

20 CLEVER HACKS TO

# Get a better deal

**citro**

Proven ways to save big money



# citro

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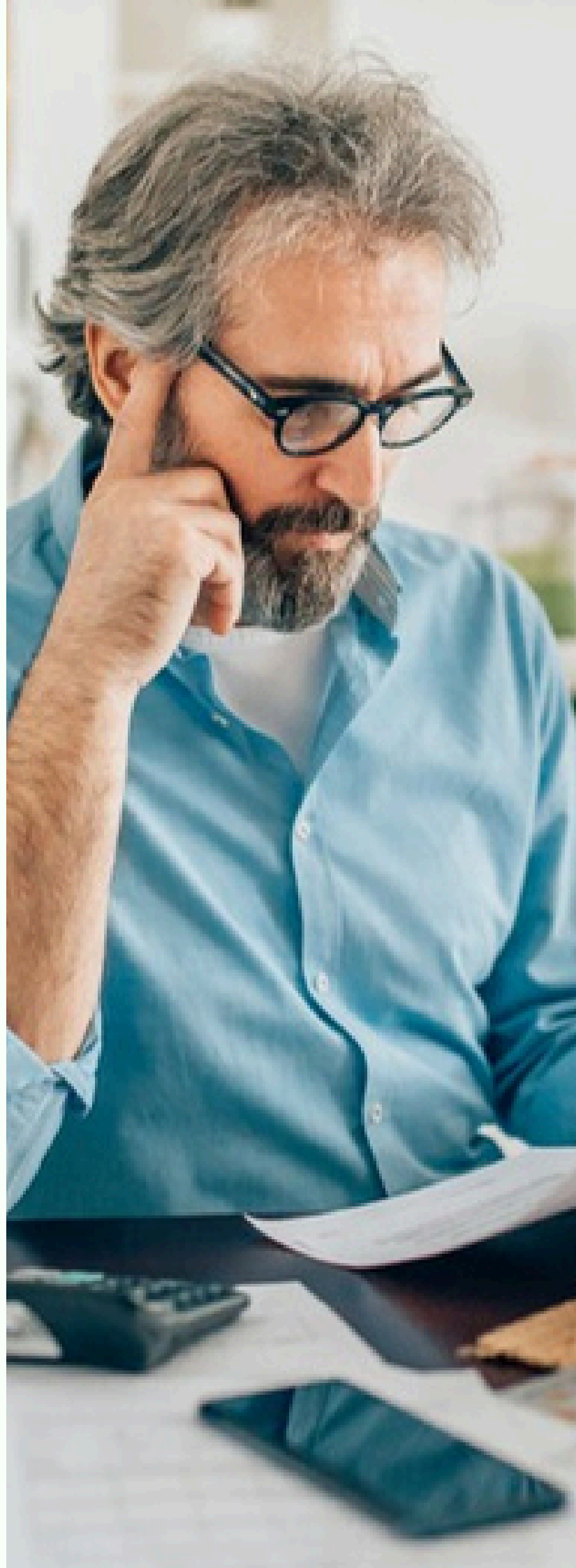
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# Editor's letter

## Welcome

At Citro, we're all about getting more for your money; not by cutting corners, but by shopping smarter. Whether it's knocking a few dollars off your electricity bill, finding the sweet spot on airfare pricing, or getting real cashback on things you were going to buy anyway, we believe better deals are out there – you just need to know where to look.

This guide is packed with 20 practical, proven ways to save money without sacrificing the things you love. Some hacks will help you score immediate discounts, others will pay off over time.

And we've thrown in a few cheeky Citro Rewards mentions because, well, we honestly think it's one of the easiest ways to save on almost everything. (If you're not getting cashback yet, we'll help you fix that.)

Okay, let's get you a better deal.

Warmly,



**Bronwyn Mandile**  
Managing Editor, Citro

# Always check for cashback

This one's our golden rule. If you take nothing else from this guide, take this: before you buy anything online, check if you can get cashback. It's the easiest way to save money without doing... well, anything at all.



Cashback is not a discount. It's money back in your pocket after the purchase, like a little refund thank you for shopping through the right link.

It works because brands pay platforms like Citro Rewards a small commission for sending them customers – and we split that commission with you. Sharing is caring, right? What makes it even better is how widely it applies.

Groceries, travel, fashion, tech, even wine – if it's online, chances are there's cashback. Install the [free Citro Rewards Chrome extension](#) and it'll light up on eligible sites while you browse, so you never miss a deal.

