

## Appointment of Chief Executive Officer (CEO) of Iemas Financial Services

*It is with great excitement that we announce the appointment of Banie van Vollenhoven as the new CEO of Iemas.*

Banie will assume the role of CEO on 7 January 2019. He succeeds Johan Nel, who will retire at the end of December 2018 however, a complete and orderly handover will be done in the early months of 2019.

Banie is a highly experienced, successful and well-regarded business leader who assumed senior roles in organisations such as Absa and Eskom (where he created the Eskom Finance Company) and business consulting where he was exposed to many different industries. More recently, as Chief Financial Officer at Telkom Openserve, part of Telkom SOC, he was responsible for finance, ERM, business process management, business intelligence, operational reporting functions and capex investment management. He created the overall business architecture in support of the organisation's strategy and established Key Performance Indicators to ensure business performance. He also facilitated culture and change management training across South Africa.

Banie is a qualified Chartered Accountant, has obtained an MSc degree in Project Management (Cum

Laude) from the University of Pretoria and has also completed an advanced Executive Programme at the UNISA SBL.

We extend the warmest of welcomes to Banie. We believe that he is going to be a huge asset to Iemas, our valued members and other stakeholders. We are excited and look forward to a prosperous 2019.



## Iemas welcomes a new non-executive board member

*At the Annual General Meeting (AGM) held on 30 October 2018, a new board member, Mr Anton Buthelezi was elected as a non-executive director.*



This came as a result of an open board vacancy following the departure of Mr Temba Mvusi who reached the end of his term as non-executive director. Anton is currently the executive manager for human resources (HR) at Harmony Gold and his previous employers include Samancor, ARMgold and Anglogold.

His qualifications include a B-Tech Degree in Labour Relations Management, a Diploma in Labour Law and a National Diploma in HR Management.

We look forward to experience the value Anton's knowledge and experience will bring to the Iemas board and officially welcome him to the Iemas family.

# It's annual rewards time at Iemas!

Iemas has a rewards programme like no other! November is a time when our members annually share in the organisation's profits and we are excited to announce the 2018 member rewards amount to be a total of R109.4million!

## 2018 Member rewards breakdown:

Product	Reward %	Benefits of the product
Purchase card	3%	Cardholders can look forward to receive 3% back on purchases.
Short-term insurance	4%	Policyholders can look forward to receive 4% cash back on total premiums paid.
Loan products	10%	Members with personal loans, mini loans, maxi loans, emergency loans and GradUcare educational loans can look forward to receive 10% on interest paid.
Vehicle finance	8%	If you have vehicle finance, you can look forward to receive 8% on interest paid.
Pension-backed loans	2%	Members with pension-backed loans can look forward to receive 2% on interest paid.
Interest earned on reserve funds	6.5%	A portion of your benefit (received on loans and finance business) is invested into a reserve fund. This fund acts as a savings account which accumulates as you continue to do business with Iemas and generates interest on an annual basis. This year, your reserve fund will earn 6.5% interest on the total fund balance.

**\*All rewards are paid for the 12 months ending 31 August 2018.**

For a detailed outline of the reward percentages and allocation process per product, take a look at the Iemas rewards video - <https://www.youtube.com/watch?v=laBs0vmZtKg> or download our user-friendly 2018 Rewards allocation **infographic**. Despite the challenging economic times South Africa faced in recent years, Iemas has been able to allocate more than a billion rand in member rewards over the past 10 years. This is a significant contribution to our members of which we are extremely proud and which

is testament to Iemas' unique and resilient business model. For more detailed information about Iemas' overall performance for the past financial year, as ended on 31 August 2018, please visit <https://www.iemasfinancialservices.co.za/annual-reports> to view the 2018 Annual Report.

Be sure to look out for your rewards statement for a detailed outline of your rewards allocation.

## Iemas office closure arrangements

All Iemas offices will close on Friday, 21 December 2018 at 15:15 and reopen on Wednesday, 2 January 2018. Iemas Short-term Insurance will be open over the festive season except on public holidays. Remember that you can pay your monthly Iemas account at any Pick n Pay or Shoprite Checkers store during the December period. To conclude the transaction, you will need your Iemas member number and the pre-fix number: 11487. Enquiries can be emailed to [pay@iemas.co.za](mailto:pay@iemas.co.za)

In the event of an emergency, please keep these contact numbers handy:

- **Short-term Insurance enquiries/claims:** 0860 102 383 / [sti@iemas.co.za](mailto:sti@iemas.co.za) / [claims@iemas.co.za](mailto:claims@iemas.co.za)
- **Funeral claims:** 0861 386 386
- **Lost or stolen purchase card:** 0800 110 929

We would like to thank you for your support throughout the year. May you enjoy this period with family and friends, and we look forward to seeing you again in the new year.

# Sourcing, buying or selling a vehicle has never been this EASY!

Introducing Iemas' new online vehicle platform, Iemas Wheels. A platform that enables Iemas members to source, buy and sell a vehicle without frustrations and hassles at any time and anywhere.

## Source your dream vehicle!

*Don't just dream it, drive it with these easy steps:*

**1**

Go to [www.iemaswheels.co.za](http://www.iemaswheels.co.za)

Click on the **Source Me A Car tab**. Complete and submit your personal information and the details of your dream vehicle

**2**

Download the finance application form

**3**

Follow the application process, then sit back while we do the rest.

