

**Whether it is your
child who is the
student or you who
want to further
your studies, let
Iemas as your
caring partner,
enable your family
to invest in a
prosperous future!**



Iemas branches and contact numbers

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
Emalahleni	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
Nelspruit	013 752 8344
Newcastle	0861 436 639
Phalaborwa	015 781 3468
Pietermaritzburg	033 264 6560
Polokwane	015 291 9680
Port Elizabeth	041 374 4333
Postmasburg	053 313 1668
Richards Bay	035 901 9480
Rustenburg	014 591 8500
Sasolburg	016 976 0734
Secunda	017 631 9200
Steelpoort	013 230 9671
Vanderbijlpark	016 930 1000
Vredenburg	022 715 3600
Vehicles and Loans	0861 043 627
Comprehensive	
Insurance Solutions	0860 102 383

GradUcare
educational loans



Without education, your children can never really meet the challenges they will face. So it's very important to give children education and explain that they should play a role for their country.

-Nelson Mandela

As your caring partner we want to enable our members to give their children an education and therefore a successful future. For this reason Iemas Financial Services now also offers educational loans for all levels of tuition – school, college and university, at an affordable and competitive interest rate!

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



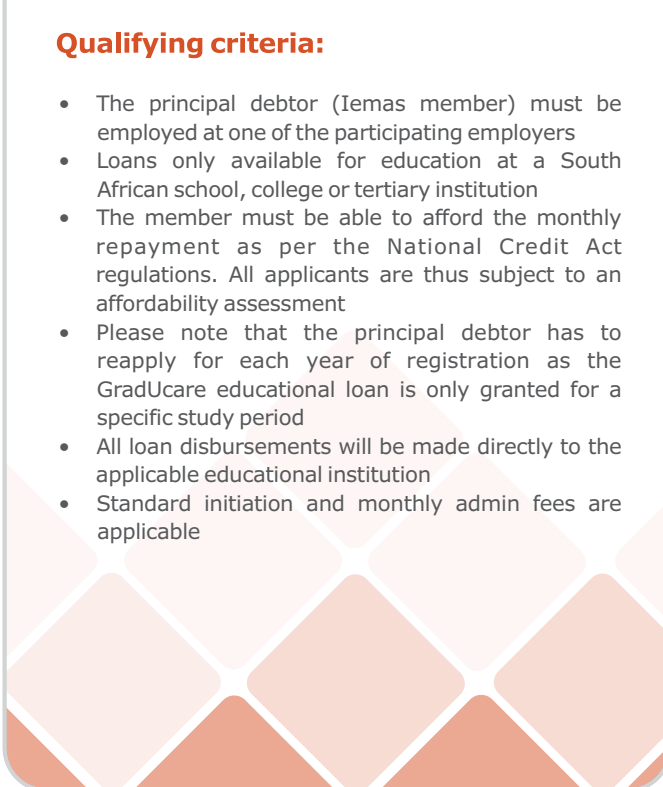
Features and benefits of the Iemas GradUcare educational loan:

- Guaranteed affordable interest rate*
- Loan amount depends on individual affordability
- Repayment period of up to 60 months
- Loan amount can be used for tuition fees, books and campus accommodation
- Once off initiation fee and monthly administration fees in line with National Credit Act regulations
- As an Iemas member you will share in the annual Iemas rewards payment base on interest paid throughout the year which reduces your effective interest rate

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

Qualifying criteria:

- The principal debtor (Iemas member) must be employed at one of the participating employers
- Loans only available for education at a South African school, college or tertiary institution
- The member must be able to afford the monthly repayment as per the National Credit Act regulations. All applicants are thus subject to an affordability assessment
- Please note that the principal debtor has to reapply for each year of registration as the GradUcare educational loan is only granted for a specific study period
- All loan disbursements will be made directly to the applicable educational institution
- Standard initiation and monthly admin fees are applicable



How to apply?

For your convenience Iemas offers various channels through which you can apply for an educational loan:

- Send an email to graducare@iemas.co.za
- SMS 'GradUcare' to 32297 (SMS costs R1)
- Visit our website www.iemas.co.za
- Phone us on 0861 043 627
- Visit your nearest Iemas branch

The documents you will need to apply:

- Copies of the principal debtor's (Iemas member) and student's green bar-coded South African ID documents
- 3 Latest payslips of Iemas member
- Proof of residence for FICA purposes
- Quotation or receipt for tuition fees/books/campus accommodation

