

HOW TO LOWER YOUR GROCERY BILL AND BE A SMART SHOPPER

1. PRICE MATCHING

You do not need to run from store to store to get different deals. These days many stores are offering to “match the price” of their competitors, if you show proof (flyer) of the competitors price

Weekly Flyers are delivered to your home Thursday evening, KEEP THESE FLYERS, this is what you will use to price match (often your coupons will come from there as well)

An Alternative to waiting for your flyers is to download the app REEBEE and receive your flyers usually by early Thursday

The Following stores in our area offer price matching: No Frills, Walmart, Superstore and Fresh Co.

SOBEYS DOES NOT PRICE MATCH

CANADIAN STORES THAT OFFER PRICE MATCHING

Best Buy, Canadian Tire, Fresh Co, Future Shop, Giant Tiger, Home Depot, London Drugs, No Frills, Real Canadian Superstore, Rona, Sears, Staples, Target, Toys R Us, Walmart

PRICE MATCHING POLICIES

Freshco Canada Price Match Policy

Our “Cheaper Guaranteed” promise means if a major supermarket competitor within this store’s geographic trade area offers a lower price on any item that we carry in our store, simply show us their price on their flyer/ad (current) or receipt (within 7 days of purchase) and we will sell you that item for 1¢ less.

Applies to identical items (same brand, item type (in the case of produce, meat and bakery), size and attributes) or comparable items in the case of private label. Does not apply to prescriptions or gift cards.

Exclusions:

Excludes ‘spend x get x’; and ‘free’ promotions and discounts obtained through loyalty programs. We reserve the right to limit quantities. “Our major supermarket competitors”, “geographic trade areas” and “comparable items” are determined solely by us and are based on a number of factors that can change from time to time.

We reserve the right to make changes to this program without prior notice.

No Frills Canada Price Match Policy

If a competitor offers a lower price on any item that we carry in our store, simple show us an advertisement or receipt and we will sell you that item at the same price.

We will match the competitor’s price only during the effective date of the competitor’s advertisement or within 7 days of the date of the receipt.

- Item must be identical (defined as same brand, size and attributes) and for produce, meat and bakery items, we reserve the right to determine a comparable item.
- ‘Our major competitors’ and ‘geographical trade areas’ are determined solely by us and are based on a number of factors which can change from time to time.
- Excludes multi-buys (eg. 2 for \$4), ‘spend x, get x’, free, and discounts obtained through loyalty programs.

Real Canadian Superstore Price Match Policy

Show us a lower advertised price on an identical item and we will match it. Applies only to our major supermarket competitor’s print advertisements in Ontario (i.e. flyer, newspaper).

We will match the competitor’s advertised price only during the effective date of the their print advertisement. Our major supermarket competitors are determined solely by us and are based on a number of factors which can change from time to time.

Identical items are defined as same brand, item type (in the case of produce, meat and bakery), size and attributes and carried at this store location.

Exclusions:

We will not match ‘multi-buys’ (e.g. 2 for \$4), ‘spend x get x’, ‘free’, ‘clearance, discounts obtained through loyalty programs, or offers related to our third party operations (post office, gas bar, dry cleaners, etc.).

We reserve the right to cancel or change the terms of this promise at any time.

Target Canada Price Match Policy

Price Match Guarantee: Details

- The item must be the identical item, brand name, size, weight, color, quantity and model number.
- Limit of one competitor online price match per identical item, per guest.
- Price must be valid at the time the price match is requested.
- Retail price must be shown on the website or print ad. Online prices will be validated by a Target team member.
- Competitor online items must be in stock at the time a price match is requested.
- Competitor catalogs can be matched as long as the catalog displays a current date, retail price and meets all other competitor ad match qualifications.
- If item is not available in a Target store, a rain check will not be issued to match the online price or competitor's print ad.
- We reserve the right to verify a competitor's advertised price and the availability of the item.

Can I use a coupon when price matching?

