

**BELANGRIK / IMPORTANT**

**Die volgende aankoopmaand se rekening open op MAANDAG, 16 SEPTEMBER.**

***The next purchase month's account opens on MONDAY 16 SEPTEMBER.***

Hou asseblief u kontak- en persoonlike besonderhede op datum. E-pos veranderinge aan [koopkrag@koopkrag.com](mailto:koopkrag@koopkrag.com)

*Please keep your personal and contact details up to date. E-mail changes to [koopkrag@koopkrag.com](mailto:koopkrag@koopkrag.com)*

Meld verlore of gesteelde kaarte na-ure aan by **Nedbank** by 0800 110 929.

*Report your lost or stolen cards after hours at **Nedbank** on 0800 110 929.*

**Santam** eise kan aangemeld word by 0860 505 911. **Santam** claims can be registered at 0860 505 911.

**Momentum** eise kan aangemeld word by 0860 111 512.

**Momentum** claims can be registered at 0860 111 512.

**Discovery Insure** eise kan aangemeld word by 0860 66 55 44.

**Discovery Insure** claims can be registered at 0860 66 55 44.

**Kompetiesies / Competitions**

Volg ons op **Facebook** vir die nuutste gebeure en kompetiesies.

*Follow us on **Facebook** for the latest news and competitions.*

**Korttermynversekering / Short-term insurance**

Onthou u korttermynpolis is 'n **ooreenkoms** tussen u en u korttermynversekeraar. Die versekeraar onderneem om u risiko's te verseker in terme van ooreengekome bepalings en voorwaardes en u onderneem om aan die ooreengekome bepalings en voorwaardes te voldoen en die dekingspremie te betaal. Voldoen u egter nie daaraan nie, is u versekeraar onder geen verpligting om sy deel van die ooreenkoms na te kom nie.

*Your short-term policy is an **agreement** between yourself and your insurer. The insurer agrees to cover your risks in accordance with the agreed terms and conditions of your policy while you agree to adhere to*

*the agreed terms and conditions and pay the insurance premium. If you do not meet your responsibilities your insurer is under no obligation to meet theirs.*

**Ekonomies gesproke / Economically speaking\***

Rentekoersdalings is tans 'n groot besprekingspunt. Hoe spoedig en met hoeveel gaan dit daal? Die VSA se Fed is van mening dat hul rentekoerse eers kan begin daal indien hul inflasiekoers hul 2% mikpunt bereik het. Interessant egter, was die Europese Sentrale Bank se 0.25 van 'n persentasiepunt daling in hul rentekoerse, alhoewel hul inflasie mikpunt nie bereik is nie. Plaaslik is die Reserwebank se inflasiekoersmikpunt 4.5%. In Junie het ons inflasiekoers 5.1% beloop. Die Bank sukkel tans om ons inflasiekoers tot sy mikpunt koers af te dwing. Die rede daarvoor is dat die faktore wat die inflasiekoers tans beïnvloed, na hul mening, buite die bank se beheer is. Die bank verwys na die volgende: die verhoging in geadministreerde pryse, soos elektrisiteit, teen koerse bo die inflasie mikpunt; dienste prys inflasie, ook bo die inflasie mikpunt. Die ekonomiese omgewing moet verbeter deur regeringskuld tot verstandige vlakke te verminder, verbetering van infrastruktuur ondernemings, vermindering van geadministreerde prys inflasie en loonverhogings in ooreenstemming met die toename in produktiwiteit.

Om ons rentekoerse voor die VSA se Fed te verlaag kan kapitaalvloei vanaf die buiteland benadeel wat die wisselkoers kan laat verswak.

*\*AJ Jacobs – Koopkrag Direksievoorsitter*

*The lowering of interest rates is currently a widely discussed topic. When and by how much will rates be lowered? The US Fed is of the opinion that their rates can only be lowered once they reach their 2% inflation rate target. Interesting then that the European Central Bank lowered their rate by 0.25 percentage points even though their target rate wasn't reached. Locally the Reserve Bank's target inflation rate is 4.5%. Our June inflation rate was recorded at 5.1%. The Bank is currently struggling to force the inflation rate lower, being of the opinion that the factors driving inflation in SA is beyond their control. Referencing the following:*

*the increase in administered prices like electricity at above the inflation target; services price inflation remains uncomfortably above the mid-point.*

*Economic conditions need to improve by reaching a prudent public debt level, improving the functioning of network industries, lowering administered price inflation and keeping wage growth in line with productivity gains.*

*Lowering our interest rates before the US Fed could be detrimental to capital flow from abroad which would weaken our exchange rate.*

*\*AJ Jacobs - Board Chairman*

### Begrafnisversekering / Funeral insurance

Nog nie 60 jaar oud nie. Koopkrag bied 'n **African Unity Life** begrafnisskema\* vir persone 59 jaar en jonger met 'n wye verskeidenheid opsies vir 'n gesin of die individu.

*Not 60 yet? Koopkrag offers an **African Unity Life** funeral scheme\* for persons 59 years and younger. It offers a wide variety of options for the family or an individual.*

60 jaar en ouer? Koopkrag bied ook 'n **AVBOB/Gryskrag** begrafnisskema\* vir persone 60 tot 83 jaar oud met dekking vir 'n gesin en individue.

*60 years or older? Koopkrag also offers an **AVBOB/Gryskrag** funeral scheme\* for persons 60 to 83 years old with options for family or individual cover.*

*\*bepalings en voorwaardes geld / terms and conditions apply*

### Landwyse leweransiers / Nationwide suppliers



*Hartseer: Kom nou die dag in die parkeerterrein, my kar is weg. Hardloop soos 'n afkop hoender rond, niks. Bel my opsporingsmaatskappy en meld die kar as gesteel aan. Toe kom die moeilikste oproep, ek moet my vrou laat weet. "Liefie," sê ek, "my kar is gesteel!" Dit was so kort rukkies stil aan die ander kant, toe skreeu sy terug: "Nee idioot, ek het jou by die winkelsentrum afgelaai!". Was vir 'n oomblik geskok oor haar taalgebruik, maar steeds baie bly my probleempie het verdwyn. "Sal jy my dan gou kom optel my skat?" Gedink die goeie nuus sal haar opbeur, maar nee! Sy skreeu toe terug: "Ek sou as ek kon, ek probeer tans die sekuriteitsmaatskappy oortuig dat ek nie jou kar gesteel het nie!"*

*Good thing I visited my doctor the other day. According to him I would have grown old without realising I had numerous health issues.*

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### Nuwe leweransiers / new suppliers

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