Get cash back on your grocery shopping

Read this guide to find out about the b-Smart card, issued and supported by Cape Consumers since 1947
Cape Consumers/b-Smart card
The Cape Consumers/b-Smart card opens the doors to effective shopping with meaningful rewards.

Accepted at many major retailers, including Shoprite Checkers, Spar, Pick n Pay Family Stores and Woolworths, the Cape Consumers/b-Smart card enables you to obtain virtually any product or service with our card and accumulate a cash discount of up to 5%.

Our background
Cape Consumers (Pty) Ltd was founded in 1947 as the State Employee’s Buy-Aid Association (SEBAA), offering discounts to a small group of members.

Since then, we’ve grown into a giant with more than 50 000 cardholders, 5 500 retailers and annual turnover reaching in excess of R960 million. Most of the major retailers have a long-standing association with us.

We exist solely for the benefit of our members and the principle behind the business is very simple. Using the combined purchasing power of our members, we negotiate discounts with selected retailers on behalf of members. This discount is then paid as a bonus to the members, based on their purchases during the preceding financial year.

Summary of the unique Cash Back benefits:
Net cash back bonuses:
2% Cash back from all SHOPRITE / CHECKERS and HOUSE & HOME stores
2.5% Cash back from selected PICK N PAY FAMILY STORES in the Western Cape
3% Cash back from all WOOLWORTHS stores
3% Cash back from selected SPAR / SUPERSPAR stores in the Western Cape
4% Cash back from all BUILDERS WAREHOUSE stores and GAME
5% Cash back from ACKERMANS, CAPE UNION MART, SHOE CITY, BATA SHOES, MEDICLINIC, TIGER WHEEL & TYRE, PEP STORES and many more...
6% Cash back on your SANTAM SHORT TERM INSURANCE PREMIUMS

This is why the b-Smart card is NOT just another credit card!
We exist solely to benefit our members, some 50 000 Cape Consumers/b-Smart cardholders.

As a member, you enjoy the following benefits:

**Annual bonus**
Your shopping discounts accumulate from 1 July to 30 June each year. In November, your accumulated discounts, plus investment interest earned on these, is credited to your account as an annual bonus.

Although the bonus does not include petrol or pharmacy purchases, or repayment of loans, it should seldom be less than 5% of your annual purchases.

**Bonus payment cycle**

<table>
<thead>
<tr>
<th>7 July 2011</th>
<th>6 July 2012</th>
<th>November 2012</th>
</tr>
</thead>
</table>

A wide selection of suppliers
More than 1 800 merchants and 5 500 outlets accept our card, some of which are located across South Africa. Many of these are popular large, national retail outlets where you probably already shop.

**National suppliers**

- Pick n Pay
- WOOLWORTHS
- Game
- DION-WIRED
- Builders Warehouse
- SHOE CITY
- SHOPTITE
- Ackermans
- MEDICLINIC
- Checkers
- Santam
- House & Home
- Hungry Jack's

... as well as:

**Selected regional stores in the Western Cape**

- Aroma Drop Inn
- Battery Centre
- Brights Hardware Store
- Britos
- Cattle Baron
- Die Burger
- Dros
- Fruit & Veg City
- PicardiRebel
- PNA
- Ranch Meat Centre
- Shoerama
- Supa Quick
- Tygerberg Animal Hospital
- WP Cellars

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Aroma Drop Inn, Battery Centre, Brights Hardware Store, Britos, Cattle Baron, Die Burger, Dros, Fruit & Veg City, PicardiRebel, PNA, Ranch Meat Centre, Shoerama, Supa Quick, Tygerberg Animal Hospital and WP Cellars.

We constantly seek to sign up new and exciting stores and commodities, as well as extend our reach across the country.

For the full list of suppliers that accept our card, please visit our website, www.capeconsumers.co.za. Or visit www.magicsms.co.za/buy for easy access to all suppliers on your cell phone (WAP needed). A Supplier Guide is also available on request.
CAPE CONSUMERS
/ b-SMART CARD
BENEFITS

Financial services at very competitive rates
• Personal loans available after 6 months’ membership to those who meet certain criteria
• Budget facilities for payment terms of up to 36 months (available on application after 6 months’ membership).

Value-added products and services
As a member, you can enjoy the convenience of a ‘one-stop shop’ with access to useful products brought to you by Cape Consumers. These include:
• Exclusive insurance packages (including short term and funeral insurance)
• Assist Benefits programme.

Up to 45 days’ interest-free credit
As our trading month runs from the 16th to the 15th of the following month, you get up to 45 days to pay for purchases.

Convenient and safe shopping
The Cape Consumers card is instantly recognisable and widely accepted without question. Cardholders are protected against theft or fraud, as it is not necessary to carry cash.