A guest can use coupons when price matching per Target's normal coupon policy. When the guest presents a coupon(s), these steps will be followed:

- *Manufacturer coupons:* manufacturer coupons will be applied after the price match is made.
- *Target coupons:* Target coupons will be applied before the price match is made. If the competitor price is still lower than the price after the Target coupon has been deducted, the ad match can be adjusted to match the competitor's price.
- *Combining both Target and manufacturer coupons:* the Target coupon will be applied before the price match is made. If the competitor price is still lower than the price after the Target coupon has been deducted, the ad match can be adjusted to match the competitor's price. Once the price match is made the manufacturer coupon will be applied.

Reminder: We accept one manufacturer coupon and one Target coupon for the same item unless either coupon prohibits it. Target does not ad match a competitor's coupon-required offers.

Walmart Canada Price Match Policy

We're committed to providing low prices every day. On everything. So if you find a lower advertised price on an identical product, tell us and we'll match it. Right at the register.

We gladly match the price in the following types of ads:

- Buy one, get one free ads with a specified price
- Example: Buy one for \$2.49, get one free (BOGO)
- Competitors' ads that feature a specific item for a specified price at a specific retailer (Example: \$2.99)
- For fresh produce and meat items, when the price is offered in the same unit type (lb. for lb.; each for each)

The following are guidelines and limitations:

- We will match any local competitors' advertised price
- Items purchased must be identical to the ad (size, quantity, brand, flavor, color, etc.)

We DO NOT match the price in the following types of competitor ads:

- Items that require a separate purchase to get the ad price (example: Buy (item A) to get (item B) for \$C)
- Items with no actual price that require a purchase to get free product (example: Buy both (items A & B) to get (item C) for free)
- Items that require a purchase to get a competitors' gift card (example: Buy (item A) to get a \$B gift card)
- Buy one, get one free (BOGO) ads with no actual price given
- Going out of business or closeout prices
- Percentage off (example: "All mascara, 40% off")
- Competitors' private label price promotions

We do not honor:

- Ads when the actual price for items cannot be determined
- Internet pricing
- Misprinted ad prices of other retailers
- Competitor ads from outside of the store's local trade territory

YEARLY SALES CYCLES

January:

- Diet Foods & Beverages
- Weight-Loss Products
- Cold & Flu Items
- Holiday Clearance
- Cold Weather Clothing
- Organizing Supplies
- Linens
- Houses
- Cameras
- Bicycles
- Hot Foods & Beverages
- Stop Smoking Aids

February:

- Jewellery
- Home Theater Systems
- Valentine's Day Items (after Valentine's Day)
- Chocolates & Candy (after Valentine's Day)
- Digital Cameras
- Motorcycles
- Fragrances
- Snacks (week of Super Bowl)
- Furniture
- Air Conditioners
- Video Games

March:

- Frozen Food
- Cleaning Supplies
- Paper Products
- Winter Coats
- Sports Gear
- Luggage
- Boats
- Air Conditioners

April:

- Winter Apparel
- Cleaning Supplies
- Vacuum Cleaners
- Paint & Wallpaper
- Gardening Tools
- Rainwear
- Cookware

May:

- Televisions

- Winter Wear
- Patio Furniture (Older Models)
- Cookware
- Party Supplies
- Disposable Plates, Cups & Cutlery
- Mattresses
- Bedding & Towels
- Cleaning Supplies
- Vacuum Cleaners
- Bottled Water
- Salad Dressing
- Ice Cream

June:

- Hot Dogs
- Ground Beef
- Condiments
- Bathing Suits
- Sandals
- Sunscreen & Insect Repellent
- Tools
- Gym Memberships
- Patio Furniture
- Ice Cream
- Cookware

July:

- Pop & Bottled Water
- Sunscreen
- Ground Beef
- Insect Repellent
- Hot Dogs
- Condiments
- Swimwear
- Craft Supplies
- Standing Fans

August:

- Back To School Supplies
- Cereal
- School Lunch Items
- Linens
- Swimwear
- Laptops
- Backpacks

September:

- Summer Apparel & Accessories
- Snack Foods
- Bed Linens, Towels & Bath Supplies
- Large Appliances

- Plants
- Lawn Care Items
- Barbecues
- Patio Sets

October:

- Toys & Games
- Cars
- Denim
- Thanksgiving Food Items
- Lawn Mowers
- Air Conditioners
- Nuts