Just click and shop as usual. It's free to join, works across hundreds of Aussie and global brands, and there are no points to collect or hoops to jump through. Just real dollars, back in your account.

[Click here to join Citro Rewards](#) and start getting rewarded for spending like you normally would.

Once you start, you'll wonder why you didn't do it years ago.



# Don't pay full price for groceries

Groceries add up fast – especially when you've got a family or a love of fancy yoghurt.

Try these clever ways to save at the supermarket without changing what you eat:

## **1. Shop online when you can**

Not only do you avoid the impulse aisle buys (looking at you, sneaky Toblerone), but you also have better visibility over your spend. You can see your total as you go, swap things in and out, and remove anything that's nudging you over budget. Plus, Citro Rewards offers cashback for Coles Online, so that's an immediate saving right there.

## **2. Time your shop with catalogue cycles**

Plan your shop around sales and stock up on discounted pantry or freezer staples. Frozen fruit and veg are just as nutritious, cheaper, and last longer. Don't skip generics – often made by the same brands, they're worth a taste test (you can always switch back).

## **3. Use a supermarket comparison app**

Maximise savings by using apps like Frugl or WiseList. These show you which retailer has the best prices for the items on your list. A few cents here, a few dollars there, it adds up quickly.

# Stack your savings

Stacking means combining multiple savings strategies to get the best possible price, all on the same transaction.

If you're already scoring a good deal, you might think, "Well, that's enough." But at Citro, we like to go full bargain ninja by stacking your savings.

Here's how it works. Say you're buying sneakers online. They're already 25% off in a mid-season sale. Before you checkout, you search for a promo code and find an extra 10% off for newsletter sign-ups.

So you enter your email, grab the code, and apply it. Then – and this is the magic bit – you activate cashback with Citro Rewards and get another few dollars back after your purchase.

Each layer adds up to a seriously good deal. Some retailers will cap the number of codes or offers you can use at once, so always test them at checkout. But cashback almost always sits on top of other discounts.

If you're ever unsure, check the fine print or chat with the retailer's customer service – they're usually happy to clarify (and might even offer you a better code while they're at it).

It takes a little more time than clicking "buy now" straight away, but not much. And once you get into the habit, you'll find yourself naturally pausing to layer up your savings like a pro.

# Haggle (yes, really)

We often think of haggling as something reserved for markets in Marrakech or shouty telly commercials. But in reality, haggling, or just politely asking for a better price, is a skill worth brushing up on.





The truth is, many businesses build wiggle room into their pricing. Think furniture stores, white goods, tech retailers, even gyms or telcos.

Ask phrases like:

- “Is that your best price?”
- “Do you offer a discount for paying in full?”
- “I’ve seen this cheaper elsewhere, can you match it?”

If you’re dealing with customer service online, open the live chat window. It’s less intimidating than face-to-face and still gives you the chance to negotiate.

In many cases, the agent will check what they can do and offer a better price on the spot, especially if they think you’re about to abandon your cart.

Even if it doesn’t always work, it’s always worth asking. The worst they can say is no. And the best? You walk away with the exact same product, for less.

Be polite, informed and don’t be afraid to walk away.

# Use price trackers

Big-ticket items tend to go on sale regularly, and the trick is knowing when to pounce.

If you're eyeing off something big – say, a new TV, a washing machine, or even a high-end blender that promises to make soup, smoothies and probably even small talk – don't buy it just yet.

That's where price trackers come in. Tools like CamelCamelCamel (for Amazon), Price Hipster or Google Shopping's price history view let you see how the price has changed over time. If you see it's been cheaper before, chances are it will be again... you just have to wait.

Set an alert to get notified when the price drops. No more refreshing pages or second-guessing yourself. You'll get an email when it hits your sweet spot.

This is especially handy around major sale events – think January, EOFY, Black Friday, Boxing Day and Click Frenzy – when prices tend to hit their lowest. But it works year-round too. Retailers often have mini flash sales or mid-month clearance events and having a price alert running in the background means you'll never miss them.

Combine this with cashback through Citro Rewards (yes, even on big appliances and electronics), and you've just turned your smart splurge into a very clever spend.





# Switch your utilities (and we mean really switch)

Sometimes switching providers can save you hundreds per year and you'll barely lift a finger.





When was the last time you looked at your electricity or gas bill and thought, “Yep, that’s fair”? We thought so.

