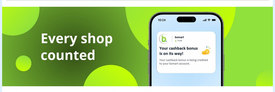
bsmart.

bsmart Newsletter - November 2026



It's payout week, so your cashback news comes first. After that, you will find a little extra on your groceries, a few ways to shop the sales on your own terms, a **60-second money tip**, the November birthday benefit, a December question for our Member Group and news from our partners.

Put the kettle on and settle in.



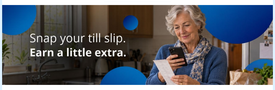
If you chose an annual payout, your cashback bonus is being credited to your bsmart account in the week of **9 November**. Each time you paid with your bsmart card at one of our retail partners over the past year, it counted.

Keep an eye on your inbox for an email with your own payout details. The cashback goes into your bsmart account, ready to use with your card.

If you're on quarterly payouts, yours keeps arriving through the year.

The count starts again with your next shop. **Use your bsmart card every time you shop at a retail partner,** and it keeps adding up.

Check your account



Here's a little paella on your groceries. **Snap a photo of your till slip** and earn cashback on qualifying items, on top of the cashback you already earn with your bsmart card.

Sign up through the bsmart link and you get an extra 10% cashback on SnapSave. With the bigger end-of-year shops on the way, make it a habit to snap every till slip.



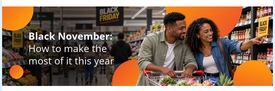


Whatever's on your list this month, our retail partner specials help your everyday shopping go further.

Click on the specials below to see what's on offer:

SHOPRITE | Dis-Chem | Checkers | game

builders | makro | Tafelberg Furnishers | PnP



Black Friday has stretched into a whole month of sales, and more South Africans are taking their time with it. **Our latest blog shows you how to read a sale price properly and plan ahead**, so you can enjoy the sales on your own terms.

Read the full story



Next year's cashback starts building now. Make your bsmart card the one you reach for at cashback retailers, every time, not only for the big shops. Bread and milk on the way home often go on another card, and over a year those add up.

Did you know? You can apply to have your purchase limit increased, so more of your usual shopping can go on your bsmart card.

Purchase limit increases are subject to a credit check. To apply, contact the Member Relations Team on members@bsmart.co.za or (021) 409 7600.

Not sure which stores count? Our retail directory has the full list.

See qualifying retailers



Is your birthday in November?
It's your turn for two FREE months of Coupster, on us.

Coupster catches the best deals before you spend. Pair it with your bsmart card and you're saving twice before you've even checked out.

COUPSTER

Keep an eye on your email inbox this month for more on how to use your Coupster benefits.

More details



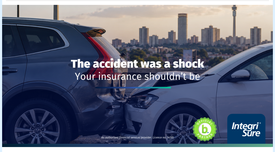
How do you tackle your December shopping?

Some of us have the December list written in October. Others are in the queue on Christmas Eve, every year. **Where do you fit in?**

Vote in this month's poll in the bsmart Member Group on Facebook. It's one tap, and you'll see the results straight away. Got a December trick that works? Tell us in the comments. We love a good tip!

Vote now





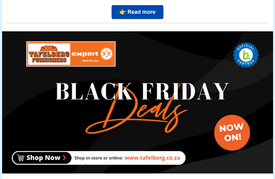
The things you only discover about your insurance when you claim

Most of us know what we pay for insurance every month. But how many of us know exactly what we're paying for?

It's easy to compare premiums when choosing car and home insurance. After all, the monthly cost is right there in black and white. What's less obvious is how different two policies can be when something actually goes wrong. And that's usually when the questions start.

So, what should you be looking out for? Find out in our latest piece below.

👉 Read more



BLACK FRIDAY DEALS ARE HERE!

Big savings, top brands and deals worth grabbing!

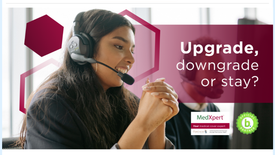
Black Friday is ON at all Tafelberg Furnishers branches, so **get shopping before the best deals are gone!** With expert advice, more than 100 trusted brands and nationwide delivery services; we've got your Black Friday shopping sorted!

Shop in-store or online.

Special offers **valid until 30 November 2026,** while stocks last.

We reserve the right to limit quantities. Certain models may be limited to 1 per customer, and promotional stock may not last for the full duration of the Black Friday promotional period. T's & C's apply. Prices are subject to change.

👉 Black Friday Specials



Upgrade, downgrade or stay on your current medical aid plan?

Let your claims decide.

Medical aid review season is here. Before you sign up for another year, look at how you actually used your cover:

🔼 Claims went over your limits, or you paid out of pocket? Check whether your option type (savings, traditional or hospital) fits the way you claim. A different option at a similar price might suit you better.

🔽 Claimed well under your limits? Look at what you're paying for and not using. If you're healthy and only need emergency cover, a hospital plan could be a better fit than a comprehensive one.

🔄 Is your option being closed or restructured? Your scheme will pick a default option for you, but you can still choose a different plan. Weigh your needs, budget, and claims history before you accept the default.

Review windows close late Nov to early Dec. Ask MedXpert for a free callback. For more information read our full blog.

*bsmart members can register for MedXpert at no extra cost.

👉 Read the blog here

Quote of the month

Beware of little expenses. A small leak will sink a great ship.

– Benjamin Franklin

Log in to your bsmart account

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

Follow us on social media.