November:

- DVDs
- Cookware
- Televisions
- Candles
- Halloween Merchandise
- Apparel
- Wedding Dresses

December:

- Toys
- Baking Ingredients
- Electronics
- Christmas Items
- Champagne
- Vehicles
- Tools
- Cookware
- Turkey
- Aluminum Foil & Plastic Wrap
- GPS Navigators

Foodland, Fresh Co, Price Chopper and Sobeys Canada Coupon Policy

Here is [Sobeys, Price Chopper, Fresh Co. and Foodland Canada coupon policy](#) (I received this response after asking them about coupon acceptance in their stores): We accept original coupons for products we sell, providing the coupon is intact and legible, proper size of item is purchased, coupon has not expired, has a coupon offer code or UPC, and it contains a Canadian redemption address. We accept **one coupon per item**. Coupon amount may not exceed purchase price of item.

Internet coupons may be accepted if they meet the above and the following criteria:

- There must be a picture of the product on the coupon.
- The printed coupon must not be blurry.
- The face value of the coupon cannot exceed \$5.00 off.
- We do not accept free product internet coupons.
- The expiry date should not exceed 6 weeks from the day it was printed. All internet coupons will have an expiry date visible.
- The coupon must have a Canadian redemption address.
- The coupon must have only one UPC (i.e. bar code).
- The coupon must say "INTERNET COUPON" to be legitimate.

In regards to BOGO/B1G1 items, a coupon may be accepted for the item purchased but not for the free item.

I hope this clarifies our policy. Coupon acceptance is at the discretion of store management. Please feel free to speak with the Store Manager should you have any other concerns or questions.

**LOBLAWS AND ALL BANNER STORES
(SUPERSTORE, NO FRILLS)**

1.0 Policy

Coupon zone coupons, LCL flyer coupons, LCL website coupons and President's Choice Financial® coupons are all gladly accepted according to the terms and conditions printed on the coupon. Manufacture coupons are accepted for in store purchased items according to the guidelines listed in section 2.0.

2.0 Guidelines

- 2.1 The item being purchased must conform to the product details on the coupon including size, brand, quantity, co-purchased item etc.
- 2.2 Only Canadian coupons are accepted.
- 2.3 The expiry date must be valid.
- 2.4 The coupon must be presented at time of purchase.
- 2.5 A coupon cannot be redeemed against the "free" item in any offer where the customer buys more than one item to get one or more item for free (BOGO deals). Eg. Buy one bag of chips, get a second bag of chips free – a single coupon can be applied to the purchase of the two bags.
- 2.6 Coupons have no cash value.
- 2.7 If the coupon value exceeds the retail value of an item, the coupon value will be reduced to reflect the retail of the item.
- 2.8 All sales taxes are paid by the customer at the retail value of the product. Refer to 2.9 to see Free Item guideline.
- 2.9 The value of a coupon that offers a product for free will include the amount of any applicable taxes.
- 2.10 Home printed coupons from emails or websites are accepted in black/white or colour. Manufacture coupons must have a valid manufacture address on the printed coupon, expiration date and be completely legible.
- 2.11 Photocopies are not accepted.
- 2.12 Coupons are void if they appear distorted or blurry.
- 2.13 One coupon only per item purchased may be redeemed during each store visit, even if a limit statement is not included on the coupon. Coupon stacking is not allowed.
- 2.14 The Store Management reserves the right to restrict individual item purchase quantities to reasonable family limits.

3.0 General Information

- 3.1 Each coupon will be reviewed to ensure it complies with the details of the section 2.0 Guidelines. We appreciate your patience during this validation process.
- 3.2 Customers with excessive amounts of coupons in a single order may be asked to relocate to complete their order as a courtesy to our other Customers.
- 3.3 We may change this policy without notice at any time.
- 3.4 All coupon redemptions are subject to the policy in effect at time of redemption.
- 3.5 Competitor's coupons are not accepted.

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Canadian coupons – what are they?

A coupon is a certificate, voucher or ticket that entitles a consumer to a discount or rebate when purchasing a product (or multiple products). Coupons are often issued by manufacturers of consumer products or by retailers, to be used as a sales promotion for their products or services.

