

Dear bsmart member,

Every swipe you've made this year has been more than just a transaction.

It's been a step toward building control, earning rewards, and making your everyday spending go further.

What makes bemart special is that it's one of the few programmes in South Africa where you can earn cashback at more than **15,000 stores**, all while still collecting your favourite partner rewards like Smart Shopper, WRewards, or XtraSavings. And with cashback ranked as the number one benefit South Africans want from loyalty programmes, it's no surprise that it remains at the heart of what we do.



This October, take a moment to pat yourself on the back and celebrate how far you've come with bsmart, whether it's saving on groceries, spoiling the grandkids, or picking up birthday gifts, you've done it the smart way, with cashback in hand. Because at the end of the day, bsmart isn't just about bonuses and best prices. It's about

YOU, our members, who make it all possible.

Smarter together: Why our members make bsmart what it is



This month's blog isn't about us, it's about you. For decades, your everyday choices have shaped who we are.

From spoiling grandchildren, to staying on budget, to making life easier when unexpected costs pop up, your stories inspire us every day.

← Read the full blog here

Read how Aneziah, Margaux, and Gavin show the true power of being smarter, together.

Read now!

Want to share your story? Send them to the community group.

Competition time: Where will YOU spend your cashback?



where will YOU spend yours? == **

November is Cashback Month at bsmart, and we want to know...

Tell us which of bsmart's retail partners you're planning to shop at with your cashback and you could be 1 of 3 lucky winners to each receive a R2000 Checkers voucher!

How to enter:

1. Make sure you're a bsmart member 2. Comment below with the retail partner where you'll spend your cashback.

3. Include #bsmartCashback in your comment.

Entries close 31 October 2025.

Ts and Cs apply

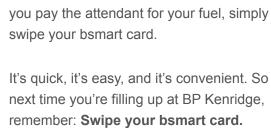
Enter via the bsmart Members Facebook Group

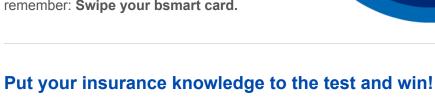
News from our partners

BP Kenridge –

Don't forget to swipe! Look out for our new bsmart posters at BP

Kenridge in Cape Town. They're there to remind you of something important: when you pay the attendant for your fuel, simply swipe your bsmart card.







At IntegriSure, we know that the right broker advice can make all the difference when it comes to protecting your motor and home. Now it's your turn to show off what you know!

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: Which of the following is usually not covered under a standard

household contents policy? Congratulations to Robert Crump, who correctly answered 'C' - 'Wear and tear on an

old fridge' and won a R500 Takealot voucher! Insurance is designed to cover sudden, unforeseen events, not the gradual ageing or routine maintenance of household items. Missed out? Here's your next chance to win a R500 Takealot voucher!

This month's true or false question:



My building and household items are insured for fire damage, even if the fire starts in my

neighbour's property.

cashback!

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 31 October 2025. T&Cs apply. Visit our website to get a quote, or WhatsApp us on 0860 055 055 🎉 Birthday Carnival NOW ON! 🎉

won't forget! 🔆 lucky draws, and the chance to **spin the BIG WHEEL** – you could win up to **R7,500**

Tafelberg Furnishers is turning **62** – and they are celebrating with MASSIVE savings you

Don't miss out on the celebration – visit your nearest Tafelberg Furnishers branch today or shop online 👉 **SHOP NOW**

Plus, spend R500 or more on your bsmart card and stand a chance to WIN BIG! 🎁

irthday

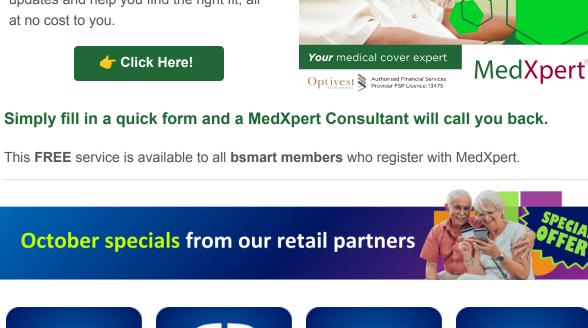


rising, benefits are shifting, and with Projected medical aid projected increases of 8.8% – 10.8%, now premium increase is the best time to check if your plan still of 8.8% - 10.8%

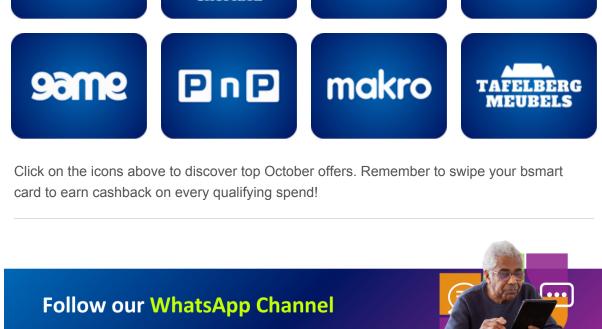
works for you and your family. That's where MedXpert can help.

Our experts can guide you through the updates and help you find the right fit, all at no cost to you. Click Here!

October specials from our retail partners



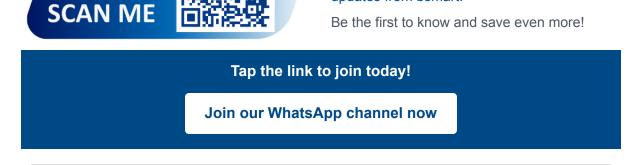
Dis-Chem Checkers



Stay in the loop with the latest deals from

our retail partners! Join our WhatsApp Channel for exclusive offers and instant

updates from bsmart.



October Birthday Draw



Happy birthday to our October members!

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.

OCTOBER BIRTHDAY WINNERS

Ts and Cs apply

Quote of the month

"Sometimes the smartest move is simply recognising how far you've already come." — Unknown

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