Guaranteed transactions
Each transaction is guaranteed. You can confidently know that payment will be accepted, as long as you do not exceed the monthly purchase limit.

One monthly account
A monthly statement, sent to the principal member, identifies your month’s transactions, purchases by secondary cardholders and the total due. Our statement makes it easy to manage monthly purchases and with one monthly payment, you save on bank charges.

Check your balance at any time
• Via our website (secure login): www.capeconsumers.co.za
• Sms CC, followed by a space and then your member number to 35959 to get your balance directly on your cell phone (sms cost is currently R3.00).

Easy payments
You’ll get a monthly statement around the 21st of the month. The amount due must be settled in full by month end. Interest is charged on outstanding amounts.

Members can conveniently pay by debit order, ATM or cash deposit, at a Shoprite/Checkers Money Market counter or the Post Office.
HOW THE CARD WORKS

Payment in-store
All in-store transactions are processed electronically via a Nedlink or Absa Terminal. The b-Smart card is swiped through the terminal that will provide a printed transaction slip for you to sign. A copy will then be retained.

Please note...
• There is a monthly purchase limit on the card
• You need to keep track of purchases made with all the cards issued against your account
• Merchants must keep copies of transaction slips in case of a dispute
• Merchants must check for signature verification
• Exceeding the limit will result in a transaction being declined.

Be smart, buy smart
When paying with your b-Smart card at Woolworths, you may present your Woolworths card to earn W-Rewards. Similarly, you can present your Pick n Pay Smart Shopper card to earn points when paying at selected Pick n Pay stores with your b-Smart card.

Payment at month end
• The member receives a complete statement at the end of each month. This indicates all purchases for the month (from the 16th of the previous month to the 15th of the ‘payment’ month) and the amount due.
• The amount must be settled in full at the end of each month, ie between 15 to 45 days after the transaction date.
• Interest is charged on the outstanding amount if payment is not made.

Cape Consumers/b-Smart card transaction and payment cycle

Examples of transactions:
<table>
<thead>
<tr>
<th>Transaction</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Purchase at Ackermans</td>
<td>R100</td>
</tr>
<tr>
<td>Purchase at Woolworths</td>
<td>R100</td>
</tr>
</tbody>
</table>

FEES

The following fees* apply:

Monthly administration fee: R20
Card fees
• Card fee on each additional card – R 48.00 per annum
• Card protection against theft or fraudulent use – R 5.70 per annum
• Card fee on replacement – R 48.00

Other fees
Payment costs:
We recover the following charges, if applicable:
• Cash payments at FNB – cash deposit fee of R 0.59 per R100.00 (minimum fee of R5)
• Cheque deposit fee – R 4.50
• Payments at Post Office – R 9.33
• Payments at Shoprite Money Market – R 5.63
• Sms balance enquiry (optional) – R 3.00 per sms

Bonus:
You will forfeit your bonus on any amount not paid by due date.

Purchase transaction fee: 60c

Surcharge on purchases from national retail chains: due to the lower profit margins of these merchants, lower discounts apply. To augment this discount, a surcharge of 1.25% to 2.5% is levied. The surcharge is not a ‘cost’, but a contribution towards your bonus at year-end.

Surcharges are:
• 2.5% on all purchases at Shoprite, Checkers, Checkers Hyper, Liquor Store, House & Home and OK Grocer/ Mini Market/ Food/ Furniture Stores
• 2% on all purchases at Woolworths, Spar Group, Tops Liquor Stores, Pick n Pay Family Stores, Pick n Pay Liquor Stores, Seven Eleven and Fruit & Veg City
• 1.25% on all purchases at Builders Warehouse, Dion, Game and Game Liquor Stores
• 1.25% and no bonus on all purchases at pharmacies. In accordance with legislation, medication may not attract a discount. A surcharge is levied to reimburse us for loss of interest. This service is purely a convenience service.
• 2.5% and no bonus on all petrol purchases. In accordance with legislation, petrol may not be supplied on credit or at a discount. We therefore pay in advance for petrol purchases and levy a surcharge to reimburse us for loss of interest. This service is purely a convenience service.

*Fees are subject to change
Complete our application form and submit it to us together with the required supporting documents. Application forms can be obtained from our website or our offices.

To join, you need to:
• Be older than 18 years
• Earn a minimum basic salary/have an income of at least R4 000 per month (based on an individual salary, not a collective household salary)
• Have permanent employment
• Have a sound credit profile
• Complete an application form with an acceptable affordability assessment
• Have South African/Namibian citizenship.

Fixed property counts in favour of an approval rating, however, this is not a pre-requisite. In this case, you must have a stable work and home track record.

On approval…
New members’ details are entered on our system and cards are ordered for the principal member and any other authorised users. The cards are delivered to you together with a Suppliers Guide.

HOW TO APPLY
Apply for the most popular Grocery and Insurance card in South Africa today!