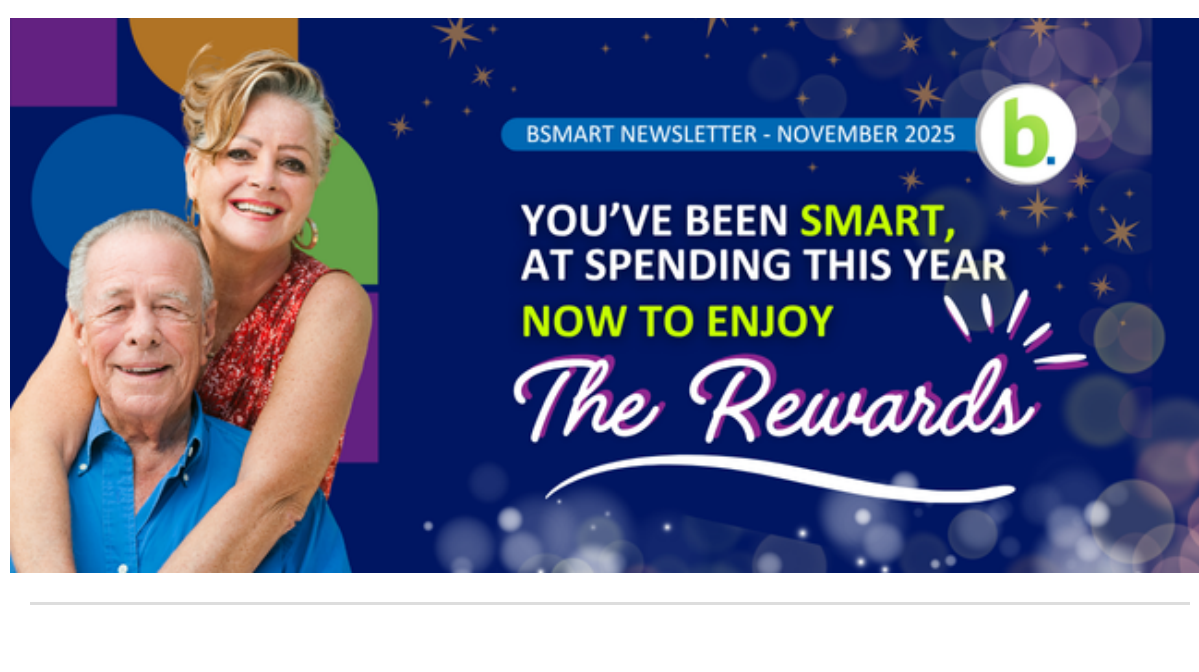
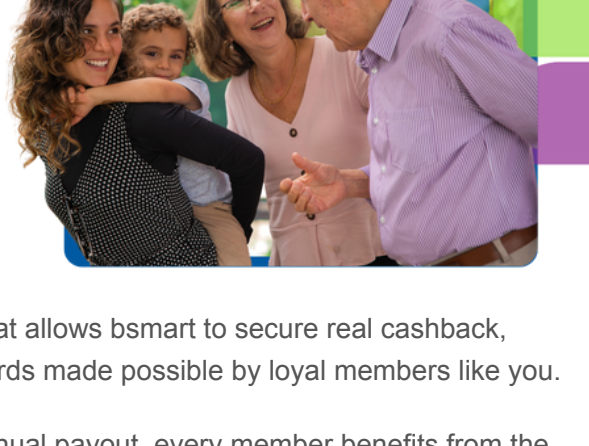




Built on Loyalty. Growing for the Future.

For more than 75 years, South African families have trusted bsmart - passing the card from one generation to the next.

That loyalty has built one of the country's largest independent shopping networks, connecting members to over **800 top retailers** and **15 000 stores nationwide**.

