

IEMPACT

EDITION 3/2019



Tis the season for Iemas Rewards!

Iemas' rewards programme is much more than just a reward, it is an investment. With every transaction, a portion of the annual interest is paid into your reserve fund. In 2019, your reserve fund will receive 6.5% compounded interest. Click [here](#) to see the breakdown of the rewards.






Step into 2020 on point


With December's pay not stretching far enough into January, prepare beforehand with the help of these tips:

- 1. Gift vouchers** – If you receive your annual bonus now, purchase gift vouchers in December for everything. A supermarket gift voucher for the January groceries; a clothing voucher for the kids school clothes and stationary, or any other relevant voucher for the odds and ends during the 'longest' month of the year.
- 2. Tax-free investment** – As most do, they use their beloved bonus to settle debt, buy festive clothing, toys etc. This time, skip on one or two items and invest as little as R500 to open a tax-free investment up to R33 000. Your monthly contribution will earn compounded interest and watch it grow.
- 3. Monthly payments** – Don't skip on any of your monthly payments during December or January, even if you only pay the minimum amount.
- 4. Loyalty club card points** – Make use of your loyalty club card points that you have accumulated throughout the year to help lessen the load.
- 5. Avoid going into overdraft** – It sounds great, but it's temptation to overspend. At the end of the next month, you have to pay it back in full, leaving you in the same predicament as the month before.
- 6. Craft a vision board** – Every successful business person has a vision board. Use your extra leisure time to craft a vision board, to motivate you to start adopting better money habits and to help you to dream bigger than your current situation. Pinterest has some great ideas to help you start.


A rewarding shopping experience is almost here.




The new Iemas Purchase Card is launching in January. Get the new card to enjoy:




Real-time transacting




Real-time balance check



Secure shopping




Transactional SMS service

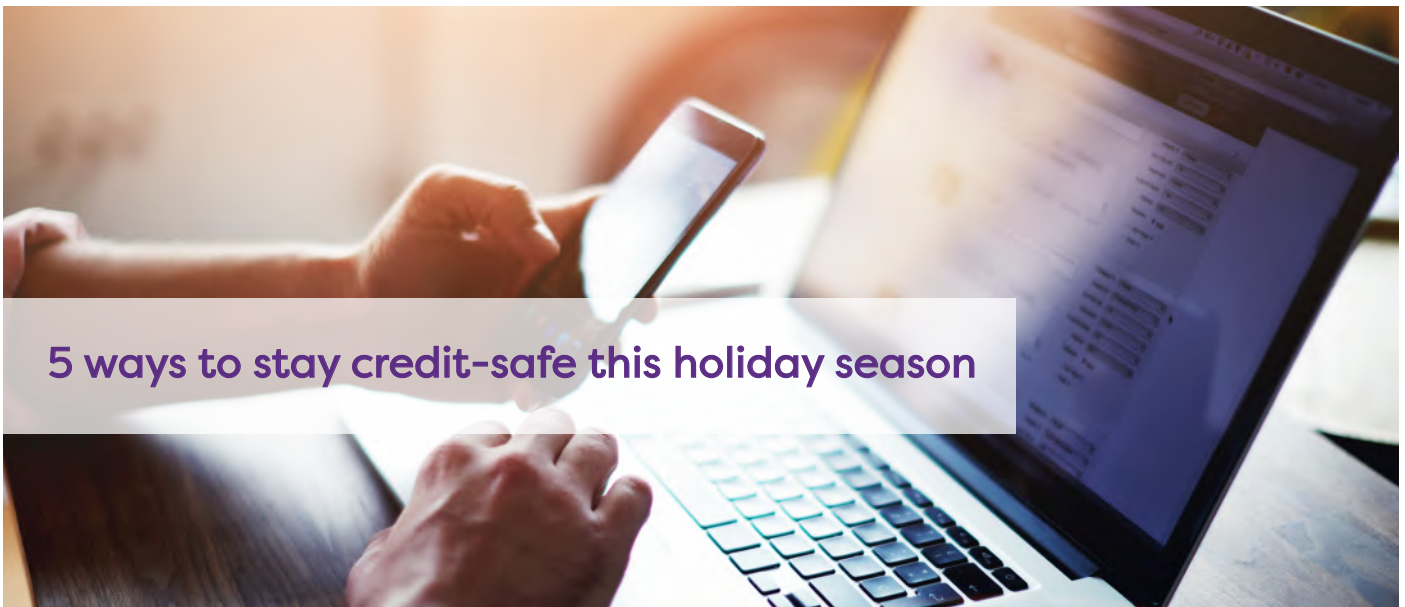


Not a cardholder yet?

Apply today:

E: card@iemas.co.za | T: 0861 043 627





5 ways to stay credit-safe this holiday season

While you are getting your December on, criminals are plotting how to get their hands on your credit details and identity. They know when the holiday fever strikes, people get careless with their security habits.

Fraud is evolving and increasing like never before. Between 2015 and 2018, TransUnion identified a 433% rise in 'synthetic identities', where criminals combine real and fake information to create new identities. We also saw a 126% rise in consumer account takeovers, and a 146% increase in true consumer identity theft.

Identity theft will spoil your holiday in a big way. According to the SA Fraud Prevention Service, fraudsters using real identity documents and names for impersonations have doubled in the past year.

Here are five ways to protect your credit and identity during the holiday season.

Keep checking your transaction alerts

If you're shopping, traveling or at home, check your emails and cell phone alerts via a password-protected Wi-Fi. Avoid using open Wi-Fi in malls and restaurant's for personal transactions and banking. Most public Wi-Fi connections are not secure, making it easier for your information to be stolen.

Make copies of all your important documents

Whether you traveling locally or abroad, it's always handy to have copies of your important documents: ID and passports, driver's licenses and credit cards.

Protect your physical documents

Don't leave your passports and sensitive documents in a kitchen drawer. Lock them in a safe or in a place only a few trusted people will have access to.

Stick to legitimate sites for online shopping

Check there's an 'https' in the web address and an icon of a locked padlock on the left side of the URL. The 's' stands for secure and means the site can be trusted.

Never provide your sensitive information in an email

Email phishing is a big part of the identity theft and fraud. Be mindful that no reputable company or financial institution will ask for your credit, bank account or PIN details in an email. Never click on the link in the email.

Adapted from https://www.transunion.co.za/archives-article/5-ways-to-stay-credit-safe-this-festive-season?utm_source=TransUnion&utm_medium=email&utm_campaign=Marketing_Newsletter_17_December_2019&utm_term=https%3A%2F%2Fwww.transunion.co.za%2Farchives-article%2F5-ways-to-stay-credit-safe-this-festive-season

**We're taking a break.
Our offices will be closed.**



Our offices will close on Friday, 20 December at 15:15 and will reopen on Wednesday, 2 January 2020.

Members can contact the following numbers for assistance during this time:

- Vehicle finance and loans enquiries: 0861 043 627
- Car and household insurance enquiries: 0860 102 383 / sti@iemas.co.za / claims@iemas.co.za
- Insurance contact centre will be operating within normal working hours on 23, 27, 30 and 31 December. Closed on public holidays.
- Funeral claims: 0861 043 627
- Lost or stolen purchase card: 0800 110 929

Monthly payments can be paid at Pick n Pay or Shoprite Checkers – use your member and pre-fix number 11487 at the till. Enquiries to pay@iemas.co.za

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