Utility providers are banking on us being too busy, too bored or too overwhelmed to check if we’re getting a good deal. But there are huge savings to be had and they often don’t require much effort at all.

Start with a government-run comparison site like Energy Made Easy or Victoria Energy Compare (if you’re in Vic). Plug in your latest bill details and these tools will tell you if there’s a better plan for you.

Even if you stay put, use your research to haggle. Tell your provider, “I’ve found a better rate – match it or I’ll move.” You’ll be surprised how often they agree.

Use sites like WhistleOut to compare NBN and mobile broadband offers. New customers often get sign-up bonuses or reduced pricing, and guess what? You can be a “new” customer somewhere else whenever you like.

Make it part of your end-of-financial-year tidy-up. One call, one switch, and you’re suddenly \$300 richer. Now that’s a win.

Just set a calendar reminder once a year to check your plans.

# Never auto-renew insurance (any kind)

Insurance companies often reserve their best rates for new customers, while gradually increasing premiums for loyal ones.

Insurers love an autopilot customer. Someone who lets their car, home, contents or health insurance quietly roll over year after year, trusting that the premium is still competitive. Here's the truth: it rarely is.

It's called the 'loyalty tax' and it's costing Australians billions. So don't be loyal. Be savvy instead.

Set a reminder before renewal, compare your premium on sites like Compare the Market, Finder, iSelect or Canstar, then call your insurer.

Often, they'll knock hundreds off your renewal price just to keep you. If not? Take your business elsewhere.

Your coverage should stay the same (just double-check the fine print), but your bottom line will thank you. This tip alone could save you \$200–\$800 a year, depending on how many policies you hold.

And it's not just general insurance, the same applies to car insurance, health insurance, pet insurance and even income protection.



# Learn the art of the 'price match'

Here's something that big stores don't exactly shout from the rooftops: many of them will match a competitor's price if you ask.





JB Hi-Fi, The Good Guys, Harvey Norman, and Bunnings all have price match policies. Even some appliance stores and online retailers will play ball.

Come prepared: find the product, search for a cheaper in-stock offer (include shipping), and screenshot it. Show the retailer in-store or online chat – most will match on the spot, and some may even beat it, especially for bundles or big spends.

Some retailers will honour the price match via online checkout too, but you have to ask.

This works particularly well for appliances, tech, phones, headphones, whitegoods and tools.

And while it takes a little confidence to ask, remember: they want your business. And you want a better deal. It's a win-win.

If you're really on your game, you can then stack cashback on top by purchasing via Citro Rewards.

# Review your mobile and internet plans

If you're still on the same phone or internet plan from 3 years ago, you're probably overpaying.

Providers are always updating deals to outdo each other.

A 2026 mobile plan with 60GB of data might be \$20/month cheaper than what you signed up for in 2022... but unless you check, you'll never know. Same with your NBN or home internet. Some providers now offer month-to-month flexibility and generous introductory discounts, which you can take advantage of every year if you're happy to switch.

Comparison sites like [Compare The Market](#) make it easy to see the best deals. Look at both price and data value and don't forget to check the network coverage in your area.

And if you're happy where you are but not with what you're paying, call your provider. Ask if they can offer you a better deal or move you to a newer plan. The worst they can say is no, which is simply your cue to find someone who'll say yes.

# Learn to love second-hand

Shopping second-hand is now slick, easy and often surprisingly luxe.

We get it, second-hand has had a bad rap over the years. But these days, it's less mothballs and mystery stains and more "I can't believe this is practically new."

From Facebook Marketplace and Gumtree to dedicated platforms like The RealReal (designer fashion), ReLuv (women's fashion), or Encore (homewares), there are deals everywhere.

Pre-loved items are typically sold at 30–80% off the retail price, and in many cases they've barely been used. Some still have tags. Think beyond clothes.

You can score quality furniture, appliances, tools, kids' gear, camping equipment, books and tech, all gently used and significantly cheaper than new.

If you're after high-end or vintage pieces, second-hand is often the only way to afford them without blowing your budget.

Second-hand shopping is a smart way to try new hobbies without spending big. Think painting, cycling, or even guitar – while also reducing waste. It saves money, keeps items out of landfill, and helps the planet. So before you buy new, see what's out there – you might just fall in love with pre-loved.

# Refinance your mortgage

Your mortgage is probably your biggest expense, so don't let it sit there like an unopened packet of paperwork.





