

Koopkrag news

June 2008

RIA VAN DER WESTHUIZEN

Dear friend and colleague



We've lost a very dear friend and colleague this month. Rest in peace Ria. We are all going to miss you.

CARD COLLECTION

Collecting your purchase card from the Post Office

Your Koopkrag purchase card expires every two years. The card's valid dates are clearly indicated on the face of the card. Example "06/07 – 05/09". This purchase card is valid from the beginning of June 2007 to the end of May 2009.

Expiry date

Keep an eye on the expiry date of your card. In the month before your card expires, you will be notified, in writing, that your card is due for replacement. Please read this letter carefully as it contains very important information.

Card collection from the Post Office

The account holder has to collect the card, whether his own or any other card issued on the account. You have to have the registered item number, the unique number and your green barcoded identity document in your possession to collect the card. Should you be without any one of these items the Post Office will not give you the card. If this is the case you will have to call us, before going to the Post Office, to provide you with the two required numbers or to fax written permission to the Post Office to allow you to use a different form of identification.

The new card

Your new card is valid from the date of collection so please sign it immediately in the space provided. Please call our card division on **(012) 348 5452** if you have any queries in this regard.

CARD PURCHASE LIMITS

Monthly purchase limit

Every Koopkrag account and its associated purchase cards have a monthly purchase limit. Example, your approved purchase limit is R5 000 per month. This would mean that the combined monthly purchases of all the cards issued on this account, can amount to R5 000. By keeping record of your purchases you'll stay within the approved limit. This monthly purchase limit is applicable from the 16th of the month to the 15th of the following month and the account has to be settled, in full, by the 3rd of each month to qualify for the Koopkrag bonus.

Budget facility

If you applied and qualified, a budget facility has been granted on your account. This facility allows you to settle your purchase over a number of months. A repayment period of between 3 and 24 months is currently available. When making your purchase, inform the supplier of your decision to buy on budget and the number of months you would like to repay the purchase. Ensure that the credit card slip, containing the transaction details, indicate a budget transaction as well as the number of repayment months. If not so, this purchase will be allocated to your monthly purchase account. Interest is charged on the outstanding balance at a rate of 18% per annum.

What are my available limits?

By keeping a record of your purchases you should know what your available limits are. To help in this regard the following facilities are available.

SMS

SMS kke single space and then your account number to **34995** to receive your available balances by SMS. Please bear in mind that this information can be up to 48 hours old, as this is how long it takes to receive transaction info, via our acquiring bank, from our suppliers (charged at R2.00 per SMS).

By phone

Call our offices on **(012) 348 5452** during office hours to enquire about your available limits.

Monthly account statements

Your available limits also appear on your monthly account statement. This however, is the information as on the statement date.

CRISONCALL

Someone to speak on your behalf

Although we don't always want to ponder the negative, just take a moment and think about the following.

Who will speak on your or your family's behalf when you are not able to?

What national number can you dial when you're in a crisis?

CRISONCALL offers you and your family the following:

A national toll free number service where we take control of you or your family's crisis (87% of calls are answered within 10 seconds).

A variety of unique, affective and professionally developed identification items that will "speak" when you and your family can't.

Since time can mean the difference between life and death, **CRISONCALL** uses the nearest available private service provider and also pays for the service to the doors of the hospital, whether you are a medical aid member or not.

When you or your family travel we can monitor them regularly to ascertain whether everything is running smoothly.

This makes us different and unique. No one in South Africa can afford to be without us! For more information phone **(012) 335 3776** today and mention that you are a Koopkrag member.

There are three sides to any argument: your side, my side and the right side.

NEW SUPPLIERS

WE WELCOME THE FOLLOWING BUSINESSES AS SUPPLIERS:

ENGEN – FEARIE GLEN MOTORS (PRETORIA)
430 Selikaats Causeway Tel: (012) 991 3309

ABC BABY STORE – MOOI RIVER MALL
(POTCHEFSTROOM)

SENTRALE HORLOSIEMAKERS (PTA WEST)
525 Ernest Street Pretoria Gardens Tel: (012) 379 5248

ABC BABY STORE – KOLONADE (PRETORIA)

ABC BABY STORE – RIVER SQUARE MALL
(VEREENIGING)

MONTANA CYCLES (PRETORIA)
Montana Crossings Zambezi Road Tel: (012) 548 7800

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

Metropolitan Life funeral insurance

Family cover at an affordable rate

Koopkrag provides affordable funeral insurance cover for the whole family. For as little as R62 per month, you and your spouse can enjoy a R15 000 funeral insurance cover * (other options are available).

Call **(012) 348 5452** and apply today.

* *Terms and conditions apply*

I always arrive late at the office, but I make up for it by leaving early.

Short term insurance

Insurance cover with a bonus

We all know that paying that monthly short term insurance premium is unrewarding. Reward yourself by making us your short term insurance broker and receive a yearly bonus of 8.33% on your monthly premiums, irrespective of your claims history. All this and the backing of a broker. Not possible you say?

Call one of our consultants today on **(012) 348 5452** for an obligation free quote and give yourself a Christmas bonus.

say what?

I signed up for an exercise class and was told to wear loose-fitting clothing. If I had any loose-fitting clothing I wouldn't have signed up in the first place.

Life is like a roll of toilet paper. The closer you get to the end, the faster it goes.

Vehicle finance

When the need arises

In this harsh economic climate you must think that it is impossible to finance your next vehicle. Not true. With our minimal deposit, market related repayment periods and very competitive interest rates, we can help.

Call Joanie or Angelique on **(012) 348 5452** for a free quote today.