EXHIBIT DD 33

YAKHE KWINANA

JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE

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IN THE JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE

AFFIDAVIT

I, the undersigned,

YAKHE KWINANA

do hereby make oath and state that:

1. I am a major female person and former Non-executive board member of South African Airways (SOC) Limited ("SAA") and former Chairperson of South African Airways Technical (SOC) Limited ("SAAT").

2. The facts contained herein are within my personal knowledge except where the contrary is stated or the context indicate otherwise, are to the best of my knowledge and belief both true and correct, and I swear positively to same.

3. On or about 09 October 2020, I received a directive in terms of regulation 10(6) ("the Directive") of the Rules of the Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud in the Public Sector including Organs of State ("the Commission"), in terms of which I was directed, to furnish an affidavit addressing eleven (11) specific questions ("**the Affidavit**"), which I proceed to answer *seriatim:-*

YK

A-T

AD (a) ***the South African Airways SOC Limited (SAA) R15 billion capital raising in 2015/2016 and the role of BnP Capital raising attempt.***

3.1. SAA had loans totaling approximately R15 billion. These loans were held with various financial institutions.

3.2. As is commonly known that SAA has been having cash-flow challenges and had on more than one occasion been rescued by the Government through the provision of guarantees which enabled SAA to secure loan funding.

3.3. The repayment terms and interest rates of such loans differed from institution to institution.

3.4. SAA found itself in a constant state of "*putting-off*" fires arising out of each loan repayment terms. SAA was continuously in negotiations with each funder which kept executives busy and diverted their attention from performing other tasks at full potential.

3.5. As a consequence, the Board resolved to embark on a debt consolidation exercise. Through the consolidation of the debts, SAA wanted to have just 1 (one) funder and hopefully renegotiate the contract terms with a lower interest rate and favorable repayment terms.

COMMISSION OF INQUIRY INTO STATE CAPTURE

3.6. A transaction adviser had to be appointed with the mandate that the transaction adviser would only advise SAA during the debt restructuring process.

3.7. A transparent bidding process was embarked upon and BNP was selected as the preferred bidder.

3.8. Prior to the issue of the tender award, the SAA Board decided to extend the transaction adviser's scope or mandate to include the sourcing of funds as well, over and above mere advisory services on the debt restructuring process.

3.9. In increasing the scope of the transaction adviser, the Board did so through the process of "*confinement*". As BNP was already a preferred bidder at the time, the extended scope of work to include the "*sourcing of the funds*" was "*confined*" to the preferred bidder, a process well within the SCM policy and rules. It is referred to as the "*confinement process*".

3.10. The SAA's Global Supply Management Unit ("**GSMU**") had made a request to the SAA Bid Adjudication Committee ("**BAC**") to increase the transaction adviser's scope to include the sourcing of funds, which process should be undertaken by confining and awarding to BNP Capital a second contract for the sourcing of funds for SAA to settle SAA's loan/s that were due to mature at the end of June 2016. The BAC approved the GSMU application and/or request and thereafter the SAA Board approved same based on the BAC's recommendation. (refer to SAA SCM Policy, the Confinement provision).

YK

A-T

3.11. When the Financial Services Board ("**FSB**") withdrew the licence of BNP Capital, SAA terminated and/or cancelled the FSB's appointment.

3.12. Therefore the R15 billion capital raising initiative was abandoned, as a result there was no financial loss suffered by SAA.

AD (b) ***The 30% set aside policy adopted by SAA during your tenure on the Board of SAA.***

SAA was lagging behind implementing the Transformational Agenda, therefore the board as the Accounting Authority was responsible to ensure that the transformational Agenda of the country was adhered to. Most of SAA's suppliers were multinational companies, as a result only the NIP obligation was applicable to them, which did not benefit SAA's B-BBEE scoring. To correct this, the board entered into an MOU with the DTI to encourage SAA to implement the Transformational Agenda through Enterprise Development (see attached the MOU). The 30% was then adopted from the NIP obligation, but under the Enterprise Development, this initiative was going to empower local Black Owned Companies. As a result of the board initiative, the 30% set aside was ultimately legislated.

AD (c) ***The SAA Board's decision on 28 September 2015 to cancel the tender awarded to LSG SkyChefs***

1. I must state that at this point I am flabbergasted by the question from the commission that was formed in terms of the Constitution of this

YK

A.T.

country, which appears to defend a foreign company over a local State Owned Company, a 100% subsidiary of SAA.

2. The first time the board came to know about the tender award to LSG Sky-Chefs was when SAA was required to answer certain question to the parliamentary committee on "why would SAA award a tender to a foreign German company at the expense of the South African SOC". This question came as a surprise as the board was not aware of this award. In point of fact, it was an irregularity for there having been no board submission from management regarding the said appointment.The irregularity emanated from the following:-

(a) Air-chefs is wholly owned subsidiary of SAA, consequently a decision that will have an effect of closing down Air-chefs would have to be approved by the board.

3. Air-Chefs employees were already packing their desks as they were going to be retrenched and their work in South Africa would be done by the Germans. On the 16th and 17th July 2020, the Commission pushed one line of thought when Ms Hofmeyer had put it to Mr Mothibe of PWC that he should have reported a Reportable Irregularity at IRBA because the cancellation would result in material loss.

4. The decision by the board to cancel the award to LSG sky-chefs was within the bounds of law and a proper exercise of the board's fiduciary duty.

AD (d) ***allegations that Ms Duduzile Myeni prepared false whistle-blower reports against employees and management of SAA whom she wished to remove***

1.I have no way of knowing whether the whistle-blower reports allegedly prepared by Ms Myeni are false or not.

YK

A.T.

AD (e) ***The allegations that Ms Myeni's son , Mr Thalente Myeni was in a relationship with Mr Masosha Mngadi***

1. I have no knowledge of the alleged relationship between Mr Myeni and Mr Mngadi.

AD (f) ***The appointment of Swissport South Africa (Pty) Ltd on 14 March 2016 to provide ground handling services for a five(5) year term to SAA (Swissport contract), and the involvement of any Broad Based Black Economic Empowerment partner, including Jamicron (Pty) Ltd and JM Aviation South Africa (Pty) Ltd (JM Aviation)***

1. I am not aware of the appointment of Swissport on the 14th March 2016.Consequently I also cannot comment on the alleged involved of B-BBEE partners on that alleged appointment.

AD (g) ***the SAAT Board's decision to award the components' tender to a joint venture of JM Aviation and AAR Supply Chain Inc (AAR) on 9 May 2016 and your involvement with AAR and JM Aviation and their representatives prior to this award.***

1. There were three bidders that made it to the shortlisting stage, being: Lufthansa with the highest scoring bidder, followed by AAR bidding with JM, and the third one was Air-France with Kwane Capital. Initially management recommended Lufthansa to the board through the Acting CEO, however, during the presentation to the board, there was a disagreement between the CFO and Acting CEO of SAAT. As a result of that, the board instructed the CFO and Acting CEO to go back and come with one voice. When they came back to the board, they were

YK

A-T.

recommending a different bidder altogether, Air France which was scored third in the CFST shortlist. The board questioned management on their reasoning in jumping the first and second bidder in favor of the third scoring bidder. The reason given by management was not convincing enough to justify the award to the third scoring bidder. Such decision would not have been defendable in a court of law. Therefore the board acted in the best interest of the SAAT.

2. There was no interaction between myself on the one hand and AAR and JM Aviation in the period between the issuing of the tender and the tender award.

AD (h) ***The Agreement of sale between slipknot investment and Ms Nontsasa Memela.***

1. This matter has been discussion on several occasions, and my Attorneys of record Messrs L Mbanjwa ink have furnished the required documentation in this regard.

AD (i) ***Your role as the head of the Audit and Risk Committee of SAA and any conflicts of interest, arising from your position at the auditing firm Kwinana and Associates.***

1. There were no conflict of interest

AD (j) ***Your, and your auditing firm (sic), Kwinana and Associates, relationship with PWC and Konki while they were auditing the SAA Group and any payments made to you, in your personal capacity or to Kwinana and Associates***

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1. Firstly there was never any personal relationship between PWC and Nkonki Inc on the one hand, either individually or together and I on the other hand.

2. No payments were made to myself in my person capacity.

3. The payments from Nkonki Inc to Kwinana Associates was in line with the consortium entered into with Nkonki for Transnet and Post Office, they had nothing to do with SAA.

4. The payments from PWC to Kwinana Associates was in line with the consortium entered into with PWC for PRASA, they had nothing to do with SAA

AD (k) ***Your relationship and interaction with Mr Vuyisile Ndzeku before, during and after the period that you were a board of SAA and SAAT***

1. To answer this question best, I will separate the before, during and after:

   (a) the relationship between Mr Ndzeku and I before I became a board member at SAA and SAAT,

   - there was neither a relationship nor interaction between myself and Mr Ndzeku during this period.

   (b) the relationship during the period that I was a board member of SAA and SAAT

   -I met Mr Ndzeku during the Supplier Development roadshows.

   (c) the relationship after becoming the board of SAA and SAAT

   - Mr Ndzeku and I developed a professional business relationship I left SAA and SAAT

YK

A-T

AD (l) ***payments made by JM Aviation, Ms Hendricks or Mr Ndzeku to you, in your personal capacity, or Zanospark (Pty) Ltd during the time that you served as a board member of SAA and SAAT and since then***

1. There were no payments made by JM Aviation and Mr Ndzeku to me in my personal capacity or to Zanospark (Pty) Ltd during the time that I served as a board member of SAA and SAAT.
2. There was no payment made by Ms Hendricks to me in my personal capacity.
3. The payments made by Ms Hendricks to Zanospark (Pty) Ltd was for investment purposes through forex trading.
4. After my resignation from SAA and SAAT board, the payments made by JM Aviation to Zanospark were for investment purposes

AD (m) ***the trading activities of Zanospark (Pty) Ltd and any licensing or approvals that this entity would have been required to obtain in order to engage in such activities.***

1. Zanospark (Pty) Ltd engages in diverse investment opportunities including forex trading, none of its activities require a license

AD (2) With regard to the details required from myself set out in paragraph 2, it is unfortunate that, all the information and correspondences were stored in a backup server of Kwinana and Associate. Kwinana and Associates went under a few years ago and the server was confiscated by the service provider on account of non-payment.

YK

A-T.

THUS DONE AND SIGNED AT PRETORIA ON THIS THE 14TH DAY OF OCTOBER 2020

DEPONENT

Thus sworn and signed to before me at Brooklyn on this the 14 day of **OCTOBER 2020** the deponent, having acknowledged that she knows and understands the contents of the afore-going affidavit, and has no objection to making the prescribed oath which she considers as binding on her conscience.

COMMISSIONER OF OATHS

2020 -10- 14

Annexure 1

MEMORANDUM OF UNDERSTANDING

between:

THE DEPARTMENT OF TRADE AND INDUSTRY

(hereinafter referred to as "**the dti**"),

herein represented by Mzwandile Masina in his capacity as the Deputy-Minister of **the dti,** he being duly authorised thereto

and

SOUTH AFRICAN AIRWAYS (PTY) LTD

(Hereinafter referred to as "**SAA**"),

herein represented by Dudu Myeni in her capacity as the Chairperson of the SAA Board, she being duly authorised thereto.

COMMISSION OF INQUIRY INTO STATE CAPTURE

RECORDAL

1. **the dti** is responsible for facilitating and promoting economic access to economic opportunities in South Africa.

2. **the dti's** key strategic objectives is to facilitate broad-based and equitable economic participation of small and medium-sized business through targeted interventions and to provide grant funding to small businesses.

3. **the dti** aims to expand opportunities of South African businesses to participate in world markets.

4. SAA spends in access of R10 billion annually on the procurement of goods and services. It's vision is to advance businesses owned by historically disadvantaged persons to become viable and sustainable players in the aviation sector.

5. SAA's intends to drive its transformation objectives by leveraging its procurement spend. To this end, SAA has developed its Transformation Policy which is aimed at the advancement of black economic empowerment.

6. SAA aims to promote and support the development of its suppliers through cooperation between **the dti** and SAA.

7. In furtherance of the above goals, **the dti** and SAA seek to regulate their respective roles and obligations as follows:

1. DEFINITIONS

In this MoU, unless the context otherwise indicates, the terms below shall bear the meaning as follows:

1.1.

1.2. **"the dti"** means the Department of Trade and Industry, a national department listed in Schedule 1 of the Public Service Act 103 of 1994;

1.3. "**confidential information**" means information that a party has been identified in writing as confidential or is of such nature that it should be considered as confidential.

1.4. **"MOU"** means this Memorandum of Understanding, including its annexures;

1.5. **"SAA"** means South African Airways SOC Ltd, a company duly registered in accordance with the company laws of the Republic of South Africa under registration number 1997/022444/07.

1.6. **"parties/ party"** means the parties to this MoU, and "party" shall have a corresponding meaning:

2. INTERPRETATION

In this MoU, unless the context otherwise indicates:

2.1. references to legislation includes subordinate legislation and amendments to the legislation, where applicable.

2.2. words importing a gender includes the other gender and the singular includes the plural and *vice versa*.

2.3. natural persons include juristic persons and *vice versa*.

2.4. In the event of a conflict arising between the provisions of this MoU and its annexures, the provisions of this MoU shall prevail.

2.5. defined terms shall bear the meaning ascribed.

2.6. where any number of days are prescribed, the days shall be reckoned exclusive of the first and inclusive of the last day, unless the last day falls on a

day which is not a business day, in which event the last day shall be the next business day.

2.7. where the day upon or by which any act is required to be performed is not a business day, the parties shall be deemed to have intended such act to be performed by the next succeeding business day.

2.8. the rule of construction that if general words or terms are used in association with specific words or terms which are a species of a particular genus or class, the meaning of the general words or terms shall be restricted to that same class (i.e. the *eiusdem generis* rule) shall not apply, and whenever the word "including" is used followed by specific examples, such examples shall not be interpreted so as to limit the meaning of any word or term to the same genus or class as the examples given.

2.9. The rule of construction that an agreement shall be interpreted against the party responsible for drafting of preparation of the agreement shall not apply.

2.10. The expiration or termination of this MoU shall not affect the provisions which expressly provide to operate after any such expiration or termination, or which of necessity, must continue to have effect after such expiration or termination.

3. DURATION

This MoU shall come into force upon date of last signature hereof and shall be in effect for an indefinite period. It will however, be subject to periodic assessment by both parties and terminable in accordance with provisions of clause 6 below.

4. OBLIGATIONS OF THE PARTIES

4.1. **the dti's obligations are:**

4.1.1. to provide training to SAA staff.

4.1.2. assist in the provision of funding to businesses owned by historically disadvantaged persons.

4.1.3. facilitate discussions with the Airports Company of South Africa (Pty) Ltd concerning licences to new participants.

4.1.4. assist SAA in its efforts to form partnerships with other government departments and state entities in relation to the implementation of transformation initiatives.

4.1.5. ?

4.2. **SAA's obligations are**:

4.2.1. to develop a roll-out plan for selected goods and services as described in Annexure "A".

4.2.2. hold engagements with other state entities.

4.2.3. engage with supplier who have expressed an interest

4.2.4. review existing contracts of SAA.

4.2.5. provide adequate resources.

4.2.6.

5. JOINT STEERING COMMITTEE

5.1. The parties agree to establish a Joint Steering Committee under the chairpersonship as is mutually agreed and with representatives of both parties.

5.2. The Joint Steering Committee is responsible for the monitoring and execution of this MoU and must report, at least on a quarterly basis, to their respective organisations on the progress made and challenges experienced in relation to the execution of this MoU.

5.3. The Joint Steering Committee will meet at least monthly to consider the activities to be performed in terms the parties respective obligations.

6. TERMINATION

6.1 If either party neglects or fails to perform any of its obligations in terms of this MoU, and, fails to remedy such neglect or failure to the satisfaction of the aggrieved party after receiving written notice to do so from the aggrieved party, the aggrieved party shall be entitled to terminate this MoU on written notice to the other party.

6.2 Within seven (7) days of termination, each party shall return all property and materials in its possession that is confidential information of the other party. Where such information is stored in electronic format, the party shall procure that all such material is deleted within seven (7) days of termination.

7. GOOD FAITH

The parties undertake to perform their obligations in terms of this MoU lawfully and with due diligence, efficiency and in good faith.

8. DISPUTES RESOLUTION

8.1. Should a dispute arise between the parties pursuant to this MoU, the parties shall use their best efforts to resolve the matter through their designated representatives referred to in clause 14.2 below.

8.2. If such dispute cannot be resolved in terms of clause 8.1, the dispute shall be referred to the Minister of Public Enterprises and the Minister of Trade and the Minister of Trade and Industry or their duly authorised delegates for final resolution.

8.3. This clause is severable from the remainder of this MoU and shall survive the termination of this MoU.

9. CONFIDENTIALITY UNDERTAKING

9.1. The parties acknowledge that in the performance of this MoU, either party may make available and/or disclose to the other, information that is confidential.

9.2. Each party agrees to maintain such information as confidential, except to the extent the disclosure of such information is required by applicable law, or is required to be disclosed by order of the court, or to the extent such information is in the public domain.

9.3. Either party may disclose confidential information to their advisors, subject to the prior confidential undertaking in writing of the advisor.

9.4. No party shall issue any media statement regarding the subject matter of this MOU except with the prior written consent of the other party. This provision shall survive termination of this MOU for a period of three (3) years from date of termination.

9.5. Each party shall ensure that their respective officers, employees, directors, agents, subsidiaries, and affiliates are aware of their organisations' confidentiality obligations under this clause 10.

10. LIMITATION OF LIABILITY

Neither party shall have any liability to the other arising from this MoU. This limitation includes special damages, indirect damages, consequential damages or loss of profits.

11. APPLICABLE LAW

This MoU shall be governed and construed in accordance with the laws of the Republic of South Africa.

12. ASSIGNMENT

Neither party shall be entitled to cede, assign or otherwise transfer all or any of its rights or obligations in terms of this MoU without the prior written consent of the other party, which consent shall not be unreasonably withheld or delayed.

13. VALIDITY

13.1. This MoU sets forth the entire understanding between the parties. No variation, deletion or addition to this MoU shall be of any force or effect unless reduced to writing and signed by the parties' duly authorised signatories.

13.2. Should any provision in this MoU become invalid, unenforceable or illegal under the applicable law, the remaining provisions shall remain in force and effect.

14. NOTICES AND COMMUNICATION

14.1. The parties hereby choose as *domicilium citandi et executandi* ("domicilium") for all notices under this MoU as follows –

14.1.1.the dti –

Contact person/s: Mashudu Mannde / Janeez Hafizulla

Email: MMannde@thedti.gov.za / JHafizulla@thedti.gov.za

Address: 77 Meintjies Street, Sunnyside, Pretoria, 0001

Postal Address: Private Bag X84, Pretoria, 0001

Telephone No: (012) 012 394 3568 / 012 394 1627

14.1.2 **SAA –**

Contact person/s:

Email:

Address:

Postal Adress:

Telephone:

14.2. Any notice given by a party to the other will be deemed to be received by the addressee:

14.2.1. on the date on which it is delivered to the addressee's address if delivered by hand; or

14.2.2. on the seventh (7th) day after the date of posting if sent by pre-paid registered post to the addressee's address; or

14.2.3. if on the date of transmission if it is transmitted by electronic mail.

14.3. A party may change it's domicilium address at any time by notice in writing to the other party, such a change of address being effective seven (7) days after receipt by the addressee of such written notice.

The parties hereby, having read the contents which are acknowledged and understood, accept the terms by signing this MoU.

For **THE DEPARTMENT OF TRADE AND INDUSTRY**

Thus done and signed at _____ on this _____day of _____ 2015.

Witnesses:

1_____

2_____

_____

MZWANDILE MASINA

DEPUTY- MINISTER

For **SOUTH AFRICAN AIRWAYS (PTY) LTD**

Thus done and signed at _____ on this _____day of _____ 2015.

Witnesses:

1_____

2_____

_____

DUDU MYENI

CHAIRPERSON: SAA BOARD

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-022

SOUTH AFRICAN AIRWAYS

South African Airways
Chief Strategy Officer & Executive in the Chairperson's Office
6th Floor
A Block, Airways Park
OR Tambo International Airport

Private Bag X 13
Kempton Park
1627

Tel: 27 11 978-2520
Email: barryparsons@flysaa.com

Ruth Kibuuka
Company Secretary
South African Airways

By email: *ruthkibuuka@flysaa.com*

RESIGNATION FROM SAA TECHNICAL BOARD

Please accept my resignation, with immediate effect, from the Board of Directors of SAA Technical (SOC) Ltd.

I feel I have made a strong contribution to the Board, finding governance in the business weak after what appeared years of neglect. Unfortunately the value I can add seems no longer wanted and it is quite clearly due to the AAR Corporation strategic partnership. There is clearly a hidden agenda somewhere in this relationship and it requires urgent independent investigation.

A Memorandum of Understanding was signed by SAA Technical's Management with AAR on 16 June 2015 which, based on the version finally distributed (at both my insistence and persistence) to the SAA Technical and SAA Boards on 1 July, is fundamentally flawed. I sought guidance on this matter from the SAA Technical Board Chairperson on 2 July, however I have received only a poor and evasive explanation from Management and I was shocked to see the same version of the MoU submitted to the SAA Board (the Shareholder) for the Board meeting on 10 July - over three weeks after execution.

On 13 July, the SAA Technical Board Chairperson offered to meet to "understand my concerns" and this was scheduled for 17 July and then postponed to 24 July. My concerns are quite concise and summarised in the attached email thread (Annexure A), however there appears to be no hurry to ensure either the SAA Technical or SAA Boards are either briefed or receive the correct version of this MoU and are able to understand the full implications of the strategic partnership or any implementation steps already completed - five weeks after execution.

Apart from the lack of visibility of the precise nature of this relationship and the overall governance, I have specific concerns whether the requirement I raised at the last SAA Technical Board meeting in May for the partnership to deliver lower maintenance costs to SAA and Mango is being fully considered. Having cancelled a components tender to

Directors

DC Myeni* (Chairperson), WH Meyer (Chief Financial Officer), Y Kwinana*, JE Tambi* (Sierra Leonean), AD Dixon*

*Non-Executive Director

Company Secretary - Ruth Kibuuka

South African Airways SOC Ltd Reg. No. 1997/022444/30

A STAR ALLIANCE MEMBER

accommodate the exclusivity in the AAR relationship we are already adversely impacting both SAA and Mango's maintenance costs for FY16 from a position where the cost base of SAA Technical is already uncompetitive. This consequently impacts the cost compression targets committed to National Treasury in the 2015 SAA Corporate Plan.

My other specific concern is the identification and selection of B-BBEE partner/s (if any) for the proposed joint venture, a process that needs to be highly transparent in a business that already has an uncompetitive cost base. The copy of the MoU received, includes an implementation timetable that suggests this process may already be significantly advanced and there is no visibility of this to either the SAA Technical or SAA Boards, or National Treasury.

I hope the company shares my concerns and appreciate I can have no confidence in the integrity of the SAA Technical Board and my membership of that Board has become a reputational matter and it is a simple decision to submit my resignation.

Yours sincerely,



Barry Parsons
Chief Strategy Officer & Executive in the Chairperson's Office

Date: 24 July 2015

CC:

SAA Board
SAA Technical CEO

COMMISSION OF INQUIRY INTO STATE CAPTURE

Annexure A

Barry Parsons

From: Yakhe Kwinana2
Sent: 13 July 2015 05:31 PM
To: Barry Parsons; Lana Lourens
Cc: tambijet@gmail.com
Subject: Re: AAR MoU

Dear Barry

I would like to have a meeting with you so that I can understand your concerns.

I will get Lana, my PA to organise the meeting preferably at SAAT so that if there is a need for further explanation by management they are available.

I have copied Lana on this email for arranging this meeting.

Yakhe

Sent from my Samsung device

-------- Original message --------
From: Barry Parsons <BarryParsons@flysaa.com>
Date: 13/07/2015 16:51 (GMT+02:00)
To: Yakhe Kwinana <yakhe@kwinana.co.za>
Cc: tambijet@gmail.com
Subject: AAR MoU

Good afternoon Yakhe,

I was hoping to discuss the AAR matter with you around Friday's SAA Board meeting, but the agenda changed and time was not with us on that.

I remain concerned about the AAR MoU and the purpose of my email to you on 2 July (follows with the original attachments as attachments 1-3 of this mail) was to seek guidance from you as Chairperson of the SAA Technical Board, not have the SAAT CEO provide an "explanation" particularly as I thought you would have been on top of this matter having travelled to the US to meet AAR. You simply noted, what the CEO provides as an "explanation" so this mail is a further in-Committee request for your guidance.

The CEO's "explanation" of 4 July does not address my concerns or answer my questions and sheds little light on the matter. Essentially it suggests that the SAA Technical Board and the SAA Board have been sent the incorrect MoU, which begs the further question of how many versions there are, but between the 4 July "explanation" and today there has been no other version (hopefully the one with signature dates and

witnessed) forthcoming. **I was shocked to see the same version I reviewed on 2 July and had been sent to both the subsidiary and shareholder Boards in the SAA Board pack on Friday, 6 days after I raised my concerns**. A further concern is the news, at Friday's SAA Board meeting from the Acting SAA CEO, that the GM LR&C advised she was in the US (with the SAAT CEO?) and near conclusion of commercial agreements with AAR. If this is correct, that would put implementation progress somewhat ahead of the timetable in clause 10 of the MoU and increases the urgency of both Boards being fully updated on the current status of negotiations with AAR.

I would presume (and hope) that Friday's in-Committee/alignment session of the SAA Board dealt with this matter, including the absence of any briefing to the SAA Board and I recall at the last SAAT Board meeting in May that this was to take place in June including the opportunity for the SAA Board to engage with AAR. Unclear if that ever took place, however as a Director of SAAT I am feeling uninformed and my simple concerns raised with you on 2 July are unaddressed. Also, if you're wondering who raised the concern there had been no communication and stakeholder relations plan developed and implemented for the post-MoU signing, it was me. I watch Wall Street media wires, saw the AAR release and after fielding some questions from concerned staff queried the internal and external communications in place (at SAA), found none and had some prepped and released. Quite an oversight by management and this will have triggered concern amongst staff and organised labour. I have an over-arching concern as a SAAT Director, which is that I seem to be doing the heavy governance lifting. Not just on the AAR matter, but going back to the SAAT Shareholder's Compact, Corporate Plan and the weaknesses in the FY15 AFS at previous SAAT Board meetings. The standard of governance in the business needs overall improvement, but that's a topic for another day and a formal Board meeting.

Finally on the AAR matter, another point I raised at the last SAAT Board meeting was the need to ensure the AAR partnership delivered significantly lower maintenance costs for SAA and Mango, as the 2015 SAA Corporate Plan already shows that our maintenance costs are far higher than the IATA cohort and reducing these costs is a key part of our cost compression target during the 3-year Corporate Plan period. So the cost savings that the AAR partnership needs to deliver must come through in the AAR commercial agreement(s). We are already starting behind the cost curve, having cancelled the components tender (attachment 4) with a ZAR 92.63 M FY16 cost implication to SAAT, which will impact SAA and Mango's maintenance costs for FY16.

Happy to discuss these matters and a Board meeting is not necessarily required on the AAR matter, however I can't discharge my fiduciary duty to the company without asking you as SAAT Board Chairperson for some guidance on this critical matter.

Regards

Barry

Barry Parsons | Chief Strategy Officer | Executive in the Chairperson's Office

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6th floor,Airways Park,OR Tambo International Airport- Johannesburg- South Africa

From: Yakhe Kwinana2
Sent: 04 July 2015 07:30 PM
To: Musa Zwane
Cc: johnt@nepad.org; Barry Parsons; Dev Erriah
Subject: Re: AAR MOU

Noted thank you

Sent from my Samsung device

-------- Original message --------
From: Musa Zwane <MusaZwane@flysaa.com>
Date: 04/07/2015 13:03 (GMT+04:00)
To: Yakhe Kwinana <yakhe@kwinana.co.za>
Cc: johnt@nepad.org, Barry Parsons <BarryParsons@flysaa.com>, Dev Erriah <DevErriah@flysaa.com>
Subject: AAR MOU

Dear Chair

I have considered Barry's email below of 2 July.

I accept Barry's comments as positive, constructive commentary, and wish to respond thereto in a similar manner in the hope that this will move this important project forward.

I respond to the various points in the same order as raised by Barry

Undated MoU

The MOU was signed by both parties on Tuesday, 16 June 2015 at the Paris Air Show. Once the Signature Date is known (and indeed this is so in the present case), there can be no doubt as to

when the Exclusivity Period starts and when it ends. Accordingly, the MOU is clear in this regard. Whilst it is conceded that it would have been preferable for all the relevant details to have been inserted on the signature page (place and date of signature, and witnesses signatures) at the time when the MOU was signed, as often happens in matters of this nature, there was a ceremonial signing with the press. It was agreed between the parties that only the actual signature page of the MOU would be signed at the press conference. The remaining pages of the MOU (as agreed between the parties) would then be attached to the signature page after the press conference, once all the required information on the signature page had been inserted and witnesses had signed, so as to produce one consolidated document. It also became apparent to the SAAT delegation (me, Ms Nontsasa Memela and Ms Ursula Fikelepi) that AAR, who presented the MOU for signature on the day, had printed the incorrect version of the document because it contained an error reference in clause 5.2. We had previously identified and specifically brought this error in the document to the attention of AAR. I deal with this in more detail below. However, it was decided to go ahead with the ceremonial signing of the MOU because the press was waiting. Given the a foregoing and my further comments below, it is not clear to me how any uncertainty about the exclusivity period (as mentioned, we do not believe there is any uncertainty) impacts on the retraction of the components tender or may have cost implications for SAAT.

Binding provisions

We had picked up the error reference in clause 5.2 several days before the MOU was signed. As will appear from the MOU itself, the initial drafts of the document were prepared by Dentons South Africa. These are AAR's lawyers. Following a rigorous RFQ process, SAA Legal appointed Mr Gasant Orrie, a senior partner at Cliffe Dekker Hofmeyr, as SAAT's lawyer. Mr Orrie has done work for the SAA Group over very many years. The initial drafts of the MOU prepared by AAR's lawyers were not very satisfactory. For example, the principle of the MOU being non-binding was introduced into the document by Mr Orrie. However, because of the way the initial drafts of the MOU had been set up by AAR's lawyers, a "gremlin" crept into the clause cross-referencing in the document. Whilst the (correct) clause numbers were inserted in clause 5.2, it generated an error reference when the document was emailed in word format. Apparently, this happens a lot and I have seen it before myself. In any event, we had picked up this "gremlin" on 11 June already when Mr Orrie emailed us the final draft of the MOU. The draft had also been sent to AAR whom we understand had got their own lawyers to check the document. Before we departed for Paris, Ms Memela and I arranged with Mr Orrie to correct this error reference and send us a clean PDF copy of the final execution version of the MOU. In fact, we telephoned Mr Orrie on Saturday, 13 June and that same day he sent us the MOU in PDF version without any error reference in clause 5.2. I attach the actual PDF document received from Mr Orrie on 13 June. This version was then sent to AAR as the final execution version of the document to be signed at the Paris Air Show on 16 June. However, it seems AAR did not present this latter version for signature on 16 June. We pointed this out to AAR before signing took place. However, as explained above, it was decided to go ahead with a ceremonial signing of only the signature page of the MOU at the press conference. It is worth noting the following two important points with reference to the attached PDF copy of the execution version of the MOU which we had sent AAR before the signing: (1) Cover Page – the signature date was intentionally left blank. It was intended that the actual signature date of the MOU (16 June 2015) be inserted here upon signature. Further, it is incorrect that Signature Date is "undefined". It is defined in clause 3.1 (the last definition). As explained above, once the Signature Date is known, there can be no doubt as to when the Exclusivity Period starts and when it ends. By contrast, the document attached to Barry's email has a date (12 June 2015) inserted on the cover page. This page was not signed (or initialled) by the parties; and (2) Clause 5.2 – this does not contain an error reference. It refers to clause 27. Therefore, it is clear

what the Binding Provisions are. This addresses Barry's comments in relation to clauses 5.2, 5.4, 5.5 and 18.1 of the MOU.

Timetables

We needed to insert certain provisional dates in the MOU. It is clear from the document that these dates are not cast in stone. The wording used in clause 10 is "on or about" the mentioned dates and "or as soon as reasonably possible thereafter". In any event, as Barry correctly points out, the MOU is essentially a non-binding document. Therefore, whilst we will target the dates mentioned, we are not bound by them.

Breach provisions

This is incorrect. I have dealt with this in my comments above on the binding provisions.

It will be noted from the attached PDF copy of the execution version of the MOU that the document has page numbers. I confirm that there are no material differences between this version of the document – being the one agreed between the parties – and the version distributed to the SAA Board.

Point about role and value of SAA Legal (second last paragraph of Barry's email)

I have explained that SAAT – with the involvement, assistance and support from SAA GM: Legal, Risk and Compliance – is being supported by Cliffe Dekker Hofmeyr Attorneys. The issues raised by Barry arose because AAR printed and presented the incorrect version of the MOU for signature. It is unfortunate that this happened. We pointed this out to AAR before the signing took place. As explained above, because of the looming press conference, the parties decided to go ahead with a ceremonial signing of the MOU by signing only the signature page. In any event, we have discussed this matter with AAR and they are happy for us to either (1) replace the incorrect pages of the MOU, attach these to the signature page as signed, for the place and date of signature to be inserted (Paris, 16 June 2015), and witnesses to sign – this document will then constitute the agreed version of the MOU; or (2) re-execute the MOU in its entirety, dated 16 June 2015. In this regard, it must be noted that it is not a requirement under South African law that each page of an agreement be signed or initialled, or that witnesses must sign the agreement. In fact, in many jurisdictions outside SA (including, notably, the US and UK), the practice is to sign only the signature page of an agreement. We have experience of international lawyers specifically requesting us not to initial pages of agreements and in fact most of our agreements with international counterparties the pages are not initialled. The MOU (as is the case with agreements) can also be signed in counterpart, so the parties don't necessarily have to be together or in the same place when the MOU is signed.

I hope that the above clarifies the various issues raised by Barry. I am available to discuss the matter further and look forward to any guidance that the Board may have.