If it's been years since you checked your home loan, you're probably footing the bill for banks' loyalty penalty.

Refinancing doesn't mean moving house – it's just swapping to a better deal with your lender or a new one. It's now faster than ever, with digital applications, quick approvals and even lenders who handle the switch.

Start by comparing your rate to what's advertised online. Use tools from Canstar, Finder or RateCity to see what's out there. They may offer a "retention rate" to keep your business and if not, take your good credit history elsewhere.

The savings can be huge: even shaving 0.5% off a \$500,000 mortgage could save you around \$150 a month, or \$54,000 over 25 years. That's worth a phone call.

Some lenders also offer cashback for refinancing (we're talking \$2,000-\$4,000), which is literally money in your pocket just for switching. Now that's what we call a better deal. Once you've got some information, you may need to have a chat to your financial adviser about what suits your personal circumstances best.

If you find something better, call your lender and ask them to match it.

# Book holidays like a pro

Travel is one of the biggest discretionary expenses for many of us, and thankfully, it's also one of the easiest areas to save big if you know where to look.

There's nothing quite like that "holiday booked" feeling, except maybe the satisfaction of knowing you got the absolute best deal on it.

First, avoid booking on impulse. Prices for flights and hotels fluctuate constantly, so take your time and compare. For flights, use comparison tools like Google Flights or Skyscanner to see how prices change depending on the day you travel. Flying mid-week or at off-peak times can save you hundreds.

Hotels? Check prices on the big booking sites, but then call or email the hotel directly.

Many will match or beat the online rate if you book with them and they might throw in freebies like breakfast, parking or a room upgrade. Never hurts to ask, right? And remember to activate cashback with Citro Rewards before you book. Many travel providers – even the big ones – offer cashback on flights, accommodation and car hire.

That's real money back for doing exactly what you were going to do anyway. Some members use their cashback to pay for travel insurance or holiday spending money. Nice. Oh, and if you're flying, clear your cookies or use incognito mode before checking fares again – some sites bump up prices if they think you're too keen.



# Use your memberships (you probably have more than you think)

Most of us have at least one membership that comes with sneaky perks, but we rarely think to check what they are.





And that means we're leaving money on the table. Are you a member of NRMA, RACV or another roadside assistance program?

Many of these offer big discounts on travel, entertainment, theme parks, car servicing, accommodation and more. Got private health insurance? You might be able to get money off at chemists, optometrists or even gym memberships.

As well as free books, your library membership might include free access to streaming services, e-books and newspapers.

Your super fund or alumni network could offer shopping discounts, and if you're part of a union or professional association, check their website for member perks. Even being a subscriber to a newsletter can come with exclusive offers and early access to sales.

Even small perks add up – like discounted movie tickets or 10% off groceries, which could save you hundreds a year.

Make a list of the memberships and subscriptions you already have and set aside 15 minutes to look up their benefits.

# Use the “silent pause” tactic

Add a competitor's price and a confident tone, and you'll be surprised how often it pays off.

Here's a little psychological trick that works wonders whether you're negotiating over the phone with your internet provider or trying to get a better deal on a new fridge. It's called the silent pause. And it's as simple as it sounds.

You ask for a discount – “Is that your best price?” or “Can you do any better on that?” – and then you stop talking. Seriously. Just... wait. Count to 5 if you have to. The silence creates a tiny bit of pressure and most people feel compelled to fill it.

Often, the salesperson will jump in with something better: “Well... we do have a special rate,” or “I can knock 10% off for you today.”

This works best with people who can adjust prices – store managers, live chat reps, or retention teams. But even at checkouts or on service calls, a pause can shift things.

You don't have to be pushy or awkward. Just polite, informed and... quiet. Let the silence do the heavy lifting and enjoy the better deal that will no doubt follow.

# Ask: “Is there a discount for paying in full or paying cash?”

If you're getting a quote for painting, landscaping or repairs, offer to pay in full at the end of the job (or split payment between start and finish).

It's one of the oldest tricks in the book and it still works. If you're buying something significant (think a new washing machine, dining table, outdoor setting or even a term of yoga classes), ask these simple questions: “Is there a better price if I pay today in full? Do you offer a discount for paying cash?”

Many retailers build in card fees, so paying upfront via EFTPOS, PayID or bank transfer can earn 5–10% off. Even without a discount, you might score extras like free delivery, warranty, installation or accessories.

Try this tactic with tradespeople too. You might be surprised how quickly a quote can shrink when there's certainty around payment.

