

CONFESSIONS OF A LOYALTY-CARD JUNKIE

WITH A WALLET FULL OF CARDS, **TAMARA OBERHOLSTER** CONCEDES IT'S NOT EASY BEING A LOYALTY-PROGRAMME JUNKIE.

Under the word "loyal" in the dictionary, I'd like to see a photo of myself, along with the 16 loyalty cards I lug around with me in my purse. Well, they're not strictly in my purse. After breaking the zip trying to close it, I decided a better system was needed. Now my myriad of loyalty cards are housed in a separate little purse of their own.

Not that I mind. What's a bit of extra weight in my already bulky handbag if I'm going to be rewarded for it? Although, sometimes I do wonder whether the endless hoops I have to jump through are actually worth my loyalty.

Case in point: I'm one sticker away from a free coffee at Kauai on my paper card, and now they've switched over to an app. That means no more stickers for me. And no free coffee. I can foresee having to sift through the detritus that settles at the bottom of my various handbags, in the hope of finding one last forlorn sticker hiding somewhere. But there's no guarantee they'll accept my dog-eared paper card, even if I do manage to find one, now that they have a fancy app.

IT'S HARD TO KEEP UP WITH WHOM I HAVE TO PLEDGE MY LOYALTY TO AT ANY GIVEN MOMENT.

I'm in a similar predicament with Vida e Caffè. They also have a new app, and fellow coffee addicts reckon it's fantastic. Along with the buzz of your caffeine, you can enjoy the feeling of being a step ahead of the poor souls scrambling to find cash in their wallets as you pay via the app, having linked it to your credit card.

You can even buy in-app coffee vouchers for a friend (Best. Gift. Ever!). The only problem is that having religiously swiped my loyalty

card whenever I've splurged on a latte, I'm now reluctant to switch over to the new system, which isn't linked up to my existing points.

Thankfully, I can still score a free drink at either Kauai or Vida e Caffè (I don't really mind which - I can be loyal to either), as long as I meet my Discovery Vitality Points goal for the week. Unfortunately, I sweated my way through a tortuous Zumba class earlier this week, only to discover that I had forgotten to switch on my heart-rate monitor. That's 300 points thrown away, just like that!

While I'm not one of those folks who pops into the gym to use the loo just to score the 100 Vitality points for entry, I confess that on occasion I have done two separate shops at Pick n Pay to avoid being penalised for buying "naughty" food. In my defence, I was hosting a braai for 20 people. It's not fair that I should lose out on Discovery HealthyFood points because my guests like to indulge in crisps and soft drinks.



I did remember to use my Smart Shopper card for both baskets, however - Pick n Pay still rewards me for purchasing junk food. I had actually been considering buying my non-healthy items at Checkers instead, to get some of those cute Little Shop groceries. Then I realised they weren't actually mini-sized products, but toys, and the appeal wore off.

I did move some of my grocery spend to Spar for those *Angry Birds* lenticular stickers to earn brownie points with my nephews. But now that Pick n Pay has those Super Animal cards, I guess I'll have to move back there and collect those for the kids instead. It's hard to keep up with whom I have to pledge my loyalty to at any given moment.

I'm also trying to decide which of my credit cards to pay with - the DiscoveryCard from FNB gives me Discovery Miles, which I can spend on kulula.com flights, but the Nedbank card gives me Greenbacks, which I can spend on a spa voucher. And, honestly, considering how hard I work for these rewards and how loyal I am to all these brands, I think a back massage is in order. ■