Regards,

Musa Zwane | CEO | Technical

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6th floor,Airways Park,OR Tambo International Airport- Johannesburg- South Africa

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From: Barry Parsons
Sent: 02 July 2015 03:51 PM
To: Yakhe Kwinana2
Cc: johnt@nepad.org; Musa Zwane; Dev Erriah
Subject: AAR MoU

Good morning Yakhe,

After finally receiving the executed MoU (attached), I would like to raise some matters that I suggest the SAAT Board consider and I seek your guidance as SAAT Board Chairperson particularly as I see the next board meeting is not scheduled until 17 August.

I fully appreciate the Parties understand this to be a non-binding MoU, which gives me great comfort given the following issues I see with the executed version (also in the attached notated copy):

1. **The MoU is undated by either party, so this calls into question the exclusivity period** (referenced off the signature date defined in clause 3.1) defined in clause 6. The exclusivity period is also a binding provision, as defined in clause 5.2. One related matter is that we agreed to cancel the components tender and this may well have cost implications for SAAT and these costs will be passed onto their customers - both SAA/Mango and third party customers. The 2015 SAA Corporate Plan already shows that our maintenance costs are far higher than the IATA cohort and reducing these costs is a key part of our cost compression targets. So the cost savings that AAR need to deliver, which I mentioned was an imperative for the strategic partnership at the last SAAT Board meeting in May, are even more critical to achieve now;

2. Clause 5.2 (binding provisions) defines six clauses as binding, however **the full list of binding provisions are unclear** due to a "reference source" error. This clause also references the signature date, which is undefined and clause 5.5 allows us to walk away from negotiations, but with the binding provisions unclear;

3. The five timetable dates in clause 10, missing from the final draft distributed to the SAAT Board by the SAAT CEO on 10 June (attached), were added as committed to by the SAAT CEO in his covering email on 10 June. While it is very encouraging these implementation dates were agreed, my concern is that **the first timetable date ("on or about the week of 30 June 2015, or as soon as possible thereafter, the Parties shall agree upon a BEE Partner/s for the JV, if any") is this week and the date specified is the day before the executed MoU was finally received by the SAAT Board** (and the SAA Board for that matter). I am unaware of any advice to the SAAT Board on this quite important matter and perhaps the need for and identification of a B-BBEE partner/s, beyond which AAR themselves may already have, has not commenced. Regardless of the status of this implementation step, I would expect this would be a SAAT Board reserved matter, in consultation with the shareholder; and

4. **The MoU's breach provisions (clause 18) are unclear** due to the error in defining the full list of binding provisions in clause 5.2.

I also have some minor concerns about the integrity and version control of the MoU, between the final draft version distributed to the SAA Board and the executed version, as the font has changed and the executed version has no page numbers. I expect other members will have noticed this, however I have reviewed/compared both versions and they are near identical and there are no specific concerns I can bring to your attention.

Otherwise, given the issues I have raised on the executed version I am a little concerned about the role or value added by the GM Legal, Risk & Compliance who I understood accompanied the SAA/SAAT delegation to the Paris Air Show where the MoU was executed. Given: the critical nature of dating the MoU, so there was a recorded signature date and the exclusivity period was accurately defined; and the full list of binding provisions was clear, I would have thought this would have been a simple legal support task as would witnessing the SAAT CEO's signature and having each page of the MoU initialled by both parties as is the convention in South Africa. As we progress through the implementation timetable to developing the strategic partnership's commercial framework and related legal agreement(s), we need to significantly tighten this up and I ask that the SAAT Board consider the legal advice being received by SAAT. When I

first joined the SAAT Board in February, I had a discussion with the SAAT CEO and he expressed his concerns about reliance on SAA's legal resources (which I share, given SAAT is meant to be fully corporatised and a standalone company) and we discussed SAAT having their own independent legal advice. I think, as a Board, we need to consider that although it is not strictly speaking a Board matter and personally I would encourage the SAAT CEO to proceed to engage his own legal resource simply to ensure there is more effective governance over these matters.

I remain in strong support of the strategic partnership process we agreed on as a Board and this was also endorsed by the shareholder in the 2015 SAA Corporate Plan submitted to National Treasury on 30 April 2014. However, we need to consider strengthening governance around this process which will be game-changing for the company and we need to maximise the potential of this partnership and minimise risk. I have every confidence that the SAAT CEO and his team can progress this strategic partnership and look forward to your guidance Chairperson.

Regards

Barry

Barry Parsons | Chief Strategy Officer | Executive in the Chairperson's Office

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6th floor,Airways Park,OR Tambo International Airport- Johannesburg- South Africa

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From: Dikeledi Raboroko
Sent: 01 July 2015 01:14 PM
To: Duduzile Myeni; 'dudum@jacobzumafoundation.org.za' (dudum@jacobzumafoundation.org.za); tonydixon@telkomsa.net; johnt@nepad.org; Yakhe Kwinana2; Wolf Meyer; Barry Parsons
Cc: Mabana Makhakhe; Musa Zwane; Nico Bezuidenhout; Ruth Kibuuka
Subject: AAR Mou

Dear SAA and SAAT Board Members

Kindly find accompanying AAR-SAAT MoU for information purposes.

Kind regards

Dike

Dikeledi Raboroko | Personal Assistant to Company Secretary | Company Secretary

Mobile: 0763000063 | Phone: +2711-978-2763 | E-Mail: DikelediRaboroko@flysaa.com

Room S01, Floor 6, Block A, Airways Park, OR Tambo International- Johannesburg- SOUTH AFRICA

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Directors

DC Myeni* (Chairperson), WH Meyer (Chief Financial Officer), Y Kwinana*, JE Tambi*(Sierra Leonean), AD Dixon*

*Non-Executive Director

Company Secretary – Ruth Kibuuka

South African Airways SOC Ltd Reg. No. 1997/022444/30

A STAR ALLIANCE

COMMISSION OF INQUIRY
INTO STATE CAPTURE

Comments on executed version 2 July 2015

DENTONS

Memorandum of Understanding

Dated 12 JUNE 2015

AAR Parts Trading, Inc. and AAR Aircraft Services, Inc.
("AAR")

South African Airways Technical (SOC) Limited
("SAAT")

Dentons South Africa
Ground Floor
Great Westerford
240 Main Road Rondebosch
7701, Cape Town
South Africa
Ref: NK/SS

COMMISSION OF INQUIRY INTO STATE CAPTURE

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COMMISSION OF INQUIRY INTO STATE CAPTURE

COMMISSION OF INQUIRY
INTO STATE CAPTURE

Memorandum of Understanding

1 Parties

1.1 AAR Parts Trading, Inc and AAR Aircraft Services, Inc, each company being incorporated in the State of Illinois, United States of America, with their registered address at 1100 North Wood Dale Road, Wood Dale, Illinois 60191 United States of America (collectively, "AAR").

1.2 South African Airways Technical (SOC) Limited, a company incorporated in the Republic of South Africa with registration number 1999/024058/07, of Airways Park, Jones Road, O.R. Tambo International Airport, Johannesburg, Republic of South Africa ("SAAT").

2 Introduction

2.1 AAR and SAAT are both providers of MRO services, and wish to develop and expand their business in Africa.

2.2 The Parties have entered into negotiations for the conclusion of a proposed transaction in terms of which they will establish, implement and operate the JV.

2.3 The Parties have reached in principle agreement on certain matters relating to the Proposed Transaction and on a number of the provisions that will be contained in the Definitive Agreements.

2.4 The Parties have entered into this MOU to set out –

2.4.1 the matters upon which they are agreed in relation to the Proposed Transaction;

2.4.2 certain confidentiality undertakings given by each of the Parties;

2.4.3 certain exclusivity undertakings given by each of the Parties; and

2.4.4 the process and timetable for the conclusion of the Definitive Agreements.

3 Definitions and Interpretation

3.1 In this MOU, the following expressions shall, unless the context requires otherwise, have the following meanings:

Annexure	an annexure to this MOU, and "Annexures" has a corresponding meaning;
Arbitration Notice	as defined in clause 19.2;

Business Day	any day other than a Saturday, Sunday or statutory public holiday in the Republic of South Africa;
Confidential Information	all confidential, proprietary or commercially sensitive information, without limitation, of whatsoever nature and in whatsoever form: - not available to a member of the general public on request; - not available in the ordinary course of business to the competitors of the disclosing Party; - relating to the disclosing Party's business, operations, processes, market opportunities, customers and business affairs; - relating to the relationship of the disclosing Party with its customers and suppliers; - relating to the contents and implementation of this MOU and any other information received, generated or discovered pursuant to this MOU; - ascertainable by inspection, examination, testing, visual inspection or analysis; and/or - the above mentioned information and documents of each member of the group of the respective Parties;
Definitive Agreements	the JV Agreement and such agreements as the Parties may agree are required for the purposes of establishing the JV, and such other agreements as may be recommended by the respective legal counsel of the Parties for the purposes of establishing and implementing the JV;
Dispute	as defined in clause 19.1;
Dispute Notice	as defined in clause 19.1;
* Exclusivity Period	the period from the Signature Date until the date of termination of this MOU contemplated in clauses 4.1 and 5.5;
Intellectual Property	patents, registered or common law trademarks, service marks, design rights, applications for any of the aforegoing, copyright, trade or business names and other similar rights or obligations, whether capable of registration or not;
JV	an unincorporated joint venture to be entered into between the Parties, after obtaining approvals from their respective Boards of Directors and other relevant authorities in respect of the provision of MRO, technical assistance and inventory

The MOU was signed but not dated by either party So what is the exclusivity period? (Clause 6)

The exclusivity period is a binding provision (clause 5.2)

	management services in Africa;
JV Agreement	an agreement that establishes the JV and provides for such other matters as may be agreed by the Parties in relation to the JV and its implementation;
Laws	all laws of any relevant jurisdiction, whether constitutional, statutory or common law, national or provincial statutory instruments, municipal government by-laws, notices, regulations, ordinances, directives, orders or judgements of any court, tax or administrative or regulatory authority, central government, provincial government, municipal or any other body, ministry or department, practice of any government department, and/or any pricing mechanism, and "Law" has a corresponding meaning;
MRO	maintenance, repair and overhaul;
MOU	this memorandum of understanding, inclusive of the Introduction and all Annexures and Schedules;
the Parties	AAR and SAAT, and "Party" has a corresponding meaning;
PBH	the provision of consumable, expendable and rotable parts, generally referred to as "power by the hour";
Proposed Transaction	the proposed transaction referred to in clause 2.2 and more fully described in the body of this MOU; and
Signature Date	the date on which this MOU is executed by the last party signing.

Not dated

3.2 Any reference to a statutory provision or enactment shall include references to any amendment, modification or re-enactment of such statutory provision or such enactment (whether before or after the Signature Date), to any previous enactment which has been replaced or amended and to any regulation or order made under such statutory provision or enactment.

3.3 References to the Introduction, clauses and Schedules (if any) are, unless otherwise specified, references respectively to the Introduction, clauses and Schedules (if any) to and of this MOU.

3.4 Words importing a gender shall be treated as importing any gender. Words importing individuals shall be treated as importing corporations and vice versa. Words importing the singular shall be treated as importing the plural and vice versa. Words importing the whole shall be treated as including a reference to any part thereof. Expressions denoting a natural person shall be treated as including a juristic person and vice versa.

3.5 Clause headings and numbering are inserted for ease of reference only and shall not affect the construction of this MOU.

3.6 Where any term is defined within the context of any particular clause in this MOU, the term so defined shall, unless it appears clearly from the clause in question that such term has limited application to the relevant clause, bear the meaning ascribed for all purposes in terms of the MOU, notwithstanding that such term has not been defined in the clause.

3.7 The rule of construction that provisions are to be construed against the party drafting an agreement or part of an agreement or on whose behalf an agreement or part of an agreement was drafted shall not apply to this MOU.

3.8 All rules of interpretation providing for the limitation of general words and terms due to their association with words and terms of a specific nature shall not apply to this MOU.

3.9 A number of days or Business Days expressed in this MOU to commence running from a specified date or event shall commence running on the day or Business Day, as applicable, following such specified date or the date of such event.

3.10 Should the day for the performance of any obligation in terms of this MOU fall on a day which is not a Business Day, then such obligation shall be performed on the next day which is a Business Day.

3.11 References to a "calendar year" shall be to a period commencing on 1 January and ending on 31 December. References to a "calendar month" shall be to a month of the calendar year, being the months from January to December. References to a "quarter" shall be to quarters of a calendar year.

3.12 References to a "month" shall be to a month of the calendar year, unless a reference is made to a number of months from a specified date, in which event a "month" shall be the period commencing on the day following the specified date and ending on the day of the following month corresponding to such specified date (inclusive of both the commencing day and the ending day), and the specified number of months shall be determined accordingly.

3.13 The expiration or termination of this MOU shall not affect such of its provisions which expressly provide that they will continue to apply after such expiration or termination, or which of necessity must continue to apply after such expiration or termination.

3.14 Any communication which is required to be "in writing" shall include a communication which is written or produced by any substitute for writing or which is partly written and partly so produced, and shall include printing, typewriting, lithography, facsimile or electronic mail or any form of electronic communication or other process or partly one and partly another.

3.15 The use of the word "including" followed by a specific example/s shall not be construed as limiting the meaning of the general wording preceding it. The *eiusdem generis* rule (and any similar rules) shall not be applied in the interpretation of any general wording or any specific example/s used in this MOU.

3.16 References in a Schedule to paragraphs are to the paragraphs of the Schedule in question.

3.17 No provision of this MOU shall (unless otherwise stipulated) constitute a stipulation for the benefit of any person (*stipulatio alteri*) who is not a Party to this MOU.

3.18 The use of any expression in this MOU covering a process available under South African law, such as winding-up, shall, if either of the Parties to this MOU is subject to the law of any other jurisdiction, be construed as including any equivalent or analogous proceedings under the law of such other jurisdiction.

4 Commencement and Duration

4.1 This MOU shall, subject to clause 5, be effective as from the Signature Date and shall continue in full force and effect until the earlier of (i) the effective date of the Definitive Agreements, (ii) if applicable, the date on which the Parties agree to terminate their negotiations in respect of the JV, and (iii) the date twelve months from the Signature Date if the Definitive Agreements are not entered into by the Parties within such twelve month period.

5 Nature of this MOU

5.1 The Parties agree that the provisions of this MOU constitute a statement of the Parties' intention to implement the Proposed Transaction, which Proposed Transaction will be conditional on, inter alia, the conclusion of the Definitive Agreements. Subject to clause 5.2, neither of the Parties accordingly intends to create any legal relationship between them by reason of clause 2, clauses 7 to 10, and clause 12 of this MOU. Such clauses shall not, in any circumstances, be taken to constitute or form the basis of a contract between the Parties and shall not give rise to any rights or obligations until the Definitive Agreements shall have been signed.

5.2 The provisions of clauses 1 and 3, this clause 5, clauses 6 and 11, and clauses 13 to Error! Reference source not found. ("Binding Provisions") shall become binding on and enforceable against the Parties with effect from the Signature Date.

5.3 Each of the Parties hereby undertakes to negotiate in utmost good faith in an attempt to reach agreement on the terms and conditions to be contained in the Definitive Agreements.

5.4 Unless the Definitive Agreements are concluded as stipulated in clause 4.1, the provisions of this MOU, save for the Binding Provisions which will remain of full force and effect, shall fall

Excluding

Undefined

The final binding provision is unclear so the range of binding provisions is "open"

away and be of no further force or effect and the status quo ante will be restored as near as may be and neither of the Parties shall have any claim against the other in terms hereof or arising from the failure to conclude the Definitive Agreement, save for any claims arising from a breach of clause 5.3.

5.5 Notwithstanding any provision of this MOU to the contrary, either Party may at any time end discussions and negotiations relating to the Proposed Transaction, without having to give any reasons for so doing and without incurring any liability for the payment of damages or the reimbursement of costs or expenses. In such circumstances, the provisions of this MOU, save for the Binding Provisions which will remain of full force and effect, shall fall away and be of no further force or effect and the *status quo ante* will be restored as near as may be and neither of the Parties shall have any claim against the other in terms hereof.

6 Exclusivity

Each of the Parties hereby irrevocably undertakes and warrants to and in favour of the other that it –

6.1 will not during the Exclusivity Period, directly or indirectly enter into negotiations or conclude any agreement with any third party (whether in its own name or for and on behalf of a third party) –

6.1.1 which is similar to the Proposed Transaction; or

6.1.2 which would in any other way conflict with or detract from the objectives set out in this MOU;

6.2 has and will continue to negotiate with the other in the utmost good faith in an attempt to achieve the objectives set out in this MOU;

6.3 has not, directly or indirectly, granted any rights similar to the rights contained in this MOU to any third party at any time before the Signature Date which still remains of force and effect; and

6.4 will not at any time during the remainder of the Exclusivity Period, directly or indirectly grant to or in favour of any third party any rights similar to the rights contained in this MOU.

7 Joint Venture

7.1 The Parties wish to enter into the JV.

7.2 For the purposes of the JV, the Parties agree that:

7.2.1 AAR shall be SAAT's strategic MRO technology partner through the JV;

7.2.2 AAR shall be the primary supplier of MRO and supply chain management services, including a PBH program, technical assistance services, inventory management services and such other services as may be agreed upon by the Parties to SAAT;

7.2.3 they will endeavour to strengthen the provision by SAAT of MRO and aviation services to South African Airways (SOC) Limited and current third party customers of SAAT; and

7.2.4 they will endeavour to increase and develop (through the JV) their business in respect of the provision of MRO services to third party airlines.

8 Obligations of the Parties

8.1 The Parties shall:

8.1.1 exercise their reasonable commercial endeavours to prepare, negotiate and execute the Definitive Agreements containing the provisions provided for in this MOU as soon as reasonably possible after the Signature Date;

8.1.2 provide each other with such information and documents as may be reasonably necessary for the purposes of drafting the Definitive Agreements, provided that it does not infringe on either of the Parties' intellectual property rights; and

8.1.3 consult with each other as may be necessary from time to time in respect of the matters provided for in this MOU.

9 Definitive Agreements

The Definitive Agreements shall contain provisions giving effect to the principles set out in clause 7 and shall –

9.1 be subject to the following conditions precedent –

9.1.1 approval of the Proposed Transaction in terms of section 54(2) of the Public Finance Management Act No 1 of 1999;

9.1.2 all necessary corporate approvals in respect of both Parties; and

9.1.3 to the extent required, any other regulatory approval in terms of any applicable legislation including without limitation the approval of the South African Competition Authorities.

9.2 contain terms and conditions normal for a transaction of the nature of the Proposed Transaction, including at least the following additional terms –

9.2.1 the form and financial structure of the JV, it being agreed however that the JV will be an unincorporated joint venture;

9.2.2 the participation interest in the JV of each of the Parties and such black economic empowerment party/ies ("BEE Partner/s") as may be identified and agreed upon by the Parties;

9.2.3 the profit and loss sharing mechanisms of the JV;

9.2.4 the financial and other contributions to be made to the JV by the Parties and/or the BEE Partner/s; and

9.2.5 the duration of the JV.

10 Time Table

10.1 The Parties shall exercise their respective reasonable commercial endeavours to ensure that the following time table is implemented:

10.1.1 on or about the week of 30 June 2015 or as soon as reasonably possible thereafter, the Parties shall agree upon a BEE Partner/s for the JV, if any;

10.1.2 on or about the week of 30 July 2015 or as soon as reasonably possible thereafter subject to approval of section 54(2) , the Parties shall meet to discuss the provisions of the Definitive Agreements, particularly those relating to the matters set out in clause 9.2;

10.1.3 on or about the week of 15 August 2015 or as soon as reasonably possible thereafter, the first draft of the Definitive Agreements shall be circulated [by AAR] to SAAT for its review and comment;

10.1.4 on or about the week of 30 August 2015 or as soon as reasonably possible thereafter, SAAT shall provide AAR with its comments on the Definitive Agreements; and

10.1.5 on or about the week of 30 September 2015 or as soon as reasonably possible thereafter, the Parties execute the Definitive Agreements (unless an additional round/s of comments is/are required).

What progress has been made already on 10.1.1, due on or about this week?

11 Expenses and Disbursements

11.1 Each Party shall be solely responsible for its normal operational costs and the expenses and disbursements incurred by it in the course of giving effect to this MOU.

12 Joint Committee and Meetings

12.1 The Parties shall form a committee ("Joint Committee") comprising of representatives of each Party. Each Party shall be entitled to appoint two representatives to the Joint Committee.

12.2 The purpose of the Joint Committee is to (i) develop the Definitive Agreements and to submit the Definitive Agreements in the form accepted by the Joint Committee to the Parties for further consideration, and (ii) be responsible for such other matters as may be agreed by the Parties.

12.3 The Parties shall each use their respective reasonable commercial endeavours to ensure that the Joint Committee meets as frequently as may be necessary in order to give effect to this MOU. The Parties shall procure that the Joint Committee convenes a meeting if so requested in writing by a Party.

12.4 For the avoidance of doubt, the Parties agree that the Joint Committee shall not be entitled to bind either of the Parties.

13 Structuring Advice

Each of the Parties anticipate taking advice at the earliest opportunity on the structure of the Proposed Transaction and agree to negotiate in good faith to accommodate the reasonable recommendations (if any) of their respective advisers.

14 Limited Rights

The entering into of this MOU shall not confer or be deemed to confer any rights whatsoever on either of the Parties other than those herein contained. Save for the undertakings given, and obligations contained, herein, neither of the Parties shall be under any obligation to conclude any subsequent agreement with the other.

15 Intellectual Property

15.1 Each of the Parties shall not, under any circumstances whatsoever, reproduce, copy or use the other Party's Intellectual Property, or permit the use of the other Party's Intellectual Property by any third party, save with the other Party's prior written consent.

15.2 Each of the Parties shall not in any way contest the validity of, or prejudice, any of the other Party's Intellectual Property rights.

15.3 The provisions of this clause 151514 shall survive termination of this MOU for whatsoever reason.

16 Relationship between the Parties

16.1 The Parties record and agree that nothing herein contained shall be construed as creating a joint venture or partnership between the Parties.

16.2 Neither Party shall be entitled to act on behalf of, represent, nor in any manner bind, the other Party.

17 Confidentiality

17.1 Each Party undertakes that it shall not directly or indirectly divulge or make known to any unauthorised person, or use or permit to be used for any purpose other than an authorised purpose in terms of this MOU, any of the Confidential Information of the other Party, and shall take all reasonable steps to prevent the publication or disclosure of such Confidential Information.

17.2 Each Party shall ensure that confidentiality undertakings no less onerous than those imposed under this MOU are given by its directors, employees, agents and contractors in respect of the other Party's Confidential Information.

17.3 Each Party shall notify the other Party promptly in writing of any misuse of such other Party's Confidential Information of which the first mentioned Party becomes aware, and to provide such other Party with reasonable assistance to enforce its rights relating to such misuse.

17.4 The obligations contained in this clause 17 shall not apply to information which:

17.4.1 is generally available to the public on request at the date of disclosure;

17.4.2 becomes publicly available through no fault of or breach of this MOU by the receiving Party; or

17.4.3 is required by law or any regulatory authority or accounting rules to be disclosed, or is disclosed for the purposes of enforcing this MOU, but only to the extent so required by such law or regulatory authority or for the purposes of enforcing this MOU, provided always that the Party in question shall use its reasonable endeavours to avoid such disclosure and shall notify the other Party in writing of the pending disclosure signifying the steps taken to avoid such disclosure, and shall take such further steps to avoid such disclosure as may be reasonably required by such other Party.

17.5 No announcement or other publicity shall be issued or given concerning the subject matter of this MOU by any of the Parties unless in a form agreed in writing between the Parties, save as required by any applicable law or by any applicable regulatory authority.

17.6 Without prejudice to any other rights or remedies of the Parties, each of the Parties agrees that damages would not be an adequate remedy for any breach of confidentiality as provided in this clause 17 and the breach of such obligations could have a material adverse effect on the other Party. Each Party shall be entitled to such remedies of an urgent nature as may be appropriate for any threatened or actual breach of any provisions of this clause 17 by the other Party or any other relevant person.

17.7 Each Party shall be entitled, forthwith, without prior notice and without prejudice to any of its rights be entitled to obtain an interdict in any competent court (whether on an urgent basis or otherwise) to protect its Confidential Information.

17.8 Each Party shall procure the return to the other Party, or on such other Party's request, the irretrievable destruction of the Confidential Information of such other Party in its possession or under its control, on termination of this MOU. The receiving Party shall not retain any copies, extracts or other reproductions in whole or in part of such Confidential Information and documents.

17.9 The confidentiality obligations set out in this clause shall survive the termination of this MOU for whatsoever reason.

18 Breach

18.1 In the event of either of the Parties ("Defaulting Party") committing a breach of any of the Binding Provisions of this MOU and failing to remedy such breach within a period of [10] days after receipt of a written notice from the other Party ("Aggrieved Party") calling upon the Defaulting Party so to remedy, then the Aggrieved Party shall be entitled, at its sole discretion and without prejudice to any of its other rights in law, either to claim specific performance of the terms of this MOU or to cancel this MOU forthwith and without further notice, and in either case, but subject to clause 18.2, to claim and recover damages from the Defaulting Party.

18.2 The Parties' liability in respect of any claims that may arise out of this MOU, either specifically in terms of this MOU or in law, shall be limited to the actual direct loss suffered by the Party and shall not include any liability in respect of indirect loss, consequential loss and loss of profit.

19 Dispute Resolution and Arbitration

19.1 Subject to any provision of this MOU expressly providing otherwise, if any dispute arises between the Parties in regard to:

19.1.1 the interpretation of;

19.1.2 the effect of;

19.1.3 the Parties' respective rights or obligations under;

19.1.4 a breach of;

19.1.5 the termination of;

19.1.6 any matter arising in connection with or the termination of,

The error in Clause 5.2 makes it unclear what the full set of binding provisions are.

this MOU, the Parties shall endeavour to resolve such dispute ("Dispute") by way of discussions and negotiations. If a Party is of the view that a Dispute requires to be escalated due to failure of discussions and negotiations to resolve such Dispute, such Party shall be entitled to refer such Dispute to the chief executive officer (or equivalent position) of each of the Parties for resolution by way of written notice identifying the subject matter of the dispute to the other Party ("Dispute Notice") in the manner set out in this MOU, in which event the unanimous decision of such chief executive officers (or equivalent) shall be binding on the Parties and carried into effect.

19.2 If the Parties are unable to resolve any Dispute within 20 Business Days of the delivery of a Dispute Notice, either Party shall be entitled to refer such Dispute to arbitration in the manner set out in this clause 19 by way of written notice to the other Party ("Arbitration Notice").

19.3 The arbitration shall be conducted by a single arbitrator appointed by the Parties, and failing agreement by the Parties on an arbitrator within 5 Business Days of the delivery of the Arbitration Notice, nominated by the president for the time being of the Law Society of the Northern Provinces.

19.4 The arbitration shall be held in Johannesburg.

19.5 The arbitration shall be held in accordance with the formalities and procedures settled by the arbitrator and the arbitration shall be otherwise subject to the provisions of the Arbitration Act 1965.

19.6 The arbitrator shall be entitled to:

19.6.1 investigate or cause to be investigated any matter, fact or thing which he considers necessary or desirable in connection with any matter referred to him for decision;

19.6.2 decide the matters submitted to him according to what he considers just and equitable in all the circumstances, having regard to the purpose of this MOU; and

19.6.3 make such award, including an award for specific performance, an interdict, damages or the costs of arbitration or otherwise as he in his discretion may deem fit and appropriate.

19.7 The arbitration shall be held as quickly as possible after it is demanded, with a view to it being completed within 20 Business Days after it has been so demanded.

19.8 The Parties agree to keep the arbitration including the subject matter of the arbitration and the evidence heard during the arbitration, confidential and not to disclose any of such matters to anyone except for the purposes of the arbitration proceedings in terms of this clause 19, any review thereof and obtaining an order in terms of clause 19.12.

19.9 The Parties irrevocably consent to any proceedings in terms of this clause 19 and neither Party shall be entitled to withdraw from such proceedings or claim at any such proceedings that it is not bound by the provisions of this clause 19.

19.10 The determination of the arbitrator shall be binding on and carried into effect by the Parties, and shall not be subject to appeal.

19.11 This clause 19 is severable from the rest of this MOU and shall therefore remain in effect even if this MOU is terminated.

19.12 This clause 19 shall not preclude any Party from obtaining interim relief on an urgent basis from a court of competent jurisdiction pending the decision of the arbitrator.

19.13 The Parties hereby consent to the non-exclusive jurisdiction of the South Gauteng High Court (Johannesburg) in respect of the proceedings referred to in clause 19.12 and such court shall have jurisdiction to enforce any award made by an arbitrator under this clause 19.

20 Severability and Illegality

20.1 If any provision or part of this MOU is found by a court or other competent authority to be void or unenforceable, such provision or part shall be deemed to be deleted from this MOU and the remaining provisions or parts of this MOU shall continue in full force and effect. Notwithstanding the aforegoing, the Parties shall thereupon negotiate in good faith in order to agree the terms of a mutually satisfactory provision to be substituted for the provision so found to be void or unenforceable.

20.2 Insofar as any of the provisions contained in this MOU are in conflict with any laws in the Republic of South Africa for the time being in force, such provisions shall be deemed to be amended only to the extent necessary to comply with the provisions of such laws.

21 Cession and Delegation

21.1 The Parties shall not cede, delegate, assign, transfer, novate, or dispose of any or all of their respective rights and obligations or any interest in such rights or obligation under this MOU, without the prior written consent of the other Party.

22 Governing Law

22.1 The validity of this MOU, its interpretation, the respective rights and obligations of the Parties and all other matters arising in any way out of it, or its expiration or termination for any reason shall be governed by and construed in accordance with the laws of the Republic of South Africa.

23 Waiver, Forbearance, Variation and Exercise of Rights

23.1 The rights of a Party shall not be prejudiced or restricted by any indulgence or forbearance extended by such Party to the other Party and no waiver by a Party in respect of any breach shall operate as a waiver in respect of any subsequent breach.

23.2 No failure or delay on the part of a Party in exercising any right, power or privilege under this MOU will operate as a waiver thereof, nor will any single or partial exercise of any right, power or privilege preclude any other or further exercise thereof or the exercise of any other right, power or privilege.

23.3 Delay in exercising or non-exercise of any right provided for in this MOU shall not constitute a waiver of that right.

23.4 This MOU shall not be varied or consensually cancelled, unless such variation or consensual cancellation shall be expressly agreed in writing by both Parties and no waiver by a Party of any of its rights under this clause 23 shall be of force and effect unless reduced to writing and expressly agreed in writing by both Parties.

24 Whole Agreement

24.1 This MOU constitutes the entire agreement between the Parties in relation to the subject matter of this MOU and cancels and supersedes all prior negotiations, representations or agreements, whether written or oral, between the Parties prior to the Signature Date.

25 Addresses for Legal Processes and Notices

25.1 The Parties choose for the purposes of this MOU the following addresses:

25.1.1 AAR:

Physical Address

Attn: Ms Cheryle Jackson

VP Government Affairs &Corporate Development

AAR CORP

1100 N. Wood Dale Rd

Wood Dale, IL 60616

25.1.2 SAAT:

Physical Address Attn: Mr Musa Zwane

SAAT CEO

Room 221, Floor 2 Hangar 8

No 6 Jones Road, Kempton Park

1627

25.2 Any legal process to be served on a Party may be served on it at the physical address specified for such Party in clause 25.1 and each Party chooses such address as its domicilium citandi et executandi for all purposes under this MOU.

25.3 Any notice or other communication to be given to a Party in terms of this MOU shall be valid and effective only if it is given in writing, provided that any notice or other communication given by fax or email to such fax number or email address as is notified by a Party in writing to the other Party shall be regarded for this purpose as having been given in writing.

25.4 A notice or other communication to a Party which is sent by registered post in a correctly addressed envelope to the address specified for such Party in clause 25.1 shall be deemed to have been received by such Party within 10 Business Days from the date it was posted.

25.5 A notice or other communication to a Party which is delivered by hand to the address specified for such Party in this clause 25 shall be deemed to have been received by such Party on the day of delivery, provided such notice or other communication was delivered to a responsible person during ordinary business hours or on the next Business Day if delivered to a responsible person outside those business hours.

25.6 Notwithstanding anything to the contrary in this clause 25, a written notice or other communication actually received by a Party shall be adequate written notice or communication to it notwithstanding that such notice or other communication was not sent to or delivered at such Party's chosen address.

25.7 A Party may by written notice to the other Party change its address, telephone number, telefax number or email address for the purposes of clause 25.1 to any other address (other than a post office box number), telephone number, telefax number or email address, provided that such change shall become effective on the fifth Business Day after the receipt of such notice.

26 Cost

26.1 Except as otherwise specifically provided herein, each Party will bear and pay its own legal costs and expenses of and incidental to the negotiation, drafting, preparation and implementation of this MOU

27 Signature

27.1 This MOU is signed by the Parties on the dates and at the places indicated below.

27.2 This MOU may be executed in counterparts, each of which shall be deemed an original, and all of which together shall constitute one and the same MOU as at the date of signature of the Party last signing one of the counterparts.

27.3 The persons signing this MOU in a representative capacity warrant their authority to do so.

27.4 The Parties record that it is not required for this MOU to be valid and enforceable that a Party shall initial the pages of this MOU and/or have its signature of this MOU verified by a witness.

SIGNED at on 2015.

For: AAR PARTS TRADING, INC.

AS WITNESSES:

_____

_____

Name: John Holmes

Capacity: Chief Operating Officer

Authority:

SIGNED at on 2015.

For: AAR AIRCRAFT SERVICES, INC.

AS WITNESSES:

_____

_____

Name: John Holmes

Capacity: Chief Operating Officer

Authority:

COMMISSION OF INQUIRY INTO STATE CAPTURE

SIGNED at on 2015.

For: South African Airways Technical (Pty) Limited

AS WITNESSES:

Com Legal, Risk & Compliance ?

