	2013 R'000	2012 R'000
32. Provisions		
Long-term portion	**371 353**	340 289
Short-term portion	**363 136**	308 261
	734 489	648 550

	Onerous contracts R'000	Insurance liabilities R'000	Dismantling and site restoration R'000	Customer loyalty programme R'000	Other R'000	Total R'000
Balance at June 30 2011	88 165	211 878	145 238	37 211	27 379	509 871
Created	75 997	107 365	34 756	35 765	13 851	267 734
Utilised	(43 466)	(72 525)	(23 644)	(25 664)	(15 014)	(180 313)
Net acquisition of businesses	7 925	–	–	–	360	8 285
Exchange rate adjustments	9 207	–	25 780	6 478	1 508	42 973
Balance at June 30 2012	137 828	246 718	182 130	53 790	28 084	648 550
Created	**13 606**	**144 266**	**31 376**	**68 675**	**20 627**	**278 550**
Utilised	**(80 380)**	**(116 576)**	**(17 854)**	**(27 536)**	**(6 232)**	**(248 578)**
Net acquisition of businesses	**147**	**–**	**694**	**–**	**2 201**	**3 042**
Exchange rate adjustments	**15 448**	**–**	**27 530**	**7 932**	**2 015**	**52 925**
Balance at June 30 2013	**86 649**	**274 408**	**223 876**	**102 861**	**46 695**	**734 489**

Onerous contracts

Onerous contracts are identified through regular reviews of the terms and conditions of contracts as well as on the acquisition of businesses. A provision for onerous contracts is calculated as the present value of the portion which management deem to be onerous in light of the current market conditions, discounted using market-related rates. An annual expense is recognised over the life of the contracts.

Insurance liabilities

Insurance liabilities include amounts provided for: unearned premiums, which represent the proportion of premiums written in the current year which relate to risks that have not expired by the end of the financial year and are calculated on a time proportionate basis; deferred acquisition costs, which are recognised on a basis consistent with the related provisions for unearned premiums; claims, which are calculated on the settlement amount outstanding at year end; and claims incurred but not reported, for claims arising from events that occurred before the close of the accounting period but which had not been reported to the Group by that date, and are calculated based on the preceding six years' insurance premium revenue multiplied by percentages specified in the Short Term Insurance Act.

Provision for cost of dismantling and restoration of site

A provision is raised for the estimated costs of dismantling and removing items and restoring the site on which they are located. The change in the liability arising as a result of unwinding the discount is recognised in the income statement as a finance charge. The dismantling of the plant and recommissioning of buildings is expected to coincide with the end of the useful life of the plant and lease periods.

Customer loyalty programme

This is a customer loyalty programme introduced by certain operations within the Group, whereby customers can earn points for redemption in the form of gift certificates and products of the operations. The provision is calculated based on the points outstanding at year end.

Other

Consists of various individually insignificant provisions.