

Koopkrag news

July 2008

PAY UP AND SHUT UP

No end in sight?

We read, hear and see it almost everyday. The price of everything just keeps going up. If it's not fuel, it's food, if it's not food, it's electricity, if it's not electricity it's interest rates, there seems to be no end in sight.

We're not even talking about our Banks. There is a fee for just about everything. As a result you'll most likely be in overdraft even before you've started spending any of your hard earned cash. By using your debit or cheque card you might think you're saving, but do yourself a favour and have a look at the transaction fees, it's enough to make you weak in the old knees.

Luckily for us we are all members of Koopkrag. A company that, since its inception in 1938, has given its members millions of rand in bonuses each and every year.

Maybe an example would help to illustrate the advantages of Koopkrag membership. An average family of four uses their Koopkrag facilities for their monthly purchases. As mom is usually stuck with the responsibility, she does most of the buying, usually consisting of groceries. The summary of their monthly purchases are:

- Shoprite / Checkers	R 2 500.00
- Other suppliers	R 1 500.00
- Fuel	R 700.00
- Short term insurance	R 600.00

They buy groceries eight times a month and fuel twice a month. Based on our 2007 bonus rates they will receive the following payout from Koopkrag;

Bonus on Shoprite purchases (R2 500 x 12 months x 3.50%)	R 1 050.00
Bonus other suppliers (R1 500 x 12 months x 4.80%)	R 864.00
Fuel levy (R700 x 12 months x 1.75%)	R (147.00)
Short term insurance (R600 x 12 months x 8.33%)	R 599.76
Transaction fees (10 x 12 months x R0.60c)	R (72.00)
Account admin fee (R3.50 x 12 months)	R (42.00)

NETT BONUS

R2 252.76

R2 252.76 NOT BAD AT ALL

I always knew there was a good reason to be a Koopkrag member.

I can already hear you saying that we've forgotten about that pesky monthly guarantee fund contributions. Well, we haven't. This is money that you contribute to your own fund, a sort of savings account if you must. You also earn interest on your funds at a rate of between 3 and 6% per annum depending on the balance. Can't remember ever having received any interest? Take a closer look at your September account statement. As in previous years the interest will be credited to this account. Not only do you earn interest, it's also a cost free 'savings account'.

Budget facility interest. Yes we do charge interest if you use your budget facility. Interest is calculated monthly on the outstanding balance of your facility. Luckily our interest rate is an unbelievable 18% per annum. Have a look at this month's credit card statement to see what rate your Bank is charging interest at. Don't forget, you also earn a bonus on your budget purchases.

If you recruit a new member we will give you R100. Refer an interested party to us and if they join as a buying member you'll receive your reward.

Now let me think ...

You can receive a bonus on your purchases, the fees are very competitive, you can save free of charge and earn interest, can buy on budget and pay interest at way below the current market interest rates. How can you do it?

Quite simple really. You use your Koopkrag card to purchase from our contracted suppliers and settle the account on or before the 3rd of every month. That's it. No other exceptions or conditions when you make a purchase. You don't have to choose your reward from a predetermined list of items or services. We will give you 'cash' to do with as you please.

REAP THE REWARDS

There is light at the end of the tunnel.

SANTAM ROADSIDE ASSIST

If we are your Santam short-term insurance broker

Santam offers a roadside assist service to their clients. This is a 24 hour 7 day a week emergency repair and tow-in service that offers roadside assistance for amongst others:

- mechanical and electrical breakdown
- a flat battery
- changing a flat tyre
- 10 litres of fuel if your vehicle runs out of fuel
- The relay of messages
- A locksmith to retrieve your keys if you locked it in your vehicle.

The tow-in service is limited to 100 kilometres if the vehicle breaks down in a metropolitan area and to 400 kilometres in a rural area. If your vehicle breaks down more than a 100 kilometres from your permanent home, you'll have the following options:

- a single night's accommodation to the value of R500, or
- a class B rental car for one day limited to 200 kilometres of travel.

Please call our broker office on (012) 348 5452 for more information in this regard. The service is offered at a fee of R13 per vehicle per month.

Doing nothing is extremely difficult because you never know when you're finished.



NEW SUPPLIERS

WE WELCOME THE FOLLOWING BUSINESSES AS SUPPLIERS:

LLOYDS SUPPLIERS (MOSELBAY)
Mosselbay Street Tel: (044) 693 3466

DION WIRED - KOLONNADE (PRETORIA)
Zambezi Road Montana

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

Koopkrags suppliers in the Kolonnade Shopping Centre

From now on, in every month's newsletter, we are going to provide you with a list of our suppliers in a specific shopping centre. This month it is the turn of the Kolonnade Shopping Centre in Pretoria.

Our suppliers in the Shopping Centre are:

Dis - Chem, ABC Baby Company, Reggies, Turning Point, Eden Florists, Binun's, Dion Wired, Game, WP Cellars, The Perfume Gallery, Home Comforts, Hair Obsession, RSA Diamantes, Ackermans, Designer Boutique, Hang Ten, Music 4 U, Bernina Sew & Knit, Stanley & De Kock Optometrists, Pakwells, Burgundy's, Checkers, BATA, Kolonnade Health Shoes, Lady Day Shoes, Shoe City, Smart Shoe, Graffiti, and Woolworths.

Annual limit increase

If you've been a member for more than a year and given your permission your monthly purchase limit will automatically increase on the 16th of July 2008, the opening day of the new purchase month. You will receive a written notification in this regard.

say what?

You can only be young once, but you can be immature the rest of your life.

I live in my own little world, but that is okay because everybody knows me here.

I would be unstoppable if I could only get going.

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.