Name: Mr Musa Zwane

Capacity: Chief Executive Officer

Authority:

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-054

Carlswald
Postnet Suite 94,Private Bag X121
Halfway House ,1685
Street Address Shop 7-9 Carlswald S/Centre,Midrand
Branch Code 250117
(011) 318-1078
(011) 318-0609

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

BBST8 022430
THE DIRECTORS
*JANIPATH (PTY) LTD
2012/150007/07
48 GOLD CIRCLE STREET
LYTTELTON MANOR
0157

Copy Tax Invoice/Statement Number : 8

Total VAT Charged : R 693.14 Dr

Statement Period : 7 July 2016 to 6 August 2016
Statement Date : 6 August 2016

Gold Business Account 62581608290

Summary in Rand		ZAR
Opening Balance		**136,341.33 Cr**
Funds Received (Credits)	**3**	**2,673,440.83 Cr**
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	3	2,673,440.83 Cr
Funds Used (Debits)	**27**	**2,786,598.23 Dr**
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	100.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	0	0.00
Account Payments	13	1,604,014.84 Dr
Inter-Account Transfers Out	11	1,181,453.39 Dr
Card Purchases (Swipes)	2	1,030.00 Dr
Fuel Purchases	0	0.00
Bank Charges	**25**	**5,643.77 Dr**
Service Fees	1	215.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	24	5,428.77 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	0	0.00
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		**17,540.16 Cr**
Overdraft Limit		0.00

Contact us

e-Mail	info@fnb.co.za
Web	fnb.co.za
Lost Cards	087-575-9406
Account Enquiries	087-575-9479
Fraud	087-311-8607

Ensure that your business is tax compliant.
Update your VAT details easily on our website.

Debit Interest Rates (Usury)
24.00%

Interest Earned on Credit Balance

R1-R4999	0.00%
R5000+	0.00%

CSPZFN0:62581608290

Branch Number	Account Number	Date	DDA AA/BP/48/KY/00/BF/B9/C6/CK/N	FNBUS
1089	62581608290	16/08/06	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62581608290 Tax Invoice/Statement Number : 8

Date	Description			Amount	Balance	Accrued Bank Charges
	Opening Balance				**136,341.33 Cr**	
13 Jul	FNB App Payment To	Website Hosting	Janipath	600.00	135,741.33 Cr	
13 Jul	Outward Swift	R016gm36z0 Po 6275077		130,000.00	5,741.33 Cr	
13 Jul	#Forex Fee	#R016gm36z0 Swift Commission		676.00	5,065.33 Cr	
13 Jul	#Forex Fee	#R016gm36z0 Swift Fee		120.00	4,945.33 Cr	
14 Jul	Internet Pmt To	Business Cards	Janipath Business Ca	581.40	4,363.93 Cr	
14 Jul	Magtape Credit	SAA Tech 2000275165		1,214,886.95 Cr	1,219,250.88 Cr	
14 Jul	Notification - Sms	Sms Sending Fee	Junior Motsei	0.00	1,219,250.88 Cr	1.20
15 Jul	Internet Pmt To	Mincap Finance	Janipath Loan Repay	169,884.44	1,049,366.44 Cr	
15 Jul	Internet Pmt To	Timekeeper Loan	Janipath Loan	185,000.00	864,366.44 Cr	
15 Jul	Internet Pmt To	Loan Zano	Loan	700,000.00	164,366.44 Cr	
15 Jul	Outward Swift	R016gq1ew0 Po 6275077		56,892.55	107,473.89 Cr	
15 Jul	#Forex Fee	#R016gq1ew0 Swift Commission		295.84	107,178.05 Cr	
15 Jul	#Forex Fee	#R016gq1ew0 Swift Fee		120.00	107,058.05 Cr	
15 Jul	Notification - Email	Email Sending Fee	Minit Print Centur	0.00	107,058.05 Cr	0.80
16 Jul	Notification - Email	Email Sending Fee	Mincap Finance	0.00	107,058.05 Cr	0.80
18 Jul	Internet Pmt To	Rooter Purchase	Janipath Rooter	949.00	106,109.05 Cr	
19 Jul	FNB OB Pmt	Timekeeper		20,000.00 Cr	126,109.05 Cr	
19 Jul	Outward Swift	R016gu09c0 Po6295442		124,518.49	1,590.56 Cr	
19 Jul	#Forex Fee	#R016gu09c0 Swift Fee		120.00	1,470.56 Cr	
19 Jul	#Forex Fee	#R016gu09c0 Swift Commission		647.50	823.06 Cr	
19 Jul	Notification - Sms	Sms Sending Fee	V Ntshebe	0.00	823.06 Cr	1.20
20 Jul	Forex Sale Transaction	Zbd Fx Ibg7j03218 Sd3grgs3f6fj3dp1		342.76	480.30 Cr	
23 Jul	POS Purchase Chq Card	Dimis Restauran 5	485442*6765 21 Jul	330.00	150.30 Cr	
27 Jul	#Archive Statement Fee	#OB Statement Emailed		6.36	143.94 Cr	
27 Jul	#Statement/Balance Enquiry Cha	#Interm Statement Chrg		45.00	98.94 Cr	
27 Jul	Chq Card ATM Local Cash Advanc	Cash Atm05900000q07	74341886207000117124	100.00	1.06	12.95
28 Jul	Magtape Credit	SAA Tech 2000279255		1,438,553.88 Cr	1,438,552.82 Cr	
29 Jul	Outward Swift	R016gw7mb0 Po 6292381		17,247.72	1,421,305.10 Cr	
29 Jul	#Forex Fee	#R016gw7mb0 Swift Commission		155.00	1,421,150.10 Cr	
29 Jul	#Forex Fee	#R016gw7mb0 Swift Fee		120.00	1,421,030.10 Cr	
29 Jul	Outward Swift	R016gw7hx0 6295462		530,870.92	890,159.18 Cr	
29 Jul	#Forex Fee	#R016gw7hx0 Swift Commission		735.00	889,424.18 Cr	
29 Jul	#Forex Fee	#R016gw7hx0 Swift Fee		120.00	889,304.18 Cr	
29 Jul	Internet Pmt To	Janipath Salary Adva		50,000.00	839,304.18 Cr	
29 Jul	Internet Pmt To	Qm Mphahlele	Janipath Salary Adva	40,000.00	799,304.18 Cr	
29 Jul	Outward Swift	R016gw7ll0 Po 6292373 Heico		31,378.82	767,925.36 Cr	
29 Jul	#Forex Fee	#R016gw7ll0 Swift Fee		120.00	767,805.36 Cr	
29 Jul	#Forex Fee	#R016gw7ll0 Swift Commission		163.17	767,642.19 Cr	
29 Jul	Outward Swift	R016g19el0 Inner Casing		11,521.60	756,120.59 Cr	
29 Jul	#Forex Fee	#R016g19el0 Swift Fee		120.00	756,000.59 Cr	
29 Jul	#Forex Fee	#R016g19el0 Swift Commission		155.00	755,845.59 Cr	
29 Jul	Internet Pmt To	Loan Zano	Loan	119,000.00	636,845.59 Cr	
29 Jul	Internet Pmt To	Tk Loan And Interest	Janipath Loan	48,000.00	588,845.59 Cr	
29 Jul	Internet Pmt To	Rory Salary	Janipath Loan	20,000.00	568,845.59 Cr	
29 Jul	Internet Pmt To	Rental Timekeeper 4	Janipath Loan	10,000.00	558,845.59 Cr	
29 Jul	Outward Swift	R016g43z80 Batteries		164,347.28	394,498.31 Cr	
29 Jul	#Forex Fee	#R016g43z80 Swift Fee		120.00	394,378.31 Cr	
29 Jul	#Forex Fee	#R016g43z80 Swift Commission		735.00	393,643.31 Cr	
29 Jul	Outward Swift	R016g19da0 Dasi Rivets Clips		29,380.75	364,262.56 Cr	

Branch Number	Account Number	Date	DDA AA/BP/48/KY/00/BF/B9/C6/CK/N	FNBUS
1089	62581608290	16/08/06	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62581608290 Tax Invoice/Statement Number : 8

Date	Description			Amount	Balance	Accrued Bank Charges
29 Jul	#Forex Fee	#R016g19da0 Swift Commission		155.00	364,107.56 Cr	
29 Jul	#Forex Fee	#R016g19da0 Swift Fee		120.00	363,987.56 Cr	
30 Jul	Outward Swift	R016g360w0 Switch Pressure Leonie Saat		84,952.50	279,035.06 Cr	
30 Jul	#Forex Fee	#R016g360w0 Swift Fee		120.00	278,915.06 Cr	
30 Jul	#Forex Fee	#R016g360w0 Swift Commission		441.75	278,473.31 Cr	
30 Jul	Internet Pmt To	Afl-panel Part	Janipath Loan	260,000.00	18,473.31 Cr	
30 Jul	Notification - Sms	Sms Sending Fee	Qm Mphahele	0.00	18,473.31 Cr	1.20
04 Aug	POS Purchase Chq Card	C*trumps	485442*6765 02 Aug	700.00	17,773.31 Cr	
06 Aug	#Monthly Account Fee			215.00	17,558.31 Cr	
06 Aug	#Non FNB ATM Cash Withdrawal Fee			12.95	17,545.36 Cr	
06 Aug	#Value Added Serv Fees			5.20	17,540.16 Cr	

Closing Balance **17,540.16 Cr**

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Single Pricing Option (Refer to the Business Pricing Guide on our website for more information)

Monthly Account Fee	R215.00	Cheque Service Fee	R95.00
Cheque Deposit Fee	R40.00	Inward Unpaid Fee	R110.00

Cash Deposits (Fees are quoted per R100 or part thereof)		**<R5000**	**<R10000**	**<R15000**	**<R50000**	**<R150000**	**>=R150000**
Branch:	(Min fee per deposit R40.00) R8.40 plus	R2.810	R1.580	R1.580	R1.480	R1.250	R1.250
Bulk:	(Min fee per deposit R40.00) R5.00 plus	R2.590	R1.770	R1.770	R1.470	R1.100	R1.100
FNB ATM Advance:	R3.75 + R0.60 per R100 or part thereof						
Cash Withdrawals (Fees are quoted per R100 or part thereof)		**<R5000**	**<R10000**	**<R15000**	**<R50000**	**<R150000**	**>=R150000**
Branch:	Cheque Service Fee (min R40.00) plus	R2.930	R2.070	R2.070	R1.710	R1.590	R1.590
Bulk:	Cheque Service Fee (min R40.00) plus	R2.700	R1.980	R1.980	R1.640	R1.520	R1.520
FNB ATM:	R3.95 + R1.45 per R100 or part thereof						

Option includes 30 FNB Electronic debit transactions, unlimited FNB Business Visa Cheque Card purchases, unlimited Electronic transfers and prepaid transactions through FNB electronic channels and free cash deposits up to the value of R50 000.00 at our FNB ATM Advance devices.

Inclusive of VAT @ 14.00%

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	DDA AA/BP/48/KY/00/BF/B9/C6/CK/N	FNBUS
1089	62581608290	16/08/06	Gold Business Account	

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0221 PAGE 1
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2016 - 11/09/2016 KWINAN 009

DATE / DATUN	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/08/2016	BAL BROUGHT FORWARD				34,248.23-
12/08/2016	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0799500610	1.15 T	1,000.00		35,248.23-
15/08/2016	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,443.91		40,692.14-
17/08/2016	IBANK TRANSFER SETTLEMENT 9248004754 ABSA BANK sars			200,000.00	159,307.86
17/08/2016	INET IMMEDIATE PMT SETTLEMENT ABSA BANK sars paya 1602AD48C0		195,000.00		35,692.14-
17/08/2016	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK transfer		5,000.00		40,692.14-
17/08/2016	IBANK TRANSFER SETTLEMENT 9248004754 ABSA BANK vat dec 2015			46,000.00	5,307.86
17/08/2016	INET IMMEDIATE PMT SETTLEMENT ABSA BANK vat dec 2015 1602AD6544		46,000.00		40,692.14-
17/08/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 COUNTRY VIEW SERVICE TATMIDRA (EFFECTIVE 14/08/2016)	3.85 T	79.00		40,771.14-
18/08/2016	ACB CREDIT SETTLEMENT CASHFOCUS GAUTENG FILM COMM			3,000.00	37,771.14-
19/08/2016	NOTIFIC FEE SMS NOTIFYME 12 SMS NOTIFICATIONS	6.60 T		0.00	37,771.14-
19/08/2016	ATM WITHDRAWAL ATM SC KTN CARD NO. 5811	9.15 T	350.00		38,121.14-
22/08/2016	IBANK TRANSFER SETTLEMENT 9248004754 ABSA BANK loan			105,000.00	66,878.86
22/08/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Elwierda Glass		105,000.00		38,121.14-
22/08/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Elwierda Glass		3,722.71		41,843.85-
22/08/2016	ACB DEBIT:EXTERNAL SETTLEMENT OMGPSCHEME 15309107320160822	16.00 T	569.24		42,413.09-
22/08/2016	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0729336044	1.15 T	149.00		42,562.09-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
350.00-	0.00	361 963.86-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	354 000.00

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
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TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0221 PAGE 2
STAATNR. BLADSY

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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2016 - 11/09/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING		CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
22/08/2016	AIRTIME DEBIT	SETTLEMENT	1.15	T	275.00		42,837.09-
	CARD NO. 3514 VODACOM: 0818454170						
22/08/2016	AIRTIME DEBIT	SETTLEMENT	1.15	T	1,000.00		43,837.09-
	CARD NO. 3514 VODACOM: 0799500610						
23/08/2016	ACB DEBIT:INTERNAL	ACCOUNTS			20,000.00		63,837.09-
	PAYMENT TO ACC4787690057358000						
	(EFFECTIVE 22/08/2016)						
23/08/2016	IBANK PAYMENT FROM	SETTLEMENT				50,000.00	13,837.09-
	ABSA BANK account rectify						
23/08/2016	IBANK PAYMENT TO	SETTLEMENT			5,500.00		19,337.09-
	ABSA BANK beauty						
23/08/2016	IBANK PAYMENT TO	SETTLEMENT			2,500.00		21,837.09-
	ABSA BANK Vuyo Ntuli						
23/08/2016	INET IMMEDIATE PMT	SETTLEMENT			10,789.45		32,626.54-
	ABSA BANK CGS	1602AF4210					
24/08/2016	ADMIN CHARGE	HEADOFFICE		*	19.05		32,645.59-
24/08/2016	MANAGEMENT FEE	HEADOFFICE		*	300.00		32,945.59-
24/08/2016	OD: LEDGER FEE	HEADOFFICE		*	25.00		32,970.59-
24/08/2016	ATM WITHDRAWAL	PTA RASC	7.85	T	250.00		33,220.59-
	CARD NO. 5811						
24/08/2016	ACB CREDIT	SETTLEMENT				65,626.04	32,405.45
	SAA - PAX 2003238158						
25/08/2016	ACB DEBIT:EXTERNAL	SETTLEMENT	16.00	T	295.00		32,110.45
	NATIONWIDE05414608 SAGEPAY						
26/08/2016	NAEDO TRACK INTL	SETTLEMENT			5,483.87		26,626.58
	ABSA VF /00083143938/72						
26/08/2016	POS PURCHASE	SETTLEMENT	3.85	T	721.33		25,905.25
	CARD NO. 5829 C*BP MAXWELL DRIVE MIDRA						
	(EFFECTIVE 24/08/2016)						
26/08/2016	ACB DEBIT:EXTERNAL	SETTLEMENT	16.00	T	579.00		25,326.25
	TELKOM SA 459900665570254652						
27/08/2016	POS PURCHASE	SETTLEMENT	3.85	T	705.57		24,620.68
	CARD NO. 5811 SAMRAND SERVICE STATION MIDRA						
	(EFFECTIVE 24/08/2016)						

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
600.00-	0.00	409 813.08-	344.05-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	469 626.04

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0221 PAGE 3
STAATNR. BLADSY

MRS Y KWINANA
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0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2016 - 11/09/2016 KWINAN 009

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27/08/2016	POS PURCHASE SETTLEMENT	3.85	T	88.94		24,531.74
	CARD NO. 5680 SC0827142724 Checkers Kos					
27/08/2016	ACB DEBIT:EXTERNAL SETTLEMENT	16.00	T	329.10		24,202.64
	REGENT INSADC651266 175329477					
29/08/2016	AIRTIME DEBIT SETTLEMENT	1.15	T	275.00		23,927.64
	CARD NO. 3514 VODACOM: 0729336044					
29/08/2016	AIRTIME DEBIT SETTLEMENT	1.15	T	1,000.00		22,927.64
	CARD NO. 3514 VODACOM: 0799500610					
29/08/2016	AIRTIME DEBIT SETTLEMENT	1.15	T	110.00		22,817.64
	CARD NO. 3514 VODACOM: 0818454170					
29/08/2016	IBANK PAYMENT TO SETTLEMENT			39,397.14		16,579.50-
	ABSA BANK Dr de Wat					
29/08/2016	IBANK PAYMENT TO SETTLEMENT			1,651.86		18,231.36-
	ABSA BANK Trophy & medel Bouti					
29/08/2016	ACB DEBIT:EXTERNAL SETTLEMENT	16.00	T	249.00		18,480.36-
	MOMENTUM MM902694069BAS35978Z					
30/08/2016	POS PURCHASE SETTLEMENT	3.85	T	2,699.00		21,179.36-
	CARD NO. 5829 IFIX CENTURION 66758 CENTU					
	(EFFECTIVE 28/08/2016)					
30/08/2016	ACB DEBIT:EXTERNAL SETTLEMENT	16.00	T	41.00		21,220.36-
	EXPERIAN S98574383 SAGEPAY					
30/08/2016	ACB DEBIT:EXTERNAL SETTLEMENT	16.00	T	41.00		21,261.36-
	EXPERIAN S98574342 SAGEPAY					
31/08/2016	POS PURCHASE SETTLEMENT	3.85	T	2,324.36		23,585.72-
	CARD NO. 5680 PN0831171555 PnP Fam The					
31/08/2016	POS PURCHASE SETTLEMENT	3.85	T	1,465.30		25,051.02-
	CARD NO. 5829 DIS-CHEM CENTURION ENV PRETO					
	(EFFECTIVE 28/08/2016)					
31/08/2016	POS PURCHASE SETTLEMENT	3.85	T	565.00		25,616.02-
	CARD NO. 5829 C*FIONA'S RANDB					
	(EFFECTIVE 30/08/2016)					
1/09/2016	DEBIT INTEREST HEADOFFICE			289.62		25,905.64-
1/09/2016	INT ON EXCESS AMNT HEADOFFICE			0.95		25,906.59-
1/09/2016	NAEDO TRACK INTL SETTLEMENT			12,626.99		38,533.58-
	ABSA VF /00084195893/51					

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
600.00-	290.57-	472 676.77-	344.05-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	469 626.04

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0221
STAATNR.

PAGE 4
BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2016 - 11/09/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
1/09/2016	IBANK PAYMENT FROM ABSA BANK levies sept	SETTLEMENT		30,000.00	8,533.58-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,426.00		9,959.58-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,404.79		11,364.37-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,614.00		12,978.37-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,422.00		14,400.37-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,350.00		15,750.37-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,350.00		17,100.37-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,350.00		18,450.37-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	20.82		18,471.19-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	2,673.54		21,144.73-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,079.31		22,224.04-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	2,452.39		24,676.43-
1/09/2016	IBANK PAYMENT TO ABSA BANK trafalgar	SETTLEMENT	1,269.43		25,945.86-
1/09/2016	IBANK PAYMENT TO ABSA BANK 77 st georges	SETTLEMENT	1,166.00		27,111.86-
1/09/2016	IBANK PAYMENT TO ABSA BANK PRETOR BSTG 97	SETTLEMENT	1,166.00		28,277.86-
1/09/2016	IBANK PAYMENT TO ABSA BANK Eldoglen HOA Jan 15	SETTLEMENT	1,094.14		29,372.00-
1/09/2016	IBANK PAYMENT TO ABSA BANK vaal De Grace	SETTLEMENT	3,000.00		32,372.00-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
600.00-	290.57-	496 515.19-	344.05-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	499 626.04

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STATEMENT NO. 0221 PAGE 5
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1/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly DEC 5			4,114.00		36,486.00-
1/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bulurha Nov- July11			605.00		37,091.00-
1/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK tamarin			700.00		37,791.00-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	16.00	T	757.51		38,548.51-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE05582995 SAGEPAY	16.00	T	295.00		38,843.51-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACKNG5502	16.00	T	1,448.00		40,291.51-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	16.00	T	703.64		40,995.15-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01SEP592655470000C/P	16.00	T	30,619.00		71,614.15-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	16.00	T	6,380.00		77,994.15-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT MBF 0000748939370932044S	16.00	T	26,970.05		104,964.20-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 175610430	16.00	T	743.42		105,707.62-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT HOLLARDPFS-37921842-S-20160901	16.00	T	328.75		106,036.37-
1/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 175616117	16.00	T	3,524.12		109,560.49-
3/09/2016	DECL ATM TRAN FEE ATM SC KTN AMOUNT : 600.00	5.00	A		0.00	109,560.49-
3/09/2016	DECL ATM TRAN FEE ATM SC KTN AMOUNT : 540.00	5.00	A		0.00	109,560.49-
3/09/2016	IBANK TRANSFER SETTLEMENT 9248004754 ABSA BANK 9248004754				120,000.00	10,439.51
3/09/2016	ATM WITHDRAWAL ATM SC KTN CARD NO. 5811	11.75	T	600.00		9,839.51

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 200.00-	290.57-	573 703.68-	344.05-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	619 626.04

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
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STATEMENT NO. 0221 PAGE 6
STAATNR. BLADSY

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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2016 - 11/09/2016 KWINAN 009

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3/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 C*STOP AND SHOP CENTU (EFFECTIVE 01/09/2016)	3.85 T	134.00		9,705.51
3/09/2016	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0729336044	1.15 T	275.00		9,430.51
3/09/2016	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0818454170	1.15 T	275.00		9,155.51
4/09/2016	NOTIFIC FEE SMS NOTIFYME 35 SMS NOTIFICATIONS	19.25 T		0.00	9,155.51
4/09/2016	ATM WITHDRAWAL PTA RASC CARD NO. 5829	6.55 T	140.00		9,015.51
5/09/2016	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Mmisele Investments 1602B51FF0		21,768.30		12,752.79-
5/09/2016	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Somnci Goniwe 1602B529B4		4,000.00		16,752.79-
6/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*WOOLWORTHS BLU VALLEY CCENTU (EFFECTIVE 04/09/2016)	3.85 T	898.79		17,651.58-
7/09/2016	IBANK TRANSFER SETTLEMENT 9248004754 ABSA BANK 9248004754			400,000.00	382,348.42
7/09/2016	IBANK TRANSFER SETTLEMENT 787690057358052 ABSA BANK 47876900573580			100,000.00	482,348.42
7/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 THE BUTLER NIDRA (EFFECTIVE 03/09/2016)	3.85 T	100.00		482,248.42
7/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 PETROPORT N14 NORTH ROODE (EFFECTIVE 03/09/2016)	3.85 T	555.30		481,693.12
7/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 THE BUTLER NIDRA (EFFECTIVE 04/09/2016)	3.85 T	52.00		481,641.12
8/09/2016	IBANK PAYMENT FROM SETTLEMENT ABSA BANK tshwane			18,000.00	499,641.12
8/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 Spar Ryneveld Spar PRETO (EFFECTIVE 05/09/2016)	3.85 T	67.53		499,573.59

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 340.00-	290.57-	601 829.60-	344.05-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 137 626.04

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0221 PAGE 7
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2016 - 11/09/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
8/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	16.00 T	79.00		499,494.59
9/09/2016	ATM WITHDRAWAL SASWITCH CARD NO. 5829	29.45 A	1,500.00		497,994.59
9/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*MUSIC MOODS CC CENTU (EFFECTIVE 07/09/2016)	3.85 T	279.80		497,714.79
9/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*FORUM 3CENTU (EFFECTIVE 07/09/2016)	3.85 T	120.00		497,594.79
9/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 C*CHECKERS KOSMOSDAL CENTU (EFFECTIVE 08/09/2016)	3.85 T	92.46		497,502.33
10/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 CENTURION PARK MOTORS CENTU (EFFECTIVE 07/09/2016)	3.85 T	645.05		496,857.28
10/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 TOY KINGDOM CENTURION CENTU (EFFECTIVE 07/09/2016)	3.85 T	1,069.60		495,787.68
10/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*GAME VINCENT EAST LONDOEAST (EFFECTIVE 09/09/2016)	3.85 T	7,350.00		488,437.68
11/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*CAFE 41 ERASM (EFFECTIVE 09/09/2016)	3.85 T	80.00		488,357.68
11/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 GIANA DRY CLEAN 53022 PRETO (EFFECTIVE 09/09/2016)	3.85 T	126.00		488,231.68

SERVICE FEE: 0.00/0.00/0.00 MONTHLY MINIMUM: R0.00

CREDIT INTEREST RATE AS AT 12/08/2016 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/08/2016 0.00 - 999999999999999.99 14.5000%
EXCESS INTEREST RATE AS AT 12/08/2016 0.00 - 999999999999999.99 3.0000%

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 840.00-	290.57-	611 671.51-	344.05-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 137 626.04

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CQ009F (05/2006)

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0221 PAGE 8
STAATNR. BLADSY

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FOR PERIOD: / VIR TYDPERK: 12/08/2016 - 11/09/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO

A 2.75% CURRENCY CONVERSION FEE IS ADDED TO CROSSBORDER/INTERNATIONAL TRANSACTIONS.

* = VAT R42.25- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 840.00-	290.57-	611 671.51-	344.05-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 137 626.04

IMPORTANT
BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 1
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2016 - 11/10/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/09/2016	BAL BROUGHT FORWARD				488,231.68
12/09/2016	INET IMMEDIATE PMT SETTLEMENT ABSA BANK 5906230304084	1602B7275A	1,847.60		486,384.08
12/09/2016	INET IMMEDIATE PMT SETTLEMENT ABSA BANK EL Eye Hospital	1602B727B4	194.78		486,189.30
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1347 B/V Lights&Wate		9,094.26		477,095.04
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Tshwane		3,808.77		473,286.27
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455B Bella Donna		643.24		472,643.03
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK 5002651708		3,332.51		469,310.52
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK 4090		2,302.10		467,008.42
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK 4040		2,778.04		464,230.38
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK 4086		2,470.50		461,759.88
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK tamarin manor		1,082.64		460,677.24
13/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2561 V/V Rates&Taxes		10,000.96		450,676.28
13/09/2016	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5811 C*Rhapsody's Centurion CENTU (EFFECTIVE 10/09/2016)		170.00		450,506.28
14/09/2016	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5811 SAMRAND SERVICE STATION MIDRA (EFFECTIVE 10/09/2016)		87.60		450,418.68
14/09/2016	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5811 SAMRAND SERVICE STAT N PRETO (EFFECTIVE 10/09/2016)		560.83		449,857.85
14/09/2016	IBANK TRANSFER SETTLEMENT 9276255434 ABSA BANK transfer		4,000.00		445,857.85

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
0.00	0.00	42 373.83-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	0.00

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CQ009F (05/2006)

STATE CAPTURE INQUIRY INTO

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 2
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
14/09/2016	IBANK PAYMENT TO ABSA BANK flights zivane	SETTLEMENT	3,200.00		442,657.85
14/09/2016	IBANK TRANSFER 9248004754 ABSA BANK transfer	SETTLEMENT	410,000.00		32,657.85
14/09/2016	IBANK TRANSFER 787690057358052 ABSA BANK transfer	SETTLEMENT	30,000.00		2,657.85
15/09/2016	POS PURCHASE CARD NO. 5829 SAMSUNG 1628 VODAWORLD MIDRA (EFFECTIVE 13/09/2016)	SETTLEMENT 3.85 T	2,199.90		457.95
15/09/2016	NAEDO TRACK INTL ABSAHLOAN//08065851680/98	SETTLEMENT	5,443.91		4,985.96-
15/09/2016	AIRTIME DEBIT CARD NO. 3514 VODACOM: 0729336044	SETTLEMENT 1.15 T	275.00		5,260.96-
15/09/2016	AIRTIME DEBIT CARD NO. 3514 VODACOM: 0818454170	SETTLEMENT 1.15 T	275.00		5,535.96-
15/09/2016	AIRTIME DEBIT CARD NO. 3514 VODACOM: 0799500610	SETTLEMENT 1.15 T	275.00		5,810.96-
15/09/2016	ATM WITHDRAWAL CARD NO. 5829	CE ATMS 45.95 A	3,000.00		8,810.96-
16/09/2016	POS PURCHASE CARD NO. 5829 REMOS GAUTENG SUNNI (EFFECTIVE 13/09/2016)	SETTLEMENT 3.85 T	240.00		9,050.96-
16/09/2016	POS PURCHASE CARD NO. 5829 VILLA THAI HEAL 21606 CENTU (EFFECTIVE 14/09/2016)	SETTLEMENT 3.85 T	780.00		9,830.96-
17/09/2016	NOTIFIC FEE SMS 73 SMS NOTIFICATIONS	NOTIFYME 40.15 T		0.00	9,830.96-
17/09/2016	POS PURCHASE CARD NO. 5811 C*CORNWALL COLLEGE SHOP IRENE (EFFECTIVE 14/09/2016)	SETTLEMENT 3.85 T	270.00		10,100.96-
17/09/2016	POS PURCHASE CARD NO. 5811 C*CHECKERS KOSMOSDAL CENTU (EFFECTIVE 16/09/2016)	SETTLEMENT 3.85 T	89.44		10,190.40-
18/09/2016	POS PURCHASE CARD NO. 5811 SAMRAND SERVICE STATION MIDRA (EFFECTIVE 15/09/2016)	SETTLEMENT 3.85 T	685.53		10,875.93-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 000.00-	0.00	496 107.61-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	0.00

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 3
STAATNR. BLADSY

MRS Y KWINANA
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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2016 - 11/10/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
20/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5680 000000861105 ENGEN SKYSTO	3.85 T	893.85		11,769.78-
20/09/2016	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Mobile Booth 1602B9AE12		2,750.00		14,519.78-
20/09/2016	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0799500610	1.15 T	1,000.00		15,519.78-
20/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 MATRIX WAREHOUSE WOO EADWOODM (EFFECTIVE 16/09/2016)	3.85 T	449.00		15,968.78-
20/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 C*HOT DOG CAFE.. CENTU (EFFECTIVE 17/09/2016)	3.85 T	65.70		16,034.48-
21/09/2016	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 20/09/2016)		20,000.00		36,034.48-
21/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5680 P00000013141 MEFIX MENLYN	3.85 T	2,600.00		38,634.48-
21/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5680 000000145313 353234 LYNNM	3.85 T	706.45		39,340.93-
21/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5680 PN0921141452 PnP Fam The	3.85 T	251.79		39,592.72-
21/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 RUBI CENTURION GAUTE (EFFECTIVE 17/09/2016)	3.85 T	159.00		39,751.72-
21/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 COTTON ON CENTURION ULECENTU (EFFECTIVE 17/09/2016)	3.85 T	199.00		39,950.72-
21/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 TYPO CENTURION CENTU (EFFECTIVE 17/09/2016)	3.85 T	208.99		40,159.71-
22/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT OMGPSCHEME 15309107320160922	16.00 T	569.24		40,728.95-
23/09/2016	NPF CREDIT TREAS/IBS EFTBBRTLXXN6C002/ZANOSPARK PT			5234,400.00	5193,671.05

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 000.00-	0.00	525 960.63-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 234 400.00

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 4
STAATNR. BLADSY

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23/09/2016	ATM WITHDRAWAL CARD NO. 5829 PTA RASC	10.45 T	500.00		5193,171.05
23/09/2016	POS PURCHASE CARD NO. 5829 C*ROYAL ELEPHANT HOTEL CENTU (EFFECTIVE 20/09/2016)	SETTLEMENT 3.85 T	1,320.00		5191,851.05
23/09/2016	POS PURCHASE CARD NO. 5829 AT FRESH 71249 CENTU (EFFECTIVE 21/09/2016)	SETTLEMENT 3.85 T	66.00		5191,785.05
23/09/2016	POS PURCHASE CARD NO. 5829 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 21/09/2016)	SETTLEMENT 3.85 T	37.98		5191,747.07
23/09/2016	POS PURCHASE CARD NO. 5811 C*PNP IRENE VILLAGE IRENE (EFFECTIVE 22/09/2016)	SETTLEMENT 3.85 T	87.27		5191,659.80
23/09/2016	ACB DEBIT:EXTERNAL NATIONWIDE05935470 SAGEPAY	SETTLEMENT 16.00 T	295.00		5191,364.80
23/09/2016	IBANK PAYMENT TO ABSA BANK Forever Living	SETTLEMENT	405,820.35		4785,544.45
23/09/2016	IBANK PAYMENT TO ABSA BANK Bax Kaplan Russell	SETTLEMENT	2656,431.20		2129,113.25
23/09/2016	IBANK PAYMENT TO ABSA BANK Unathi	SETTLEMENT	70,000.00		2059,113.25
23/09/2016	IBANK TRANSFER 787690057358052	SETTLEMENT ABSA BANK Credit card	989,540.00		1069,573.25
24/09/2016	ADMIN CHARGE	HEADOFFICE *	85.40		1069,487.85
24/09/2016	MANAGEMENT FEE	HEADOFFICE *	300.00		1069,187.85
24/09/2016	OD: LEDGER FEE	HEADOFFICE *	25.00		1069,162.85
24/09/2016	POS PURCHASE CARD NO. 5829 C*FORUM (EFFECTIVE 22/09/2016)	SETTLEMENT 3.85 T 3CENTU	95.00		1069,067.85
26/09/2016	NAEDO TRACK INTL ABSA VF /00083143938/72	SETTLEMENT	5,483.87		1063,583.98
26/09/2016	IBANK PAYMENT TO ABSA BANK beauty	SETTLEMENT	5,500.00		1058,083.98

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	0.00	4 660 637.30-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 234 400.00

