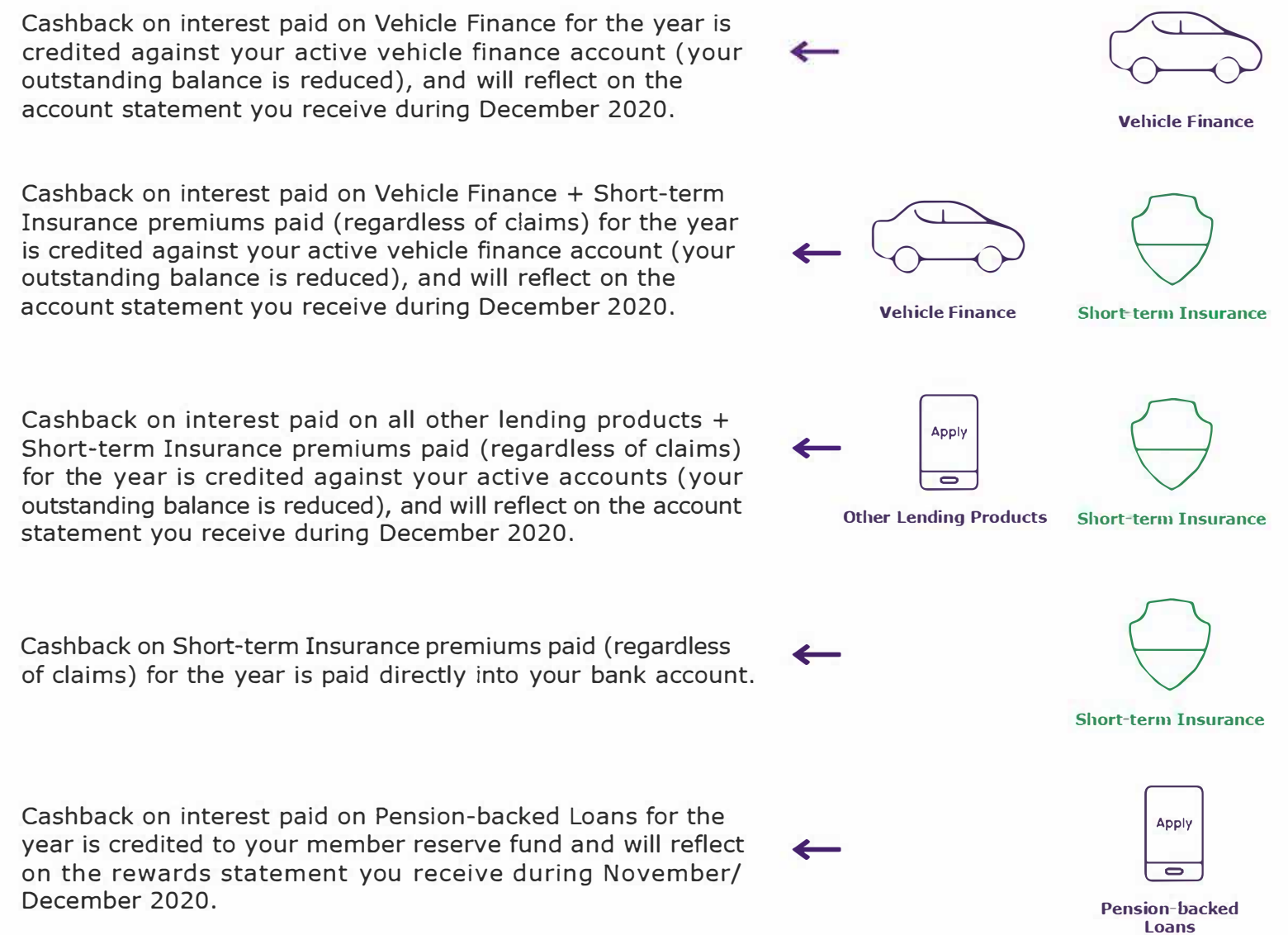
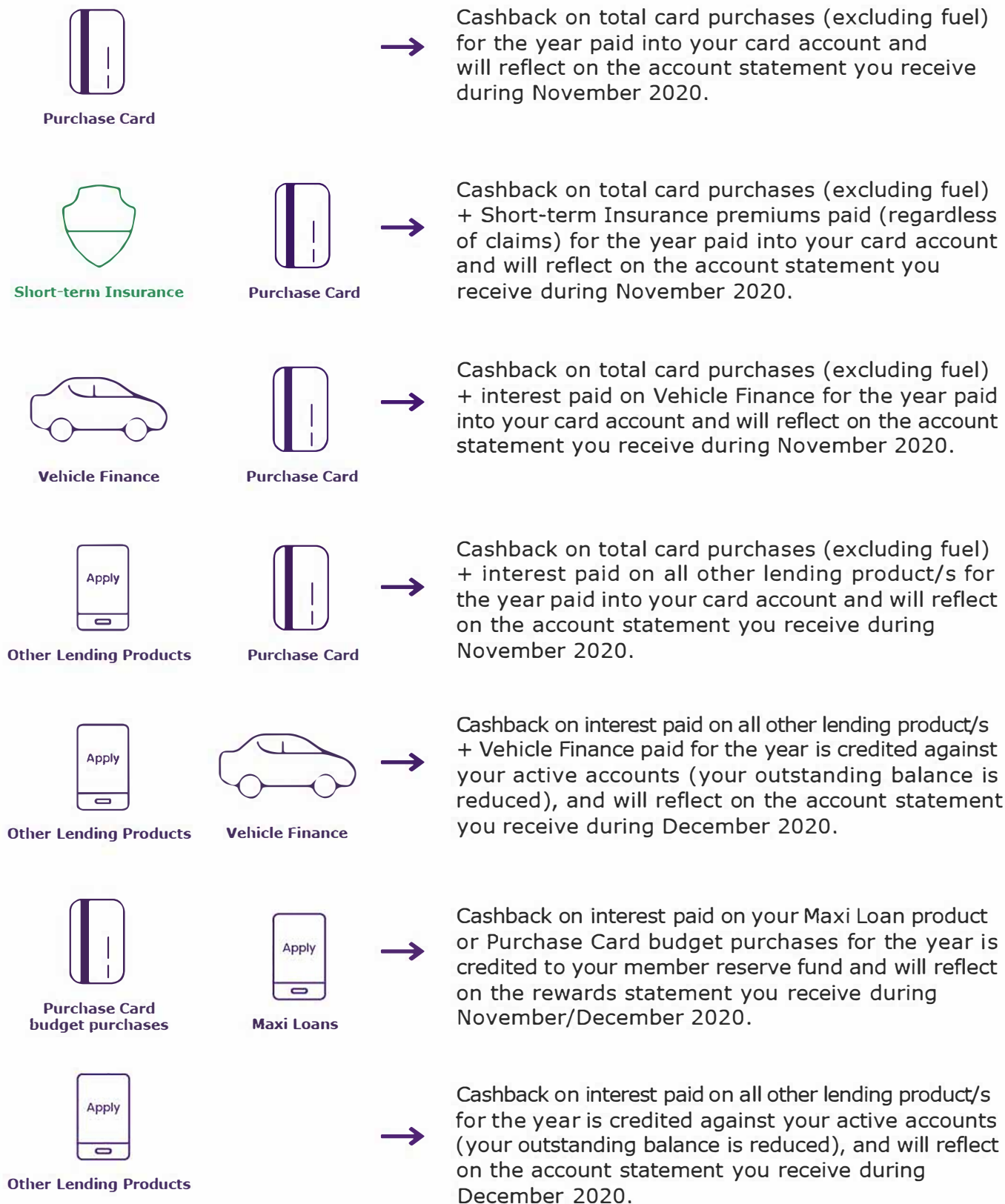


