

Keep your English up to date

Cashback

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It used to be that shopping was a fairly simple activity – you went to the supermarket, picked up what you needed, paid for it and left. But in recent years it's become a lot more complicated. Supermarkets in the UK now sell much more than food: you can get your insurance there, pay bills and a variety of other services. In many ways they've become a one-stop shop for lots of life's daily chores.

You can also get 'rewards' – join up and get a 'loyalty card' and every time you shop you'll get points and discounts. And just when you thought supermarkets couldn't offer anything else, they turned into mini-banks, offering you cash when you shop. Go into any UK supermarket, pay for your shopping, and you're more than likely to be asked if you want 'any cashback with that?'

This is only offered if you pay by debit card. Effectively, if you buy £30 worth of shopping, you can pay £50 with your debit card and the supermarket will give you your shopping plus, £20 in cash from the till.

Originally introduced by the supermarket giant Tesco, it eases busy shoppers' lives by cutting out an extra visit to the bank. Of course, they didn't just introduce this for the customer's benefit – shops also benefit by having less cash in-house, and by paying less in fees for taking this cash to their local bank.

In recent years the phrase 'cashback!' has also been observed as an exclamation of joy or satisfaction, as in 'It's three drinks for the price of two in the pub tonight. Cashback!'



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