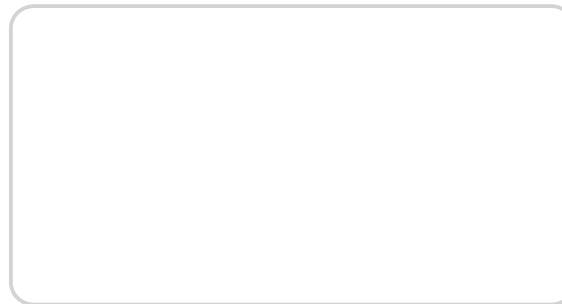


**For more information or to apply,
please contact your nearest branch:**

Aggeneys	054 983 2294
Bellville	021 915 5840
Blackrock	053 751 5280
Bloemfontein	051 448 3721/411 3702
Boksburg	011 776 4000
Carletonville	018 786 4311
Centurion	012 674 7000
Durban	031 251 6000/6001
East London	043 726 7006
Emalaheni	013 655 7180
Kathu	053 723 2810
Klerksdorp	018 462 0131/1549/1061
Lephalale	014 763 9424
Middelburg	013 244 1628
Mossel Bay	044 601 2888
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Phalaborwa	015 781 3468
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Polokwane	015 291 9680
Port Elizabeth	041 374 4333
Postmasburg	053 313 1668
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Steelpoort	013 230 9671
Vanderbijlpark	016 930 1000
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Comprehensive	
Insurance Solutions	0860 102 383



Iemas Financial Services



Comprehensive insurance solutions offered through Iemas Insurance Brokers (Pty) Ltd | FSP 47563

Iemas Insurance Brokers, a wholly owned subsidiary of Iemas Financial Services and authorised financial services provider (FSP 47563), cares about the financial wellness of its clients and therefore offers comprehensive insurance solutions, based on these four pillars:

Secure your future with various savings and investment options:

- Savings plan
- Investment plan
- Retirement annuities

Secure your family with various cover and educational solutions:

- Funeral cover
- Education plan
- Life cover
- Disability cover
- Wills
- Estate planning

Secure your belongings with various short-term insurance options to choose from:

- Car and home cover
- Buildings
- Personal belongings

Secure your business with various insurance solutions including, but not limited to:

- Fleet insurance management
- Professional indemnity
- Public liability
- Employers liability

Plan today to secure your tomorrow.

Iemas Financial Services is a Co-operative which means our members share in the organisation's profits annually according to the products and services they have used throughout the year.

Iemas' product offering includes:

Vehicle finance

Purchase card

GradUcare educational loan

Secured & unsecured personal loans



Vehicle finance

- Competitive interest rates
- We can source any new or pre-owned vehicle on your behalf
- Refinancing as well as financing for private transactions is available
- A maximum repayment term of up to 72 months
- As a member you will share in the annual Iemas rewards payment on the interest you pay!

Purchase card

The only card you will need to pay for groceries, fuel, tyres, shoes, furniture, toys, books and so much more!

- No transaction fees
- Over 10 000 national retail outlets to choose from (Clicks; Dis-Chem; Edgars; CNA; Pick n Pay; Woolworths; Makro and many more)
- Interest-free credit up to 55 days
- Budget facility available
- Convert budget facility to cash at any time
- As a member you will share in the annual Iemas rewards payment on purchases made (excluding fuel)

GradUcare educational loan

- Very competitive interest rates*
- Loan amount of up to R80 000
- Loan amount can be used for school and tuition fees, books and campus accommodation
- All loan disbursements are made directly to the institution
- As a member you will share in the annual Iemas rewards payment on the interest you pay!

**Subject to approval, interest rate may vary to a maximum of prime plus 3%*

Loans*

- Various loan options tailor-made for your unique requirements
- Various amounts and payback terms available
- As a member you will share in the annual Iemas rewards payment on the interest you pay!

**Loan amounts, interest rates and payback terms are subject to individual and payment profile assessment*

Our members share in the organisation's profits annually according to the products and services they have used throughout the year.