2020 Iemas Rewards



Iemas Rewards Percentages:

Product	Rewards %	Member Reserve Funds %	Cash distribution %
Purchase Card	2,25	0,00	100,00
Purchase Card budget purchases	2,25	100,00	0,00
Short-term Insurance (regardless of claims)	3,00	0,00	100,00
Interest rebate on Maxi Loans	8,00	100,00	0,00
Interest rebate on Vehicle Finance	6,00	75,00	25,00
Interest rebate on Pension-backed Loans	1,00	100,00	0,00
Interest rebate on all other lending products	8,00	85,00	15,00
Interest earned on members' reserve funds (29 Feb 2020)	6,00	100,00	0,00
Interest earned on members' reserve funds (31 Aug 2020)	3,25	100,00	0,00



The following Terms and Conditions apply:

- The above illustrations are applicable to active member accounts excluding member accounts that are under debt review, debt rescheduling, under administration, in arrears, terminated membership and/or consolidated accounts.
- If your monthly short-term insurance premium is paid via a salary deduction, you will receive communication to confirm your banking details via e-mail. Should you not have received a letter kindly e-mail: reservefunds@iemas.co.za or phone 086 104 3627 (option 4).
- Please take note that this illustration pertains to the cash rewards portion of your Iemas Rewards only. A portion of your Iemas Rewards may be allocated to your Deferred Bonus Payment Fund (DBPF) on which you receive annual interest. Please refer to your Iemas Rewards statement for information regarding the allocation of your total rewards.
- Only cash rewards of R50 or more will be paid into your bank account.
- For the first six months, an interest rate of 6,00% was earned on your member reserve fund balance as at the end of February 2020. For the last six months, an interest rate of 3,25% was earned on your member reserve fund balance as at the end of August 2020.