Coupons are distributed in many ways: in the mail, online, local newspapers, magazines, mobile devices and directly from the retailer or manufacturer.

Some stores will issue coupons to consumers who spend a lot of money at their store. They will give these coupons to customers to show appreciation for their loyalty.

Coupons can be used in many places such as grocery stores, clothing stores, and restaurants, in exchange for their goods and services or for a part of the cost.

Coupons are very useful, and enable you to save a substantial amount of money on your purchases, and at the same time promoting a brand or product.

You can find coupons in stores (tear pad coupons), online (printable coupons), in newspapers (coupon inserts), directly from the manufacturer, in magazines, and even from your cell phone.

Fun Coupon Fact: The first coupon ever released was a coupon for a free glass of Coca-Cola, in 1888.

Grocery Coupons

There are two different types of grocery coupons: manufacturer coupons and store specific coupons. Manufacturer coupons are the most popular and can be used at any store that accepts coupons. Store specific coupons can only be used at one store (for example, all Loblaws banner stores offer grocery coupons that can only be used at their stores).

Printable Coupons

One of the best (and easiest) ways to find coupons is to look online. Many manufacturers and retailers offer printable coupons for their customers. Simply print coupons and redeem in store. Not all stores accept printed coupons, due to fraudulent activity, but many still do. Check the coupon policy for your store to see if they accept printable coupons.

Coupon Inserts

Coupon inserts can be found in your local newspaper every few weeks. Coupon inserts come from Redplum, Smart Source and Brandsaver. These coupon insert

booklets often have 6-30 coupons in each issue. Cut them out and use them the next time you are at the store shopping.

Coupon Codes

Another type of coupon is a coupon code. Coupon codes are for use online and save you a set amount of money, a percentage, or they offer you a free product or free shipping. Coupon codes are a great way to save money when shopping online.

Taxes on Coupons

People often ask: Do I have to pay taxes on coupons? The answer is both yes and no. If you have a coupon that entitles you to a product for free, depending on the coupon policy for the store you are shopping at, you do not have to pay taxes on the free item (Walmart is one store that does not charge tax on free items). You will, however, be charged taxes on all cents/dollar off coupons.

- Printable Coupons
- Mail Coupons
- Tear Pad Coupons
- Coupon Inserts
- Company Direct Coupons
- Peelite Coupons
- In/On-Product Coupons
- Store Coupons
- Facebook Coupons

ONLINE COMPANIES THAT WILL MAIL COUPONS

WWW.SAVE.CA

WWW.BRANDSAVER.CA

WWW.WEBSAVER.CA

WWW.LIVINGWELL.CA

WWW.GOCOUPONS.CA

WWW.SMARTSOURCE.CA

Coupons Canada: The Official Canadian Coupons Database For Canadians.

WWW.MRSJANUARY.COM/COUPONDATABASE

How to find tear pad coupons:

There are two ways that you can find tear pad coupons. You can search for them yourself or you can [trade coupons with others](#) who may have been able to find them before you could.

If you want to try to find coupon tear pads yourself, I recommend searching for them at the following types of stores:

- Health food stores

- Stores with higher prices.
- Specialty stores (Asian and Indian markets, for example)

Avoid stores that don't fit with the list above, as they get more foot traffic (which means you won't have as much luck finding coupons there).

Following is a list of stores that I would suggest checking for coupon tear pads.

Grocery Stores:

- Sobeys
- Metro
- Highland Farms
- Foodland

Health Food Stores:

- Whole Foods

Specialty Stores:

- Rabba

Drug Stores:

- Shoppers Drug Mart
- Rexall/PharmaPlus

COMPANIES THAT WILL MAIL COUPONS WHEN CONTACTED

Arthur's Smoothies: Was sent 2x \$1 coupons

Email: [Click here](#)

Axe: Was sent 1x FPC for any product

Email: [click here](#)

Aveeno: Was sent 1x \$3 coupon

Email: [Click here](#)

Barbara's: Was sent 2x \$1 coupons

Email: [click here](#)

Biore: Was sent 2x \$1 coupons for any product

Email: [click here](#)

Blue Dragon: Was sent 1x \$1.50 WUB2 AND 2x \$1 WUB2

Email: [Click here](#)

Blue Buffalo Dog and Cat Food: Was sent 1x \$5 coupon

Email: [Click here](#)

Chapmans: Was sent 1x \$5 coupon. You can email yearly to request coupons.

