

Koopkrag news

May 2008

COMMUNICATION

Indispensable but unreliable

Now that we have solved our ESKOM problem, by installing a generator, another large corporation is causing headaches. The weekend of the 19th of April all our telephone and internet lines were switched off, and no, we didn't forget to pay the account. Unfortunately this has also happened during the week. According to TELKOM this is caused by power outages in their network. We should apparently only worry if it continues for more than two hours. We were just wondering, what about our clients?

Should you call us during one of these "off" periods, our number will be engaged. Rest assured that we'll be waiting to answer your call as soon as our lines return to normal. We must apologize for the inconvenience.

CARD TRANSACTIONS

How exactly does it work?

When it works we don't even give it another thought, it is when it doesn't work that we become extremely annoyed.

There are many small things that have to happen for a successful card transaction. Unfortunately there are just as many things that can go wrong. But let's start at the beginning.

The card

Your card must be valid (meaning not expired nor reported lost or stolen), not damaged and signed by the cardholder.

The supplier

The dealer, where you're planning to buy the goods or services, must be a contracted Koopkrag supplier.

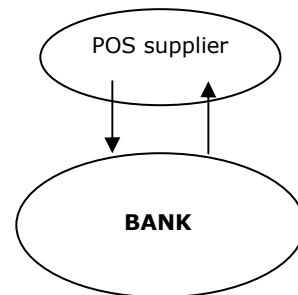
Your purchase limit

You must have a sufficient purchase limit available for your planned purchase. Your available limit must be more than or at least equal to the purchase amount. Not "±" or "nearly" as the card system unfortunately do not use these "yardsticks".

Even if all the abovementioned circumstances do apply, it does not guarantee a successful card transaction. There are many external factors that can also play a role.

continued

Card transactions continued



From the above schematic it should be obvious that we are not involved in approving any card transactions. The supplier's POS – terminal (Point of Sale) calls the applicable bank's (either Nedbank or ABSA) card system to determine whether or not your transaction can be authorized. The card system makes a very simple calculation. Available limit less transaction amount = nil or positive balance, if so, your transaction is authorized. If a negative result is obtained, the transaction is declined. Unfortunately the card system does not take your years of membership, the fact that your account is paid in advance etc into account. So please make sure that you have sufficient limit available for your planned purchase.

Now what about those external factors we mentioned earlier? What if there is a power outage or a problem with the telephone network or lines? To top it all, we are dependent on the helpfulness of the supplier's personnel. All this can bring the modern technology to a grinding halt. So please be a little patient when a problem arises as it can be caused by a number of things.

REPORTING YOUR SANTAM CLAIM

Because life happens!

So you are one of those lucky members that use us as your short term insurance broker. Where can you report your claim 24 hours a day 7 days a week?

By calling SANTAM directly on **0860 505 911**. Remember to keep your policy number handy. When reporting a vehicle accident the following additional information will make it even simpler, the other party's identity number, telephone number, home address, work address, insurer, vehicle registration number, expiry date of drivers licence and of course the Police case number.

CHANGES TO YOUR SANTAM INSURANCE POLICY

Because things change.

You can make changes to your policy in writing or by telephone (only applicable if you call SANTAM directly). In writing, if you use our broker office or by phone, if you call SANTAM on **0860 102 722**. If you call remember to have your policy number at hand. Please bear in mind that the abovementioned number only applies to personal policies. If you're a business policy holder and you would like to make a change to your policy, you have to contact our broker office at (012) 348 5452 during office hours.

Always and never are two words you should always remember never to use

VEHICLE FINANCE

Making your dream a possibility.....

Even in today's difficult economic climate we can still dream about buying another vehicle. With a minimal deposit, market related repayment periods and very competitive interest rates, you can't lose. Call Joanie or Angelique on (012) 348 5452 for a free quote.

Famous last words.....

What does this button do?
It's probably just a rash.
Are you sure the power is off?
I've seen this done on TV.
This doesn't taste right.
Nice doggie.
That's odd.
I've done this before.

NEW SUPPLIERS

WE WELCOME THE FOLLOWING BUSINESSES AS SUPPLIERS:

CALTEX – END STREET (CLUBVIEW PRETORIA)
TEL: (012) 660 0083

BUILD IT – PRETORIA GARDENS
TEL: (012) 379 2732/3025

UNCLE LOUIS MEAT MARKET (FAERIE GLEN PTA)
TEL: (012) 991 0655

MUSIC 4 U – POTCHEFSTROOM (MOOI RIVER MALL)
TEL: (018) 293 3111

A comprehensive list of our suppliers is available at
www.koopkrage.com

Buying airtime with your Koopkrage account

And also earn a bonus

You can call any of the following suppliers to buy cell phone airtime with your Koopkrage account.

PROVIDE A VOUCHER / EASY AIRTIME
TEL: 082 774 7351 / 082 463 7131

CIGICELL
TEL: 086 146 8773 / 082 229 9656 / (011) 723 5600

Balance queries?

With your cell phone anywhere anytime

SMS "kke" single space and your Koopkrage account / member number to 34995. Within a few seconds you should receive your reply. Please note that the information provided could be as much as 48 hours old.

Congratulations

"Koopkrage"

Vir dekades reeds is my ouers getroue lede en ondersteuners van Koopkrage. Die 5de van elke maand was jare der jare Koopkrage – dag! Die uitsonderlike mense, diens, waarde, gemak en voordele wat met Koopkrage lidmaatskap gepaard gaan, maak dit logies en slim om in hulle voetspore te volg.

Die karakter van Koopkrage bly onkreukbaar en ons dank julle!

Mag die volgende 70 net so sterk staan."

Annelie van Rooyen

Thank you

Dear members

To those that congratulated us on our 70th birthday, thank you very much. To those that visited our office on the 16th of May, thank you for your interest and support.

Koopkrage directors, management and personnel.