You don't need to be pushy, just friendly and direct. In many cases, businesses are happy to reward customers who make life a little bit easier.

# Cancel and re-sign your subscriptions

Here's a cheeky one. You know how streaming services, mobile providers and even digital newspapers love to offer discounts to new customers?





Turns out, you can be a “new” customer more often than you think.

Before your subscription auto-renews, cancel it. Not only will this prevent you from being quietly charged at full price again, but it also gives the provider a chance to win you back.

And they usually try. Expect a “We miss you” email with a discounted rejoin offer, sometimes 30–50% off for 3 months or more.

This hack works for streaming, meal kits, cloud storage, fitness apps and more. Rotate subs – 3 months of Binge, then Disney+, then Stan to keep it fresh without paying for all at once.

Also check if Citro Rewards offers cashback on your subscription of choice, it’s often available for digital services, insurance plans and even wine clubs. So you can save money on the front end and get a little kickback too.

Want extra savings? Use a different email for free trials or welcome offers – just make sure it’s one you check.

# Get cashback on the boring stuff too

Getting a small percentage back each time adds up faster than you think.



Cashback isn't just for glam purchases like new shoes or holidays. In fact, some of the best cashback opportunities are hiding in plain sight on the dull but necessary everyday purchases you barely think about.

Need printer toner, pet food, vitamins, detergent or contacts? With Citro Rewards, those repeat buys that drain your budget can turn into cashback earners.

You might find the exact same product for the same price, just with a cashback cherry on top. You're already spending the money.

And the beauty is, there's no behaviour change needed – just click through the Citro Rewards link (or use the Citro Chrome extension), and let the boring stuff earn for you in the background.

It's the closest thing we've found to free money in your adult life.

And here's a tip within a tip: if your regular brand isn't on offer, search for a cashback store that sells it.

# Clear your cookies before booking anything

It's the perfect set up: a new-old pet in the prime of their life to bring joy to yours.

Here's a sneaky little pricing trick that many booking websites use: they remember you. And not in a cute, "welcome back" way.

If you keep checking the same hotel or flight, they might quietly increase the price based on your search history. It's called dynamic pricing, and it's as dodgy as it sounds.

So, clear your browser cookies or use incognito/private mode before you start hunting for travel deals. That way, the website thinks you're a brand-new visitor and shows you the base price again.

It can sometimes knock \$50–\$100 off a flight, or even more on luxury accommodation.

You can also try searching from a different device or browser or even from a friend's house if you're extra keen. (Yes, location-based pricing is a thing too.)

