



What our members made possible in 2025

2025 was a strong year for the bsmart community, and it was built on real action from real members.

From thousands of everyday swipes to cashback rewards, getting the Better Price, competitions and growing engagement inside our Facebook Member Group, you showed what smart spending looks like in the real world.

We wrapped up another successful bonus payout period, rewarding members who used their bsmart cards consistently and strategically across our retail partner network.

So, as we look ahead to a new year of growing partnerships and improving member benefits, we want to say thank you.



You are the reason bemart continues to deliver value that lasts.

Thank you for backing the programme, showing up and keeping bsmart active across South Africa.

And we're not done. 2026 brings sharper tools, stronger benefits and new ways to make your everyday spend work even harder.

Update for Members:

Opening date for the new transaction period is Friday, 12th December 2025.



Let's see what you've got!

Our first online game was a hit, and frankly, you proved you're far more competitive than we expected.

So, we built a second one.

This time, it's a **memory game created especially for bsmart members.** The cards use bsmart retailers and show off the benefits, so while you're playing, you're also reinforcing what makes your membership valuable.

Memory games like these are widely known to help keep your brain sharp and your focus strong. Think of it as a little mental gym session... just without the sweaty equipment.

You can play it over the Festive Season, challenge your family, and see who can beat your time. Fair warning: grandchildren tend to take this extremely seriously.

Play the bsmart Memory Game here

Store(my)Cards Review: A smarter way to manage your loyalty cards



Ever fumbled for a loyalty card at the till?

Store(my)Cards is a simple app that lets you store and organise your store loyalty cards on your phone, so you can scan the cards' barcodes straight from your screen instead of digging through your wallet.

We reviewed how it works in real life and tested how easily it fits into a smarter routine alongside your bsmart card, helping you stay organised and shop for Better Prices.

Competition Time: What's on your Christmas menu?



Cold meats and salads?

A big American-style turkey?

A lekker braai?

Or a full three-course feast with leftovers for days?

Tell us what you're planning for your festive lunch this year - and you could be 1 of 3 lucky winners to each receive a R2,000 Checkers voucher!



We want to hear how bemart members celebrate - whether it's simple, traditional or a whole production!

How to enter:

- 1. Make sure you're a bsmart member
- 2. Visit our bsmart Facebook Members-Only Group.
- 3. Comment on the competition post with what you're making (or buying!) for your festive lunch this year.
- 4. Add #bsmartFestiveLunch to your comment.

Entries close 31 December 2025.

News from our partners



Stand a chance to win a R500 Takealot voucher

Put your insurance knowledge to the test and win!

At IntegriSure, we know the right broker advice can make all the difference in making sure your home and motor insurance actually works for you. When you understand your cover, you can face the unexpected with confidence. Now, let's see how well you know your insurance, and reward you for it!

Last month, we asked a simple true or false question: All risk cover allows for protection of personal items outside of the home.

A big congratulations to **Deon Hughes** for getting it right! The correct answer is 'True'.

All-risk covers specified personal items wherever you take them, not just inside your home. It's designed for portable valuables like phones, jewellery, and laptops that you carry with you. **Deon Hughes** walked away with a R500 Takealot youcher!

Missed out?

Don't miss your next opportunity to win a R500 Takealot voucher!



This month's true or false question: If you lend your car to a friend and they crash it, your insurance will always cover the damage.

Think you've got the answer? Click below to view the possible answers, submit your entry and make sure you're following us on <u>Facebook</u> or <u>Instagram.</u>

Enter now

Switch your motor and home insurance and enjoy **4% cash back every year on your premiums.** Once you've submitted your entry, we'll give you a quick call for a no-obligation quote which is your chance to unlock this exclusive benefit and be in line to win every month!

Entries close 31 December 2025. 2025. T&Cs apply.

Visit our website to get a quote, or WhatsApp us on 0860 055 055

Festive Season magic starts at Tafelberg Furnishers!

Make your home merry and bright with **big savings on all the top brands** you love across all our departments - **we've got everything** to make this season unforgettable.

Visit us in-store or shop online



Festive offers available until 31 December 2025 - while stocks last. Don't miss out.

We offer a nationwide delivery service.



^{*}Give the ultimate gift this Festive Season, and treat your loved ones to a Tafelberg Gift Voucher.

Travelling soon?

Make Sure You're Covered

Before you head off on holiday, make sure you know which **Designated Service Providers (DSPs) are available in the area you're travelling to.**

DSPs are doctors, hospitals, specialists, and pharmacies contracted to your medical aid to offer care at agreed rates.

Checking your nearest DSPs before your trip can save time, stress, and money, especially if your plan requires an appointed GP (General Practitioner).



For medical aid support and to optimise your benefits, contact MedXpert.



This **FREE** service is available to all **bsmart members** who register with MedXpert.

December specials from our retail partners



















Click on the icons above to discover this month's top offers. Remember to swipe your bsmart card to earn cashback on every qualifying spend!

Follow our WhatsApp Channel





Stay in the loop with the latest deals from our retail partners! Join our WhatsApp Channel for exclusive offers and instant updates from bsmart.

Be the first to know and save even more!

Tap the link to join today!

Join our WhatsApp channel now



December birthdays, this one's for you.

All bsmart members with birthdays this month are automatically in the draw to win a R1,000 voucher.



Feeling lucky?

Share your bsmart story for a chance to level up your prize to R2,000.

Click the button below to see if you're among our lucky recipients.

DECEMBER BIRTHDAY WINNERS

Ts and Cs apply



Quote of the month

"Cheers to a new year and another chance for us to get it right."

- Oprah Winfrey

Call us on 021 409 7600 or email members@bsmart.co.za

Follow us on social media.







