

# 2019 Iemas member rewards allocation

Cash-back on total card purchases (excluding fuel) for the year paid into your card account and will reflect on the account statement you receive during November 2019.

Cash-back on total card purchases (excluding fuel) + Short-term Insurance premiums paid (regardless of claims) for the year paid into your card account and will reflect on the account statement you receive during November 2019.

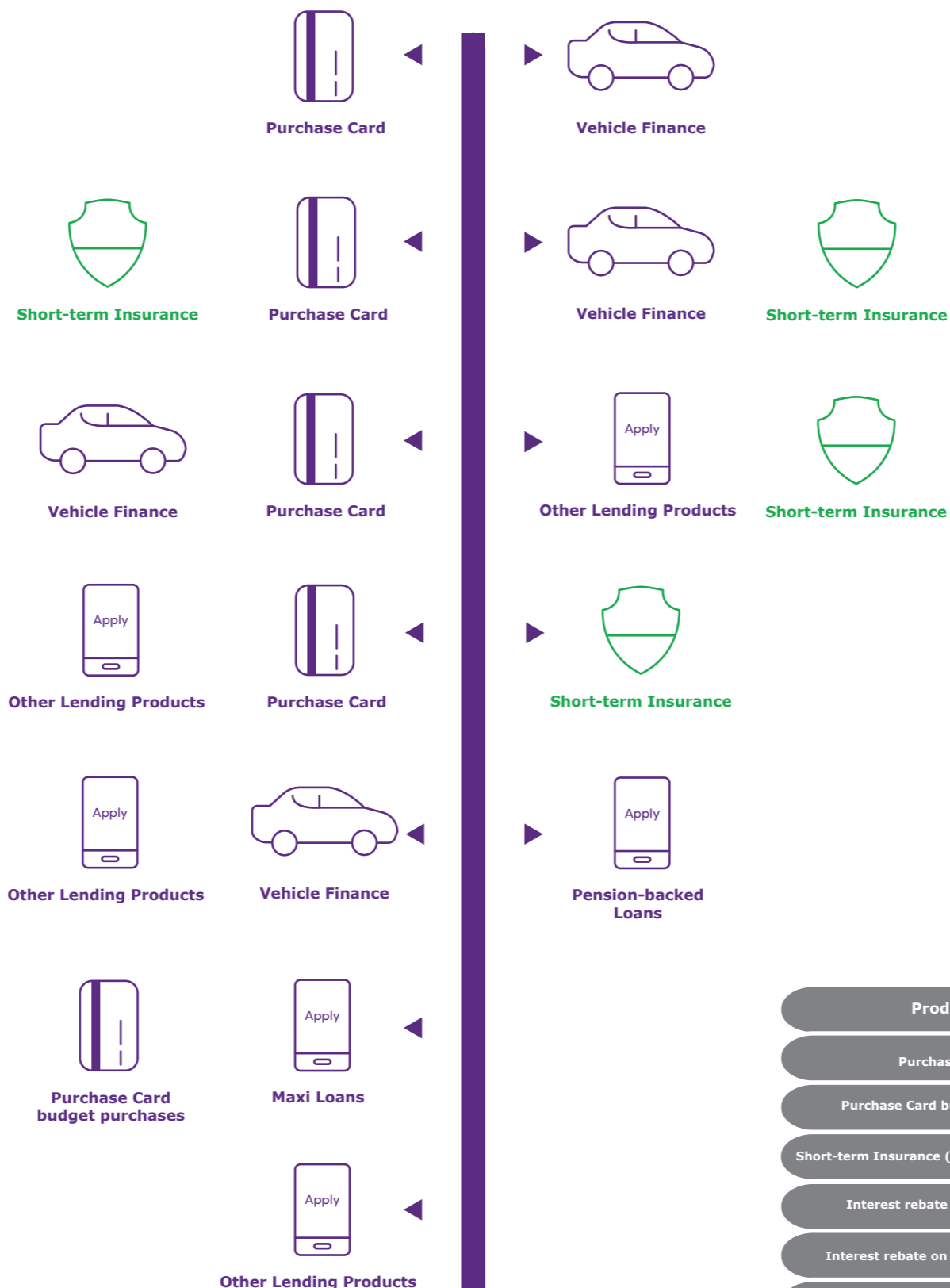
Cash-back on total card purchases (excluding fuel) + interest paid on Vehicle Finance for the year paid into your card account and will reflect on the account statement you receive during November 2019.

Cash-back on total card purchases (excluding fuel) + interest paid on all other lending product/s for the year paid into your card account and will reflect on the account statement you receive during November 2019.

Cash-back on interest paid on all other lending product/s + Vehicle Finance paid for the year is credited against your active accounts (your outstanding balance is reduced), and will reflect on the account statement you receive during December 2019.

Cash-back on interest paid on your Maxi Loan product or Purchase Card budget purchases for the year is credited to your member reserve fund and will reflect on the rewards statement you receive during November/December 2019.

Cash-back on interest paid on all other lending product/s for the year is credited against your active accounts (your outstanding balance is reduced), and will reflect on the account statement you receive during December 2019.



Cash-back on interest paid on Vehicle Finance for the year is credited against your active vehicle finance account (your outstanding balance is reduced), and will reflect on the account statement you receive during December 2019.

Cash-back on interest paid on Vehicle Finance + Short-term Insurance premiums paid (regardless of claims) for the year is credited against your active vehicle finance account (your outstanding balance is reduced), and will reflect on the account statement you receive during December 2019.

Cash-back on interest paid on all other lending products + Short-term Insurance premiums paid (regardless of claims) for the year is credited against your active accounts (your outstanding balance is reduced), and will reflect on the account statement you receive during December 2019.

Cash-back on Short-term Insurance premiums paid (regardless of claims) for the year is paid directly into your bank account.

Cash-back on interest paid on Pension-backed Loans for the year is credited to your member reserve fund and will reflect on the rewards statement you receive during November/December 2019.

## Cash-back portion rewards allocation

Product	Rewards %	DBPF	Cash distribution
Purchase Card	2,50	0,00	100,00
Purchase Card budget purchases	2,50	100,00	0,00
Short-term Insurance (regardless of claims)	3,00	0,00	100,00
Interest rebate on Maxi Loans	10,00	100,00	0,00
Interest rebate on Vehicle Finance	8,00	75,00	25,00
Interest rebate on Pension-backed Loans	2,00	100,00	0,00
Interest rebate on all other lending products	10,00	85,00	15,00
Interest earned on members' reserve funds	6,25	100,00	0,00



The following Terms and Conditions apply:

1. 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.
2. If your monthly short-term insurance premium is paid via a salary deduction, you will receive communication to confirm your banking details either via e-mail or post. Should you not have received a letter kindly e-mail: [reservefunds@iemas.co.za](mailto:reservefunds@iemas.co.za) or phone 086 104 3627 (option 4).
3. Please take note that this illustration pertains to the cash rewards portion of your rewards only. A portion of your rewards may be allocated to your Deferred Bonus Payment Fund (DBPF) on which you receive annual interest.
4. Please refer to your rewards statement for information regarding the allocation of your total rewards.
4. Only cash rewards of R50 or more will be paid into your bank account.