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
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STATEMENT NO. 0222 PAGE 5
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
26/09/2016	IBANK PAYMENT TO ABSA BANK Vuyo Ntuli SETTLEMENT		2,500.00		1055,583.98
27/09/2016	POS PURCHASE CARD NO. 5811 SAMRAND SERVICE STAT N PRETO (EFFECTIVE 22/09/2016) SETTLEMENT	3.85 T	747.71		1054,836.27
27/09/2016	POS PURCHASE CARD NO. 5829 C*POSTNET RASLOUW. CENTR (EFFECTIVE 23/09/2016) SETTLEMENT	3.85 T	65.20		1054,771.07
27/09/2016	POS PURCHASE CARD NO. 5811 C*WOOLWORTHS BLU VALLEY CCENTU (EFFECTIVE 24/09/2016) SETTLEMENT	3.85 T	642.34		1054,128.73
27/09/2016	POS PURCHASE CARD NO. 5811 C*WOOLWORTHS IRENE MALL PPRETO (EFFECTIVE 24/09/2016) SETTLEMENT	3.85 T	290.00		1053,838.73
27/09/2016	POS PURCHASE CARD NO. 5811 HUA FEN TRADING CC ROOIH (EFFECTIVE 24/09/2016) SETTLEMENT	3.85 T	417.00		1053,421.73
27/09/2016	POS PURCHASE CARD NO. 5811 C*STOP AND SHOP CENTU (EFFECTIVE 25/09/2016) SETTLEMENT	3.85 T	24.50		1053,397.23
27/09/2016	ACB DEBIT:EXTERNAL TELKOM SA 459900665570557460 SETTLEMENT	16.00 T	579.00		1052,818.23
27/09/2016	ACB DEBIT:EXTERNAL REGENT INSADC651266 176470563 SETTLEMENT	16.00 T	329.10		1052,489.13
28/09/2016	IBANK PAYMENT TO ABSA BANK Bax Kaplan Russell SETTLEMENT		1000,000.00		52,489.13
28/09/2016	INET IMMEDIATE PMT ABSA BANK Dr de Wet 1602BC9CEE SETTLEMENT		6,250.00		46,239.13
28/09/2016	POS PURCHASE CARD NO. 5811 GRAND WAY TRADING CENTU (EFFECTIVE 24/09/2016) SETTLEMENT	3.85 T	650.00		45,589.13
28/09/2016	POS PURCHASE CARD NO. 5811 C*BLUE VALLEY MALL KFC CENTU (EFFECTIVE 24/09/2016) SETTLEMENT	3.85 T	645.00		44,944.13

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	0.00	5 673 777.15-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 234 400.00

IMPORTANT BELANGRIK

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CQ009F (05/2006)

STATE CAPTURE COMMISSION OF INQUIRY INTO

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 6
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2016 - 11/10/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 C*Makro Centurion SBSA CENTU (EFFECTIVE 24/09/2016)	3.85 T	2,462.90		42,481.23
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 SAMRAND SERVICE STATION MIDRA (EFFECTIVE 24/09/2016)	3.85 T	54.40		42,426.83
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 PIZZA PERFECT BLU V/MALL THE R (EFFECTIVE 24/09/2016)	3.85 T	1,039.00		41,387.83
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 MCD Irene (352) IRENE (EFFECTIVE 24/09/2016)	3.85 T	297.50		41,090.33
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 C*Makro Centurion SBSA CENTU (EFFECTIVE 24/09/2016)	3.85 T	189.80		40,900.53
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 THE BUTLER MIDRA (EFFECTIVE 25/09/2016)	3.85 T	336.00		40,564.53
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*KODAK EXPRESS THE GROVELYNNW (EFFECTIVE 26/09/2016)	3.85 T	2,380.00		38,184.53
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5811 C*WOOLWORTHS IRENE MALL PPRETO (EFFECTIVE 27/09/2016)	3.85 T	133.38		38,051.15
28/09/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 27/09/2016)	3.85 T	4,000.00		34,051.15
28/09/2016	ACB CREDIT SETTLEMENT BOPHELO SALARIES WAGES 2016/			17,700.00	51,751.15
28/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BAS5337LC	16.00 T	249.00		51,502.15
29/09/2016	INET IMMEDIATE PMT SETTLEMENT ABSA BANK PAMELA EL 1602BD0F30		1,000.00		50,502.15
29/09/2016	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0729336044	1.15 T	275.00		50,227.15

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	0.00	5 686 194.13-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 252 100.00

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CQ009F (05/2006)

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PRIVATE BANK SANDTON
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P O BOX 786000
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2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 7
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2016 - 11/10/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
29/09/2016	AIRTIME DEBIT	SETTLEMENT 1.15 T	275.00		49,952.15
	CARD NO. 3514 VODACOM: 0818454170				
29/09/2016	AIRTIME DEBIT	SETTLEMENT 1.15 T	275.00		49,677.15
	CARD NO. 3514 VODACOM: 0799500610				
29/09/2016	INET IMMEDIATE PMT	SETTLEMENT	6,864.43		42,812.72
	ABSA BANK Forever Living Acc 2 1602BD0CC4				
29/09/2016	POS PURCHASE	SETTLEMENT 3.85 T	680.00		42,132.72
	CARD NO. 5829 TBS The Grove E PRETO				
	(EFFECTIVE 26/09/2016)				
29/09/2016	POS PURCHASE	SETTLEMENT 3.85 T	159.95		41,972.77
	CARD NO. 5829 Clicks The Grove PRETO				
	(EFFECTIVE 26/09/2016)				
29/09/2016	POS PURCHASE	SETTLEMENT 3.85 T	60.98		41,911.79
	CARD NO. 5829 C*CHECKERS HYPER CENTURIOCENTU				
	(EFFECTIVE 28/09/2016)				
29/09/2016	POS PURCHASE	SETTLEMENT 3.85 T	119.39		41,792.40
	CARD NO. 5829 C*WOOLWORTHS IRENE MALL PPRETO				
	(EFFECTIVE 28/09/2016)				
30/09/2016	IBANK PAYMENT FROM	SETTLEMENT		56,000.00	97,792.40
	ABSA BANK levies oct				
30/09/2016	IBANK PAYMENT TO	SETTLEMENT	2,302.56		95,489.84
	ABSA BANK trafalgar				
30/09/2016	IBANK PAYMENT TO	SETTLEMENT	1,984.26		93,505.58
	ABSA BANK trafalgar				
30/09/2016	IBANK PAYMENT TO	SETTLEMENT	1,193.64		92,311.94
	ABSA BANK trafalgar				
30/09/2016	IBANK PAYMENT TO	SETTLEMENT	1,324.30		90,987.64
	ABSA BANK trafalgar				
30/09/2016	IBANK PAYMENT TO	SETTLEMENT	1,454.00		89,533.64
	ABSA BANK trafalgar				
30/09/2016	IBANK PAYMENT TO	SETTLEMENT	1,414.50		88,119.14
	ABSA BANK trafalgar				
30/09/2016	IBANK PAYMENT TO	SETTLEMENT	1,522.00		86,597.14
	ABSA BANK trafalgar				

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	0.00	5 705 824.14-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 308 100.00

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

STATE CAPTURE INQUIRY INTO

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 8
STAATNR. BLADSY

MRS Y KWINANA
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0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2016 - 11/10/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK trafalgar		1,518.00		85,079.14
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK trafalgar		1,350.00		83,729.14
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK trafalgar		1,350.00		82,379.14
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK trafalgar		1,350.00		81,029.14
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK trafalgar		1,269.43		79,759.71
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nina Michelle		650.00		79,109.71
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK 77 st georges		1,166.00		77,943.71
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		1,166.00		76,777.71
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Eldoglen HOA Jan 15		1,036.00		75,741.71
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly DEC 5		1,729.08		74,012.63
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace		1,500.00		72,512.63
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Allenti office park		20,043.93		52,468.70
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bulurba Nov- July11		605.00		51,863.70
30/09/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK tamarin		700.00		51,163.70
30/09/2016	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE06010237 SAGEPAY	16.00 T	395.00		50,768.70
1/10/2016	DEBIT INTEREST HEADOFFICE		173.86		50,594.84
1/10/2016	INT ON EXCESS AMNT HEADOFFICE		8.18		50,586.66
1/10/2016	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,626.99		37,959.67

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	182.04-	5 754 279.57-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 308 100.00

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CQ009F (05/2006)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 9
STAATNR. BLADSY

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0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
1/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 MCD Irene (352) IRENE (EFFECTIVE 28/09/2016)	3.85 T	125.00		37,834.67
1/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 JEWELLERY WORX CENTU (EFFECTIVE 28/09/2016)	3.85 T	65.00		37,769.67
1/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*CORNWALL COLLEGE SHOP IRENE (EFFECTIVE 29/09/2016)	3.85 T	455.00		37,314.67
1/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*BP GOLF COURSE GARAGE IRENE (EFFECTIVE 29/09/2016)	3.85 T	717.97		36,596.70
1/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*PNP IRENE VILLAGE IRENE (EFFECTIVE 30/09/2016)	3.85 T	57.35		36,539.35
1/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACKQL8713	16.00 T	1,479.87		35,059.48
1/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	16.00 T	703.64		34,355.84
1/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 176716681	16.00 T	743.42		33,612.42
1/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 176722268	16.00 T	3,524.12		30,088.30
1/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE06172393 SAGEPAY	16.00 T	295.00		29,793.30
1/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT MBF 0000748939370937635 7	16.00 T	26,970.05		2,823.25
1/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT HOLLARDPFS-38621465-S-20161001	16.00 T	329.65		2,493.60
2/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 MCD Irene (352) IRENE (EFFECTIVE 29/09/2016)	3.85 T	290.00		2,203.60
3/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	16.00 T	6,380.00		4,176.40-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	182.04-	5 796 415.64-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 308 100.00

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CQ009F (05/2006)

ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

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TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 10
STAATNR. BLADSY

MRS Y KWINANA
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KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2016 - 11/10/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
3/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	16.00 T	757.51		4,933.91-
3/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 010CT592655470000C/P	16.00 T	30,619.00		35,552.91-
3/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT DIXOPLEX SHERIFFHQUI6SIJT	16.00 T	286.00		35,838.91-
4/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 COTTON ON CENTURION ULECENTU (EFFECTIVE 30/09/2016)	3.85 T	449.00		36,287.91-
4/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*CHECKERS KOSMOSDAL CENTU (EFFECTIVE 02/10/2016)	3.85 T	121.07		36,408.98-
4/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 ROBOM TR51000002200652 MIDRA (EFFECTIVE 02/10/2016)	3.85 T	69.00		36,477.98-
5/10/2016	NOTIFIC FEE SMS NOTIFYME 43 SMS NOTIFICATIONS	23.65 T		0.00	36,477.98-
5/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 SAMRAND SERVICE STATION MIDRA (EFFECTIVE 01/10/2016)	3.85 T	668.86		37,146.84-
6/10/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK CIPRO		1,300.00		38,446.84-
6/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 05/10/2016)	3.85 T	2,611.18		41,058.02-
6/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*WOOLWORTHS IRENE MALL PPRETO (EFFECTIVE 05/10/2016)	3.85 T	139.24		41,197.26-
6/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT EXPERIAN S99878915 SAGEPAY	16.00 T	41.00		41,238.26-
6/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT EXPERIAN S99878841 SAGEPAY	16.00 T	41.00		41,279.26-
7/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5680 P16Tir685876 CENTURION GA	3.85 T	69.40		41,348.66-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	182.04-	5 833 587.90-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 308 100.00

IMPORTANT BELANGRIK

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CQ009F (05/2006)

STATE OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0222 PAGE 11
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2016 - 11/10/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
7/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*PNP IRENE VILLAGE IRENE (EFFECTIVE 06/10/2016)	3.85 T	86.59		41,435.25-
7/10/2016	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	16.00 T	79.00		41,514.25-
8/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 SAMRAND SERVICE STATION MIDRA (EFFECTIVE 05/10/2016)	3.85 T	71.70		41,585.95-
8/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 CASHBUILD CENTURION LL JOHAN (EFFECTIVE 06/10/2016)	3.85 T	242.30		41,828.25-
9/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 FOTO AND HI FI IRENE CENTU (EFFECTIVE 06/10/2016)	3.85 T	599.00		42,427.25-
9/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 SAMRAND SERVICE STATION MIDRA (EFFECTIVE 06/10/2016)	3.85 T	735.11		43,162.36-
11/10/2016	IBANK PAYMENT FROM SETTLEMENT ABSA BANK prestige metering			12,000.00	31,162.36-
11/10/2016	IBANK PAYMENT TO SETTLEMENT ABSA BANK prestige sept		10,474.05		41,636.41-
11/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*KFC- IRENE IRENE (EFFECTIVE 07/10/2016)	3.85 T	82.80		41,719.21-
11/10/2016	POS PURCHASE SETTLEMENT CARD NO. 5829 C*CHECKERS KOSMOSDAL CENTU (EFFECTIVE 09/10/2016)	3.85 T	289.93		42,009.14-

SERVICE FEE: 0.00/0.00/0.00 MONTHLY MINIMUM: R0.00

CREDIT INTEREST RATE AS AT 12/09/2016 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/09/2016 0.00 - 999999999999999.99 14.5000%
EXCESS INTEREST RATE AS AT 12/09/2016 0.00 - 999999999999999.99 3.0000%

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	182.04-	5 846 248.38-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 320 100.00

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CQ009F (05/2006)

COUNCIL OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
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2146
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TAX INVOICE / BELASTINGFAKTUUR
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PAGE 12
BLADSY

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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2016 - 11/10/2016 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO

A 2.75% CURRENCY CONVERSION FEE IS ADDED TO CROSSBORDER/INTERNATIONAL TRANSACTIONS.

* = VAT R50.39- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 500.00-	182.04-	5 846 248.38-	410.40-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	5 320 100.00

IMPORTANT / BELANGRIK

Statements are accepted as correct unless queried within 30 days. Cheques reflected on the statement which are not attached/imaged will be included with your next statement.
State word as korrek aanvaar tensy navraag binne 30 dae gedoen word. Tjeks wat op hierdie staat verskyn en nie aangeheg/gefotografeer is nie, sal by u volgende staat ingesluit word.

ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-077

The Reds
Suite 34, Private Bag X4
Wierda Park 0149
Street Address Cnr Rooihuiskraal & Hendrik Verwoerd Dr
Branch Code 250130
(012) 656-9122
(012) 656-0209

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

BBST1 016226
*ZANOSPARK (PTY)LTD
2016/037324/07
25 BATHGATE ST
KOSMOSDAL X38
CENTURION
0157

Copy Tax Invoice/Statement Number : 1

Total VAT Charged : R 0.00

Statement Period : 15 June 2016 to 15 September 2016
Statement Date : 15 September 2016

Business Savings Pocket 62598865990

Summary in Rand		ZAR
Opening Balance		**0.00**
Funds Received (Credits)	**2**	**819,000.00 Cr**
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	819,000.00 Cr
Funds Used (Debits)	**1**	**20,000.00 Dr**
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	1	20,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	**0**	**0.00**
Service Fees	0	0.00
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
Other Entries		
Interest on Credit Balance	3	1,094.31 Cr
Interest on Debit Balance	0	0.00
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		**800,094.31 Cr**
Overdraft Limit		0.00

Contact us

e-Mail	info@fnb.co.za
Web	fnb.co.za
Lost Cards	087-575-9406
Account Enquiries	087-575-9479
Fraud	087-311-8607

Ensure that your business is tax compliant.
Update your VAT details easily on our website.

CSEFFN0:62598865990

BUSINESS SAVINGS POCKET: 62598865990 Tax Invoice/Statement Number : 1

Date	Description		Amount	Balance	Accrued Bank Charges
	Opening Balance			**0.00**	
15 Jul	Int-banking Pmt Frm	Loan	700,000.00 Cr	700,000.00 Cr	
15 Jul	Int On Credit Balance		15.34 Cr	700,015.34 Cr	
29 Jul	Int-banking Pmt Frm	Loan	119,000.00 Cr	819,015.34 Cr	
15 Aug	Int On Credit Balance		522.57 Cr	819,537.91 Cr	
15 Sep	Internet Trf To	Nhbrc	20,000.00	799,537.91 Cr	
15 Sep	Int On Credit Balance		556.40 Cr	800,094.31 Cr	
	Closing Balance			**800,094.31 Cr**	

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

Monthly Account Fee	R0.00	Cheque Service Fee	R0.00
Cheque Deposit Fee	R40.00	Inward Unpaid Fee	R0.00

Cash Deposits (Fees are quoted per R100 or part thereof)		**<R5000**	**<R10000**	**<R15000**	**<R50000**	**<R150000**	**>=R150000**
Branch:	(Min fee per deposit R0.00) R0.00 plus	R0.000	R0.000	R0.000	R0.000	R0.000	R0.000
Bulk:	(Min fee per deposit R0.00) R0.00 plus	R0.000	R0.000	R0.000	R0.000	R0.000	R0.000
FNB ATM Advance:	R0.00 + R0.00 per R100 or part thereof						
Cash Withdrawals (Fees are quoted per R100 or part thereof)		**<R5000**	**<R10000**	**<R15000**	**<R50000**	**<R150000**	**>=R150000**
Branch:	Cheque Service Fee (min R40.00) plus	R0.000	R0.000	R0.000	R0.000	R0.000	R0.000
Bulk:	Cheque Service Fee (min R40.00) plus	R0.000	R0.000	R0.000	R0.000	R0.000	R0.000
FNB ATM:	R3.95 + R1.45 per R100 or part thereof						

Inclusive of VAT @ 14.00%

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	DDA FC/SV/BA/ZZ/00/BF/C1/S8/AA/N	FNBUS
1091	62598865990	16/09/15	Business Savings Pocket	

The Reds
Suite 34, Private Bag X4
Wierda Park 0149
Branch Code 250130

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 2

Total VAT Charged : R 0.00

Statement Period : 15 September 2016 to 15 December 2016
Statement Date : 15 December 2016

BBST2 026733
*ZANOSPARK (PTY)LTD
2016/037324/07
25 BATHGATE ST
KOSMOSDAL X38
CENTURION
0157

Business Savings Pocket 62598865990

Summary in Rand		ZAR
Opening Balance		**800,094.31 Cr**
Funds Received (Credits)	**0**	**0.00**
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used (Debits)	**1**	**800,000.00 Dr**
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	1	800,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	**0**	**0.00**
Service Fees	0	0.00
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
Other Entries		
Interest on Credit Balance	3	122.94 Cr
Interest on Debit Balance	0	0.00
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		**217.25 Cr**
Overdraft Limit		0.00

Contact us

e-Mail	info@fnb.co.za
Web	fnb.co.za
Lost Cards	087-575-9406
Account Enquiries	087-575-9479
Fraud	087-311-8607

Ensure that your business is tax compliant.
Update your VAT details easily on our website.

CAPTURE STATE INTO

CSEFFN0:62598865990

BUSINESS SAVINGS POCKET: 62598865990 Tax Invoice/Statement Number : 2

Date	Description		Amount	Balance	Accrued Bank Charges
	Opening Balance			**800,094.31 Cr**	
23 Sep	Internet Trf To	Transfer	800,000.00	94.31 Cr	
15 Oct	Int On Credit Balance		122.78 Cr	217.09 Cr	
15 Nov	Int On Credit Balance		0.08 Cr	217.17 Cr	
15 Dec	Int On Credit Balance		0.08 Cr	217.25 Cr	
	Closing Balance			**217.25 Cr**	

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

Monthly Account Fee	R0.00	Cheque Service Fee	R0.00
Cheque Deposit Fee	R40.00	Inward Unpaid Fee	R0.00

Cash Deposits (Fees are quoted per R100 or part thereof)		**<R5000**	**<R10000**	**<R15000**	**<R50000**	**<R150000**	**>=R150000**
Branch:	(Min fee per deposit R0.00) R0.00 plus	R0.000	R0.000	R0.000	R0.000	R0.000	R0.000
Bulk:	(Min fee per deposit R0.00) R0.00 plus	R0.000	R0.000	R0.000	R0.000	R0.000	R0.000
FNB ATM Advance:	R0.00 + R0.00 per R100 or part thereof						
Cash Withdrawals (Fees are quoted per R100 or part thereof)		**<R5000**	**<R10000**	**<R15000**	**<R50000**	**<R150000**	**>=R150000**
Branch:	Cheque Service Fee (min R40.00) plus	R0.000	R0.000	R0.000	R0.000	R0.000	R0.000
Bulk:	Cheque Service Fee (min R40.00) plus	R0.000	R0.000	R0.000	R0.000	R0.000	R0.000
FNB ATM:	R3.95 + R1.45 per R100 or part thereof						

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

COMMISSION OF INQUIRY INTO STATE CAPTURE

Branch Number	Account Number	Date	DDA FC/SV/BA/ZZ/00/BF/C1/S8/AA/N	FNBUS
1091	62598865990	16/12/15	Business Savings Pocket	

DD33-YK-081

ANNEX F

SOUTH AFRICAN AIRWAYS

South African Airways
4th Floor, Block A
Airways Park, Jones Road
Kempton Park

Private Bag X13
O.R. Tambo International Airport
Republic of South Africa 1627

Tel: +27 11 978-2070
Fax: +27 11 978-5204

Email.ResenateShilange@flysaa.com

21 August 2015

LSG Sky Chefs South Africa (Pty) Ltd
Springbok Road
Bartlett
Gauteng
1460

Tel: +27 11 281 0169
Fax: +27 11 397 1820

Attention: Leanne Hutton

Dear Sirs/Madam,

RE: RFP NO: GSM044/2015-REQUEST FOR PROPOSAL (RFP) FOR THE PROVISION OF CATERING SERVICES FOR SAA PREMIUM LOUNGES AT OR TAMBO INTERNATIONAL AIRPORT (ORTIA).

We refer to your bid submitted in response to the above mentioned Request for Proposal (RFP).

We have pleasure in advising you that after a very comprehensive and careful evaluation of the RFP responses submitted to us, we have accepted your proposal for the provision of catering services for SAA Premium Lounges at OR Tambo International Airport (ORTIA) for a period of three (3) years effective 01 September 2015 to 31 August 2018.

Please note that this Letter of Award (LOA) is issued subject to acceptance of the following:

1. Finalization and signature of the contract.

2. This LOA does not constitute a contract between SAA and LSG Sky Chefs South Africa (Pty) Ltd since a binding contract will only be in place upon final conclusion and signature of the required Agreement(s).

3. This LOA sets forth our understanding of the terms and conditions of our engagement, and the nature and scope of the services to be provided to SAA, in order to ensure that both parties are aware of their responsibilities in relation to this engagement.

4. This LOA and any other correspondence dealing with the subject matter, constitutes the essential elements of the terms of our engagement up to and including the date of final conclusion and signature of the Agreement(s). In the event of any inconsistency, the Agreement(s) shall prevail.

5. Any services rendered by LSG Sky Chefs South Africa (Pty) Ltd prior to the signing of the agreement (s), will be governed by SAA's General Conditions of Contract.

6. No communication of this award shall be made to any third parties whatsoever prior to final conclusion and signature of the Agreement.

Directors
DC Myeni* (Chairperson) WH Meyer (Chief Financial Officer), Y Kwinana*, JE Tambi*(Sierra Leonean), AD Dixon*

*Non-Executive Director

Company Secretary – Ruth Kibuuka

A STAR ALLIANCE MEMBER

South African Airways SOC Ltd Reg No 1997/022444/30

Upon acceptance of this letter, SAA will make contact to set-up a meeting to initiate contract discussions and commencement date.

Should you require further information and clarification regarding this letter, please do not hesitate to contact Resemate Shilenge at ResemateShilenge@flysaa.com.

Please acknowledge the receipt of this letter and confirm your acceptance on the contents thereof by signing the acceptance below. The letter must be returned to ResemateShilenge@flysaa.com.

Yours faithfully,

Dr. Masimba Dahwa
Chief Procurement Officer
South African Airways (SOC) Ltd

Accepted and agreed to by LSG Sky Chefs South Africa (Pty) Ltd.

By: _____
Who warrants that s/he is duly authorised

Full Names: Pine Pickerson Ellis

Designation: Managing Director

Date: 24/8/15

DD33-YK-083

0000166

LF

SOUTH AFRICAN AIRWAYS

South African Airways
Chairperson
6th Floor
A Block, Airways Park
OR Tambo International Airport

Private Bag X 13
Kempton Park
1627

Tel: 27 11 978-2520
Email: Chairperson@flysaa.com

Minister Pravin J Gordhan, MP
National Treasury
40 Church Square
Pretoria
0002
By email: *minreg@treasury.gov.za*

Honourable Minister,

Resignation of Mrs Y. Kwinana from SAA Board.

I would like to bring to the attention of the Minister, formally, that Ms Kwinana has resigned from the Board of South African Airways with effect from 23 August 2016.

She has served as the Chairperson of the Audit and Risk Committee, as well as the Chairperson of SAA Technical.

She submitted the letter for the Honourable Ministers' attention, and believe that the reasons of her departure are contained in the letter.

Yours sincerely

Ms. Duduzile Myeni
SAA Chairperson
Date: 26/08/2016

COMMISSION OF INQUIRY INTO STATE CAPTURE

Directors

DC Myeni* (Chairperson), M Zwane (Acting Chief Executive Officer), P Nhantsi (Interim Chief Financial Officer), Y Kwinana*, JE Tambi* (Sierra Leonean)

*Non-Executive Director

Company Secretary - Ruth Kibuuka

South African Airways SOC Ltd Reg. No. 1997/022444/30

A STAR ALLIANCE MEMBER

SOUTH AFRICAN AIRWAYS

22 August 2016

The Minister of Finance : Mr Pravin Gordhan

CC: Chairperson of SAA Board :Ms Dudu Myeni

Dear Minister

Resignation from South African Airways (SAA) Board

It is with regret that I have to tender my resignation from SAA, my last day being tomorrow, 23 August 2016, to attend the board meeting to communicate the resolutions of the Audit Committee meeting that was held today (if necessary).

As the Chairperson of Audit and Risk Committee, it has come to a stage where I had to weigh the risks of staying under the circumstances, the impact my stay would have, not only on SAA employees, but on South Africa as a whole. I hope that my departure will save SAA so that it can continue to fly the National Flag, bringing the world to Africa and taking Africa to the world.

SAA is in dire need of a Government Guarantee and it is not forthcoming, the reason being that the Minister will issue the Guarantee when a new board is in place. My interpretation of this is therefore that a Guarantee can only be issued if the current Board resigns. I am duty bound to bow out in dignity, in an effort to get this Guarantee unlocked. I choose to resign than to see SAA folding, under my watch, 9000 jobs being lost, because of my holding on to the position as a board member.

Non-issuance of the Guarantee results in non-issuance of the audited financial statements which are required by many parties that SAA is doing business with. This also leads to financial distress which, in terms of the Companies Act, requires the company to file for business rescue.

a. Hong Kong Revenue Services issued an ultimatum of the 6th of September 2016 that they required audited financial statements, failing which SAA aircraft flying to Hong Kong will be grounded.
b. Ghana expects all airlines flying to them to comply by 31 December 2016.
c. Standard Bank requires either a guarantee or a loan repayment of R250m by 31 August 2016, which SAA will not be able to pay.
d. SAA loans that are maturing within 6 months may not be rolled over by the banks as they will require audited financial statements.

Let me take this opportunity to thank the Minister for affording me an opportunity to serve on this prestigious board and wish all SAA stakeholders the best.

Yakhe Kwinana (CA)SA

SAA Board Member, Chairperson of SAA Technical, Chairperson of the Audit Committee.

L MBANJWA INCORPORATED
ATTORNEYS NOTARIES CONVEYANCERS

636 Makou Street,
Monument Park Extension 2
MONUMENT PARK, PRETORIA
P.O Box 11905, TheTramshed, 0126
Docex 342 Pretoria
Tel: 012 – 322 4660/0815880121
Fax: 012 – 322 2134
Conveyancing Fax: 086 670 8081
E-mail: mdminc@mweb.co.za
Deeds Lodgement no: PTA 1336

Our Ref: L MBANJWA /I75 Your Ref: Date: 08 NOVEMBER 2019

ATTENTION: THE SECRETARY ZONDO COMMISSION
MS B SHABALALA

BY EMAIL

Dear Sir/Madam

RE: SUBPOENA NO SPS 12/0150/AK L MBANJWA INC/ Ms YAKHE KWINANA

The subpoena referred to above requests information pertaining to payments totalling R297 000 which was made to Ms Kwinana FNB account no. 62771859447 on or about 25th April 2019.

The said amount was paid pursuant to a sale of property belonging to Slipknot Investments Pty Ltd. Ms Kwinana and her husband are shareholder directors of Slipknot Investments , a property development company. The property sold was an office purchased some years before.

Documents attached are the following;-

1. Agreement of sale pertaining to the property
2. Guarantees received from Nedbank for the purchase price.

The second portion of the subpoena requests any other payments made to Ms Yakhe Kwinana and or associated companies of which Ms Kwinana is a Director.

We are unfortunately unable to know the names of all the companies that Mrs Kwinana is a Director of or is associated with. Further we do not know which transactions you are looking for. Should you have specific transactions which are identifiable we will gladly assist where we can.

We trust that you find the above in order and thank you.

Yours faithfully

L.MBANJWA
L MBANJWA INCORPORATED

AB KEARTLAND
Received obo Zondo Comm
11/11/2019

DD33-YK-087

original to Cliffe Dekker Hofmeyr.

cancelled

NEDBANK CIB

Guarantee number: **GT21012/2019**

Your reference: Section 30-33 Alenti Office Park
Our reference: 30169890

Guarantee payable after 14:30 on the date of registration of the transactions set out under registrations below

The Directors
Nedbank CIB Property and Asset Finance
135 Rivonia Road,
Sandton
2196

01 March 2019

Dear Sir/Madam

Guarantee by Nedbank Limited ('Nedbank') on behalf of Bladnoch Investments (Pty) Ltd

We hold at your disposal, on behalf of Bladnoch Investments (Pty) Ltd ('**Client**'), the amount stipulated below ('**guaranteed sum**'), which will immediately become payable to you when we receive written confirmation from Norton Rose Fulbright South Africa Inc that the registrations set out in this guarantee have been effected in the relevant deeds office(s) and on signature, completion and receipt by Nedbank of all its security documentation and fulfilment of all special conditions pertaining to the loan granted by Nedbank to the Client under contract number/s 30169890.

We reserve the right to cancel this guarantee at any time before it becomes payable by giving you written notice to that effect. In the event of this guarantee being cancelled we will return to you any documents we or our attorneys may have received from you in respect of this matter.

This guarantee is neither negotiable nor transferable and the original must be surrendered to us against payment of the guaranteed sum. We reserve the right at our sole discretion to make payment of the guaranteed sum without requiring the original guarantee.

Guaranteed sum

R4 730 554.00 (four million seven hundred and thirty thousand five hundred and fifty four rand) plus interest at Nedbank Limited's prime lending rate per annum which is currently 10.25% (ten point two five percent) on R4 587 643.29 (four million five hundred and eighty seven thousand six hundred and forty three rand and twenty nine cents) with effect from 31 January 2019 to the date of payment, both days inclusive, calculated daily and compounded monthly in arrear

Provided that the guaranteed sum payable in terms of this guarantee and guarantee GT 21011/2019 issued under the above contract number on which interest is calculated shall not exceed a maximum amount of R10 000 000 (ten million rand)

NEDBANK CIB

Guarantee number: **GT21012/2019**

Payment in terms of this guarantee will be made free of exchange and/or bank charges by way of an electronic funds transfer ('EFT') into the following nominated bank account, details of which are set out below:

Name of account	:	Nedbank Property Finance
Bank	:	Nedbank Limited
Account number	:	1473000017
Branch code	:	147305
Type of account	:	
Reference	:	30140475

Should there be a delay of payment as a result of the nominated bank account not being capable of receiving such payment from us or due to the fact that the ability of the nominated bank account to receive payment is incompatible with our payment method, we will not be liable for any interest, costs or damages as a result of the delay in the said payment and it is your duty to ensure that the account details that you furnish to us allow for a direct electronic funds transfer to be made timeously.

Please note that on electronic transfer of the guaranteed sum we will have fulfilled our obligations in terms of this guarantee and we will have no further obligations of whatever nature arising herefrom.

Registrations

1. Registration of a first sectional covering mortgage bond for R12 000 000 (twelve million rand) by Bladnoch Investments (Pty) Ltd in favour of Nedbank Limited over the property described as Section 30 to 33 Alenti Office Park, Basement Parking's BP159 to BP189 and Parking P66 to P68, P89 and P90 ("the Properties").

2. Registration of a first sectional covering mortgage bond for R4 000 000 (four million rand) by Bladnoch Investments (Pty) Ltd in favour of Nedbank Limited over the property described as Section 8 and 9 Alenti Office Park,Basement Parkings BP63 to BP66, BP79 to BP86 Store room S10, Parking 27,53,56,57,61 to 63 ("the Properties") .

3. Simultaneous transfer of Properties from Slip Knot Investments 74 (Pty) Ltd to Bladnoch Investments (Pty) Ltd.

4. Simultaneous cancellation of all existing bonds over the Properties.

CONDITIONS

This guarantee is valid until 01 September 2019, whereafter it will lapse and be of no force or effect whatsoever.

Yours faithfully

Signed for and on behalf of
NEDBANK LIMITED
1951/000009/06

Masilo Christina Thoka

Property Finance
Nedbank Corporate and Investment Banking

Signed for and on behalf of
NEDBANK LIMITED
1951/000009/06

Michelle Chetty

Property Finance
Nedbank Corporate and Investment Banking

SALE AGREEMENT

MADE AND ENTERED INTO BY AND BETWEEN:

SLIPKNOT INVESTMENTS 74 (PTY) LTD
REGISTRATION NUMBER: 2000/021942/07

Herein represented by Yakhe Kwinana
Duly authorised thereto

(Hereinafter referred to as the "Seller")

And

BLADNOCH INVESTMENTS (PTY) LTD
REGISTRATION NUMBER: 2003/021444/07

Herein represented by André Robberts
Duly authorised thereto

(Hereinafter referred to as the "Purchaser")

WITNESSETH:

1. **PROPERTY SOLD:**
The Seller hereby sells to the Purchaser who hereby purchases from the Seller, the following property:

(Hereinafter referred to as the "Property")

4(FOUR) Sections:

1. A unit consisting of:

(a) **Section No 30** as shown and more fully described on the Sectional Plan No: SS 14/00182 in the Scheme known as ALENTI OFFICE PARK, in respect of the land and building or buildings situated at ERF 1366 DIE WILGERS EXTENSION 82 TOWNSHIP, LOCAL AUTHORITY: CITY OF TSHWANE METROPOLITAN MUNICIPALITY, of which section the floor area, according to the said sectional plan is 349 (Three Hundred and Forty Nine) square meters in extent and

(b) An undivided share in the common property in the scheme apportioned to the said sections in accordance with the participation quota as endorsed on the said sectional plan.

HELD BY Certificate of Registered Sectional Title Number ST 182/14 (Unit 30).

The said unit is subject to or shall benefit by:

i. the servitudes, other real rights and conditions, if any, as contained in the schedule of conditions referred to in Section 11(3) (b) and the servitudes referred to in Section 28 of the Sectional Titles Act, 1986 (Act 95 of 1986); and

ii. any alteration to the building or buildings or to a section or to the common property shown on the said sectional plan.

