

Annual benefit on all purchases!

- ❖ Three months **FREE** (during your first three months you will pay absolutely no administration fees!)
- ❖ You can apply for additional cards for loved ones
- ❖ Up to 55 days' interest-free credit
- ❖ **Budget facility available** at a competitive interest rate (repayment up to 60 months) which can also be *converted into cash* whenever you need the money – once every 6 months
- ❖ Annual Iemas benefit on purchases is paid out in November every year (except on fuel purchases)
- ❖ **National supplier network** include **national suppliers** such as Ackermans/ Bata Shoes/ Boardmans/ Builders/ Cape Union Mart/ Chamberlain Stores/ Checkers/ Clicks/ CNA/ Contempo/ DionWired/ Dis-Chem/ Edgars/ Game/ Hyperama House & Home/ Hungry Lion/ Jet/ MediRite/ OK Furniture/ Old Khaki/ PEP Stores/ PnP Corporate Stores/ Poetry/ PQ Clothing/ Red Square/ Shoe City/ Shoprite/ Tekkie Town/ Woolworths as well as **selected franchise stores** like AutoZone/ Makro/ Fuel Stations/ PG Glass/ Pharmacies/ Pick n Pay family stores/ PNA/ SPAR/ Spur/ The Hub/ Tiger Wheel & Tyre/ Tyres & More/ Volpes/ Waltons/ Wimpy and more.

1. First THREE months FREE

After the first three months, you only pay the following fees:

- Members aged 63 and younger - R28.50 per month inclusive of VAT
- Members aged older than 63 -R17.10 per month inclusive of VAT

2. Apply for additional cards for loved ones

Additional cards are available for your loved ones. You, as the Iemas member, are the holder of the account and responsible for the payment of all purchases made with your own and additional cards. You decide on the account limit for your own card, as well as the additional cards.

3. Up to 55 days' interest-free credit

When you use your Iemas Purchase Card to pay for purchases from any approved supplier, you receive up to **55 days' interest-free credit**. Kindly note that this is a Purchase Card and that the **amount spent during the month must be settled in full at the end of the month**.

4. What is my purchase limit?

Account limit: An account limit (purchase limit) is allocated to each member according to his needs and affordability. This limit can be divided among all the cards. The account limit represents the total purchase amount allowed for all the cards issued to a member.

Card limit: A further advantage to help you is the option to set a limit for each card. In this way, purchases made by card bearers can be limited. Assigning limits to cards can be done according to your requirements, to ensure that your purchasing experience is flexible yet manageable.

Do I pay interest on purchases?

When you use your Iemas Purchase Card to pay for purchases from any approved Iemas supplier,

you receive up to 55 days' interest-free credit. All transactions are processed electronically, and all your purchases for that particular month will be shown on the statement you receive the following month. **If you pay your account in full on or before the due date, no interest is charged** – interest is charged only on arrears and late payments.

5. Budget facility available

For those who qualify, a budget facility is available. This facility can be used for larger purchases. The minimum value of a budget transaction is R300.00, payable from 3 to 60 months without a deposit being required. Please note that this account must be paid on or before the last working day of the month. The **amount available on your budget facility can be converted into cash** – once every 6 months.

6. How long will my Iemas Purchase Card be valid?

Your Iemas Purchase Card is valid for 4 years after which you will automatically receive a new card in accordance with the conditions of use. The renewal cards will be sent via registered mail or you can **collect the card at your nearest Iemas branch**. Your card can be couriered but it will be for your cost.

7. Will I receive a monthly statement?

A **FREE** detailed statement, listing both normal and budget account transactions for the previous month, will be supplied monthly. Statements are distributed approximately 2 weeks before payment is due. You can receive your statement in the post, per e-mail or you can log onto the online portal and download your statement.

8. How can I pay my account?

Accounts are payable on or before the 5th of each month. If the 5th falls on a weekend, the last working day before the weekend will apply.

- 8.1 A **debit order facility** is available if you have signed the debit order mandate.
- 8.2 You can **transfer** the amount payable electronically (EFT).
- 8.3 **Deposit the amount at any FNB branch**. A tear-off slip is provided with your statement. However, for payments-, to reach Iemas in time via the electronic or FNB route, it must be made a minimum of 3 working days before the payment is due.
- 8.4 You can also pay your account at any **Pick n Pay stores**. You have to present your member number as well as the unique Iemas prefix number **11487**. (Enquiries refer to pay@Iemas.co.za)
- 8.5 Budget account purchases must be paid before the last day of the month.

9. What is a buying month?

The Iemas buying month is the period during which purchases are made with the Iemas Purchase Card. A buying month is the period between the sixth (6th) of one month and the fifth (5th) of the following month. On the sixth (6th), the card limit is restored to provide for the following month's purchases.

10. What is the annual Iemas benefit payment on purchases?

All purchases with the Iemas Purchase Card, excluding petrol or any fuel, qualify for a **tax-free benefit** that is payable in November every year.

11. National supplier network

The Iemas Purchase Card can transact at any participating Iemas suppliers. A list of Iemas suppliers is available on our **website** at <https://www.iemasfinancialservices.co.za/card/suppliers-directory>.

12. Frequently asked questions

12.1 Can my card transact at any pay point?

- Only a Nedbank or ABSA machine can be used. Any other machine will decline the purchase.

12.2 My Iemas Purchase Card prompts me to enter a pin, why?

- As the Iemas Purchase Card does not require a pin number, a pin request means that the card machine being used is either a Capitec Bank or a Standard Bank machine.

12.3 My Purchase card transaction is declined, what is the reason?

- It can be that you have reached your card limit or exceeded the normal card limit. Please contact the **Iemas Contact Centre on 0861 043 627**.

12.4 How do I know the balance of my Purchase Card?

- **E-mail "Balance"** and your member number to card@iemas.co.za
- SMS "Balance" and your member number to 32297 (sms costs R1.00). The contact centre will send the balance to your cell phone. (Only available Monday – Friday's 08h00 – 16h00).
- **SMS "Balance" and your member number to 35522** (sms costs R3.00). The balance will be send programmatically to the main card holder's cell number. Available 24-hours.
- Security questions will be asked if anybody other than the main cardholder request a balance enquiry.

12.5 How do I increase the current purchase limit on my Iemas Purchase Card?

- Complete an application form including an affordability study.
- Send copy of your ID (certified), proof of income / payslips (latest 3 months) and proof of address (in the name of the member, not older than 3 months) to card@iemas.co.za.
- Pensioners must send a proof of pension or a 3 month bank statements to card@iemas.co.za.

12.6 I did not receive my statement:

- Send an e-mail with your name and member number to card@iemas.co.za or enquiries@iemas.co.za.

12.7 My card is lost or has been stolen:

- Immediately phone **Nedbank on 0860 321 222** and report the card as lost or stolen. (Nedbank will provide you with a reference number which you must provide to the contact centre when requesting a new Iemas Purchase Card (Iemas Contact Centre number: 0861 043 627).