



Belangrik | Important

Die volgende aankoopmaand se rekening open op SONDAG, 16 Februarie.



The next purchase month's account opens on SUNDAY 16 February.

Hou asseblief u kontak- en persoonlike besonderhede op datum.

E-pos veranderinge aan koopkrag@koopkrag.com

Please keep your personal and contact details up to date. E-mail changes to 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.



WEN/WIN R3 000!

Wen GROOT met Koopkrag! R3,000 "kontant" kan joune wees!

Win BIG with Koopkrag! Here's your chance to be the winner of R3,000 "cash"!

Hoe om Deel te Neem:

1. Gebruik eenvoudig jou Koopkragkaart soos gewoonlik vir jou aankope.
2. Maak seker jy spandeer ten minste 60% van jou beskikbare maandelikse kooplimiet.
3. Sodra jy die bestedingsdoelwit bereik, word jy outomaties ingeskryf vir die tweemaandelikse trekking om R3,000 "kontant" te wen!

Moet nie hierdie fantastiese geleentheid misloop om jou gewone inkopie-roetine in 'n wenervaring te omskep nie!

*Bepalings en Voorwaardes Geld
Besoek ons webwerf om die bepaling en voorwaardes na te gaan.

How to Participate:

1. Simply use your Koopkrag card to make your purchases as usual.
2. Ensure you spend at least 60% of your available monthly purchase limit.
3. Once you hit the spending target, you'll automatically be entered into the bi-monthly draw for a chance to win R3,000 in "cash"!

Don't miss out on this fantastic opportunity to turn your regular shopping routine into a winning venture!

*Ts & Cs Apply
Visit our website for more details and to view our Terms & Conditions.

EKONOMIES GESPROKE

Ons gaan 2025 tegemoet met aangeleenthede wat kwel en tog ook aangeleenthede wat tot 'n meer gunstige verloop van sake aanleiding kan gee. Die voortslepende oorloë kwel en al hoe meer lande word daarby betrek. Aan die ander kant het rentekoerse reeds begin daal en daar is aanduidings dat verdere dalings moontlik is. Laer rentekoerse bevoordeel normaalweg aandeelpryse. Die stygende skuldvas van regerings en maatskappye is egter 'n bron van kommer. Watter van die "kragte" gaan in 2025 die botoon voer? 'n Moeilike vraag om met enige sekerheid te antwoord.

Ek verwag egter 'n matige verbetering in die prys van plaaslike aandele. Die groot vraag is natuurlik of Sjina daarin gaan slaag om sy ekonomie weer behoorlik op dreef te kry. Dié probleem het bygedra tot die daling in die hulpbronindeks van die JSE die afgelope jaar. Hulpbronne uitgesluit, verwag ek 'n gemiddelde styging van ongeveer 10% vir die plaaslike aandelemerk. Die groot stygings in die aandelemerk in die VSA kwel egter.

Dit kan grootliks toegeskryf word aan die styging in 'n klein aantal Kunsmatige Intelligensie aandele wat 'n wesenlike deel van die S&P-500 indeks uitmaak. Laastens is daar natuurlik ook die onsekerheid oor wat presies gaan gebeur wanneer mnr. Trump die bewind oorneem.

ECONOMICALLY SPEAKING

Going into 2025 we are faced with a number of concerns but also prospects that may influence the business cycle. The continuing conflicts remains a concern, with the possibility of more and more countries becoming involved. On the positive side, interest rates have started falling and the trend is expected to continue. Lower interest rates usually benefit share prices.

The increase in the debt levels of governments and companies are a concern. Which will be the predominant "force" in 2025? A difficult question to answer with any degree of certainty.

I do expect a moderate increase in the price of local shares. Will China be able to get its economy back on track? Their economic issues were one of the reasons why the local resource index struggled in 2024. Excluding resources, I expect a ±10% increase in local share values. The large increase in USA stock values is a concern. This was mainly due to a small number of Artificial Intelligence shares that is a substantial portion of the S&P-500 Index.

Lastly there is the Donald Trump factor. What is going to happen when Mr Trump returns to power?



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.



BONUS 2024!

Die bonusbedrag wat ons uitkeer aan ons verbruikerslede het jaarliks sedert die COVID-pandemie verbeter. In 2024 kon ons weer die R14 miljoen kerf oorskry, na bonusse van R13 miljoen in 2023 en R11.5 in 2022.

Vir dié 2024 bonusjaar was die grootste bonus wat aan 'n enkele rekeninghouer uitbetaal is, R24 980 gewees.

The annual bonus amount paid out to our consumer members have steadily improved since the COVID pandemic. In 2024 we were once again able to exceed the R14 million mark, after bonusses of R13 million in 2023 and R11.5 million in 2022.

For the 2024 bonus year the largest bonus we paid to a single consumer member amounted to R24 980.

LANDWYE LEWERANSIERS

NATIONWIDE SUPPLIERS

Gebruik ons webtuiste (www.koopkrag.com) of die Koopkrag TOEP (APP) om vir gekontrakteerde leweransiers in u omgewing te soek.
Use our website (www.koopkrag.com) or the Koopkrag APP to search for contracted suppliers in your vicinity.



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

PAPPA GRAPPIE



Tant Sannie sit in die ouetehuis se sitkamer met haar papegaai op haar skouer. Oom Piet loop verby. "Haai Piet, kom kyk gou hier. As jy kan sê watter soort voël dié is, kan jy vanaand by my kom kuier." Oom Piet kyk die voël op en af. "Is dit dalk 'n volstruis?" wil hy weet. "Nee," sê sy, "maar jy is naby genoeg!"

DAD JOKE

A guy walks into a lumberyard and asks for some two-by-fours. The clerks asks, "How long do you need them?" The guys answers, "A long time. We're gonna build a house."



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