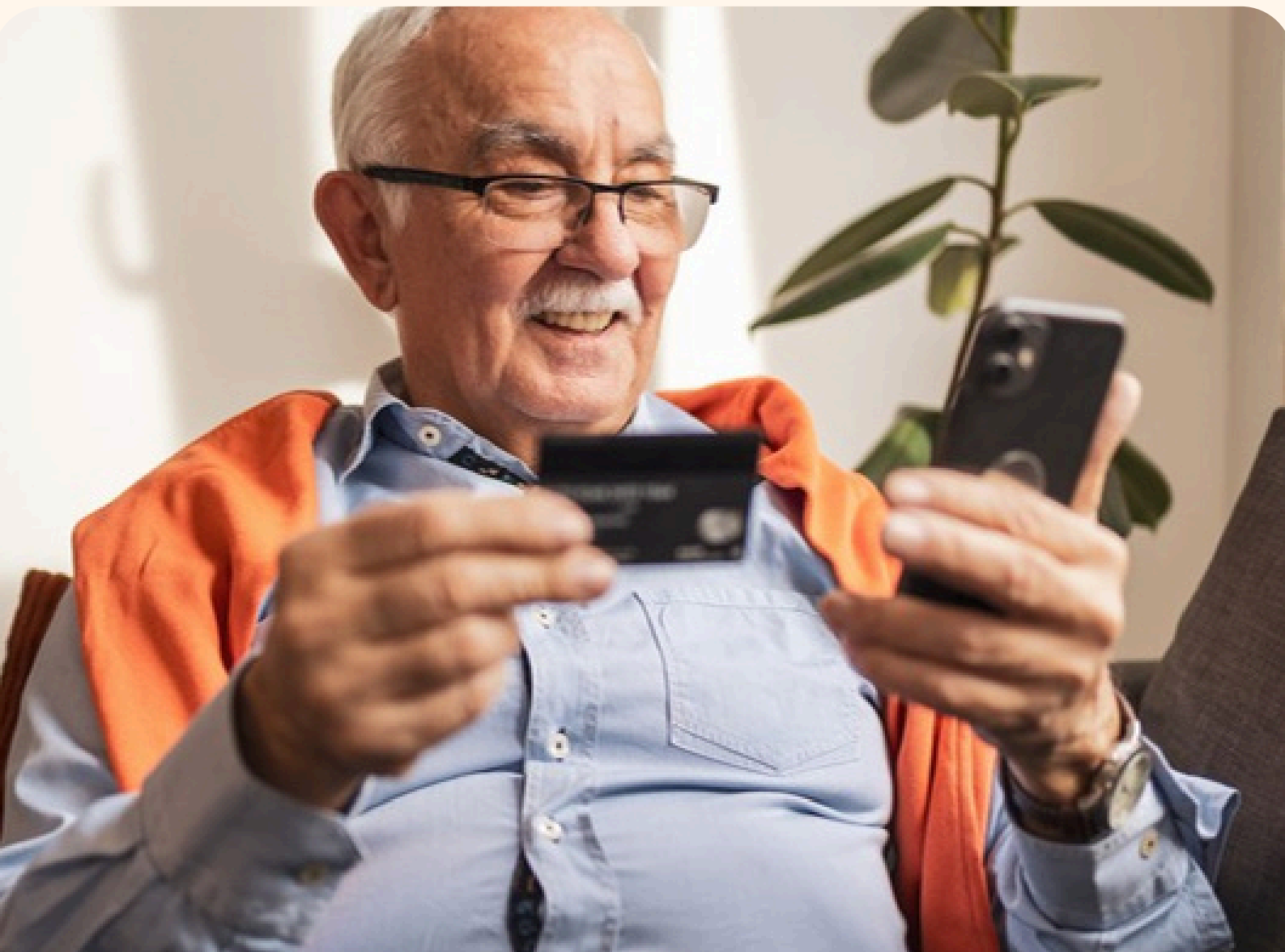
If you want to get really savvy, combine this with a price drop refund policy (some hotels and travel booking platforms will refund you the difference if the price drops after you book). So not only do you get the best deal upfront, you stay protected if a better one pops up later.





# Tap into your credit card perks

The key: match your card to your lifestyle – if the perks don't fit, switch to one that does.



Your credit card might be quietly holding onto some pretty impressive perks – but if you’ve never looked into them, you could be missing out on free upgrades, discounts, and even bonus insurance.

Start by digging into the benefits section of your credit card provider’s website.

Many cards, especially gold, platinum or rewards cards, come with perks like:

- Complimentary travel insurance (if you book using the card)
- Extended warranties on appliances and tech
- Purchase protection (great for big-ticket items)
- Access to hotel discounts or upgrades
- Airline lounge passes and travel concierge services
- Exclusive pre-sale access to events, concerts and festivals
- Cashback or points offers when shopping with partnered retailers

Some cards unlock instant discounts with travel sites, airlines or streaming platforms. Link that card to Citro Rewards and you’ll stack perks with eligible cashback.

# Know your unit prices and multi-buy tricks

This tip is deceptively simple but one of the most reliable ways to consistently get a better deal, especially on groceries and household goods.

Price tags can be misleading. Just because something is “on sale” or part of a “3 for \$10” bundle doesn’t mean it’s actually cheaper.

Focus on the price per 100g, litre or item (in tiny font on the shelf tag). It’s the best way to compare and spot real value across sizes. For example, one bottle of laundry liquid might be \$7.50 for 1.2 litres, and another might be \$6.90 for 1 litre. Which is better value? It’s not obvious until you check the unit price.

Supermarkets are clever. They’ll use bulk packaging to imply better value, or run ‘buy more’ promos that actually cost you more per item. If you’re not careful, you’ll fall for it.

But if you check the unit price, you’ll often spot that the smaller version is the better deal or that two singles beat the multi-pack.

This also helps when shopping online. Use the filter or sort tools to arrange by unit price if you can, and avoid being dazzled by sales banners.



# Thanks for reading

**You don't need big changes – just remember to pause before buying and know when to ask for a better price.**



**Join Citro Rewards.**

Adopting even a few of these habits will put you ahead... pretty soon, chasing better deals will become second nature.

Happy saving! And if you've got a favourite deal hack we haven't included, I'd love to hear from you:  
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