2. A unit consisting of:

(a) **Section No 31** as shown and more fully described on the Sectional Plan No: SS 14/00182 in the Scheme known as ALENTI OFFICE PARK, in respect of the land and building or buildings situate at ERF 1366 DIE WILGERS EXTENSION 82 TOWNSHIP, LOCAL AUTHORITY: CITY OF TSHWANE METROPOLITAN MUNICIPALITY, of which section the floor area, according to the said sectional plan is 41 (Forty One) square meters in extent and

(b) An undivided share in the common property in the scheme apportioned to the said sections in accordance with the participation quota as endorsed on the said sectional plan.

HELD BY Certificate of Registered Sectional Title Number ST 182/14 (Unit 31).

The said unit is subject to or shall benefit by:

i. the servitudes, other real rights and conditions, if any, as contained in the schedule of conditions referred to in Section 11(3) (b) and the servitudes referred to in Section 28 of the Sectional Titles Act, 1986 (Act 95 of 1986); and

ii. any alteration to the building or buildings or to a section or to the common property shown on the said sectional plan.

3. A unit consisting of:

(a) **Section No 32** as shown and more fully described on the Sectional Plan No: SS 14/00182 in the Scheme known as ALENTI OFFICE PARK, in respect of the land and building or buildings situate at ERF 1366 DIE WILGERS EXTENSION 82 TOWNSHIP, LOCAL AUTHORITY: CITY OF TSHWANE METROPOLITAN MUNICIPALITY, of which section the floor area, according to the said sectional plan is 383 (Three Hundred and Eight Three) square meters in extent and

YK

(b) An undivided share in the common property in the scheme apportioned to the said sections in accordance with the participation quota as endorsed on the said sectional plan.

HELD BY Certificate of Registered Sectional Title Number ST 182/14 (Unit 32).

The said unit is subject to or shall benefit by:

i. the servitudes, other real rights and conditions, if any, as contained in the schedule of conditions referred to in Section 11(3) (b) and the servitudes referred to in Section 28 of the Sectional Titles Act, 1986 (Act 95 of 1986); and

ii. any alteration to the building or buildings or to a section or to the common property shown on the said sectional plan.

4. A unit consisting of:

(a) **Section No 33** as shown and more fully described on the Sectional Plan No: SS 14/00182 in the Scheme known as ALENTI OFFICE PARK, in respect of the land and building or buildings situate at ERF 1366 DIE WILGERS EXTENSION 82 TOWNSHIP, LOCAL AUTHORITY: CITY OF TSHWANE METROPOLITAN MUNICIPALITY, of which section the floor area, according to the said sectional plan is 41 (Forty One) square meters in extent and

(b) An undivided share in the common property in the scheme apportioned to the said sections in accordance with the participation quota as endorsed on the said sectional plan.

HELD BY Certificate of Registered Sectional Title Number ST 182/14 (Unit 33).

The said unit is subject to or shall benefit by:

i. the servitudes, other real rights and conditions, if any, as contained in the schedule of conditions referred to in Section 11(3) (b) and the servitudes referred to in Section 28 of the Sectional Titles Act, 1986 (Act 95 of 1986); and

ii. any alteration to the building or buildings or to a section or to the common property shown on the said sectional plan.

And

31 (THIRTY ONE) Exclusive Use Areas being basement parking bays, in the Sectional Title Scheme known as ALENTI OFFICE PARK, situated on ERF 1366 DIE WILGERS EXTENSION 82, depicted with the markings BP159 to BP189, as will more fully appear in the sectional title deed.

And

5 (FIVE) Exclusive Use Areas being open parking bays, in the Sectional Title Scheme known as ALENTI OFFICE PARK, situated on ERF 1366 DIE WILGERS EXT 82, depicted with the markings P66, P67, P68, P89 & P90.

HELD BY Sectional Title Deed of Transfer ST23185/2014

2. PURCHASE PRICE:
The purchase price of the Property is the sum of **R11 500 000, 00 (ELEVEN MILLION FIVE HUNDRED THOUSAND RAND) exclusive of VAT and payable as follows:**

2.1 **R10 500 000.00 (TEN MILLION FIVE HUNDRED THOUSAND RAND) EXCLUSIVE OF VAT AT A ZERO RATE,** payable on registration of transfer. This amount needs to be secured by the delivering to the Conveyancers within **60 (SIXTY)** days from date of fulfilment of the suspensive conditions mentioned in paragraph 3 below, bank guarantees, in a format acceptable to the Seller and expressed to be payable on transfer of the Property to the Purchaser.

2.2 The balance of the purchase price payable in the amount of **R1 000 000.00 (ONE MILLION RAND)** is payable one year after the transfer of the Property into the name of the Purchaser to be secured by personal guarantees from the directors of the Purchaser.

3 SUSPENSIVE CONDITIONS
This offer is subject to the following:

3.1 That the Purchaser obtains mortgage bond finance from a recognised bank or financial institution in the amount of **R11 500 000.00 (ELEVEN MILLION FIVE HUNDRED THOUSAND TWO HUNDRED RAND)** within **45 (FORTY FIVE)** days after signature of this agreement. The Purchaser shall provide the Seller with written acceptance of such finance from the financial institution granting same, failing which this Offer to Purchase shall lapse and become null and void and neither party shall have any claim against the other.

3.2 The Seller confirms that the Property is currently subject to a lease agreement with a tenant, which is occupying the Property. The Seller shall within a period of **30 (THIRTY)** days after signature of this agreement finalise the cession in principle of the said lease agreement to the Purchaser on date of registration without any changes to the terms and conditions of the current lease agreement, failing which this Offer to Purchase shall lapse and become null and void and neither party shall have any claim against the other. This will ninclude the necessary arrangements for the transfer of the deposits paid by the tenant, currently held by the Seller, to the Purchaser.

3.3 The Seller must provide the Purchaser with a valid occupation certificate and proof that the necessary fire signage has been installed before transfer of the property to the Purchaser. The cost thereof will be for the account of the Seller.

applicable, costs in respect of an Acknowledgement of Debt, if applicable, Value Added Tax (calculated on fees and purchase price), as well as any and all costs, directly or indirectly in connection with transfer, which costs will be payable on demand, as well as any wasted costs in the event of this agreement being cancelled.

10 AGENT'S COMMISSION:

It is recorded that if any agent has been the effective cause of this agreement any commission due in connection with or arising from this transaction will be payable by the Purchaser.

11 DEFAULT:

Subject to any provision of this Agreement providing another remedy, should any party commit a breach of any material provision of this Agreement and fail to remedy such breach within 14 (fourteen) days of receiving written notice from any other Party requiring it to do so, or such longer period as may be reasonably necessary in the circumstances, then such other Party shall be entitled, without prejudice to its other rights in law, to claim immediate specific performance of all of the defaulting party's obligations whether or not due for performance, in either event without prejudice to the aggrieved Party's right to claim damages.

12 INCOME TAX STATUS AND VAT STATUS:

The Purchaser and Seller warrant to each other that their respective tax affairs with SARS are up to date and will not cause an impediment to the transfer of the property, the party at fault shall be obliged within **10 (TEN) days** of being advised of its non- compliance by SARS to remedy same failing which the other party shall be entitled to exercise its rights in paragraph 11 above.

13 FICA COMPLIANCE:

The parties undertake to furnish the Conveyancer with all such documentation as may be required in order to comply with the provisions of the Financial Intelligence Act, Act 38 of 2001, as amended, and both parties acknowledge that neither the transfer nor any investment of money paid can take place without such compliance.

14 DOMICILIUM CITANDI ET EXECUTANDI:

For all purposes of this Agreement

14.1 The Seller chooses domicilium citandi et executandi at:

Physical address:	Office 1A, Blue Valley Shopping Centre and Office Park, Rietspruit Road, Kosmosdal
Postal address:	PO. Box 178, Blue Valley Golf Estate
Tel number:	012 111 7670
Cell number:	079 950 0610
Email address:	yakhe@kwinana.co.za

14.2 The Purchaser chooses domicilium citandi et executandi at:

Physical address:	Ashton House, 51 Lebombo Street, Ashlea Gardens, Pretoria, 0181
Postal address:	PO Box 1620, Groenkloof, Pretoria, 0027
Tel Number:	(012) 460 3050
E-mail address:	andrer@ashtongroup.co.za

14.3 Notice of a change of an address stated above shall be given in writing and shall be delivered or send by pre-paid registered post by one party to the other.

14.4 Any notice to either party shall be addressed to such party at its chosen domicilium aforesaid either sent by prepaid registered post, electronically (which shall include telefax or e-mail) or delivered by hand.

15 EXISTING TITLE DEED AND CONDITIONS:

The Property is sold subject to all conditions of title as well as any condition of a Town Planning Scheme which may be applicable. In the event of the description and/or extent of the Property herein differing from that contained in the said Title Deed, the description and/or extent contained in such Title Deed, or as otherwise might be the case, will be regarded as incorporated in this Agreement.

16 WARRANTIES AND REPRESENTATIONS AND ENTIRE AGREEMENT:

The Purchaser acknowledges that no warranties or representations, verbal or in writing have been made by or on behalf of the Seller, except as set out herein, and that this contract contains the whole agreement between the parties and that no variations, alterations, modifications or suspension of any of the terms of this Agreement shall be of any force and effect unless committed to writing and signed by both parties hereto.

17 RELAXATION, INDULGENCE OR EXTENSION:

No relaxation, indulgences or extension which the parties may grant to each other will be construed as renunciation of any of the Seller's rights under this Agreement.

18 JURISDICTION:

For the purpose of all or any proceedings herein the parties hereby consent to the jurisdiction of the Magistrate's Court otherwise having jurisdiction under Section 28 of the Magistrate's Court Act of 1944, as amended, notwithstanding that such proceedings are otherwise beyond this jurisdiction, this clause shall be deemed to constitute the required written consent conferring jurisdiction upon the said Court pursuant to Section 45 of the Magistrate's Court Act of 1944, as amended. Notwithstanding the foregoing, the party initiating proceedings shall have the sole option and discretion to institute proceedings in any other competent Court which might otherwise have jurisdiction.

19 ELECTRICAL INSTALLATION COMPLIANCE CERTIFICATE:

19.1 The Seller shall prior to registration, provide the Purchaser with a Certificate of Compliance in terms of Government Regulation No. 2920 of 1992, issued by an accredited person who is registered with the Electrical Contracting Board of South- Africa, which is acceptable to the

Local Authority, certifying that the electrical installation of the property is in accordance with the latest safety regulations.

19.2 Should the aforesaid accredited person report that there is a fault or defect in the safety of the electrical installation, the Seller shall be obliged to rectify the situation and a certificate issued accordingly, before registration.

19.3 The Seller undertakes not to make any changes in respect of the electrical installation in the property after delivery of such certificate.

20 COMPANIES, TRUSTS, ECT:

The persons signing this agreement warrant by their signatures hereto that they are duly authorised to act on behalf of the said Seller and Purchaser.

21 INTERPRETATION

21.1 Expressions in the singular also denote the plural and vice versa.

21.2 Words and phrases denoting natural persons refer also to juristic persons and vice versa.

21.3 Pronouns of any gender include the corresponding pronouns of the other gender.

22 MARKETING & ADVERTISING SIGNAGE:

The Purchaser shall be entitled to erect advertising signage on the Property after 30 days after signing this agreement provided that same does not unreasonable deface the Property. The seller shall allow the Purchaser reasonable access to the Property in order to erect the signage.

23 SALE OF PROPERTY AS A GOING CONCERN

It is recorded that:

23.1 The Seller is a registered VAT vendor with VAT Registration No. 4140149842 and the Purchaser is a registered VAT vendor with VAT registration No. 4420211908;

23.2 the sale of the Property is that of a going concern;

23.3 the Property constitutes an income earning activity;

23.4 the whole of the enterprise is being disposed of;

23.5 all assets necessary for the enterprise to carry on its activities are being disposed of;

23.6 the purchase price of the Property is inclusive of VAT at a zero rate; It is recorded that the sale of the Property falls within the ambit of Section 11(1)(e) of the Value Added Tax Act No. 1989 of 1991 (as amended) however should SARS rule that Value Added Tax is payable in respect of the sale at a rate exceeding zero percent; then the Purchaser shall, in addition to the purchase price, pay the amount of such Value Added Tax to the Seller simultaneously with transfer of

the the Property to the Purchaser and against delivery of the necessary tax invoice. The Purchaser shall, within 3 days of the aforesaid determination by SARS secure the payment of the VAT as envisaged above.

24 SPECIAL CONDITIONS

24.1 In the event that the Seller is unable to meet certain obligations required by law, or otherwise required, in order to facilitate the transfer of the property into the name of the Purchaser, the Purchaser may assist the Seller to comply with these obligations, either providing financial assistance or other assistance which may be required.

24.2 In the event that the Purchaser provides the Seller with financial assistance, as set out in clause 24.1 above, such an amount paid on behalf of the Seller by the Purchaser shall be deducted from the Purchaser Price payable on date of transfer of the property into the name of the Purchaser.

24.3 In the event that the Purchaser pays any amount as set out in this clause 24, and the transfer of the Property into the name of the Purchaser, for whatsoever reason, cannot proceed, then the said amount paid by the Purchaser will immediately upon demand of the Purchaser, become due and payable to the Purchaser by the Seller.

25 ACCEPTANCE

This agreement of sale is irrevocable until 13h30 Wednesday 26th of SEPTEMBER 2018 and is binding on the parties by acceptance hereof without the Purchaser having to be informed of the Seller's acceptance.

SIGNED at Pretoria **on this** 26th **day of** September **2018.**

AS WITNESSES:

1. Waldeck

2. Riepel

ON BEHALF OF THE SELLER

SIGNED at PRETORIA **on this** 26TH **day of** SEPTEMBER **2018.**

AS WITNESSES:

1. Waldeck

2. Riepel

ON BEHALF OF THE PURCHASER

3.4 CABINET COMMITTEE FOR THE ECONOMIC SECTOR: MEETING OF 11 FEBRUARY 2009
(Deputy President BM Mbete)

The **Cabinet approved** the minutes and **accepted** the recommendations as set out below:

3.4.1 Item 2.1: Appointment of two Non-Executive Directors to the Board of South African Airways (SAA) — Minister BS Mabandla
(Cabinet memorandum 1 of 2009 dated 10 February 2009, file number 2/1/2, Department of Public Enterprises. Refer to item 3.2.2 of the minutes of the Cabinet dated 25 June 2008)

The **Cabinet** -

(a) **noted** that the proposed nominees to the South African Airways (SAA) Board would be revised;

(b) **noted** a briefing on the reported confiscation of narcotic substances on board an SAA aircraft at Heathrow Airport and the arrest of SAA crew members. A task team has been appointed to investigate the matter; and

(c) **approved** that following the completion of the forensic audit and the conclusion of the work of the abovementioned task team the Minister submits a comprehensive report on SAA and proposals on, among others, Government's strategy in dealing with the problem. (Refer to item 3.3.3 (i) of the minutes of the Cabinet dated 5 November 2008).

3.4.2 [redacted]

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DD33-YK-098

3 CONSIDERATION OF RECOMMENDATIONS BY CABINET COMMITTEES

3.1 CABINET COMMITTEE ON GOVERNANCE AND ADMINISTRATION: MEETING OF 15 SEPTEMBER 2009

(Deputy President KP Motlanthe)

The **Cabinet approved** the minutes and **accepted** the recommendations as set out below:

3.1.1 Item 2.1: Appointment of new Non-Executive Directors to the South African Airways (SAA) Board

Minister BA Hogar

(Cabinet memorandum 7 of 2009, dated 24 August 2009, file number 2/2/1, Department of Public Enterprises. Refer to item 3.2.2 of the minutes of the Cabinet dated 25 June 2008)

The **Cabinet** -

(a) **approved** the appointment of the following members to the South African Airways (SAA) Board for a period of three years;

(i) Ms C Carolus (Chairperson);

(ii) Mr R Loubser;

(iii) Mr T Daka;

(iv) Ms DC Myeni;

(v) Mr TC Jantjies;

(vi) Mr BF Mohale; and

(vii) Ms M Whitehouse;

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(b) **approved** that further verification be conducted on the inclusion of Mr T Tlelai and Dr N Moyo on the SAA Board and that the matter be finalised in due course;

(c) **approved** that the Minister re-considers the appointment of Dr J Schrempp in light of concerns raised about his involvement in other boards;

(d) **approved** that the Minister of Tourism consults with the Minister of Public Enterprises on the inclusion of a representative of the tourism industry on the Board;

Minister MCJ van Schalkwyk

(e) **agreed** that in filling the remaining vacancies, consideration be given to enhancing equity and the representation of women;

All Members

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DD33-YK-099

(f) **reiterated** that concerted efforts be made to ensure that matters of equity with reference to gender and race are taken into account in broadening the pool of candidates for board membership in general. This should circumvent the repeated use of the same people on various boards; and

(g) **approved** that –

(i) the Ministers of Public Enterprises (Convenor) and of Finance must brief Cabinet on the situation of State-Owned Enterprises, with specific emphasis on – Ministers BA Hogar and PJ Gordhan

(aa) shareholder compacts;

(bb) the financial health of respective State Owned Enterprises; and

(cc) turnaround strategies, where applicable (refer to paragraph 3.5.2(b) of the minutes of the Cabinet dated 18 March 2009); and

(ii) the Minister of Public Enterprises should reinstitute the Inter-Ministerial Committee on State Assets (Oversight Committee) with a view to exercising comprehensive oversight of State-Owned Enterprises (refer to item 3.2.2 as well as item 3.2.3 of the minutes of the Cabinet dated 28 May 2008).

3.2 CABINET COMMITTEE FOR THE ECONOMIC SECTORS, EMPLOYMENT AND INFRASTRUCTURE DEVELOPMENT: MEETING OF 16 SEPTEMBER 2009
(Deputy President KP Motlanthe)

The **Cabinet approved** the minutes and **accepted** the recommendations as set out below:

[redacted] Minister GNM Pandor

The **Cabinet** -

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3 CONSIDERATION OF RECOMMENDATIONS BY CABINET COMMITTEES

3.1 CABINET COMMITTEE ON GOVERNANCE AND ADMINISTRATION: MEETING OF 24 NOVEMBER 2009

(Deputy President KP Motlanthe)

The **Cabinet approved** the minutes and **accepted** the recommendations as set out below:

3.1.1 Item 2.1: Appointment of new Non-executive Directors to the South African Airways (SAA) Board

Minister B Hogan

(Cabinet memorandum 11 of 2009, dated 18 November 2009, file number 2/2/1, Department of Public Enterprises. Refer to item 3.1.1 of the minutes of the Cabinet dated 23 September 2009)

The **Cabinet** –

(a) **approved** the appointment of the following Non-Executive Directors to the South African Airways (SAA) Board for a period of three years, subject to the annual confirmation by the Minister of Public Enterprises at the SAA Annual General Meeting:

(i) Mr AB Silva;

(ii) Mr L Rabbets;

(iii) Ms Y Kwinana; and

(iv) Mr ZJ Sithole; and

(b) **noted** a request that the Minister of Public Enterprises expedites the appointment of the Chief Executive Officer (CEO) of the South African Airways (SAA).

3.1.2 [redacted]

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1 MINISTER OF PUBLIC ENTERPRISES

1.1 THE APPOINTMENT OF NON-EXECUTIVE DIRECTORS TO THE SOUTH AFRICAN AIRWAYS (SAA) BOARD

(Cabinet memorandum 5 of 2012, dated 10 September 2012, file number 2/2/1. Minister of Public Enterprises. Refer to item 2.2.9 of the minutes dated 12 May 2004)

The **Cabinet** –

(a) **approved** the appointment of the following Non-Executive Directors to the South African Airways (SAA) Board for a period of three years, subject to annual review:

(i) Mr A Mabizela;

(ii) Mr A Khumalo;

(iii) Ms R Lepule;

(iv) Ms N Kubeka;

(v) Mr B Mpondo;

(vi) Ms C Roskruge; and

(vii) Mr R Naithani;

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(b) **approved** the appointment of Mr V Kona as Non-Executive Director and Chairperson of the SAA Board for a period of three years, subject to annual review; and

(c) **concurred** with the re-appointment of the following three Non-Executive Directors for a period of three years, subject to annual review:

(i) Ms D Myeni;

(ii) Ms Y Kwinana; and

(iii) Advocate L Nkosi-Thomas; and

(d) **requested** the Minister of Public Enterprises to submit a memorandum aimed at facilitating a comprehensive discussion on the SAA (Refer to item 2.2.9 of the minutes dated 12 May 2004).

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1 MINISTER OF PUBLIC ENTERPRISES

1.1 APPOINTMENT OF NON-EXECUTIVE DIRECTORS TO THE BOARD OF DIRECTORS OF SOUTH AFRICAN AIRWAYS (SAA) SOC LTD

(Cabinet memorandum 6 of 2014, dated 20 October 2014, file number 2/2/1, Ministry of Public Enterprises)

The **Cabinet** –

(a) **approved** the appointment of the following Non-Executive Directors to the Board of South African Airways (SAA) Soc Ltd:

(i) Mr AD Dixon; and

(ii) Dr JE Tambi; and

(b) **noted** the retention of the following Members:

(i) Ms D Myeni (Chairperson);

(ii) Ms Y Kwinana (Non-Executive Director); and

(iii) Mr R Naithani (Non-Executive Director).

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5 MINISTER OF FINANCE

[redacted]

(No document)

5.1.1 [redacted]

5.1.2 [redacted]

[redacted]

5.2.1 [redacted]

5.2.2 [redacted]

5.3 APPOINTMENT AND RE-APPOINTMENT OF DIRECTORS TO THE BOARD OF SOUTH AFRICAN AIRWAYS SOC LIMITED (SAA)

(Cabinet memorandum 5 of 2016, dated 24 August 2016, file number M2/1/35, Ministry of Finance. Refer to item 8.1 of the minutes dated 22 October 2014)

The **Cabinet** -

(a) **approved** the appointment of a permanent Board comprising of the following twelve non-executive directors to the Board of South African Airways (SAA) for a period of three years from 1 September 2016 to 31 August 2019, subject to annual review:

(i) Ms D Myeni;

(ii) Ms T Ramano;

(iii) Ms BS Tshabalala;

(iv) Ms T Mgoduso;

(v) Ms N Moola;

(vi) Mr AH Moosa;

(vii) Ms G Sepamla;

(viii) Mr S Buthelezi;

(ix) Mr PH Maluleka;

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(x) Mr M Malunga;

(xi) Dr M Mbatha; and

(xii) Mr P Tshisevhe;

(b) **approved** that Ms D Myeni be re-appointed as Chairperson of the board for a period of 1 year with a view to ensuring continuity and a seamless transition for the newly appointed board and Deputy Chairperson;

(c) **approved** that Ms T Ramano be appointed as the Deputy Chairperson of the board for a period of three years from 1 September 2016 to 31 August 2019 subject to annual review; and

(d) **noted** that the new board would be tasked to work on measures to be implemented with a view to placing SAA in a stronger position in terms of governance and improving the likelihood of possible financial recovery and **approved** that Cabinet be briefed in due course.

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5.1.2 [redacted]

[redacted]

5.2 APPOINTMENT OF SIX NON EXECUTIVE DIRECTORS TO THE BOARD OF THE SOUTH AFRICAN AIRWAYS (SAA) STATE OWNED COMPANY LIMITED

(Cabinet memorandum 24A of 2017, dated 18 October 2017, file number M2/1/35, Ministry of Finance. Refer to item 3.4.9 of the Cabinet minutes dated 16 August 2017 as well as paragraph 5.1.3(d) of the Cabinet minutes dated 27 September 2017)

The **Cabinet approved** the appointment the following non-executive directors to the SAA Board of Directors as from 3 November 2017 for a period of three years subject to verification of security clearances as well as qualifications and annual review:

(a) Mr JB Magwaza (Chairperson);

(b) Ms N Fakude (Deputy Chairperson);

(c) Mr G Rothschild;

(d) Ms T Mhlari;

(e) Mr A Bassa; and

(f) Mr M Kingston.

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F11 -

QA/10
REV: JAN/15 (10)
AMO 1

SOUTH AFRICAN AIRWAYS TECHNICAL

REQUEST FOR APPROVAL OF VENDORS

(Ref. QMP 04-05-01-00)

NOTE: This form must be completed when orders need to be placed on companies not yet approved by Quality Assurance.
The completed form must be sent to Quality Assurance, Room 9, Old Main Stores Building, together with all supporting documentation.

1.	Reason for required use of this vendor in place of the approved vendor. Supply of Aircraft components					
2a.	This vendor provides following for use on aircraft: (Tick applicable block)	Parts ✓	Material ✓	Chemicals ✓	OR	~~Materials for non-aircraft use.~~
2b.	Material / Chemical Tested	Yes	No	GT/2A Ref :		
3.	**What service does the vendor provide?** Check the relevant block/s below:					
a.	**Supplier:** Aircraft components		~~Approved Distributor~~	Surplus Dealer ✓	~~Airline~~	
b.	**OEM or Repair Facility:** (Attach copy of certificate)	~~SACAA approval number~~	~~FAA approval number~~	~~EASA approval number~~	~~Repair Broker~~	
c.	**Manufacturer:**		O.E.M.		P.M.A.	
4.	Do you intend to use this vendor in future?		Yes ✓		No	
5.	Vendor code 227136		BEE Supplier	Yes ✓	No	
	Name: JANIPATH PTY LTD					
	Address: 48 GOLD CIRCLE ROAD. LYTTLE TON MANOR 0157					
	Tel: 083 225 1750		Fax:		e-mail: Njileka@janipath.co.za	
6.	Is this vendor listed in the IPC (Attach copy of page)		~~Yes~~		No ✓	
7.	Attach a copy of the repair facility NAA approval certificates and operation specifications					

8.		PRINT NAME	SIGNATURE	DATE	STAMP
	Compiled by: Tel No: 978 5060	Buyer or Contract Administrator: Richard		2017/02/28	SAA 6687 AMO-1
9.	MEMIS data integrity checked: Tel No: 5030	a) Chief Buyer or Chief Contract Administrator: Serge Tefo		2017/03/01	SAA 8382 AMO-1
	Approval: <u>Temporary</u> - purchase a & b - repair a & c <u>Long term</u> - Purchase a & b - Repair a & c & d	b) Manager Procurement: P TSHABALALA		01-03-2017	N/A
		c) Manager Workshop	~~crossed out~~		
		d) Manager Overseas Repair	~~crossed out~~		
10.	QA APPROVAL	Approval code allocated: WAS 'W'	'N'	2017 -03- 01	SAA QA-3482 AMO-1

Please Note: Forms which are not completed correctly or without the required supporting documentation will not be processed by Quality Assurance.

COMMISSION OF INQUIRY
INTO STATE CAPTURE

DD33-YK-108

SOUTH AFRICAN AIRWAYS
TECHNICAL

South African Airways Technical
B-BBEE & Supplier Development
Ground Floor, Avionics Building
OR TAMBO INT'L AIRPORT
1627

Tel: 27 11 978-9422
Fax: 27 11 978-2341

Date:

Company name: Janipath (Pty) Ltd.....

Registration number: ...2012/150007/07

CONFORMITY OF SAAT QUALITY ASSURANCE STANDARDS ON AIRCRAFT / NON AIRCRAFT PARTS AND/OR COMPONENTS

The above matter bears reference.

1. To ensure uniformity and standardisation of the quality of aircraft / non aircraft parts and/or components supplied to SAAT by manufactures and/or suppliers, a directive is hereby issued wherein you will be required to only procure aircraft / non aircraft parts and/or components approved by the Federal Aviation Authority (FAA) and/or European Aviation Safety Agency (EASA) and/or South African Civil Aviation Authority (SACAA) as applicable.

2. The said parts/components must be traceable to an approved manufacturer and/or supplier and have the necessary documentation as per regulatory requirements, including but not limited to ISO 9001.

3. Furthermore, the said aircraft parts and/or components must have a written statement attached, indicating that they have not been subjected to the following:
- Extreme heat, impact or a corrosive environment;
- Fitted to an aircraft at the time of an accident or severe incident
- Not previously fitted to a military aircraft.
- Have been maintained and stored under conditions prescribed by the OEM.

4. You are hereby requested to make a written undertaking that you will only procure aircraft parts and/or components which are approved by the Federal Aviation Authority (FAA) and/or European Aviation Safety Agency (EASA) and/or South African Civil Aviation Authority (SACAA) as applicable. You are also required to indicate the companies with whom you are partnered to obtain aforesaid parts and/or components from.

6. SAAT Quality will perform sample audits from time to time to ensure compliance to the required standards.

5. In so doing, you are required to sign the attached acceptance form and send it back to the writer.

Yours sincerely,

Ms Princess Tshabalala
Senior Manager: B-BBEE and Supplier Development

COMMISSION OF INQUIRY
INTO STATE CAPTURE

ACCEPTANCE OF STANDARD REQUIREMENTS AND/OR WRITTEN UNDERTAKING

I Ndileka Nobaxa the Directors of Janipath (Pty) Ltd. hereby acknowledge and understand the requirements of SAAT and commit that I/we will procure aircraft parts and/or components which are approved by the Federal Aviation Authority (FAA) and/or European Aviation Safety Authority (EASA) and/or South African Civil Aviation Authority (SACAA) where applicable, and will provide the stipulated documentation as proof thereof. I/We further undertake to procure all items only from those suppliers which are approved by SAA Technical (SAAT), and whom we have partnered with, and advised SAAT of.

Signed by:....NDILEKA NOBAXA.....

Capacity: Director.....

Place:...Pretoria.....

Date:...28 February 2017.....

COMMISSION OF INQUIRY INTO STATE CAPTURE

COMMISSION OF INQUIRY
INTO STATE CAPTURE



28 February 2017

South African Airways Technical
B-BBEE & Supplier Development
Ground Floor, Avionics Building
OR TAMBO INT'L AIRPORT
1627

Dear Sir/Madam

RE: UNDERTAKING LETTER

This communication is an undertaking from Janipath (Pty) Ltd that it will only procure aircraft parts and/or components only from suppliers approved by SAA Technical: Quality Assurance as well as Federal Aviation Authority (FAA) and/or European Aviation Safety Agency (EASA) and/or South African Civil Aviation Authority (SACAA).

It is on that backdrop that we have partnered with:

- Ansett Spares & Services, United Kingdom — K00210 C
- Avion Systems Inc, Fort Lauderdale, Florida, USA — 163220 C
- Wyatt Aerospace, Arizona USA — 163206 C
- Leki Aviation, United Kingdom — K00321 C
- STS Components Solutions, Florida, USA — 163213 C

Kind regards

SAA QA-3482 AMO-1

2017 -03- 01

Ndileka Nobaxa
Director: Janipath
0833652745

COMMISSION OF INQUIRY INTO STATE CAPTURE

COMMISSION OF INQUIRY
INTO STATE CAPTURE

** VENDOR DATA DISPLAY **

V/C 227136

CO CAGE DIV COD V/T W CUR 002 SAR
JANIPATH (PTY)LTD
48 GOLD CIRCLE ROAD LYTTLETON 0157 TEL0832251750
TELEX ADDRESS MANOR NAT SWITCHING
ATA/200/6 N ID LAST BNO 00 TIP 0
SHIP METHOD SHIP TO PRIME MFG N
FOB JSA CCC JSA PCC JNB P/T 1 30DAYS FROM RECEIPT OF INVOI.
MIN. BIL. 0 LABOR RATE 0.00
BONUS 0 DBS 00.00.00 DSB 00.00.00 B/P 00.00 F
V/P 00.990 EXA 0 DXC 0 CONT. 0 CANC. 0
NO. ORD/VAL PER. 00003 65022 DATE PRES PERIOD 23.02.17
NO. ORD/VAL 1Y 00112 7254863
NO. ORD/VAL 2Y 00000 0

COMMISSION OF INQUIRY INTO STATE CAPTURE

COMMISSION OF INQUIRY
INTO STATE CAPTURE

V/C 227136

CO CAGE DIV COD V/T N CUR 002 SAR
JANIPATH (PTY)LTD
48 GOLD CIRCLE ROAD LYTTLETON 0157 TEL0832251750
TELEX ADDRESS MANOR NAT SWITCHING
ATA/200/6 N ID LAST BNO 00 TIP 0
SHIP METHOD SHIP TO PRIME MFG N
FOB JSA CCC JSA PCC JNB P/T 1 30DAYS FROM RECEIPT OF INVOI.
MIN. BIL. 0 LABOR RATE 0.00
BONUS 0 DBS 00.00.00 DSB 00.00.00 B/P 00.00 F
V/P 00.990 EXA 0 DXC 0 CONT. 0 CANC. 0
NO. ORD/VAL PER. 00003 65022 DATE PRES PERIOD 23.02.17
NO. ORD/VAL 1Y 00112 7254863
NO. ORD/VAL 2Y 00000 0

COMMISSION OF INQUIRY INTO STATE CAPTURE

COMMISSION OF INQUIRY
INTO STATE CAPTURE

Rudi Mey

From: Rudi Mey
Sent: 01 March 2017 12:09 PM
To: Duncan Bowman; Vhutshilo Tshitangano; Richard Mothapo
Subject: FW: QA/10 DOCUMENT (JANIPATH V/C: 227136)
Attachments: img-301120705-0001.pdf

Hi Duncan

Please see attached QA/10 form as request to change the vendor from " W" to "N"

Thanks and regards

Rudi Mey | Senior Buyer | Procurement - Technical

Phone: +2711-978-3052 | Fax: +2711-978-6346 | E-Mail: RudiMey@flysaa.com Avionics Building, SAA Technical, OR Tambo International- Johannesburg- SOUTH AFRICA

COMMISSION OF INQUIRY INTO STATE CAPTURE

COMMISSION OF INQUIRY
INTO STATE CAPTURE

DD33-YK-120

QA/10
REV: JAN/16 (10)
AMO 1

SOUTH AFRICAN AIRWAYS TECHNICAL

REQUEST FOR APPROVAL OF VENDORS

(Ref. QMP 04-06-01-00)

NOTE: This form must be completed when orders need to be placed on companies not yet approved by Quality Assurance.
The completed form must be sent to Quality Assurance, Room 9, Old Main Stores Building, together with all supporting documentation.