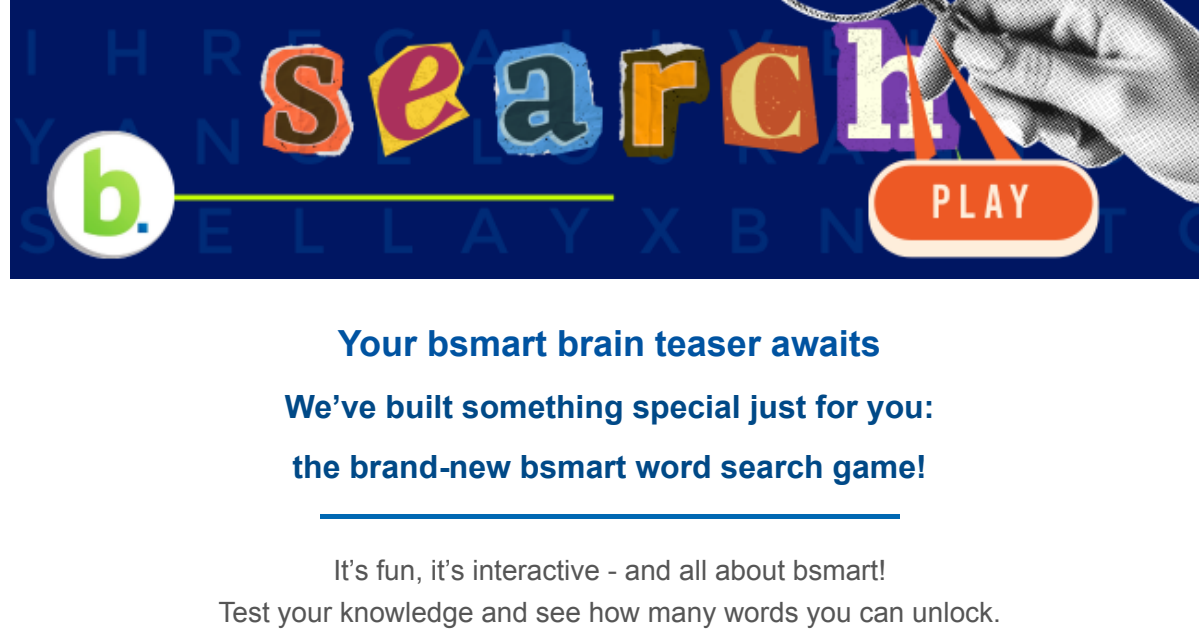


Every swipe keeps that network strong. It's what allows bsmart to secure real cashback, special partner offers, and Better Prices - rewards made possible by loyal members like you.

And while not every member receives a big annual payout, every member benefits from the same everyday value: flexible payment options, transparent pricing, and features like a **mid-month spending limit reset** - a small but practical advantage that helps many households balance their monthly budget.

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 bsmart continues to deliver value that lasts.

bsmart: Proudly powered by its members.



Your bsmart brain teaser awaits

**We've built something special just for you:
the brand-new bsmart word search game!**

It's fun, it's interactive - and all about bsmart!
Test your knowledge and see how many words you can unlock.

Think you're a word search champ? Complete the game in record time and share your winning time in our Members Facebook Group. Potential prizes, bragging rights, and plenty of fun await!

[Play the bsmart word search game here](#)



Black Friday and Cyber Monday can be great - if you go in with a plan. The truth is, not every "deal" is really a deal, and sometimes the excitement of saving a few rand can end up costing you more than you planned.

Before you swipe your card at the till, take a moment to ask: *Would I still buy this if it wasn't on special?*

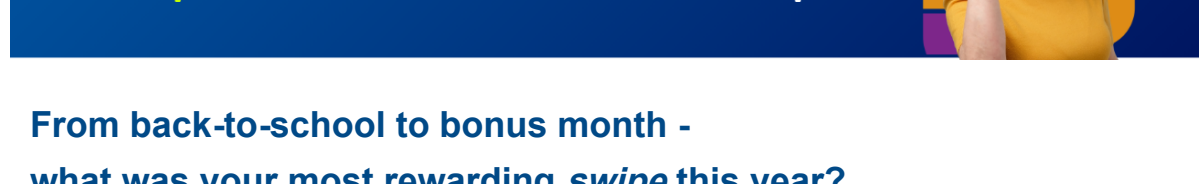
If the answer's no, it might not be a saving - it's just clever marketing.

There's nothing wrong with using your bsmart benefits to treat yourself or get ahead on festive shopping. Just be intentional about it. Focus on the things you actually need or were planning to buy anyway. That's how you turn promotions into real value.

