

How to Stack Canadian Tire Offers (And Earn a Tonne of Rewards)

Description

There's nothing quite like earning cash back, right? You make purchases — ideally, things you really need — and later, you see a nice little stash of cash waiting for you.

Yes, that's nice, some people might say, but in order to earn a significant amount of cash back, you have to spend a significant amount, too. And if you're spending more money, can you really say you're saving money?

Yes. Yes, you can. There are tricks that can help you earn more cash back without requiring you to spend. And at **Canadian Tire**, the trick is simple: stack your offers.

What's stacking?

When you stack rewards, you basically use two or more offers to earn extra cash back (in the form of Canadian Tire money).

Often, this is how it works: Canadian Tire will send you a personalized offer. For instance, if you frequently buy your oil from Canadian Tire, it might send you an offer to earn more CT Money when you purchase your preferred brand of oil. On top of that, *all* oil might earn a certain amount of cash back. And, finally, you might get CT money back for hitting a certain spending threshold. Combine all three of these offers, and voila — you *stack* them.

Let's look at a concrete example.

Let's say Canadian Tire sends you an offer: spend \$80 and get \$20 back in CT money. On top of that, you get a personalized offer: earn 25 times the points on all oil. And, because you need a filter, you also get an offer for 25 times the points on all oil filters.

Let's say your oil cost you \$59.99 and you needed two oil filters (10.99 apiece), which puts you at \$81.97 pre-tax. Since you spent \$80, you automatically get \$20 in CT money. On top of that, you get 25 times the points back on your oil (10% in CT money), which comes out to 5.99 in CT money. Then

there's the filters: you'll get 25 times the points on your filters, or another 2.20 in CT money. Put it all together, and you just earned \$28.19.

But wait — there's more.

In addition to getting CT money, you could also stack personalized offers with flyer deals, which could give you a storewide percentage of your purchase price. So, for our example above, if you stacked a flyer deal of 25% with your personalized offers, you'd still earn \$28.19 in rewards. But on top of that, you'd also save 25% off \$81.97, or another \$20.49.

How can you start stacking Canadian Tire rewards?

First, you'll need to sign up for Canadian Tire's rewards program. There's no fee involved — you just need to provide your email, and you can become a member. Over time, Canadian Tire will start to recognize your everyday purchases. When that happens, they'll send you personalized rewards, which is when the fun can start.

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