## Buy your vehicle!

*Select and buy a vehicle on show by following these three easy steps:*

**1**

Go to [www.iemaswheels.co.za](http://www.iemaswheels.co.za)

Click on the **Showroom tab**

**2**

Select a vehicle

Complete and submit your personal information and other information required as part of the transaction process

**3**

A friendly consultant will contact you to guide you through the rest of the process.

## Sell your vehicle!

*Follow these easy steps to find a new loving owner for your current vehicle:*

**1**

What you will need to get started:

- Vehicle licence disc
- Valid driver's licence
- Vehicle's service booklet
- Take photos of the vehicle

**2**

Go to [www.iemaswheels.co.za](http://www.iemaswheels.co.za)

Click on **Sell My Car**. Download the mobile app. Scan the barcode at the back of your driver's licence

**3**

Follow the rest of the easy steps on the App

**4**

Set your price – If you are unsure of your vehicle's current market value, fill in any amount as a consultant will contact you to assist with the correct value and to finalise the transaction terms and conditions. The vehicle will be on display for 30 days.

*Terms and Conditions apply.*

*Brought to you in partnership with EMS Credit (Pty) Ltd*

Iemas is ready for

**BACK TO SCHOOL!**

Are you?

Let an Iemas unsecured loan assist you with all those 2019 school needs.

- **Mini loan up to R 15,000**
- **Maxi loan up to R 80,000**
- **Personal loan up to R80,000**

\*Loan amount, interest rates and payback terms are subject to individual and payment profile assessment.

To apply contact us on  
0861 043 627 | [loans@iemas.co.za](mailto:loans@iemas.co.za) |  
SMS 'Loans' to 32297  
(SMS costs R1)

*Terms and Conditions apply.*

## 8 Holiday safety and insurance tips for the festive season

*The holiday season is around the corner, a time to celebrate with friends and family, a time to wind down from the hustle and bustle of the year gone by.*

So let your hair down, but not your guard. Follow these 8 tips to ensure you and your belongings are adequately secured this festive season.

- Check your all-risk cover, before you go on holiday. Certain items of value may need to be specified or insured separately.
- Remember to make sure that your trailer or caravan is also adequately insured.
- Jewellery and other valuable items must be locked away in a wall-mounted safe.
- Personal electronics, accessories and expensive jewellery need to be specified separately on your insurance policy, including the serial or IMEI numbers where applicable to enjoy cover.
- Ensure that your home owner's insurance is in order. This covers events such as fire or water damage.
- Ensure that your vehicle is roadworthy. It is a requirement on your insurance policy to maintain your vehicle at all times.
- Refrain from announcing that you are going on holiday on social media platforms. When you are packing your car, do so out of sight of the road if possible.
- Let your security company know that you will be away to arrange for additional security.

Let Iemas Insurance Brokers assist you in ensuring your insurance arrangements are in order, contact us on **0860 102 383** | [sti@iemas.co.za](mailto:sti@iemas.co.za)

## Savvy shopping for the festive season

*The festive season can be costly, especially when it comes to food. But, with a bit of savvy shopping you can go all out without breaking the bank:*

1. **Plan ahead:** decide what you are going to need beforehand as well as how many people you will be cooking for. Panic bulk-buying results in wasted money.
2. **Check your cupboards:** you might already have some of the items you need for the meals you are planning to make, thus avoid buying double.
3. **Compare prices online:** you can save quite a bit of money by comparing prices online, this is also a good way to see special deals offered at certain stores.
4. **Try to leave the children at home:** if you have children you will know that taking them with you takes more time and can cost you more money as they might convince you to buy extra items.
5. **Avoid buying prepared food:** pre-cut vegetables, fruit and salad packs can be pricey, thus rather peel, cut and wash your vegetables and fruit at home.
6. **Leave the snacks:** when you cook enough food, you do not need snacks before the meal. Rather cook that little extra as you will be saving a lot.
7. **Ask your guests to bring their own drinks:** buying drinks to suit everyone's preference can add up to a lot of money, thus feel free to ask each guest to bring their drink of choice.
8. **Take your own shopping bags:** plastic bags are not that expensive, however this is an extra expense that you do not need. Bring enough of your own bags when you shop.
9. **Use your Iemas Purchase Card** for your festive season shopping and earn rewards every time you shop! The Iemas Purchase Card is accepted at over 11,600 national retailers throughout South Africa including Shoprite/Checkers, Pick n Pay, Woolworths and various Spar outlets to only mention a few. In addition to the fact that you earn rewards every time you shop with your purchase card, you can earn an additional R 250 reward paid directly onto your card every time you successfully refer a friend to also take up an Iemas Purchase Card.

To apply for an Iemas Purchase Card OR to refer a friend please contact 0861 043 627 | [card@iemas.co.za](mailto:card@iemas.co.za) | SMS 'Card' to 32297 (SMS costs R1)

*Terms and Conditions apply.*

Adapted from: <https://www.fin24.com/Money/MoneyManagement/frugal-festivities-20161217>

## Refer a Purchase Card friend and you will receive a R250 cash reward



**Steps on how it works:**

- Step 1** - Refer a friend to take up a purchase card
- Step 2** - The friend successfully takes up the card
- Step 3** - A R250 cash reward is paid directly into your existing purchase card.

Contact:  
[Sharingiscaring@iemas.co.za](mailto:Sharingiscaring@iemas.co.za) |  
SMS 'Sharing' to 32297  
(SMS costs R1)  
*Terms and Conditions apply.*