Here's a simple rule of thumb:

- 1. Plan first, swipe second.** Make a short list of what you genuinely need before the sales start.
- 2. Compare before you commit.** A "40 % off" tag means little if the base price was marked up last week.
- 3. Stack the value.** When you pay with your bsmart card, those smart purchases keep earning you cashback - turning this year's specials into next year's bonus.

You've earned the right to spoil yourself - just don't let the sale season spoil your budget. **Shop mindfully, spend wisely, and keep your bsmart membership working for you.**

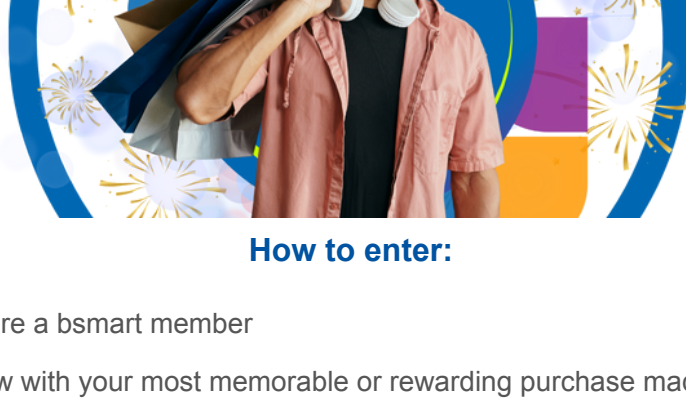


From back-to-school to bonus month - what was your most rewarding *swipe* this year?

Maybe it was a big buy you'd been saving for. Maybe it was something small that made a tough week easier. Whatever it was, we'd love to know!

Tell us **about your most memorable purchase** made using your bsmart card in 2025, and you could be 1 of 3 lucky winners to each receive a **R2 000 Checkers voucher**.

We're looking for those *standout moments* - the real-life wins that show it pays to shop smart.



How to enter:

- Make sure you're a bsmart member
- Comment below with your most memorable or rewarding purchase made using your bsmart card this year.
- Include #bsmartCashback in your comment.

Entries close 30 November 2025.

[Enter via the bsmart Members Facebook Group](#)

[Ts and Cs apply](#)



Stand a chance to win a R500 Takealot voucher Put your insurance knowledge to the test and win!

We know at IntegriSure that good broker advice goes a long way in keeping your home and car covered.

Think you know about insurance? Let's find out!
Every month, we'll throw out a quick insurance question. Get it right, and you'll go into the draw to win a R500 Takealot voucher.

Last month, we asked a true or false
question: My building and household items are insured for fire damage, even if the fire starts on my neighbour's property.

A big congratulations to **Elani Dempers** for getting it right! The correct answer was 'True'. Elani walked away with a R500 Takealot voucher!

Your building and contents insurance covers fire damage to your property, no matter where the fire started. What matters is that your insured property was damaged, not where the flames began.

Missed out? Here's your next chance to win a R500 Takealot voucher!

This month we are asking another true or false question:

All risk cover allows for cover of personal items outside of the home.

Think you've got the answer? Click below to view the possible answers, submit your entry and make sure you're following us on [Facebook](#) or [Instagram](#).

[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 30 November 2025. T&Cs apply.

[Visit our website to get a quote](#), or [WhatsApp us](#) on 0860 055 055



Black November deals now on at all Tafelberg Furnishers branches!?

Enjoy massive savings until 2 December 2025, but hurry – offers are only while stocks last!

Shop in store or online, and don't miss out on **one of our biggest promotions of the year**

[Click HERE](#)

With a nationwide delivery service, expert advice, and all the top brands under one roof, **Tafelberg Furnishers is your one-stop shop this Black November.**



*We reserve the right to limit quantities of any item offered for sale, and certain models may be limited to 1 per customer. Promotional priced stocks may not last for the entire duration of the Black November promotional period.

#TafelbergFurnishers #BlackNovember #BlackFridayDeals #Sale #AlwaysABetterDeal #ShopTafelbergStyle #LimitedTimeOffer #ExclusiveDeals

Need help choosing your 2026 medical aid? MedXpert's got you covered

Do you know what the Annual Premium and Benefit Review Period means - or what it could mean for your wallet next year?