Email: [click here](#)

Clover Leaf: Was sent 1x \$0.50 WUB2 flavoured tuna coupon and 1x \$1 WUB3 flavoured tuna coupon

Email: [click here](#)

Colgate: Sent 1x \$1 coupon for any Colgate, Palmolive, Softsoap, etc.

Email: [click here](#)

Danone: Was sent 2x \$3 gift certificates

Email: [Click here](#)

Driscoll's Berries: Was sent 1x \$1 coupon

Email: [Click here](#)

Duncan Hines: Sent 1x \$0.35 coupon for cake mix, brownie mix or frosting

Email: [click here](#)

Eden's Organics: Was sent 3x \$1 coupons

Email: [click here](#)

El Monterey: Was sent 4x \$1 coupons

Email: [Click here](#)

Fresh Express: Sent 2x FPC for packaged salad

Email: [click here](#)

Gain: Sent 2x \$1 coupons for fabric softener or laundry detergent

Email: [click here](#)

Glutino: Sent 2x FPC, 1x \$1 and 1x B1G1 FREE coupons

Email: [click here](#)

Haan-Celestial: Sent 2x \$1 coupons

Email: [click here](#)

Hills/Science Diet Pet Food: Was sent 1x \$10 coupon

Email: [Click here](#)

Iams: Sent 4x \$2 coupons for dog food and cat food.

Email: [click here](#)

Jergens: Sent 2x \$1 coupons for full size moisturizer

Email: [click here](#)

John Frieda: Sent 2x \$1 coupons

Email: [click here](#)

Johnson & Johnson: Sent 2x \$2 Stayfree/K-Y/etc. product, 2x \$2 Tylenol/Reach/etc. product, 2x \$3 Aveeno/Neutrogena/etc. product. *Note:* You can call/email monthly to request coupons. Quantities are limited as they are trying to switch over completely to printable coupons.

Email: [click here](#)

Phone Number: **1-866-565-2229**

Natur-a: Sent 24x \$0.75 coupons for almond milk and soy milk products.

Email: [Click Here](#)

Organic Meadow: Sent 4x \$1 coupons + fridge magnet, Sent 3x \$0.75 coupons

Email: [click here](#)

Pita Break: Sent 1x \$5 WUB2 coupon for any Pita Break products

Email: [click here](#) (join coupon club)

Pom: Was sent 2x \$1 coupons

Email: [Click here](#)

Purina: Sent 3x \$2 Maxx Scoop Litter, 3x \$1 Dry Cat Chow, 3x \$3 Dry Dog Chow

Email: [click here](#)

Rice Works: Sent 1x \$1 coupon

Email: [click here](#)

Revlon: Was sent 2x \$1 coupons

Email: [Click here](#)

Rogers: Sent 2x \$0.50 coupons for cereal, 2x \$0.50 coupons for granola and 2x \$0.50 coupons for flour

Email: [click here](#)

Schick: Sent 1x \$2 coupon for Schick razor

Email: [click here](#)

Tetley: Sent 1x \$1 coupon and 1x FPC for any product

Email: [click here](#)

Uncle Bens: Was sent 1x \$1 coupon

Email: [Click here](#)

Vlasic Pickles: Was sent 1x \$0.35 coupon

Email: [Click here](#)

COUPON INSERTS

Ontario

North York Mirror

York/Bloor West Guardian

Toronto National Post

Richmond Hill/Thornhill/Vaughn Liberal

Toronto Star

Toronto Sun

POINTS

SHOPPERS OPTIMUM PROGRAM shoppersdrugmart.ca/en/Optimum.aspx

PRESIDENTS CHOICE REWARDS pcfinancial.ca/english/pcpoints/pcpoints-home

SOBEYS POINTS- WWW.CLUBSOBEYS.COM

PAMPERS POINTS (PAMPERS.CA)