	2016 R'000	2015 R'000
34. Trade and other payables		
Trade payables	**6 559 593**	21 373 812
Non-interest-bearing floorplan creditors	**766 443**	958 114
Forward exchange contracts liability	**19 856**	8 099
Interest rate swap liabilities	**–**	1 863
Payables relating to customer contracts	**147 598**	422 061
Other payables and accrued expenses	**3 522 896**	6 782 059
	11 016 386	29 546 008

The majority of trade and other payables are fixed in the subsidiaries' local currency. Since trade and other payables have limited exposure to exchange rate fluctuations, a currency analysis has not been included.

Refer note 38 for further disclosure.

	2016 R'000	2015 R'000
35. Provisions		
Long-term portion	**163 887**	511 246
Short-term portion	**278 830**	501 611
	442 717	1 012 857

	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 July 1 2014	62 521	335 514	329 489	98 599	104 856	930 979
Created	22 847	258 317	70 244	35 846	52 828	440 082
Utilised	(14 251)	(242 860)	(60 162)	(28 845)	(43 029)	(389 147)
Net acquisition of businesses	653	–	2 704	–	25 238	28 595
Exchange rate adjustments	1 908	–	5 964	(5 931)	407	2 348
Balance at June 30 2015	73 678	350 971	348 239	99 669	140 300	1 012 857
Created	**31 402**	**245 765**	**128 644**	**33 491**	**83 738**	**523 040**
Utilised	**(12 769)**	**(240 371)**	**(53 046)**	**(23 399)**	**(66 961)**	**(396 546)**
Net disposal and or unbundling of businesses	**(72 202)**	**–**	**(493 139)**	**(130 310)**	**(134 196)**	**(829 847)**
Exchange rate adjustments	**13 831**	**–**	**73 893**	**20 549**	**24 940**	**133 213**
Balance at June 30 2016	**33 940**	**356 365**	**4 591**	**–**	**47 821**	**442 717**

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.

Dismantling and site restoration

A provision is raised for the estimated costs of dismantling and removing items, and restoring the property 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.

Other

Consists of various individually insignificant provisions.