From October to November, medical companies announce their 2026 premium and benefit updates.

It's your window to review your plan, compare options, and make changes before the new year.

Don't wait too long - you have until 30 November to choose or switch your medical aid option for 2026.

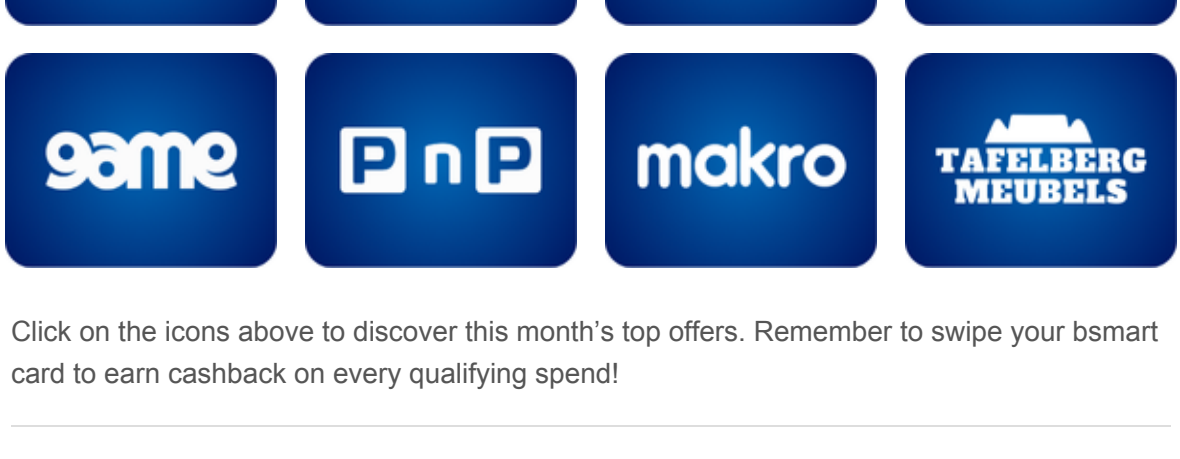


MedXpert Your medical cover expert
Optimised Financial Services
Proudly Part of the Liberty Group

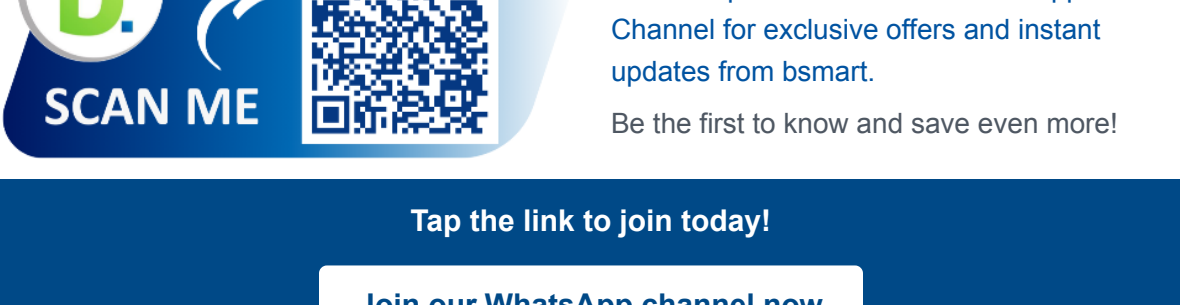
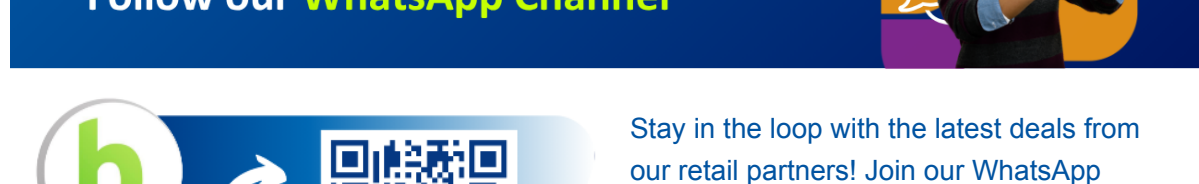
MedXpert can help you make the right decision in time:

