

More ways to stack your savings.



Stacking never stops at bsmart. This August, your stokvel payout works twice as hard; we've got a quick poll for the group, and there's fresh news from Tafelberg Furnishers, MedXpert and IntegriSure. Here's what's inside.

A habit that's older than the card.



bsmart started life in 1947 as Cape Consumers, a group of people pooling their buying power for a better price. Sound familiar? It's the same idea **stokvels** are built on, and it's still working. South Africa's stokvel sector now counts over 800,000 groups and 11 million members, moving more than R50 billion a year, with younger people and higher earners joining in growing numbers.

Whether you're already part of a stokvel, or you've been weighing up joining one, there's a simple way to make that money work twice as hard: use your bsmart card on the other end of the payout.

Stack it three ways

Grocery stokvel paying out? Do the big bulk shop, swipe your bsmart card at a partner retailer, and earn cashback on top of the discount you've already locked in.

Used an investment stokvel to help buy a home? Furnish it through Tafelberg Furnishers with your bsmart card, and the cashback stacks on whatever you've already saved.

Wedding or holiday stokvel payouts work the same way. Spend it anywhere across bsmart's 15,000+ partner outlets, and the cashback follows.



One habit, two payouts

The stokvel gets you the funds. **The bsmart card gets you more out of them.** Next time a payout lands, whether it's yours or you're helping a friend shop with theirs, swipe your bsmart card and let the two do their job together.

Which shopper are you?



Be honest: are you the list-before-you-leave-home planner, or the one who can't resist a good "special"?

There's a name for your shopping style - and we want to know where you land.

Vote in our quick poll in the bsmart Facebook Member Group and see instantly how you rank against your fellow members.

[Vote now](#)

Ten loyalty cards. Zero of them talk to each other.



Count the cards in your wallet. The average South African carries ten now, up from 3.6 in 2015. None of them are connected.

Our latest blog lays out five ways to fix that with the bsmart card you already carry, starting with the spend categories you forget to swipe in.

[Read the full article here](#)

Are you an August baby?

Your turn's up. This month **bsmart is covering two months of Coupster**, on the house. Coupster helps you spot the best deals before you spend, so pair it with your bsmart card and you're saving twice before you've even paid.

COUPSTER

Log in, browse your coupons, and start redeeming at participating retailers while your access is active.

[Click here for more details](#)

News from our partners



Broker or direct insurer?

Broker or direct insurer? The premium tells you almost nothing about the difference.

Guidance does, especially at claim time. Our latest article walks through what each option gets you, and bsmart members who bundle car and home cover with IntegriSure earn 4% cash back annually.

[Read more here](#)

A gift for the women in your life this Women's Month



Coffee lover, home chef, or the one who runs every gathering? Tafelberg Furnishers has something for her. Pick a coffee machine, an air fryer, a recliner, or a wine cooler.

Can't decide? A Tafelberg Furnishers gift voucher lets her pick her own.

[Shop in-store or online today](#)

You have benefits waiting to be claimed.



Your mammogram, pap smear, and HPV test may already be covered by your medical aid. Cervical cancer is highly treatable when caught early, and mammograms can detect cancer before symptoms appear. These benefits exist for a reason.

Most women never claim them. Not because they don't want to. Because the benefit guide sits unread, and nobody points it out.

Read the full women's health breakdown in our latest blog.

[Read the full breakdown](#)

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

August specials from our retail partners



Click on the icons below to discover this month's top offers.

Remember to swipe your bsmart card to earn cashback on every qualifying spend!



Quote of the month

Women belong in all places where decisions are being made.

- Ruth Bader Ginsburg, 2009



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