1.	Reason for required use of this vendor in place of the approved vendor. Supply of Aircraft components					
2a.	This vendor provides following for use on aircraft: (Tick applicable block)	Parts ✓	Material ✓	Chemicals ✓	OR	~~Materials for non-aircraft use.~~
2b.	Material / Chemical Tested	Yes	No	GT/2A Ref :		
3.	**What service does the vendor provide?** Check the relevant block/s below:					
a.	**Supplier:** Aircraft Components		~~Approved Distributor~~	Surplus Dealer ✓	~~Airline~~	
b.	**OEM or Repair Facility:** (Attach copy of certificate)	~~SACAA approval number~~	~~FAA approval number~~	~~EASA approval number~~	~~Repair Broker~~	
c.	**Manufacturer:**		O.E.M.		P.M.A.	
4.	Do you intend to use this vendor in future?		Yes ✓	No		
5.	Vendor code 227136		BEE Supplier	Yes ✓	No	
	Name: JANIPATH PTY LTD					
	Address: 48 GOLD CIRCLE ROAD, LYTTLE TON MANOR 0157					
	Tel: 083 225 1750		Fax:		e-mail: Ndileka@janipath.co.za	
6.	Is this vendor listed in the IPC (Attach copy of page)		~~Yes~~	No ✓		
7.	Attach a copy of the repair facility NAA approval certificates and operation specifications					

8.		PRINT NAME	SIGNATURE	DATE	STAMP
	Compiled by: Tel No: 978 5060	Buyer or Contract Administrator: Richard		2017/02/28	SAA 6687 AMO-1
9.	MEMIS data integrity checked: Tel No: 5030	a) Chief Buyer or Chief Contract Administrator: Serge Tedo		2017/03/01	SAA 6382 AMO-1
	Approval: Temporary - purchase a & b - repair a & c Long term - Purchase a & b - Repair a & c & d	b) Manager Procurement: P TSHABALALA		01-03-2017	N/A
		~~c) Manager Workshop~~			
		d) Manager Overseas Repair			
10.	QA APPROVAL	Approval code allocated:			

Please Note: Forms which are not completed correctly or without the required supporting documentation will not be processed by Quality Assurance.


COMMISSION OF INQUIRY
INTO STATE CAPTURE

DD33-YK-122

SOUTH AFRICAN AIRWAYS
TECHNICAL

South African Airways Technical
B-BBEE & Supplier Development
Ground Floor, Avionics Building
OR TAMBO INTL AIRPORT
1627

Tel: 27 11 978-9422
Fax: 27 11 978-2341

Date:

Company name: Janipath (Pty) Ltd.....

Registration number: ...2012/150007/07

CONFORMITY OF SAAT QUALITY ASSURANCE STANDARDS ON AIRCRAFT / NON AIRCRAFT PARTS AND/OR COMPONENTS

The above matter bears reference.

1. To ensure uniformity and standardisation of the quality of aircraft / non aircraft parts and/or components supplied to SAAT by manufactures and/or suppliers, a directive is hereby issued wherein you will be required to only procure aircraft / non aircraft parts and/or components approved by the Federal Aviation Authority (FAA) and/or European Aviation Safety Agency (EASA) and/or South African Civil Aviation Authority (SACAA) as applicable.

2. The said parts/components must be traceable to an approved manufacturer and/or supplier and have the necessary documentation as per regulatory requirements, including but not limited to ISO 9001.

3. Furthermore, the said aircraft parts and/or components must have a written statement attached, indicating that they have not been subjected to the following:

- Extreme heat, impact or a corrosive environment;
- Fitted to an aircraft at the time of an accident or severe incident
- Not previously fitted to a military aircraft.
- Have been maintained and stored under conditions prescribed by the OEM.

4. You are hereby requested to make a written undertaking that you will only procure aircraft parts and/or components which are approved by the Federal Aviation Authority (FAA) and/or European Aviation Safety Agency (EASA) and/or South African Civil Aviation Authority (SACAA) as applicable. You are also required to indicate the companies with whom you are partnered to obtain aforesaid parts and/or components from.

6. SAAT Quality will perform sample audits from time to time to ensure compliance to the required standards.

5. In so doing, you are required to sign the attached acceptance form and send it back to the writer.

Yours sincerely,

Ms Princess Tshabalala
Senior Manager: B-BBEE and Supplier Development

ACCEPTANCE OF STANDARD REQUIREMENTS AND/OR WRITTEN UNDERTAKING

I Ndileka Nobaxa the Directors of Janipath (Pty) Ltd. hereby acknowledge and understand the requirements of SAAT and commit that I/we will procure aircraft parts and/or components which are approved by the Federal Aviation Authority (FAA) and/or European Aviation Safety Authority (EASA) and/or South African Civil Aviation Authority (SACAA) where applicable, and will provide the stipulated documentation as proof thereof. I/We further undertake to procure all items only from those suppliers which are approved by SAA Technical (SAAT), and whom we have partnered with, and advised SAAT of.

Signed by:....NDILEKA NOBAXA.....

Capacity: Director.....

Place:...Pretoria.....

Date:...28 February 2017.....

COMMISSION OF INQUIRY INTO STATE CAPTURE

ACCEPTANCE OF STANDARD REQUIREMENTS AND/OR WRITTEN UNDERTAKING

I Ndileka Nobaxa the Directors of Janipath (Pty) Ltd. hereby acknowledge and understand the requirements of SAAT and commit that I/we will procure aircraft parts and/or components which are approved by the Federal Aviation Authority (FAA) and/or European Aviation Safety Authority (EASA) and/or South African Civil Aviation Authority (SACAA) where applicable, and will provide the stipulated documentation as proof thereof. I/We further undertake to procure all items only from those suppliers which are approved by SAA Technical (SAAT), and whom we have partnered with, and advised SAAT of.

Signed by:.....NDILEKA NOBAXA.....

Capacity: Director.....

Place:...Pretoria.....

Date:...28 February 2017.....

COMMISSION OF INQUIRY INTO STATE CAPTURE

COMMISSION OF INQUIRY
INTO STATE CAPTURE



28 February 2017

South African Airways Technical
B-BBEE & Supplier Development
Ground Floor, Avionics Building
OR TAMBO INT'L AIRPORT
1627

Dear Sir/Madam

RE: UNDERTAKING LETTER

This communication is an undertaking from Janipath (Pty) Ltd that it will only procure aircraft parts and/or components only from suppliers approved by SAA Technical: Quality Assurance as well as Federal Aviation Authority (FAA) and/or European Aviation Safety Agency (EASA) and/or South African Civil Aviation Authority (SACAA).

It is on that backdrop that we have partnered with:

- Ansett Spares & Services, United Kingdom
- Avion Systems Inc, Fort Lauderdale, Florida, USA
- Wyatt Aerospace, Arizona USA
- Leki Aviation, United Kingdom
- STS Components Solutions, Florida, USA

Kind regards

Ndileka Nobaxa
Director: Janipath
0833652745

COMMISSION OF INQUIRY
INTO STATE CAPTURE

DD33-YK-128

QA/10 REV. JAN/16 (10) AMD 1	SOUTH AFRICAN AIRWAYS TECHNICAL **REQUEST FOR APPROVAL OF VENDORS** (Ref. QMP 04-06-01-00)

NOTE: This form must be completed when orders need to be placed on companies not yet approved by Quality Assurance.
The completed form must be sent to Quality Assurance, Room 9, Old Main Stores Building, together with all supporting documentation.

1.	Reason for required use of this vendor in place of the approved vendor. WE HAVE OBTAIN 3 QUOTES AND THIS VENDOR PROVIDE THE BEST PRICE					
2a.	This vendor provides following for use on aircraft: (Tick applicable block)	Parts	Material	Chemicals X	OR	Materials for non-aircraft use
2b.	Material / Chemical Tested	Yes	No X	GT/2A Ref :		
3.	**What service does the vendor provide?** Check the relevant block/s below:					
a.	**Supplier:** TO SUPPLY SODIUM CYANIDE		Approved Distributor	Surplus Dealer	Airline	
b.	OEM or Repair Facility: (Attach copy of certificate)	SACAA approval number	FAA approval number	EASA approval number	Repair Broker	
c.	Manufacturer:		O.E.M.		P.M.A.	
4.	Do you intend to use this vendor in future?		Yes X		No	
5.	Vendor code 227136		BEE Supplier	Yes X	No	
	Name: TANIPATH (PTY) LTD					
	Address: 45 GOLD CIRCLE ROAD LYTTLETON MANOR 0157					
	Tel: 083-225-1750		Fax:		e-mail: Nellis@gmail.com	
6.	Is this vendor listed in the IPC (Attach copy of page)		Yes		No X	
7.	Attach a copy of the repair facility NAA approval certificates and operation specifications					

8.		PRINT NAME	SIGNATURE	DATE	STAMP
	Compiled by: Tel No:	Buyer or Contract Administrator IDA VAN TONDER		2016/04/07	—
9.	MEMIS data integrity checked: Tel No: 6357	a) Chief Buyer or Chief Contract Administrator Nico Oosthuysen.		2016/04/07	2038.
	Approval: Temporary - purchase a & b - repair a & c Long term - Purchase a & b - Repair a & c & d	b) Manager Procurement Vuyiswa Mbanqui		2016/04/08	?
		c) Manager Workshop			
		d) Manager Overseas Repair			
10.	QA APPROVAL	Approval code allocated: WAS 2	W	2016-04-13	SAA QA-3482 AMO-1

Please Note: Forms which are not completed correctly or without the required supporting documentation will not be processed by Quality Assurance.

COMMISSION OF INQUIRY
INTO STATE CAPTURE

DD33-YK-130

QA/10 REV: JAN/16 (10) AMO 1	SOUTH AFRICAN AIRWAYS TECHNICAL **REQUEST FOR APPROVAL OF VENDORS** (Ref. QMP 04-06-01-00)

NOTE: This form must be completed when orders need to be placed on companies not yet approved by Quality Assurance.
The completed form must be sent to Quality Assurance, Room 9, Old Main Stores Building, together with all supporting documentation.

1.	Reason for required use of this vendor in place of the approved vendor. WE HAVE OBTAIN 3 QUOTES AND THIS VENDOR PROVIDE THE BEST PRICE					
2a.	This vendor provides following for use on aircraft: (Tick applicable block)	Parts	Material	Chemicals X	OR	Materials for non-aircraft use.
2b.	Material / Chemical Tested	Yes	No X	GT/2A Ref :		
3.	**What service does the vendor provide?** Check the relevant block/s below:					
a.	**Supplier:** TO SUPPLY SODIUM CYANIDE		Approved Distributor	Surplus Dealer	Airline	
b.	**OEM or Repair Facility:** **(Attach copy of certificate)**	SACAA approval number	FAA approval number	EASA approval number	Repair Broker	
c.	**Manufacturer:**		O.E.M.		P.M.A.	
4.	Do you intend to use this vendor in future?		Yes X	No		
5.	Vendor code 227136		BEE Supplier	Yes X	No	
	Name: JANIPATH (PTY) LTD					
	Address: 48 GOLD CIRCLE ROAD LYTTLETON MANOR 0157					
	Tel: 083-225-1750		Fax:	e-mail: Ndiks.nop@gmail.com		
6.	Is this vendor listed in the IPC **(Attach copy of page)**		Yes	No X		
7.	Attach a copy of the repair facility NAA approval certificates and operation specifications					

8.	Compiled by: **Tel No:**	**PRINT NAME**	**SIGNATURE**	**DATE**	**STAMP**
		Buyer or Contract Administrator IDA VAN TONDER		2016/04/07	—
9.	MEMIS data integrity checked: **Tel No:** 6357	a) Chief Buyer or Chief Contract Administrator Nico Oosthuysen.		2016/04/07	7038.
	Approval: Temporary - purchase a & b - repair a & c Long term - Purchase a & b - Repair a & c & d	b) Manager Procurement Vuyiswa Mbangi		2016/04/08	
		c) Manager Workshop			
		d) Manager Overseas Repair			
10.	QA APPROVAL	Approval code allocated:			

Please Note: Forms which are not completed correctly or without the required supporting documentation will not be processed by Quality Assurance.

COMMISSION OF INQUIRY
INTO STATE CAPTURE

DD33-YK-132

Accounts Payable
3rd Floor
Avionics Building
SAA Technical
Jones Road
Fax (+2711) 978 5416
Tel: +27 11 978 6564/9175/3432

SOUTH AFRICAN AIRWAYS
TECHNICAL

VENDOR MASTER MAINTENANCE REQUEST FORM

Date of Request

VENDOR NUMBER	CREATE (√)	CHANGE (√)	CO CODE EXTEND (√)	DETAIL
	(√)			NEW VENDOR

VENDOR DETAIL

NAME OF LEGAL ENTITY	JANIPATH (PTY) LTD				
VAT REGISTRATION #	2012/150007/07				
Tax Clearance Certificate No.	0064/2/2015/0006824224				
Tax Clearance Certificate Validity Period (From – To)	2015-02-17 TO 2016-02-17				
PHYSICAL ADDRESS	48 GOLD CIRCLE ROAD, LYTTLETON MANOR, 0157				
POSTAL ADDRESS	SAME AS ABOVE				
REGION	GAUTENG				
NAME OF CONTACT PERSON	NDILEKA NOBAXA				
TELEPHONE & FAX NUMBERS	083-225-1750/ 083-365-2745				
E-MAIL ADDRESS	Ndlks.nn@gmail.com				
PRODUCT / SERVICE	AIRCRAFT COMPONENTS				
CONTRACT (Y/N) IF NO STATE REASON	Yes (√)		No (√)		

BANK AND PAYMENT DETAIL

PAYMENT TERMS (as per contract) SAA Standard Terms = 30 Days from date of statement No contract = 30 Days from date of invoice	
NAME OF BANK	FNB
BRANCH CODE	250655
BANK ACCOUNT NUMBER	62536118351
SWIFT CODE (Non-SA vendors)	

B-BBEE DETAIL

B-BBEE Certificate No.	BVA 151
B-BBEE Certificate Validity Period (From – To)	2015-04-30 TO 2016-04-29
B-BBEE Status Level	3
B-BBEE Value-Adding	NO
% Black Ownership	100%
% Black Women	100%
% Black People with Disabilities	

Accounts Payable
3rd Floor
Avionics Building
SAA Technical
Jones Road
Fax (+2711) 978 5416
Tel: +27 11 978 6554/9175/3432

SOUTH AFRICAN AIRWAYS
TECHNICAL

1 Since when has the enterprise been in operation		
2. Indicate whether your company is an:	a. Exempted Micro Enterprise (EME)	EME
	b. Qualifying Small Enterprise (QSE)	
	c. Generic / Large Supplier	
3. What is your company's annual turnover (previous financial year)		

FOR OFFICE USE ONLY:

**Supporting Documents Required:

Checklist	Attached	
	Yes	No
Cancelled Cheque / Bank Confirmation letter	YES	
SAP Control Account checked		
B-BBEE Certificate Attached	YES	
Tax Clearance Certificate Attached	YES	
Vendor Status		

	NAME	SIGNATURE	DATE
REQUESTED:	Richard Mothapo		2015/06/02
APPROVED: COMMODITY MANAGER / PROCUREMENT OPERATIONS MANAGER	L Robbertse		2015/06/02
CREATED/CHANGE :			
CONFIRMED IN SAP: MANAGER ACCOUNS PAYABLE			

South African Revenue Service

Tax Clearance Certificate Number
0078/2/2016/0008153722

Tax Clearance Certificate - Good Standing

Enquiries
0800 00 7277
Approved Date
2016-03-15
Expiry Date
2017-03-15

Company Registration Number	2012/150007/07
Income Tax	9737907155 - JANIPATH (PTY) LTD
Trading Name	JANIPATH (PTY) LTD
Tender Number	GoodStanding

It is hereby confirmed that, on the basis of the information at my disposal, the above-mentioned taxpayer has complied with the requirements as set out in section 256(3) of the Tax Administration Act.

This certificate is valid for a period of 12 months unless otherwise communicated by SARS.

Verification of this certificate can be done at any SARS Revenue office nationwide.

Photo copies of this certificate are not valid.

SARS reserves the right to withdraw this certificate at any time should any taxes, levies or duties become due and outstanding by the above taxpayer during the one year period for which the certificate is valid.

This certificate is issued free of charge by SARS

COMMISSION OF INQUIRY INTO STATE CAPTURE

South African Revenue Service

Tax Clearance Certificate Number
0078/1/2016/0008153509

Tax Clearance Certificate - Tender

Enquiries
0800 00 7277
Approved Date
2016-03-15
Expiry Date
2017-03-15

Company Registration Number	2012/150007/07
Income Tax	9737907155 - JANIPATH (PTY) LTD
Trading Name	JANIPATH (PTY) LTD
Tender Number	

It is hereby confirmed that, on the basis of the information at my disposal, the above-mentioned taxpayer has complied with the requirements as set out in section 256(3) of the Tax Administration Act.

This certificate is valid for a period of 12 months unless otherwise communicated by SARS.

Verification of this certificate can be done at any SARS Revenue office nationwide.

Photo copies of this certificate are not valid.

SARS reserves the right to withdraw this certificate at any time should any taxes, levies or duties become due and outstanding by the above taxpayer during the one year period for which the certificate is valid.

This certificate is issued free of charge by SARS

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-136

TRANSFORMEX
constant change

JANIPATH (PTY) LTD

BBBEE Contribution Level:

LEVEL 3

BEE Supplier Recognition:

110%

Transformex EME Certificate

Vat Number	N/A	Registration Number	2012/150007/07
Products and Services	SUPPLY OF AIRCRAFT COMPONENTS		
Physical Address	48 GOLD CIRLE ROAD		
	LYTTLETON MANOR		
	0157		
Black Ownership:	100.00%	Overall Score:	75.00
Black Women Ownership:	100.00%	Value Adding Enterprise:	NO
[illegible]	[illegible]	[illegible]	[illegible]

This verification is an analysis of information collated as at April and is based on the methodology as per the Department of Trade and Industry's, Code of Good Practice on BBBEE released 09 February 2007 and subsequent sector codes

Issue Date 30 April 2015

Expiry Date 29 April 2016

BEE Contributor Status	BEE Procurement Recognition Levels
Level One Contributor	135%
Level Two Contributor	125%
Level Three Contributor	110%
Level Four Contributor	100%
Level Five Contributor	80%
Level Six Contributor	60%
Level Seven Contributor	50%
Level Eight Contributor	10%
Non-Compliant Contributor	0%

For Transformex CC

TRANSFORMEX CC Reg 2 [illegible]

Contact [illegible] or visit www.transformex.co.za

sanas

BVA 151

COMMISSION OF INQUIRY
INTO STATE CAPTURE

Account Confirmation Letter

Date 06/02/2015

To whom it may concern

ACCOUNT CONFIRMATION

We hereby confirm that JANIPATH (PTY) LTD 2012/150007/07
(name of entity/customer) holds the following account/s with FNB:

Account type	Account number	Branch	Branch code	Date opened
BUSINESS CHEQUE	62536118351	CARLSWALD	250655	2015/05/11

We confirm that the following persons have been appointed as authorised representatives to act on behalf of the client:

1. MISS RACHAEL N NOBAXA ID:6603110427080

The information provided in this letter is a true reflection of the records that were available to us as at the date of this letter. The bank shall not be held responsible for any subsequent changes in information contained in this letter.

Yours faithfully

THUPETSI LAMOLA

FNB CARLSWALD
250 - 117
2015 06 02
RECEIVED/ ANSWERED
TIME .....

First National Bank - a division of FirstRand Bank Limited. An Authorised Financial Services and Credit Provider (NCRCP20).

FNB First National Bank

how can we help you?

COMMISSION OF INQUIRY
INTO STATE CAPTURE

DD33-YK-140

LEGAL
2017 -02- 17
SIGNED 09:15

IN THE HIGH COURT OF SOUTH AFRICA

GAUTENG LOCAL DIVISION, JOHANNESBURG

Case Number 2017/ 2466

In the matter between

LSG SKY CHEFS SOUTH AFRICA (PTY) LTD Plaintiff
Registration No.: 1992/000913/07

And

SOUTH AFRICAN AIRWAYS SOC LIMITED Defendant
Registration No.: 1997/022444/30

REGISTRAR OF THE HIGH COURT OF SOUTH AFRICA
GAUTENG LOCAL DIVISION, JOHANNESBURG
2017 -01- 26
ISSUING

COMBINED SUMMONS

SHERIFF TEMBISA / KEMPTON PARK
2017 -02- 02
RECEIVED

To: The Sheriff or his Deputy

INFORM: **SOUTH AFRICAN AIRWAYS SOC LIMITED** (Registration number 1997/022444/30), a company duly incorporated in terms of the company laws of the Republic of South Africa a state owned corporation, with its principal place of business at Block A, Airways Park, 1 Jones Road, Kempton Park, Gauteng (Hereinafter called the Defendant)

THAT: **LSG SKY CHEFS SOUTH AFRICA, Registration No.: (1992/000913/07)** a company duly incorporated in terms of the company laws of the Republic of South Africa, with its registered offices at CNR Jones and Springbok Roads, Bartlett, EXT 14, Boksburg. (Hereinafter called the "Plaintiff")

hereby institutes action against the Defendant in which action the Plaintiff claim the relief on the grounds set out in the Particulars of Claim annexed hereto; and that notice of the action is hereby given to the Defendant.

SEE PARTICULARS OF CLAIM.

INFORM the Defendant further that if they dispute the claim and wish to defend the action he shall:

(i) within ten (10) days of the service upon the Defendant of this summons file with the Registrar of this Court at the Cnr Pritchard & Von Brandis Streets, Johannesburg, a Notice of his Intention to Defend and serve a copy thereof on the Plaintiffs attorney, which Notice shall give an address (not being a post office box or *poste restante)* referred to in Rule 19(3) for the service upon the Defendant of all Notices and documents in the action.

(ii) Thereafter and within 20 (Twenty) days after filing and serving Notice of Intention to Defend as aforesaid, file with the Registrar and serve upon the Plaintiffs a Plea, Exception, Notice to Strike Out, with or without a Counterclaim.

INFORM the Defendant further that if they fail to file and serve Notice as aforesaid, judgement as claimed may be given against the Defendant without further notice to them; having filed and served such Notice the Defendant fails to plead, except, make application to strike out, or counterclaim, Judgment may be given against the Defendant.

AND immediately thereafter serve on the Defendant a copy of this Summons and return the same to the Registrar with whatsoever you have done thereupon.

DATED AT JOHANNESBURG THIS 06 TH day of JANUARY 2017.

Registrar of the High Court

J.S. BERGH ATTORNEYS
Attorneys for the Plaintiff

c/o **ROXANNE BARNARD ATTORNEYS**

17th Floor, Schreiner Chambers

94 Pritchard Street

Johannesburg

Tel: 011 333 2312

Fax: 086 548 7582

Email: roxanne@rbatt.co.za

Ref: JSB

COMMISSION OF INQUIRY INTO STATE CAPTURE

ANNEXURE A

PARTICULARS OF CLAIM

1. The Plaintiff is LSG Skychefs South Africa, a company duly incorporated in terms of the company laws of the Republic of South Africa, with its registered offices atNCR Jones and Springbok Roads, Bartlett, EXT 14, Boksburg.

2. The Defendant is South African Airways SOC, a company duly incorporated in terms of the company laws of the Republic of South Africa, a state owned corporation, with its principal place of business at Block A, Airways Park, 1 Jones Road, Kempton Park.

3. During or about July 2015 the Plaintiff, in response to the Defendant's Request for Proposal("RFP"), submitted a proposal to the Defendant for the provision of catering services at the Defendant's premium lounges at OR Tambo International Airport ("ORT").

4. On 21 August 2015 the Defendant, represented by its Chief Procurement Officer MasimbaDahwa, in writing accepted the Plaintiff's proposal for the provision of

catering services for the Defendant's premium lounges at ORT ("the Letter of Award or LOA").

5. A copy of the LOA is attached hereto as "PoC1".

6. The Defendant issued the LOA on the following material express *alternatively* tacit *further alternatively* implied terms: -

6.1. The Plaintiff would, subject to the finalization of a written agreement, provide catering services to the Defendant at its premium lounges at ORT for the period 1 September 2015 to 31 August 2018;

6.2. The parties would in good faith negotiate the terms of an agreement for the provision of catering services at the Defendant's premium lounges atORT ("the Lounge Catering Agreement or LCA"), which agreement would be signed by both parties;

6.3. The LCA would be concluded on the terms of the draft LCA which formed part of the Defendant's RFP;

6.4. The Plaintiff would in anticipation of the LCA being concluded, take control of the premium domestic and international lounges at ORT, and would prepare the lounges and commence service to the Defendant's passengers;and

6.5. Any servicesrendered by the Plaintiff in terms of the LOAprior to the conclusion of the LCA would be governed by the Defendant's General Conditions of Contract.

7. The Plaintiff accepted the terms upon which the LOA was issued, and thus a valid and binding agreement was concluded between the parties upon the terms pleaded in the previous paragraph.

8. Acting in terms of the LOA: -

8.1. on 1 September 2015 the Plaintiff took possession and control of the domestic premium lounge at ORT;

8.2. on 1 October 2015 the Plaintiff took possession and control ofthe international premium lounge at ORT; and

8.3. on 5 October 2015 the Defendant forwarded a draft LCA to the Plaintiff.

9. A copy of the draft LCA is attached marked "PoC2".

10. The Defendant failed to negotiate the terms of theLCA with the Plaintiff("the first breach").

11. The Defendant failed to sign the LCA ("the second beach") in order to avoid its obligations in terms thereof.

12. On 6 October 2015 the Defendant, without first hearing the Plaintiff and/or calling upon the Plaintiff to make representations, in writing retracted the award of the tender to the Plaintiff, and unilaterally cancelled the Plaintiff's appointment to provide catering services at ORT ("the third breach"). A copy of this written communication is attached as "PoC3".

13. The Defendantby its conduct referred to above expressed a clear and settled intention not to abide by the terms of the LOA, and thus repudiated this agreement.

14. The Plaintiff accepted the Defendant's repudiation and cancelled the agreement.

15. The Plaintiff handed back the premium lounges at ORT to the Defendant on 16 October 2015.

CLAIM A

16. The Plaintiff has suffered damages as a result of the Defendant's breachesof the LOA Agreement and the subsequent cancellation thereof by the Plaintiff in the amount of R 2 151 231,30.

17. The Plaintiffs damages are equal to the costs incurred by the Plaintiff in order to fulfill its obligations in terms of the LOA Agreement, and in particular to ensure that both the premium domestic and international lounges at ORT would be ready to serve the Defendant's passengerson 1 October and 1 November 2015 respectively.

18. The Defendant has, despite demand, failed or refused to pay to the Plaintiff damages in the amount of R 2 151 231,30.

CLAIM B (In the alternative to Claim A)

19. The Plaintiff repeats paragraphs 1 to 15 above.

20. An agreement on the terms recorded in the draft LCA would have been concluded but for the Defendant's failure to negotiate in good faith with the Plaintiff.

21. The Defendant breached the LCA by failing to provide the Plaintiff with free and undisturbed possession of the premium domestic and international lounges at ORT.

22. The Plaintiff has suffered damages in the amount of R 4 844 854,00 as a result of the Defendant's breach of the LCA.

23. The damages suffered by the Plaintiff flow naturally and generally from the breach of contract in question.

24. The damages suffered by the Plaintiff are the future profits the Plaintiff would have realized had the Defendant fulfilled its obligations in terms of the LCA, calculated as follows:-

24.1. Total Projected sales for duration of LCA: R 194 898 933,00

24.2.	Less material costs:	R 48 717 103,00
24.3.	Less adjustments to food costs:	R 48 717 103,00
24.4.	Less direct labour costs:	R 38 737 071,00
24.5.	Less indirect and management costs:	R 20 141 862,00
24.6.	Less operating overheads:	R 27 144 963,00
24.7.	Less salaries:	R 6 595 975,00

25. The Defendant has, despite demand, failed or refused to pay to the Plaintiff damages in the amount of R 4 844 854,00.

CLAIM C (In the alternative to Claim B)

(In the event that the above Court finds that it was not an impliedterm of the LOA that the parties were to negotiate and finalize the LCA in good faith)

26. The Plaintiff repeats paragraphs 1 to 15 above.

27. The common law currently provides that a promise to negotiate and/or a promise to contract is not intended to be a binding legal obligation to which the parties should be held.

28. The common law is out of step with our constitutional values of human dignity, equality and freedom, the value of ubuntu and the notion of good faith in contract.

29. The Court should therefore develop the common law in terms of section 39(2) of the Constitution of the Republic of South Africa by declaring that once parties have agreed to agree this creates a binding legal obligation upon them to negotiate the terms of the contact in good faith and/or a binding legal obligation to fulfill the formal obligations of the agreement.

30. An agreement on the terms recorded in the draft LCA would have been concluded but for the Defendant's failure to negotiate in good faith with the Plaintiff.

31. The Defendant breached the LCA by failing to provide the Plaintiff with free and undisturbed possession of the premium domestic and international lounges at ORT.

32. The Plaintiff has suffered damages in the amount of R 4 844 854,00 as a result of the Defendant's breach of the LOA.

33. The damages suffered by the Plaintiff are the future profits the Plaintiff would have realized had the Defendant fulfilled its obligations in terms of the LOA, calculated as follows:-

1. Total Projected sales for duration of LCA:	R 194 898 933,00
2. Less material costs:	R 48 717 103,00
3. Less adjustments to food costs:	R 48 717 103,00
4. Less direct labour costs:	R 38 737 071,00
5. Less indirect and management costs:	R 20 141 862,00
6. Less operating overheads:	R 27 144 963,00
7. Less salaries:	R 6 595 975,00

34. The Defendant has, despite demand, failed or refused to pay to the Plaintiff damages in the amount of R 4 844 854,00.

WHEREFORE THE PLAINTIFF PRAYS for judgment against the Defendant for: -

Claim A

i) Payment of the amount of R 2 151 231,30;

ii) Interest on the above amount at the legal rate of interest from 6 October 2015 to date of payment;

iii) Costs of suit;

iv) Further or alternative relief.

Claim B or C (in the alternative to claim A)

i) Payment of the amount of R 4 844 854,00;

ii) Interest on the above amount at the legal rate of interest from 6 October 2015 alternatively 21 July 2016 to date of payment;

iii) Costs of suit;

iv) Further or alternative relief.

DATED AT JOHANNESBURG ON THIS THE 9 DAY OF DECEMBER 2016.

R S SHEPSTONE

PLAINTIFF'S COUNSEL

J S BERGH

PLAINTIFF'S ATTORNEY

PLAINTIFF'S ATTORNEY

C/O **ROXANNE BARNARD ATTORNEYS**
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Johannesburg
Tel: 011 333 2312
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Email: roxanne@rbatt.co.za
Ref: JSB

"POC2"

LOUNGE CATERING AGREEMENT

between

SOUTH AFRICAN AIRWAYS SOC LIMITED

Registration No.: 1997/022444/30
A state owned company registered in accordance with the company laws of the Republic of South Africa
(hereinafter referred to as "SAA")

AND

LSG SKYCHEFS SOUTH AFRICA (PTY) LIMITED

Registration No.: 1992/000913/07
A private company registered in accordance with the company laws of the Republic of Southern Africa
(hereinafter referred to as "LSG or the Service Provider")

COMMISSION OF INQUIRY INTO STATE CAPTURE

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WHEREAS:

A SAA requires certain lounge catering services to be rendered to its passengers at OR Tambo International Airport (ORTIA);

B LSG were the preferred supplier to provide such services; and

C The parties now desire to formalise an agreement in respect of the provision of such services.

NOW THEREFORE it is agreed as follows:-

1 **DEFINITIONS AND INTERPRETATION**

1.1 In this Agreement, unless inconsistent with or otherwise indicated by the context the following terms shall have the meanings assigned to them hereunder and cognitive expressions shall have corresponding meanings, namely-

1.1.1 "**the/this Agreement**" means the agreement as set out in this document and all annexure thereto;

1.1.2 "**Commencement Date**" means 29 September 2015;

1.1.3 "**Confidential Information**" means any information or data which by its nature or content is identifiable as confidential and/or proprietary of SAA;

1.1.4 "**Fee Schedule**" means the schedule of agreed fees payable by SA to LSG for the supply and delivery of the Services, a copy of which is attached as **Annexure A**;

1.1.5 "**General Conditions of Contract**" means the General Conditions of Contract which shall govern the initial engagement between SAA and LSG in terms of the LOA, it being agreed that the such conditions shall be incorporated into this Agreement by reference;

1.1.6 **"HACCP"** means Hazard Analysis Critical Control Point, being the industry standard preventative approach relating to food safety"

1.1.7 **"LOA"** means the letter of award dated **21 August 2015** issued by SAA to LSG in terms of which LSG is advised in respect of the being awarded the tender contract for the supply and delivery of the product(s) to SAA;

1.1.8 **"Lounge or Lounges"** means the domestic and international Lounges at ORTIA;

1.1.9 "**Intellectual Property**" means any copyright, designs, design rights, patent applications and any rights to inventions, know-how, trade and business names, documents, and all also include any Course Materials, trade secrets, logos and devices, data bases, software, websites, trade and service marks whether registered or unregistered and any application therefore and all rights in confidential information which relate in any way to this Agreement;

1.1.10 "**Law**" means any present or future law, and includes statutes, regulations, ordinances, rules and directives of any government entity or other relevant, applicable authority and the term "applicable law" shall bear a corresponding meaning;

1.1.11 "**Parties**" means SAA and LSG;

1.1.12 **"Products"** means the food items selected by SAA to be supplied to its passengers at the Lounges in accordance with the terms of this Agreement and as more fully described in **Annexure A;**

1.1.13 **"RFP"** means the Request for Proposalstender no GSM044/2015, being an invitation to supply proposals sent to LSG on 11 May 2015 the terms thereof being incorporated by reference into this Agreement

1.1.14 "**Services**" means the supply and delivery of the services and products by LSG to SAA in accordance with the provisions of this Agreement and the Annexure hereto

1.1.15 "**Term**" means the period commencing from the Commencement Date up until the Termination Date, and for the avoidance of doubt shall be a period of thirty six (36) months;

1.1.16 "**Termination Date**" means the last day of the term or an earlier time and date stipulated in any notice of termination given in terms of this agreement

1.2 any reference to:

1.2.1 the masculine gender shall include the feminine gender, the singular shall include the plural natural persons shall include legal persons, and *vice versa*;

1.2.2 any provision of a statue, rule or regulation or enactment shall be construed as a reference to that provision as from time to time amended or extended; and

1.2.3 SAA or LSG shall include their respective directors, officers, employees, agents and sub-contractors.

1.3 The headings of the clauses in this Agreement are for the purpose of convenience and reference only and shall not be used in the interpretation of nor modify nor amplify the terms of this Agreement nor any clause hereof unless a contrary intention clearly appears.

