE MY SAVINGS COUPONS ARE APPLIED?

After selecting all your savings coupons in the Wellnicipi shopping portal or via WhatsApp, 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).

6

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

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

7

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.

8

HOW MANY SHOPPING TRIPS CAN I MAKE EACH MONTH?

You have unlimited shopping trips per month with up to 15 products per basket/trip.

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Wellnicipi



Wellniciti

SAVINGS ON HEALTHCARE

Wellniciti is our wellness and financial rewards programme available exclusively to Cinagi gap 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**



Visit www.wellniciti.co.za and click on "Access Your Savings". Login using your ID number and then select either "Book a Virtual Consult" or "Find a Healthcare Professional".



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 or contact us on one of our digital contact channels at www.cinagi.co.za/contact/

Savings with
Shoprite Checkers

FAQ on
Grocery Savings

Savings on
Medical Services

FAQ on
Medical Savings

Financial
Wellbeing



SAVE ON MEDICAL BILLS WITH WELLNICITI

FAQ

1

WHAT IS WellNciti?

WellNciti is our wellness and financial rewards programme available exclusively to Cinagi clients. Designed to put extra money in your pocket with reduced consultation fees on a wide range of primary healthcare providers.

2

WHO HAS ACCESS TO WellNciti?

All Cinagi Gap Cover and Funeral Cover policyholders automatically have access to **WellNciti Savings**. It is also available as a stand-alone employee benefit to employer groups at an affordable cost per employee.

3

HOW DO I ACCESS WellNciti?

Visit www.wellnciti.co.za and click on "Access Your Savings". Login using your ID number and then select either "Book a Virtual Consult" or "Find a Healthcare Professional".

4

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.

5

HOW DO I CHOOSE A DOCTOR?

Once you have clicked on "Search for a Doctor", select the type of service provider you require. Select your preferred doctor and time to confirm the booking.

6

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

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.

7

HOW MUCH WILL THE PROVIDER CHARGE ME?

The cost of a virtual GP consultation is R200. The rates for in-person consultations are higher and vary from provider to provider.

8

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 with
Shoprite Checkers

FAQ on
Grocery Savings

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Financial
Wellbeing





FINANCIAL WELLBEING

Wellniciti is our wellness and financial rewards programme available exclusively to Cinagi gap cover clients.

Comprehensive financial wellbeing requires support in managing finances, setting budgets, debt management and financial literacy.

HOW DOES IT WORK

Wellniciti provides access to counsellors who can assist members in undertaking financial health assessments, with a view to providing the support to achieve financial health and resilience.

Individual guidance is provided on some of life's big financial decisions, like buying a home or a vehicle, or even drafting a will and queries on individual tax returns and annual submissions.

Confidential one-on-one telephonic coaching is available to establish good financial habits, budget setting, managing debt and targeting financial goals.

The information and services provided above are for educational and informational purposes only and do not constitute financial, investment or professional advice.

MAKE YOUR MONEY WORK

- Build a budget
- Streamline your budget
- Credit Health Score
- Understanding your Credit Report
- 5 Debt Management Solutions



MONEY PURPOSE

- Home Buying Guidance
- Home loan applications
- Vehicle financing guidance
- Financial Goal Setting



PROTECT THE THINGS YOU LOVE

- Draft a will
- Insurance elements
- Tax queries and returns



SAVE TODAY, SECURE TOMORROW

- Saving Guidance
- Investments
- Financial Planning
- Retirement Planning
- Financial Goal Setting



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