[Click Here!](#)

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

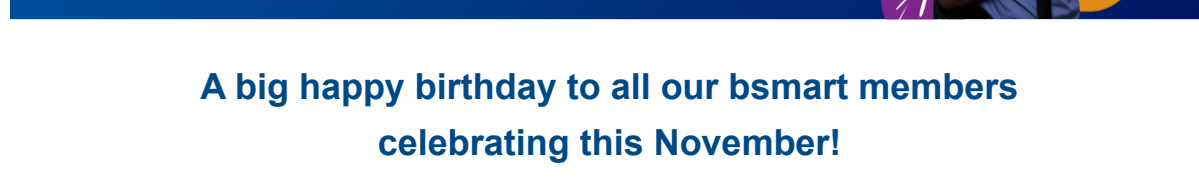


Click on the icons above to discover this month's top offers. Remember to swipe your bsmart card to earn cashback on every qualifying spend!

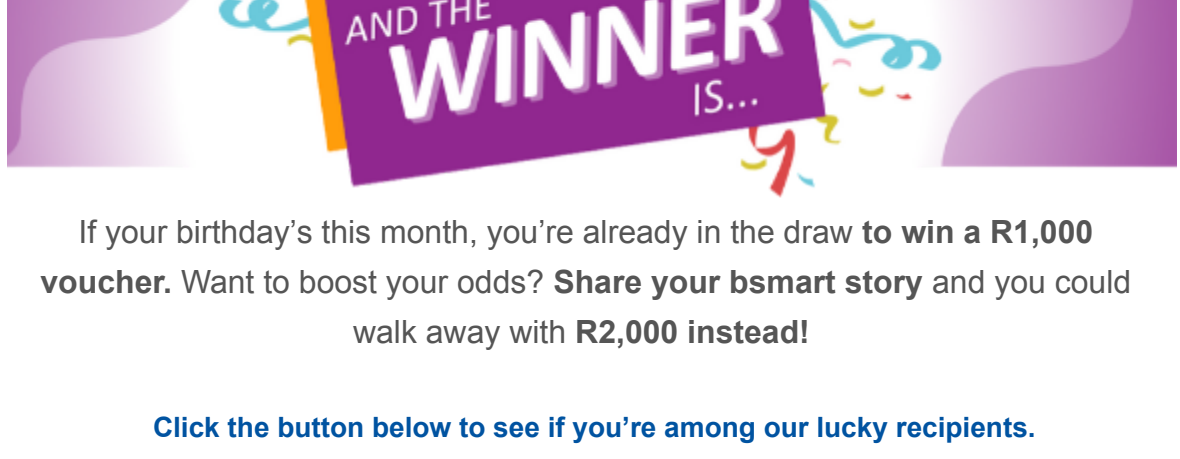


Tap the link to join today!

[Join our WhatsApp channel now](#)



A big happy birthday to all our bsmart members celebrating this November!

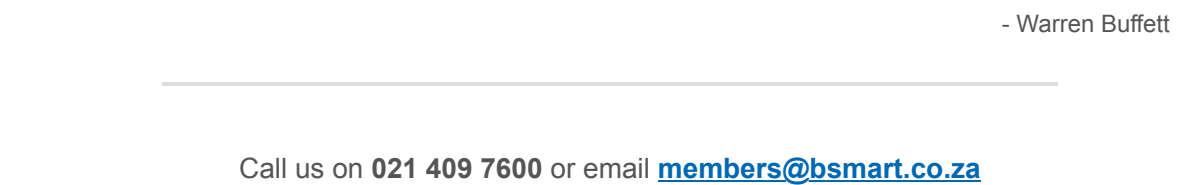


If your birthday's this month, you're already in the draw to win a **R1,000 voucher**. Want to boost your odds? **Share your bsmart story** and you could walk away with **R2,000** instead!

[Click the button below to see if you're among our lucky recipients.](#)

[NOVEMBER BIRTHDAY WINNERS](#)

[Ts and Cs apply](#)



"Do not save what is left after spending, but spend what is left after saving."

- Warren Buffett

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

Follow us on social media.