1.4 If any provision in a definition is a substantive provision conferring rights or imposing obligations on any party, effect shall be given to it as if it were a substantive clause in the body of this Agreement, notwithstanding that it is only contained in the Interpretation and Definitions Clause.

1.5 If any period is referred to in this Agreement by way of reference to a number of days, the days shall be reckoned exclusively of first and inclusively of the last day unless the last day falls on a day which is not a business day, in which case the last day shall be this next succeeding business day.

1.6 Expressions defined in this Agreement shall bear the same meanings in schedules or annexure to this Agreement which do not themselves contain their own definitions.

1.7 Where any term is defined within the context of any particular clause in this Agreement, the term so defined, unless it is clear from the clause in question that the term so defined has limited application to the relevant clause, shall bear the meaning ascribed to it for all purposes in terms of this Agreement, notwithstanding that that term has not been defined in this interpretation clause.

1.8 The rule of construction that the contract shall be interpreted against the party responsible for the drafting or preparation of the Agreement, shall not apply.

2 APPOINTMENT

2.1 SAA hereby appoints LSG and LSG hereby accepts the appointment to render the Services to SAA on the terms and conditions of this Agreement.

2.2 It is specifically recorded and agreed that should SAA in its sole discretion determine that the rendering of the Services by LSG are unsatisfactory or insufficient for its purposes, then SAA shall have the right to obtain the services and/or products from another Supplier.

3 INCORPORATION OF TERMS AND CONDITIONS

The Parties hereto acknowledge and agree that, except as set forth herein, the terms set forth in the RFP, the LOA and the General Conditions of Contract shall be incorporated by reference and shall be used to assist with either interpretation of the terms hereof and/or the intention of the Parties with regard to their relationship in terms of this Agreement. The Parties agree that if any provisions conflict between the provisions of this Agreement, the RFP, the LOA and the General Conditions of Contract, the provisions of this Agreement, shall prevail.

4 NATURE OF RELATIONSHIP

4.1 The relationship of the Parties in terms of this Agreement shall be that of independent contractors. No partnership, joint venture or agency relationship is hereby created between SAA and LSG.

4.2 The Parties expressly agree that notwithstanding the effect of this Agreement

4.2.1 this Agreement does not constitute LSG as the legal representative of SAA;

4.2.2 neither Party shall be entitled to contract on behalf of or bind the other Party in any manner whatsoever or to incur any liability or debt on behalf of the other Party; and

4.2.3 neither Party shall be authorised to publish or cause to be published any advertisement or other information relating to the other Party or the other Party's business without the prior written approval of the other Party.

4.3 Without limiting the aforegoing, neither Party's staff shall be deemed an employee of the other Party for any purpose whatsoever.

5 TERM AND EARLY TERMINATION

5.1 This Agreement shall commence on the Commencement Date and shall unless the parties have agreed in writing to an extension of the Agreement, terminate on the Termination Date;

5.2 Notwithstanding the provisions of clause 5.1 above, SAA shall be entitled with or without cause and without any penalty to cancel this Agreement before the termination date, which cancellation shall be without prejudice to any other rights which SAA may have under law and under this agreement:

5.2.1 upon giving not less than 30 (thirty) days written notice to LSG;

5.2.2 in accordance with the provisions of clauses 21below; or

5.2.3 upon giving not less than 30 (thirty) days written notice to LSG should the LSG:

5.2.3.1 commit any act of insolvency as defined in the Insolvency Act, 1936 or is actually insolvent in that LSG's liabilities exceed its assets;

5.2.3.2 be wound up, whether provisionally or finally, and whether compulsorily or voluntarily; or

5.2.3.3 enter into business rescue proceedings; or

5.2.3.4 enter into any arrangement or compromise with any of its creditors; or

5.2.3.5 be subject to any resolution passed by its members for its winding up or dissolution; or

5.2.3.6 undergo, or any company which LSG is a subsidiary, undergo change of control without the prior written consent of SAA thereto having been obtained;

5.2.3.7 have a judgement granted against it in any court of law which, if appealable, is not appealed against within the period allowed for the lodging of such an appeal or, if not subject to an appeal, remains unsatisfied for a period of 10 (ten) business days; or

5.2.3.8 breach this agreement 3 (three) times in a period of a calendar year, as a result of which notice is given in terms of this agreement in each such instance of breach, regardless of whether or not such breach had been remedied by LSG in each instance

5.3 Notwithstanding any other provision contained in this Agreement, it is recorded and agreed between the Parties that LSG shall not enjoy a right of first refusal in

respect of supply of the Services and Products or any preferential right of renewal upon termination of this Agreement.

6 PRICING

6.1 SAA shall pay LSG a price per head as provided for in the Fee Schedule for the supply of the Services and the Products by LSG to SAA in terms of this Agreement.

6.2 The Service Fees shall be reviewed and adjusted in accordance withthe local Consumer Price Index ("CPI") every 12 months and shall be adjusted in the event of a menu change by mutual consent. The Parties have agreed to the following guiding principles for the 36 preceding months:

6.2.1 CPI increase year 2 (2016/2017) – a maximum of 50% of the applicable CPI may be charged by LSG; and

6.2.2 CPI increase year 3 (2017/2018) - a maximum of 75% of the applicable CPI may be charged by LSG

6.3 The pricing shall be fixed for the first 12 (twelve) months and any further increase shall follow the formula set out in 6.2 above. Furthermore, should the passenger numbers increase as per the schedule hereunder, SAA shall enjoy the discounts as stipulated:

6.4 If any circumstance arises after conclusion of this Agreement which necessitates the rendering of additional services, the Parties may agree to the rendering of such additional services at an additional fee to be agreed on by both Parties, subject to each Party's internal approval and/or procurement processes.

6.5 The Parties agree that all prices constituting the Fees are quoted in Rand (ZAR) and are inclusive of all costs associated with the rendering of the Services and supply of the Products to SAA.

6.6 The Fees are exclusive of Value Added Tax (VAT). VAT must be shown separately on all invoices.

7 PRICE RESTRUCTURING

7.1 LSG shall be subject to a price review every year and SAA shall embark on a benchmarking exercise every twelve (12) months where SAA shall benchmark the LSG's pricing against the prevailing market rates.

7.2 In the event it emerges that LSG's charges in respect of the pricing and fees under this Agreement are materially higher than the reasonable benchmark ascertained by SAA or that SAA can acquire similar product(s) of a like quality from another Supplier at a total delivered cost to SAA that is lower than the total delivered cost of the product supplied and delivered under this Agreement, SAA shall have the right to notify LSG of such total delivered cost and LSG shall have an opportunity to adjust the pricing hereunder, on such basis as to result in the same or lesser total delivered cost to SAA, within 30 (thirty) calendar days of such notice.

7.3 If LSG fails to do so or cannot legally do so, SAA may:

7.3.1 obtain supply and delivery of the product(s) from such other supplier in which case the obligations, including, but not limited to, any supply and delivery requirements or commitments, if any, of SAA and LSG shall be reduced accordingly;

7.3.2 terminate this Agreement without any penalty, liability or further obligation; or

7.3.3 continue under this Agreement.

7.4 Within 30 (thirty) calendar days of a notice by SAA or at any time SAA so requests, LSG shall certify in writing to SAA that it is in compliance with this clause and shall provide all information that SAA reasonably requests in order to verify such compliance.

8 INVOICING AND PAYMENT

8.1 LSG shall provide SAA with an invoice in respect of the Services rendered, which invoice must be aligned with the purchase order price on delivery of the

Services to SAA. In the event that SAA disputes the invoiced amount, SAA will make payment of the undisputed portion.

8.2 LSG shall submit a consolidated monthly statement together with all original VAT invoices to SAA.

8.3 Provided that LSG has complied with the requirements of the SAA payment process and procedures per Annexure B, SAAshall remit payment to LSG, within 30 (thirty) days of receipt and confirmation of the amount(s) due and payable and not in dispute.

8.4 Subject to any provision to the contrary in this Agreement, in the event that LSG fails to render the Services for any reason whatsoever, then LSG shall not be entitled to any payment in respect of those Services or Products rendered and supplied.

8.5 In the event that SAA disputes any portion of an invoice and/or statement of account, it shall pay to LSG the undisputed portion of the Services Fee while the Parties work to resolve the disputed portion. The Parties shall work diligently to resolve any such dispute within 30 (thirty) days from the date that SAA provides LSG with written notice of the disputed amount. The Parties agree that any disputed payments shall be dealt with in accordance with clause 22.

8.6 Save as specifically provided to the contrary in the Fee Schedule or elsewhere herein, all payments to be made in terms of this Agreement shall be made:

8.6.1 by direct deposit or electronic funds transfer (EFT), into such bank account nominated by LSG from time to time for such purpose;

8.6.2 free of commission or exchange;

8.6.3 without any set-off or deduction having been applied thereto save as provided for in clause 8.5 and 9.5 above; and

8.6.4 at such address as LSG may in writing direct from time to time.

8.7 A 2.5% settlement discount will be deducted from payment if payment is made by the 30th of each month from statement by LSG.

9 SERVICE LEVELS

9.1 SAA shall provide LSG with a performance standard report per **Annexure C** in the format and containing such information necessary to gauge the performance of the LSGfrom time to time.

9.2 In the event LSG fails to meet any service level, LSG shall –

9.2.1 investigate and report on the root causes of the failure within 2(two) hours of the service failure;

9.2.2 promptly correct the failure in order to comply with the required service levels within 1 (one) hour of its report to SAA on the root causes of the failure;

9.2.3 advise SAA, as and to the extent requested by SAA, of the status of remedial efforts being undertaken with respect to such service level failure; and

9.2.4 take appropriate preventive measures to prevent the recurrence of the service level failure.

9.3 Without prejudice to any of SAA's rights under this Agreement, in the event that the results of any audit conducted in terms of clause 14 reveal that LSG has failed to comply with any of its obligations under this Agreement, SAA shall be entitled, but not obliged, to grant LSG a period of 24 (twenty four) hours ("Grace Period") during which to remedy such non-compliance, at LSG's cost. Should LSG fail to remedy such non-compliance during the Grace Period, SAA may impose the penalties as set out in Annexure Dhereof.

9.4 The Parties shall each appoint a representative to agree and sign off on any penalties to be imposed by SAA. Any disputes regarding the penalties shall be referred to SAA'sORTIA Manager. In the event that SAA'sORTIA Manager is unable to resolve the dispute, the dispute shall be referred for resolution to SAA's General Manager - CommercialIf these parties are unable to resolve the dispute, the dispute shall be referred to arbitration in accordance with the provisions of clause22.

9.5 Any penalties imposed on LSG for failure to remedy non-compliance with this Agreement during the Grace Period shall be reflected as a deduction on LSG's next invoice to SAA for the Services and Products.

10 CESSION, ASSIGNMENT AND SUB-CONTRACTING

10.1 LSG may not cede, assign, delegate and/or sub-contract any of its rights and/or obligations under this Agreement, whether in whole or in part, without the prior written consent of SAA, which consent shall not be unreasonably withheld.

10.2 SAA may cede, assign and/or sub-contract any of its rights and/or obligations underthis Agreement, whether in whole or in part, to any of its Affiliates without the consent of LSG, notwithstanding, SAA shall notify LSG in writing of any such cession, assignment and/or sub-contracting.

10.3 Should SAA grant its consent to LSG sub-contracting this Agreement in terms of clause 10.1:

10.3.1 LSG shall ensure that all its authorised subcontractors enter into a written contract with LSG prior to the subcontractor performing any work, the terms of which shall be consistent with the terms of this Agreement;

10.3.2 LSG will act as principal and not agent for SAA in all contracts with its subcontractors and LSG acknowledges and agrees that it shall be fully responsible for the acts and omissions of all subcontractors as if they were the acts and omissions of LSG; and

10.3.3 Notwithstanding the aforegoing, LSG acknowledges that it shall be fully responsible for the payment of all fees and charges payable to its subcontractors.

10.4 This Agreement shall be binding on and ensure to the risk and benefit of each of the Parties' respective assigns and successors-in-title and businesses

11 PARTIES' OBLIGATIONS

11.1 SAA'S OBLIGATIONS

SAA shall pay LSG for all Services rendered by LSG in terms of this Agreement and in accordance with **Annexure A**.

11.2 **LSG'S OBLIGATIONS**

11.2.1 LSG shall render the Services and deliver theProducts as per SAA valid written instructions / orders to LSG during the Term and in accordance with the provisions of this Agreement.

11.2.2 LSG shall provide a representative (the Representative) to handle all matters/queries emanating from this Agreement.

11.2.3 LSG shall ensure its due compliance with all SAA requirements in terms of this Agreement, any attachments, orders or other agreed provisions including, *inter alia*, quantity and quality.

12 **MEETINGS AND REPORTS**

12.1 The Parties shall meet not less than once a month to discuss and review the Services being rendered , including but not limited to the following matters –

12.1.1 any significant changes in SAA's and passenger's requirements that may affect the provision of the Services;

12.1.2 key performance indicators for maximising cost efficiency and productivity and general working practices of the Parties; and

12.1.3 any proposed changes by SAA to the Menus, Equipment and Materials which may affect LSG's obligations under this Agreement;

12.1.4 any warnings relating to SAA's dissatisfaction with the performance by LSG of its obligations in terms of thisAgreement; and

12.1.5 any concerns that LSG may have in relation to the provision of the Services.

12.2 In addition to the monthly meetings referred to in clause 12.1, LSG shall attend any and all meetings in connection with the Services at which LSG's attendance

is required by SAA, whether such meetings are scheduled or convened on an ad hoc basis.

12.3 The Parties shall each appoint a representative to liaise with each other and handle all queries emanating from this Agreement.

13 COMPLIANCE WITH LAWS AND REGULATIONS

13.1 LSG shall render the Services and supply the Products in accordance with all laws, regulations and industry codes of conduct applicable thereto, including but not limited to –

13.1.1 the requirements of South Africa's Customs and Excise Act . LSG will be liable for the payment of any penalties or fines imposed as a result of non-compliance with the Customs and Excise Act (as amended);

13.1.2 International Industry Standards including HACCP regulations and SABS standards; and

13.1.3 Ensuring that all premises, plant, production processes, utensils and vessels used for storage, preparation, production and transportation of all the Products provided to SAA, meet, in all material respects, the standards of hygiene specified by applicable local and international laws, regulations, procedures and requirements.

13.2 LSG shall at its own cost (unless otherwise agreed) take all legal advice necessary to ensure that in providing the Products, LSG shall not infringe any third party rights and that the provision of the Products shall be legal and in compliance with all applicable laws, regulations and/or industry codes of practice.

14 AUDITS

14.1 SAA's nominated representative shall be entitled to conduct an audit of the quality system implemented by LSG, along with the facilities and the organisation, in order to assess LSG's compliance with the food safety plan and applicable laws, regulations and industry standards, in particular those of

HACCP. LSG shall be entitled to have a representative present at such audit. The results of the audit will be discussed at a meeting between the Parties, and the Parties shall agree on the corrective actions (if any) to be taken.

14.2 SAA may conduct an annual audit to ensure that the conditions against which the agreement was awarded are maintained or improved upon. Any failure to meet any of the audit conditions will constitute a material breach of the agreement. SAA will endeavour where possible and practical to give reasonable notice of the inspection but there may be instances where an unannounced audit is warranted. LSG shall not unreasonably prevent SAA from accessing the premises.

15 QUALITY AND PERFORMANCE STANDARDS

15.1 LSG shall provide SAA with a food safety plan reflecting its compliance with HACCP regulations.

15.2 LSG shall at all times maintain the "choice grade" quality in all of the Products to be provided to SAA at the Lounges and shall indemnify and hold SAA harmless against any losses and/or claims arising from the use of the Products.

15.3 All Products ordered shall be packaged so as to reach the SAA Lounges in a condition that is free from defects, damage or contamination and allows for consumption by SAA's passengers and shall be according to agreed quality and product specification (as per the food tasting and sampling agreed/signed off by both Parties . Any non-compliance with any of the foregoing shall result in the Products being rejected by SAA and LSG shall be required to re-supply the correct Products atLSG's own cost, within the required time period of such rejection.

15.4 LSG shall indemnify, defend and save harmless SAA from and against any and all claims, demands, proceedings, damages and liabilities for loss or damage or death or injury and against all associated direct cost arisingfrom the consumptionof the Products.

15.5 LSG hereby indemnifies and holds SAA harmless against any costs, claims or demand for loss or damage of whatsoever nature and however arising including

death or injury in circumstances where LSG'sProducts are the cause of cost, claim, or demand against SAA including the cost of the recall of the Products.

16 PENALTIES

The Parties agree that SAA shall be entitled to pass through to LSG all penalties as a result of non-conformance or non-performance with the terms and conditions of this Agreement. The list of penalties is set out in **Annexure D** hereto.

17 FORCE MAJEURE

If *vis majore*or *force majeure* or *casus fortiutus* ("**the interrupting circumstances**") cause delays in or failure or partial failure of performance by a Party of all or any of its obligations hereunder, this Agreement or as the case may be, the affected portion thereof shall be suspended for the period during which the interrupting circumstances prevail, but if they affect any material part of the Agreement only for a maximum period of 30 (thirty) days whereafter any affected Party shall be entitled on 7 (seven) days' written notice to terminate this Agreement. Written notice of the interrupting circumstances specifying the nature and date of commencement thereof shall be despatched by the Party seeking to rely thereon (on whom the onus shall rest) to the other(s) as soon as reasonably possible after the commencement thereof. Written notice of the cessation of the interrupting circumstances shall be given by the Party who relied thereon within 7 (seven) days after cessation. No Party shall subsequently be obliged to comply with the obligations suspended during such period. For the purposes hereof *vis majore*and *force majeure* include acts or omissions of any government, government agency, provincial or local authority or similar authority, any laws or regulations having the force of law, civil strife, riots, insurrection, sabotage, acts or war or public enemy, interruption of transport, lockouts, inability on the part of any Party as a result of *force majeure* of the nature contemplated in this clause to obtain the goods from LSG or contemplated supplier thereof, combination of workmen, prohibition of exports, rationing of supplies, flood, storm, fire or (without limitation *eiusdem generis*) any other circumstances beyond the reasonable control of the Party claiming *force majeure* or *vis majore*and comprehended in the terms *force majeure* or *vis majore*.

18 CONFIDENTIALITY AND INTELLECTUAL PROPERTY

The Parties reciprocally –

18.1 Undertake to treat as strictly confidential all Confidential Information of any nature whatsoever which either of them may obtain from the other pertaining to the rendering of the Services (the Party receiving such information hereinafter referred to as the "Recipient Party" and the Party disclosing such information hereinafter referred to as the "Disclosing Party"), howsoever such Confidential Information may be disclosed to the Recipient Party including, without limiting the aforegoing, whether orally, visually or by reason of inspection of documentation or other matter;

18.2 Acknowledge that the Confidential Information is being made available by the Disclosing Party solely for the purposes of the rendering of the Services and for no other reason or purpose whatsoever, and that such Confidential Information would not have been made available to the Recipient Party but for this undertaking

18.3 Agree not to -

18.3.1 disclose the Confidential Information to any person whomsoever other than the Recipient Party's employees (which shall include any of its representatives/directors, agents and/or contractors);

18.3.2 directly or indirectly to use for their benefit or the benefit of any other person the Confidential Information unless any part of such Confidential Information is or becomes public knowledge and in the public domain by reason of becoming public property other than through an act or omission on the part of the Recipient Party or itsrepresentatives, directors, employees, agents and/or Contractors;

18.3.3 to issue any press release or otherwise, to any third party, the facts of or any information concerning the conclusion of this Agreement or the terms hereof, without the written consent of the other Party;

18.4 Agree to return to the Disclosing Party on demand, unless it otherwise agrees in writing, all copies of any documents which the Recipient Party may have obtained from as well as all notes or copies of documents concerning it which the Recipient Party may have prepared or which the Recipient Party may obtain as a result of information being made available to it.

18.5 The Parties agree to each that each Party shall protect and assist the other in order to protect each other's intellectual property and not interfere with the intellectual property rights of the other Party in terms of this Agreement.

18.6 The Parties agree that clause 18will remain in force notwithstanding termination of this Agreement.

19 LSG'S WARRANTIES AND REPRESENTATIONS

19.1 LSGundertakes that it shall supply and deliver the Services to SAA -

19.1.1 strictly on the terms and conditions set out in this Agreement; and

19.1.2 strictly in accordance with the instructions of SAA, which shall be incorporated into this Agreement by reference (including without limitation verbal instructions).

19.2 LSG hereby represents and warrants in favour of SAA (and acknowledges that SAA would not have entered into this Agreement but for the representations and warranties set out below) that –

19.2.1 it has the corporate power to enter into and perform, and has undertaken all necessary corporate action to authorise the entry into and performance of this Agreement and the transactions contemplated by this Agreement;

19.2.2 this Agreement constitutes its legal, valid and binding obligations;

19.2.3 neither the execution and delivery of this Agreement, the consummation of the transaction contemplated hereby nor the compliance by it with any terms and provisions hereof will contravene any law applicable to it; and

19.2.4 it has all and any consents, licences, permits and any other authorities of whatsoever nature which are required by it to supply and deliver the Services to fulfil its obligations under and in terms of this Agreement.

19.3 LSG specifically warrants in relation to the supply of the Services that –

19.3.1 it possesses the requisite knowledge and experience to perform its duties in terms of this Agreement;

19.3.2 it has no competing obligations, whether contractual or otherwise which may negatively influence the prompt and effective supply and delivery of the Services to SAA;

19.3.3 it agrees that it will make available to SAA suitably qualified consultants or personnel to ensure efficient supply and delivery of the Services; and

19.3.4 in the supply and delivery of the Services, it shall act at all times in the best interest of SAA.

19.4 LSGspecifically warrants in relation to the rendering of the Servicesthat –

19.4.1 it will supply and deliver the Services to the best of its ability, with a level of skill andcare appropriate to a service provider experienced and qualified to supply and deliver the Servicesand in all respects to the satisfaction of SAA and shall be in accordance with best industry practice;

19.4.2 it will remain compliant with all laws and regulations applicable to the supply and delivery of the Services to SAA; and

19.4.3 the Products supplied and delivered to SAA will be or is suitable for consumption for the timeframe that LSG advises SAA that the Products will be so suited.

20 LIMITATION OF LIABILITY AND INDEMNITY

20.1 The Parties agree that, in the event of a breach of any of the provisions of this Agreement, the defaulting Party shall be liable to the other Party for all losses which constitute direct and/or general damages.

20.2 Subject to clause 20.3, the Parties agree that, in the event of a breach of any of the provisions of this Agreement, the defaulting Party shall not be liable to the other Party for any Losses which constitute indirect, special and/or consequential damages.

20.3 Notwithstanding anything to the contrary set forth in clause 20.2above or this Agreement in general, the Parties agree that they shall not be liable to the other for -

20.3.1 losses which constitute indirect, special and/or consequential damages where such damages are caused by a breach of any undertakings given in this agreement; and

20.3.2 losses which arise out of their dishonesty or negligence regardless of whether such losses arise out of contract or delict.

20.4 Nothing in this Agreement shall operate so as to exclude or in any way limit either Party's liability for fraud, death or personal injury caused by its negligence or any other liability that may not be excluded or limited as a matter of law.

20.5 LSG hereby indemnifies, defends and holds harmless SAA and its employees, officers, directors, shareholders and agents against any loss, cost, liability, expense, injury, penalty or interest (including reasonable attorney's fees) of whatsoever nature which may be incurred or sustained by SAA or such Parties by reason of or pursuant to LSG's failing or refusing to comply with all or any of its obligations in accordance with the provisions of this Agreement or otherwise pursuant to the conclusion, implementation or termination of this Agreement unless such loss, cost, liability, expense, injury, penalty or interest arose due to the gross negligence or willful misconduct of SAA.

21 BREACH AND TERMINATION

If any Party breaches any material term of this Agreement and fails to remedy such breach within seven (7) days of receipt of written notification requiring it to do so, then the aggrieved Party shall be entitled, without further notice and without prejudice to any other right or remedies such Party may have, to terminate this Agreement, and/or claim specific performance, and/or claim damages.

22 ARBITRATION AND DISPUTES

22.1 In the event of any dispute or disagreement arising between the Parties in connection with this Agreement or the carrying out of the terms thereof or any other matter arising there from, such dispute shall, if it cannot be settled by mutual agreement, be submitted to and decided by arbitration in terms of the Arbitration Act (Act 42 of 1965), as amended, in terms of the Arbitration Foundation of South Africa Rules For Commercial Arbitration.

22.2 Any decision given or award made pursuant to arbitration proceedings shall be final and binding on the Parties.

22.3 The arbitrator shall be an attorney, advocate or retired judge appointed by agreement or failing agreement nominated at the request of either Party by the president for the time being of the Law Society of the Northern Provinces.

22.4 The arbitration shall be held in Sandton and the Parties shall endeavour to ensure that it is completed within 90 (ninety) days after notice requiring the claim to be referred to arbitration is given.

23 DOMICILIUM CITANDI ET EXECUTANDI

23.1 The Parties choose as their *domiciliacitandi et executandi*, for all purposes under this Agreement, whether in respect of court process, notices or other documents or communications of whatsoever nature (including the exercise of any option), the following addresses:

23.1.1 SAA: Physical Address: .....

Telefax .....

E-mail:

23.1.2 LSG: Physical address: .....

Supplier's contact details: .....

Email: .....

23.2 Any notice or communication required or permitted to be given in terms if this Agreement shall be valid and effective only if in writing but it shall be competent to give notice by telefax.

23.3 Either Party may by notice to the other Party change the physical address chosen as its *domiciliumcitandi et executandi* to another physical address where postal delivery occurs in the South Africa or its postal address or its telefax number, provided that the change shall become effective on the 14th (fourteenth) business day from the deemed receipt of the notice by the other Party.

23.4 Any notice to a Party –

23.4.1 sent by prepaid registered post (by airmail if appropriate) in a correctly addressed envelope to it at an address chosen as its *domiciliumcitandi et executandi* to which post is delivered shall be deemed to have been received on the 14th (fourteenth) business day after posting (unless the contrary is proved);

23.4.2 delivered by hand to a responsible person during ordinary business hours at the physical address chosen as its *domiciliumcitandi et executandi* shall be deemed to have been received on the day of delivery; or

23.4.3 sent by telefax to its chosen telefax number shall be deemed to have been received on the date of despatch (unless the contrary is proved).

23.5 Notwithstanding anything to the contrary herein contained a written notice or communication actually received by a Party shall be an adequate written notice or communication to it notwithstanding that it was not sent to or delivered at its chosen *domiciliumcitandi et executandi*.

24 GENERAL

24.1 Severability

All provisions and the various clauses of this Agreement are, notwithstanding the manner in which they have been grouped together or linked grammatically, severable from each other. Any provision or clause of this Agreement which is or becomes unenforceable in any jurisdiction, whether due to voidness, invalidity, illegality, unlawfulness or for any other reason whatever, shall, in such jurisdiction only and only to the extent that it is so unenforceable, be treated as *pro non scripto* and the remaining provisions and clauses of this Agreement shall remain of full force and effect. The Parties declare that it is their intention that this Agreement would be executed without such unenforceable provision if they were aware of such unenforceability at the time of execution hereof.

24.2 Warranty of Authority

Each Party warrants to the other Party that it has power, authority and legal right to sign and perform this Agreement and that this Agreement has been duly authorised by all necessary actions of its directors and constitutes valid and binding obligations on it in accordance with the terms of this Agreement.

24.3 Costs

Each Party shall pay its own cost of negotiating, drafting, preparing and implementing this Agreement and any annexures thereto.

24.4 Whole Agreement, No Amendment

24.4.1 This Agreement constitutes the whole agreement between the Parties relating to the subject matter hereof.

24.4.2 No variation, amendment or consensual cancellation of this Agreement or any provision or term thereof shall be binding unless recorded in a written document signed by the Parties. Any such extension, waiver or relaxation or suspension which is so given or made shall be strictly

construed as relating strictly to the matter in respect whereof it was made or given.

24.4.3 No Party shall be bound by any express or implied term, representation, warranty, promise or the like not recorded herein, whether it induced this Agreement and/or whether it was negligent or not.

24.5 Waiver/Relaxation

No extension of time or waiver or relaxation of any of the provisions or terms of this Agreement or any agreement, or other document issued or executed pursuant to or in terms of this Agreement, shall operate as an estoppel against any Party in respect of its rights under this Agreement, nor shall it operate so as to preclude such Party thereafter from exercising its rights strictly in accordance with this Agreement.

24.6 Good Faith

The Parties shall, in all their dealings with each other, display good faith.

24.7 Counterparts

This Agreement may be executed in counterparts, each of which shall be deemed an original, and all of which together shall constitute one and the same Agreement as at the date of signature of the Party last signing one of the counterparts.

24.8 Governing Law

24.8.1 This Agreement will in all respects be governed by and construed in accordance with the laws of the Republic of South Africa, and all disputes, actions and other matters in connection therewith shall be determined in accordance with such law

24.8.2 Either Party may institute all or any proceedings against the other Party in connection with this Agreement in the South Gauteng High Court of South Africa, Johannesburg and the Parties hereby consent and submit to the non-exclusive jurisdiction of that court.

25 LABOUR RELATIONS (SECTION 197)

25.1 LSG acknowledges that this Agreement is subject to the provisions of Section 197 of the Labour Relations Act (Act 66 of 1995) and that such was taken into account in its response to the RFP and indemnifies SAA to the fullest extent possible in regard to any claims that may arise in relation thereto or the information provided in regard thereto.

25.2 Within 90 (ninety) days of the Commencement Date of the Agreement, LSG shall provide SAA with a detailed Schedule of all employees taken over from the previous employer in accordance with the Section 197 and now within the employ of LSG and being utilised for the Services in terms of this Agreement. LSG shall on a 6 (six) monthly basis (and when reasonably requested by SAA) provide SAA with an updated and accurate Schedule.

25.3 It is a material term of this agreement that LSG shall not employ any more employees in excess of the number stated in Schedule without the written permission and consent from SAA.

25.4 LSG furthermore confirms that at expiry or termination of this Agreement, LSG shall fully co-operate with SAA (and where applicable any successor service provider) and shall provide such information and employee related details as SAA may request.

Thus duly signed at _____ on this ____ day of _____ 2015 in the presence of the undersigned witnesses.

AS WITNESS:
(duly authorised thereto)

BY: _____

For SOUTH AFRICAN AIRWAYS
(SOC) LIMITED

Name:

Designation:

Thus duly signed at _____ on this ____ day of _____ 2015 in the presence of the undersigned witnesses.

AS WITNESS:
(duly authorised thereto)

BY: _____

For SOUTH AFRICAN AIRWAYS

(SOC) LIMITED

Name: _____

Designation: _____

Thus duly signed at _____ on this ____ day of _____ 2015 in the presence of the undersigned witnesses.

AS WITNESS:
(duly authorised thereto)

BY: _____

For SOUTH AFRICAN AIRWAYS
(SOC) LIMITED

Name: _____

Designation: _____

Thus duly signed at _____ on this _____ day of _____ 2015 in the presence of the undersigned witnesses.

AS WITNESS:
(duly authorised thereto)

BY: _____

LSG SKY CHEFS SOUTH AFRICA

(PTY) LIMITED

Witness 1. _____

Name: _____

Witness 2. _____

Designation: _____

COMMISSION OF INQUIRY INTO STATE CAPTURE

AFFIDAVIT

I, the undersigned

RUTH NAMBI KIBUUKA, ID NO 6212310894089

do hereby take oath and state that:

1.

I am an adult female person employed by South African Airways SOC Limited (SAA) as the Company Secretary. I am also the Company Secretary of SAA's subsidiaries apart from Mango Airlines SOC Limited.

2.

The facts deposed hereto are within my personal knowledge, unless otherwise indicated herein, true and correct.

3.

The SAA directors' code of conduct is governed by the provisions of the Public Finance Management Act, No.1 of 1999 and related Regulations ("PFMA"), the Companies Act No.71 of 2008 ("the Companies Act") and the SAA Memorandum of Incorporation ("MOI"). Directors must also comply with SAA's conflict of interest policy.

I have been requested by the Judicial Commission of Inquiry into allegations of State Capture, Corruption and Fraud in the Public Sector including Organs of State "Commission" to provide the following:

- Details of recorded disclosures of gifts made during the tenure of the Board in mid to late 2014, then 2015 and lastly 2016 for Ms D Myeni, Ms Y Kwinana, Dr J Tambi and Mr. T Dixon.

COMMISSION OF INQUIRY INTO STATE CAPTURE

I have checked our directors' gifts register and could not find any declaration of gifts for the above mentioned 4 directors for the period 2014 to 2016.

A copy of the directors' gifts register is attached as Annexure "A". The conflict of interest policy is attached as Annexure "B".

DEPONENT

It is hereby certified that the aforesaid declaration was signed and sworn in my presence on this the 23 day of **October 2020**, at Edenglen, the Deponent having confirmed and acknowledged: -

a) that she knows and understands the contents of this declaration;
b) that she has no objection to taking the prescribed oath;
c) and that she considers the prescribed oath as binding on her conscience.

COMMISSIONER OF OATHS

Signed and sworn to before me at EDENGLEN
on 23 OCTOBER 2020 the deponent having acknowledged that he/she knows and understands the contents of this affidavit.

Commissioner of Oaths
Full Names: LEBEPA SEPOPOLA
Business Address: 52 HARRIS ROAD
Designation: BRANCH MANAGER
Capacity: Ex Officio

EDENGLEN
23 OCT 2020
2
1613

ANNEXURE A

SOUTH AFRICAN AIRWAYS

A STAR ALLIANCE MEMBER ™

Conflict of Interest Policy for South African Airways SOC Board Members

(Recommended for adoption by SAA Subsidiary Boards)

COMMISSION OF INQUIRY INTO STATE CAPTURE

D.
LC

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

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COMMISSION OF INQUIRY INTO STATE CAPTURE

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

1. Purpose and Application

1.1 The purpose of this policy is to create awareness of standards of conduct and ensure compliance in respect of disclosure obligations where a potential conflict of interest may arise in the course of the discharge of fiduciary duties by non-executive directors or co-opted members of Boards and Board Committees of the SAA Group of Companies (Co-opted Members).

1.2 This policy is intended to enhance compliance with section 50 of the Public Finance Management Act, 1999 (PFMA), sections 75 and 76 of the Companies Act, 2008 (Companies Act) and Codes of Good Corporate Practice, and is not intended to circumvent the application of applicable laws.

1.7 To ensure consistent application of this policy, Directors of the SAA Group shall be inducted annually in respect of their fiduciary duties and standards of conduct under the PFMA and Companies Act.

1.8 To ensure continued compliance, this policy shall be reviewed regularly by the Company Secretariat.

2. Disclosure Obligations

2.1 All non-executive directors and Co-opted Members shall declare all private capacity interest that has the potential to present a situation where a decision of the SAA Group is influenced by personal interests and where such private capacity interest could improperly influence the discharge of fiduciary duty and responsibilities.

2.2 Disclosures by non-executive directors and co-opted members shall be made as follows:

2.2.1 General disclosures (in accordance with Annexure A to E attached hereto) at commencement of the term of appointment or co-option and to be repeated before the end of January of each calendar year and during the year, when circumstances change; and

2.2.2 Decision specific disclosures (in accordance with Annexure F attached hereto) in the ordinary discharge of duties and responsibilities at all Board and Board Committee meetings, prior to commencement of the dealings of the day.

2.2 It is the duty and the onus of the non-executive director or co-opted member to disclose any potential private capacity interest to the best of her/his knowledge and belief.

2.3 A private capacity interest includes a material financial interest of a family member or business associate of the non-executive director or co-opted member.

2.4 For the purpose of this policy:

(a) A family member shall mean a spouse, parents (including the in-laws), children, brother (including brother-in-law), sister (including sister-in-law), of the non-executive director of co-opted member may have in another airline or a business transaction involving the SAA Group;

(b) A business associate means any person or incorporated entity with whom a non-executive director or co-opted member shares a material financial interest, and

(b) A material financial interest shall mean a financial interest of any kind, which in view of all the circumstances, is substantial enough that it would, or reasonably could, affect the non-executive director's or co-opted member's or family member's judgment with respect to transactions to which the entity is a party. This includes all forms of compensation and may include, but not be limited to; share ownership, directorships, partnerships, trustees or beneficiaries of a trust and beneficial ownership of publicly traded companies that comprise more than 5% of their issued capital does not require disclosure or declaration.

2.5 The declarations of interests shall be a standing agenda item in all formal SAA Board meetings and all completed declarations forms shall be submitted and filed with Company Secretary.

R
LC

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

3. Standards of Conduct

3.1 All non-executive directors and co-opted members shall act in good faith and in the interest of the SAA Group at all times through honest, transparent, accountable, fair and equitable conduct and demonstration of the highest standards of professional competence, efficiency, effectiveness and compliance with applicable laws.

3.2 Non-executive directors and co-opted members shall not:

(a) use or seek to use their positions as members of an SAA Group Board to gain direct or indirect benefit for themselves or their family members and/or business associates or solicit or accept favours or economic benefits from any person, institutions or entities known to be seeking business from SAA;

(b) disclose any confidential information relating to the SAA Group, including but not limited to procurement of goods and services, projects or programmes or information gathered for the purposes of conducting the procurements or administering or delivering the project or programme, to any person not authorised by law to have such information;

3.3 All gifts received by non-executive directors and co-opted members in their capacity of officially serving SAA and of a monetary value estimated to be more than R1000.00 shall be declared by the relevant non-executive director or co-opted member in the SAA Group Board Gift Register to be maintained by the Company Secretary.

4. Whistleblower protection

The SAA Group will allow any person whether from within or outside SAA who knows of any conduct that is not compliant with any law or policy of the SAA Group or not in the interest of the SAA Group or that could constitute conflict of interest or jeopardise any of the SAA Group's business continuity to report to available reporting lines as per the SAA Group's Whistle Blowing Policy or use any other appropriate mechanism to report such conduct.

5. Non-compliance

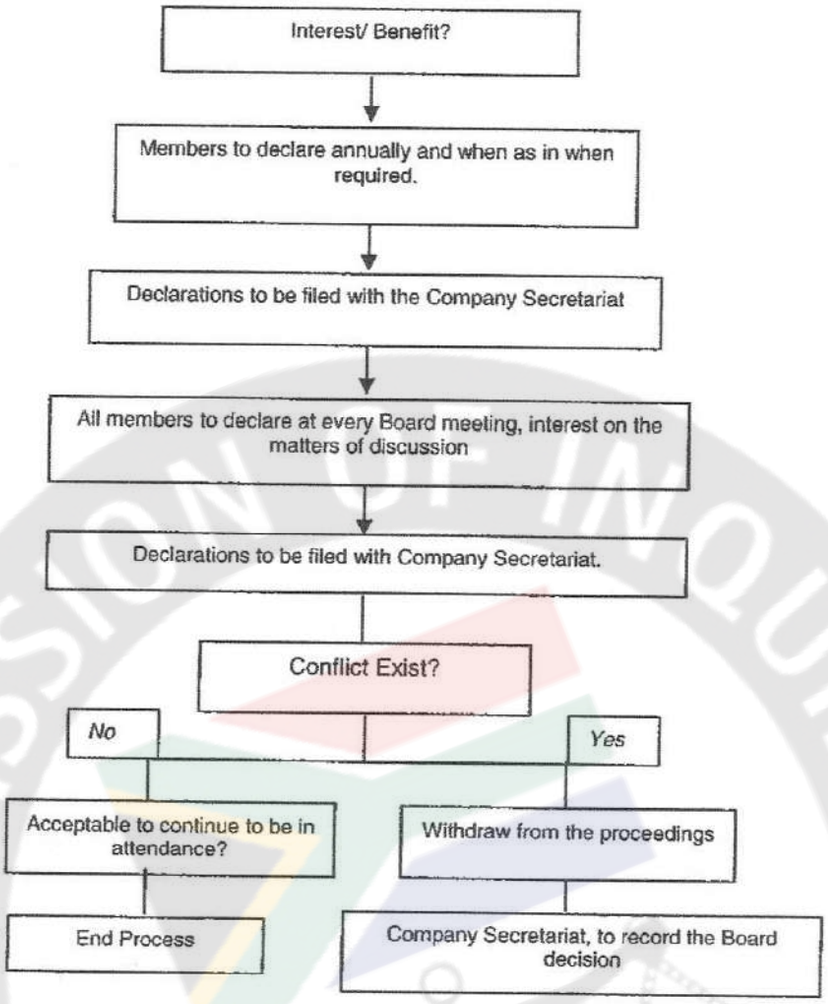
Allegations of breach of this policy will be investigated, and if confirmed, reported to the appropriate shareholder and may be followed by criminal complaints, civil claims and/or removal from the office of duty.

COMMISSION OF INQUIRY INTO STATE CAPTURE

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

6. Process Flow



LC

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

7. Document Information

Details	Description
Document Title	Conflict of Interest Policy for SAA Members of the Board
Document Owner	Company Secretariat
Document Custodian	Company Secretariat
Effective date	01 December 2011
Review Date	

8. Document Authorisations

Name	Position	Signature	Date
Company Secretary	Company Secretariat		
Chairperson	SAA Group Board		

9. Related policies

- Whistleblower Policy

Approved by the Board of Directors on 30 November 2011

Ms C Carolus
Board Chairperson

Date:

COMMISSION OF INQUIRY INTO STATE CAPTURE

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

Annexures

No:	Details	Annexure	Page number	Completion date
1	Acceptance of Understanding of Conflict of interest policy	A	10	Annually and /or when required
2	Declaration of shares and other financial interest	B	11	Annually and/or when required
3	Declaration of interest in contracts	C	12	Annually And /or when required
4	Related party disclosures	D	13	Annually And /or When required
5	Schedule of directorships	E	14	Annually And/or When required
6	Declaration of interest on the agenda matters	F	15	All Board meetings

COMMISSION OF INQUIRY INTO STATE CAPTURE

LC

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

Acknowledgement form

This form should be completed and signed by the person acknowledging receipt and understanding of this policy.

Annexure A

ACCEPTANCE OF UNDERSTANDING OF THE CONFLICT OF INTEREST POLICY

I confirm that I have read and understand the South African Airways Conflict of Interest Policy

(To be completed by all individuals as evidence that they have read and understood the Conflict of Interest policy)

I, the undersigned,

Name: _____

ID number: _____

Position: _____

Signature: _____

COMMISSION OF INQUIRY INTO STATE CAPTURE

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

Annexure B

Date:

The Directors
South African Airways (Pty) Limited
Airways Park
Jones Road
Johannesburg

DECLARATION OF SHARES AND OTHER FINANCIAL INTEREST

I hereby declare in terms of section 75 of the Companies Act 2008, that at date hereof, I am to be regarded as interested in any contracts or transactions with the following organizations to the extent shown.

Name of entity	Registered Address	Registration Number	Nature of Interest	Date of Appointment	% held

Kind regards,

DIRECTOR/OFFICER'S NAME: _____

DIRECTOR/OFFICER'S SIGNATURE: _____

COMMISSION OF INQUIRY INTO STATE CAPTURE

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

Annexure C

Date:

The Directors
South African Airways (Pty) Limited
Airways Park
Jones Road
Johannesburg

DECLARATION OF INTEREST IN CONTRACTS

I hereby declare in terms of section 75 of the Companies Act 2008, that at date hereof, I am to be regarded as interested in any contracts or transactions with the following organizations to the extent shown.

Name of Company	Registration No	*Status*	Extent of Interest	*Date*

Kind regards

DIRECTOR/OFFICER'S NAME: _____

DIRECTOR/OFFICER'S SIGNATURE: _____

COMMISSION OF INQUIRY INTO STATE CAPTURE

LC

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

ANNEXURE D

Date:

The Directors
SAA
JOHANNESBURG

RELATED PARTY DISCLOSURES

Related party relationships and transactions, to be disclosed in terms of Accounting Standard AC 126 issued by the South African Institute of Chartered Accountants, applicable to the financial year 2010/11, were as follows:

RELATED PARTY		***TRANSACTIONS***		
Name	**Nature of relationship**	**Type**	**Pricing policy**	**Amount (Rm)**

Kind regards

DIRECTOR/OFFICER'S NAME: _____

DIRECTOR/OFFICER'S SIGNATURE: _____

D.
LC

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

ANNEXURE E

SCHEDULE OF DIRECTORSHIPS REQUIRED IN TERMS OF SECTION 75 OF THE COMPANIES ACT 2008 AS AMENDED

Personal Details

Name		
Nationality		
Identity Number		
Occupation		
Date of Birth		
Address	Residential	
	Business	
	Postal	

Directorships

Name of Company	
Registration Number	
Registered Office	
Date of Appointment	
Date of Resignation	
Material Interests	

Name of Company	
Registration Number	
Registered Office	
Date of Appointment	
Date of Resignation	
Material Interests	

COMMISSION OF INQUIRY INTO STATE CAPTURE

SOUTH AFRICAN AIRWAYS
A STAR ALLIANCE MEMBER

Policy	SAA Conflict of Interest Policy	Policy No.	ER017

Annexure B

DECLARATION OF INTEREST ON THE AGENDA MATTERS – BOARD MEETINGS.

DATE OF BOARD MEETING: _____

MEMBER NAME: _____

- I hereby declare that I have no interest on the agenda matters as outlined in the agenda items as tabled at today's meeting.

Or

- I hereby declare that I have an interest in the agenda matter as indicated, below. I consequently excuse myself from involvement in the discussion of this specific matter.

Agenda Item	Nature & extend of interest

SIGNATURE: _____

(Declaration to be completed signed and handed in before the business of the day is deliberated, please)

LC

ANNEXURE B1

RECEIPT OF CD'S FROM FANIE ZULU 17-Feb-11		
	NAME	RECEIVED
1	Ms Cheryl Carolus	
2	Ms Margie Whitehouse	
3	Mr Tukela Cyril Jantjies	✓
4	Mr Bonang Mohale	
5	Ms Duduzile Cynthia Myeni	✓
6	Mr Teddy Daka	BOARD
7	Adv. Lindi Nkosi-Thomas	
8	Mr R Loubser	
9	Ms Yakhe Kwinana	
10	Mr Louis J Rabbets	SJ Molefe
11	Mr Zakhele J Sithole	
12	Prof. David Lewis	
13	Mr Jabulani Ndhlovu	
14	Ms Siza Mzimela	✓

COMMISSION OF INQUIRY INTO STATE CAPTURE

LC.

ANNEXURE B2

CFO Invitation from Delloitte.htm

File | C:/Users/sbn821l/AppData/Local/Microsoft/Windows/INetCache/Content.Outlook/N9R5EW1V/CFO%20Invitation%20from%20Delloitte.htm

From: Corrie Engelbrecht
Sent: Wednesday, November 30, 2011 8:37 AM
To: Ruth Kibuuka
Cc: Saras Moonsamy
Subject: CFO: Invitation from Delloitte

Follow Up Flag: Follow up
Flag Status: Flagged

Dear Ruth

I just wanted to inform you that Wolf received an invitation from Delloitte to attend the golf tomorrow, 1ST December 2011. The value of the ticket will be approximately R500. Thanks

Kind regards

Corrie Engelbrecht | Executive Assistant to CFO | CFO

Phone: +2711-978-1515 | Fax: +2711-978-1572 | E-Mail: CorrieEngelbrecht@flysaa.com

Room 403, Floor 4, Block C, Airways Park, OR Tambo International- Johannesburg- SOUTH AFRICA

COMMISSION OF INQUIRY INTO STATE CAPTURE

Company Report

windeed
A LexisNexis® Product

Date requested 2020/02/03 13:00
Reference NALINI
Information source Companies and Intellectual Property Commission

This report is compiled exclusively from the very latest data directly supplied to WinDeed by the Companies and Intellectual Property Commission (CIPC).

COMPANY SUMMARY

Name	ZANOSPARK
Status	IN BUSINESS
Registration number	2016/037324/07
Registration date	2016/02/02

DIRECTOR AND OTHER SUMMARY

ACTIVE

Name	ID Number	Type	Status
KWINANA, YAKHE	6407210750080	DIRECTOR	ACTIVE

INACTIVE

Name	ID Number	Type	Status
MAGONGOMA, LUMKA	8309120392086	DIRECTOR	RESIGNED

AUDITOR SUMMARY

No auditor summary information to display.

COMPANY INFORMATION

Enterprise name	ZANOSPARK	**Status**	IN BUSINESS
Registration number	2016/037324/07	**Enterprise type**	PRIVATE COMPANY
Tax number	9083555228	**Business start date**	2016/02/02
Short name	-	**Registration date**	2016/02/02
Translated name	-	**Financial year end**	2
Old reg. number	-	**Fin effective date**	-
Conv. company No	-	**CK date received**	-
Region	-	**CK date**	-
Country	SOUTH AFRICA	**Date of type**	2016/02/02
Country of origin	-		
Issued shares	-		
Issued capital	-		
Authorized shares	1 000		
Authorized capital	-		

Industry code	-
Industry	-
Principal business	BUSINESS ACTIVITIES NOT RESTRICTED.
Registered address	1347 - 76 FORRES AVENUE, BLUE VALLEY ESATE, BLUE VALLEY ESATE, GAUTENG, 1685
Postal address	P O BOX 3949, HALFWAY HOUSE, HALFWAY HOUSE, GAUTENG, 1685

DIRECTORS AND OTHER (2)

KWINANA, YAKHE

Initials	Y	**Status**	ACTIVE
ID/Passport number	6407210750080	**Type**	DIRECTOR
Date of birth	1964/07/21	**Appointment date**	2019/08/13
Profession	-	**Resignation date**	-
Country of residence	SOUTH AFRICA	**Member size (%)**	0.00
Residential address	1347 FORRESCRES, BLUE VALLEY GOLF ESTATE, CENTURION, GAUTENG, 0154	**Member contribution (R)**	0.00
Postal address	1606 MELORSE STREET, BLUE VALLEY GOLF ESTATE, CENTURION, GAUTENG, 0154		

MAGONGOMA, LUMKA

Initials	L	**Status**	RESIGNED
ID/Passport number	8309120392086	**Type**	DIRECTOR
Date of birth	1983/09/12	**Appointment date**	2016/02/02
Profession	-	**Resignation date**	2019/08/13
Country of residence	SOUTH AFRICA	**Member size (%)**	0.00
Residential address	1606 MELROSE STREET, KOSMASDALE X32, CENTURION, GAUTENG, 1685	**Member contribution (R)**	0.00
Postal address	1606 MELROSE STREET, KOSMASDALE X32, CENTURION, GAUTENG, 1685		

SECRETARY COMPANIES AND CCS (NONE)

COMPANY SECRETARY NATURAL PERSONS (NONE)

BOTH DIRECTOR / OFFICERS (NONE)

ALTERNATIVE DIRECTORS (NONE)

OFFICERS (NONE)

LOCAL MANAGERS (NONE)

TRUSTS (NONE)

AUDITORS (NONE)

CAPITAL INFORMATION

Type	No of Shares	Parri Value	Capital Amount (R)	Capital Premium
AUTHORIZED ORDINARY	1 000	1	0.00	0

HISTORY

Effective Date	Change Type
2019/08/15	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR YAKHE KWINANA WAS ADDED)
2019/08/15	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR LUMKA MAGONGOMA DETAILS WAS CHANGED)
2019/05/16	RE-INSTATE APPLICATION (COMPANY / CLOSE CORPORATION AR FILING - WEB SERVICES : REF NO. : 5177255570)
2018/05/11	AR IN DEREGISTRATION (ANNUAL RETURN NON COMPLIANCE - IN PROCESS OF DEREGISTRATION NO PAYMENT HAVE BEEN MADE.)
2017/04/04	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR YAKHE KWINANA DETAILS WAS CHANGED)
2017/04/04	DIRECTOR/MEMBER/SECRETARY/TRUST/BOTH DIRECTOR AND OFFICER (DIRECTOR LUMKA GONIWE DETAILS WAS CHANGED)

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IN THE JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE

AFFIDAVIT

I, the undersigned,

MARK DAVID BATES

do hereby make the following statements under oath:

1. I am an adult male and current member of the Brigalune Family Trust.

2. The facts to which I depose are true and correct and are within my personal knowledge except where it is apparent from the context that they are not.

3. The Brigalune Family Trust purchased the property situated at 92 President Park, Midrand, Gauteng (situated in Pretorius road, Midrand, Gauteng).

4. The property was purchased through ACTION ARENA auction on 27 November 2012, for an amount of R6 160 000.00 The property was financed through Nedbank and was transferred and registered into the name of the Brigalune Family Trust. The previous owner was a SLIP KNOT INVESTMENTS 74 (PTY) LTD (Slipknot). On transfer, in 2013, they vacated the property and we moved onto the said property.

ppm

5. When the trust purchased the property, the previous owner, from my understanding, was a Ms Yakhe Kwinana. I met her only once, which was when she handed over the keys to the property on transfer, to me. I have had no personal dealings with her since.

6. After the trust took ownership of the property, no agreements of any nature existed between Slipknot, or Ms Kwinana and myself, or the Brigalune Family Trust.

7. As I recall, the lawyers dealing with the transfer of the property was a L. Manjwa Incorporated attorneys.

MARK DAVID BATES

I hereby certify that the deponent has acknowledged that he knows and understands the contents of this affidavit. This affidavit, which was signed and sworn to before me, Commissioner of Oaths, at Umhlali on this the 28 day of October 2020 the regulations contained in Government Notice No R1258 of 21 July 1972, as amended, and Government Notice No R1648 of 19 August 1977, as amended, having been complied with.

COMMISSIONER OF OATHS

FULL NAMES: Punza Mpanzana

ADDRESS: R102 Old Main Road Umhlali

EX OFFICIO: Sgt

COMMUNITY SERVICE CENTRE
2020 -10- 28
UMHLALI
KWAZULU-NATAL

SOUTH AFRICAN AIRWAYS

CONFIDENTIAL

MINUTES OF THE AUDIT COMMITTEE MEETING OF THE SAA BOARD OF DIRECTORS (2012/07) HELD ON MONDAY, 05 NOVEMBER 2012 AT 08:30, IN THE BOARDROOM, 6TH FLOOR, AIRWAYS PARK, JONES ROAD, KEMPTON PARK

Resolution No/For Attention

1. WELCOME, CONSTITUTION OF MEETING, APOLOGIES, AND SIGNING OF ATTENDANCE REGISTER

Present:

Ms. Y Kwinana	Non-Executive Director (Chairperson)
Mr. A Khumalo	Non-Executive Director
Ms. N Kubeka	Non-Executive Director
Ms. R Lepule	Non-Executive Director
Adv. L Nkosi-Thomas	Non-Executive Director
Ms. C Roskruge	Non-Executive Director

Apologies:

Mr. S Struwig	Auditor General South Africa
Ms. M Ebersohn	Chief Financial Officer (Mango)
Mr. P Snyman	Chief Information Officer (CIO)
Ms. F Thabethe	Acting GM: Legal, Risk & Compliance (GM:LRC)
Mr. S Dlamini	Company Secretary

In Attendance:

Mr. V Kona	Acting Chief Executive Officer
Mr. W Meyer	Chief Financial Officer (CFO)
Mr. S Vilakazi	Chief Audit Executive
Mr. P Ramosebudi	Group Treasurer
Mr. S Zulu	Chief Financial Officer (SAAT)
Mr. F Peer	Chief Financial Officer (SATC)
Mr. M Muller	Chief Financial Officer (Air Chefs)
Ms. N Ntshalintshali	Chief Risk Officer (Representing Acting GM:LRC)
Mr. E Knoesen	Head: IT Operations (Representing the CIO)
Mr. Z Mohideen	Senior Auditor
Ms. S Zilwa	External Auditors: Nkonki Inc.
Mr. M Patel	External Auditors: Nkonki Inc.
Ms. T Masasa	External Auditors: Nkonki Inc.
Ms. G Mtetwa	External Auditors: PricewaterhouseCoopers

Mr. D Fouche	External Auditors: PricewaterhouseCoopers
Ms. N Rakoma	External Auditors: PricewaterhouseCoopers
Mr. M Msibi	Deputy Company Secretary

The Deputy Company Secretary indicated that the process to appoint Chairpersons of Board Committees, including the Audit Committee, had commenced however the process had not been finalised yet. Management had requested Ms. Y Kwinana ahead of time to chair the meeting in the interest continuity. The Deputy Company Secretary then made a proposal to members to elect Ms Kwinana to chair the meeting. The Audit Committee members resolved to elect Ms Y Kwinana as Chairperson for the duration of the meeting.

The Chairperson welcomed all members present and declared the meeting open.

2. ADOPTION OF AGENDA

The following amendments were made whereafter the agenda was adopted:

- Item 8.1.2: "2012/2013" was substituted for "2011/2012".
- Items 8.2.2 and 8.2.3 were submitted for approval.

3. DIRECTORS' DECLARATION OF INTEREST

A declaration of interest register was circulated and signed by the members present in the meeting. All members declared that they had no interest in any of the matters tabled for discussion.

4. APPROVAL OF MINUTES OF MEETINGS HELD

4.1 Minutes of the Audit Committee Meeting held on 06 August 2012

The minutes of the Audit Committee meeting held on 06 August 2012 were approved subject to the incorporation of the following amendment:

- Item 5.1.10: Line 3 to read: "Shareholder had verbally approved the Going Concern facility…"

5. MATTERS ARISING FROM PREVIOUS MINUTES

5.1 Action Items from the Audit Committee Meeting

Mr Meyer joined the meeting during the discussion of this item.

5.1.1 **Consolidated Cash Flows (FY 2012/2013 Forecast)**

Management reported the following:

1. The application made to the Department of Public Enterprises (DPE) to proceed with the application for finance to Standard Chartered Bank had been lodged in terms of section 66(7) of the PFMA. The DPE had turned down the application.
2. The Air Traffic Liability (ATL) Guarantee amounting to R437m had been included and ring-fenced in the R1.6bn Going Concern Guarantee.
3. The R5bn Guarantee received from Treasury had come with conditions for its use, as contained in the draft letter from the Shareholder which the CFO read out to members at the meeting. Only R1.5bn of the R5bn Guarantee was for use to raise funds, whilst the R3.5bn balance was contingent on pre-identified risks to be communicated to and agreed with the Shareholder and Treasury.

The Audit Committee requested that the following be circulated to the members: **CFO**

- Comprehensive information on the R1.6bn Guarantee and the conditions attached to it.
- The draft letter from DPE read out to members which related to the R5bn Guarantee, including the breakdown of the R5bn Guarantee and the conditions attached to it.

5.1.2 **Annual Review of the SAA Financial Management Policy**

It was reported that the Hedging Policy had been incorporated into the Financial Risk Management Policy as requested at the previous meeting. **Matter closed**

5.1.3 **Audit Committee Performance Evaluation**

It was reported that the response rate from the members of the previous Audit Committee had been too low to compile a report that would be representative of the collective views of the Committee. A report had therefore not been compiled. **Matter closed**

5.1.4 **Air Traffic Liability Guarantee**

It was reported that the Air Traffic Liability Guarantee had been obtained from the Shareholder. **Matter closed**

5.1.5 **Annual Financial Statements for the Year Ended 31 March 2012**

It was reported that the Annual Financial Statements for the Year Ended 31 March 2012 had been finalised following incorporation of comments from Audit Committee members and receipt by SAA of a letter of support from the Shareholder for Going Concern purposes. **Matter closed**

Resolution No/ For Attention

5.1.6 **Directors' Report- Annual Report**

It was reported that the Directors' Report (Annual Report) for the Year Ended 31 March 2012 had been finalised following incorporation of comments from Audit Committee members. **Matter closed**

5.1.7 **Report of the Audit Committee for the Year Ended 31 March 2012**

It was reported that the Annual Financial Statements for the Year Ended 31 March 2012 had been finalised following incorporation of comments from Audit Committee members and receipt by SAA of a letter of support from the Shareholder for Going Concern purposes. **Matter closed**

5.1.8 **Guarantees and Standby Letters of Credit**

It was reported that the concern previously raised by the Audit Committee regarding the signing of Guarantees and Standby Letters of Credit by Management prior to approval from the Audit Committee and the SAA Board as required in terms of the current approval process, was being addressed by Treasury in order to avoid a reoccurrence of the incident going forward. **Group Treasurer**

5.1.9 **Air Chefs Annual Financial Statements for the Year Ended 31 March 2012**

It was reported that the Air Chefs Annual Financial Statements for the Year Ended 31 March 2012 were finalised in September 2012, when SAA provided a letter of support to Air Chefs. **Matter closed**

5.1.10 **Write Off of Pre 2008 Uncleared SA Express Fuel Uplifts**

It was reported that this matter was finalised following approval by the Audit Committee of the write off of pre 2008 uncleared SA Express fuel uplifts. **Matter closed**

5.1.11 **Internal Audit Report**

It was reported that the correction on Internal Audit structure was made by reflecting a dotted line to indicate the reporting responsibility of the Chief Audit Executive to the Audit Committee. **Matter closed**

5.1.12 **Litigation Report**

It was reported that the Comair matter was set down for trial for the 5th November 2012. A recommendation had been submitted to the SAA Board to tender an offer in terms of the court rules. An update would be provided to the next Audit Committee meeting. **Acting GM: Legal, Risk & Compliance**

YK

5.1.13 **External Audit Report to the Audit Committee for the Year Ended 31 March 2012**

The External Auditors reported that all the matters that were reported as outstanding at the previous meeting had subsequently been finalised with the exception of the following:

1. The Cabinet Jean Francois Chauveau had not responded to the requests from the External Auditors.
2. Tshabalala Vuza Tabane Inc. was expected to send a letter stating that they had not done work for SAA, but they had not done so yet.
3. No further information had been obtained on the audit of the Employee Share Trust.

In respect of 3 above, Adv. Nkosi-Thomas indicated that she was the only remaining Trustee of the three who had been appointed by the SAA Board to finalise the winding down of the Employee Share Trust. She, however, had not been approached by the External Auditors for information in relation to the Trust. She informed the Audit Committee that the Employee Share Trust Ad Hoc Committee had held meetings to resolve the matter relating to the winding down of the Employee Share Trust, which had been transferred from Transnet during the corporatisation of SAA from being a subsidiary of Transnet. The Department of Public Enterprises had been contacted in an attempt to finalise the winding down of the Trust however progress had not been made since the departure of the other Trustees.

The Audit Committee:

1. Noted an undertaking from Adv. Nkosi-Thomas to work in consultation with Management to compile and provide a report to the Audit Committee with recommendations on the way forward regarding the Employee Share Trust. **Adv. Nkosi-Thomas**
2. Resolved to, based on the information to be provided to it, make recommendations to the SAA Board regarding the way forward in respect of the Employee Share Trust with a view to finalising the winding down of the Trust.

6. MATTERS FOR APPROVAL

6.1 Annual Review of SAA Counterparty Limits

The Audit Committee was requested to consider the Annual review of SAA Counterparty Limits.

The Group Treasurer provided the following information:

- A number of variables had been taken into account and factored into the model that Treasury utilised to give a score to a counterparty.
- Recommendations were on quarterly basis considered by the Financial Risk Sub-Committee, an EXCO sub-committee, bases on trends as

YK d

monitored by Treasury.

The Audit Committee raised the following:

1. Trends regarding past ratings in respect of each counterparty should be included in future reports.
2. Additional information was required to explain how the model functioned and how ratings were determined for each counterparty.
3. An indication of how a balance was struck between operational bank accounts and marginal investment risks in relation to the counterparties was required.
4. Explanation was required as to why the current limits were recommended despite a negative rating in respect of certain counterparties as general logic would suggest that limits be lowered on the back of a downward rating of a counterparty.
5. Explanation was required regarding why lower limits were recommended in spite of the ratings remaining stable as logic would generally suggest the limits should remain unchanged where ratings remained stable.
6. Explanation was required regarding how a negative cash flow of R550 m related to the counterparty exposure of R1.2bn.

RESOLVED THAT:

The Audit Committee hereby:

2012/07/01

1. Defers a decision on the annual review of counterparty limits.
2. Requires Management to submit to the Committee an updated report that provides an explanation why unchanged limits are recommended in the case of the counterparties that are rated negatively, and reasons for the reduction in proposed limits in respect of Aerzte Bank and KBC Bank NV whose ratings remain stable. **Group Treasurer**
3. Requires Management to circulate to the Committee an updated submission for a decision per written resolution, for further submission to the November 2012 SAA Board meeting.

7. FINANCIAL MATTERS

Ms N Ntshalintshali joined the meeting during the discussion of this item.

7.1 SAA Group Results- September 2012

The Audit Committee was requested to consider the SAA Group Results for September 2012.

The following was highlighted:

1. The SAA Group had recorded a net loss of R773m for September 2012 YTD, compared to the budgeted loss of R648m.
2. Passenger revenue and fuel levies, when adjusted for currency movement, were 4.6% behind budget (being -6.3% on fare and +7.3% on

YK dl

fuel levy respectively) but 6.9% above prior month as September's strong seasonality came into effect, and 21.9% ahead of the prior year.

3. September's results were buoyed by stronger performances from all areas of the network, due to strong economy class loads and good fares. Brent however went up back to $113 and this reduced profits for the month.
4. Passenger revenue was down 8% on budget but 18% up on prior year, this being the result of the following factors:
   i. Revenue passenger numbers were down 4% on budget, up 5.8% against prior month and 11% against prior year.
   ii. Average fares were on par with budget, up against prior month by 3% and prior year by 9%.
5. Cargo reported a loss of R95m in September 2012. This was the first loss reported by Cargo in 2012. This was a result of the implementation of a transfer pricing arrangement for cargo belly space. The policy had been applied retrospectively as from 1 April 2012. YTD Cargo showed a profit of R411m against a budget of R434m. Cargo, though not achieving budgeted tonnages, still attained better yields than budget.
6. All expenses were within budget for September 2012 with the exception of ground, catering and ramp handling. This was a result of higher rates than budgeted for aircraft cleaning and catering handling. In addition, there were new routes, additional flights and currency implications.
7. The energy expense and aircraft maintenance were within budget following the implementation of the new accounting policy.

The Audit Committee requested that information on the financial performance of the airline be provided separately in future reports. Regarding the question on the budget and the Shareholder Compact, Management indicated that the current budget had been approved by the SAA Board but not by the Shareholder. Further, the Shareholder had exempted SAA from submitting the Shareholder's Compact until a business plan was developed whereafter a Shareholder's Compact for 2013/ 2014 would have to be submitted. **CFO**

The Audit Committee requested that a written exemption from the Shareholder be requested in order to give comfort to the Committee and to provide direction regarding the terms and timelines of the exemption in relation to the submission of the Shareholder's Compact. **Acting CEO**

The Audit Committee noted the report.

7.2 **SAA Group Forecast- September 2012**

An updated forecast was distributed at the meeting. A discussion on SAA Group forecast ensued.

The following was highlighted:

1. Losses had been reduced from R1.3bn as a result of cost compression initiatives.
2. Most costs incurred by SAA were uncontrollable, and the cost compression initiative focused on costs that were within the control of the SAA Group such as scheduling of flights, weight reduction on flights and renegotiating of current leases.

The Audit Committee:

1. Requested Management to add to the forecast presentation information on progress in relation to the cost compression initiative in order to track progress.
2. Enquired as to why Air Chefs made huge losses. Management provided the following as some of the reasons in response: material costs were high as a result of lack of controls, pilferage, fraud, Air Chefs' operating two plants, 14% increase in the wage bill, Air Chefs' providing in October 2010 a 20% discount to SAA for domestic meals, a high number of fixed term contractors employed, and lack of controls across the board in the stores environment.

Management indicated that a detailed report on Air Chefs would be provided to the SAA Board at its next scheduled meeting. **CFO**

The Audit Committee noted the report.

8. AUDIT MATTERS

8.1 EXTERNAL AUDITORS

8.1.1 External Audit Plan for the Financial Year 2012/2013

The Audit Committee was requested to consider the External Audit Plan for the Financial Year 2012/2013 as contained in the *South African Airways Audit Strategy Memorandum for the Year Ending 31 March 2013.*

The External Auditors indicated that they had discussed the external Audit Plan with the CFO and the Acting CEO prior to presenting the plan to the Audit Committee. They informed the Committee that they followed a risk based approach to their audit. The Going Concern assessment would include an early warning system to Management, the Audit Committee and Board in order that timely action could be taken to resolve issues. The External Auditors proceeded to outline the external audit plan for the 2012/2013 financial year which included the following: the External Auditors' approach to servicing SAA, the audit approach and strategy, Management's responsibilities, confirmation of the External Auditors' independence, key audit focus areas, the engagement team, timeline and communication plan, materiality and audit differences, engagement

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letter, auditing and regulatory developments, accounting developments, audit and quality management, connecting with stakeholders, reportable irregularities, and perspective on fraud and responsibilities.

RESOLVED THAT: **2012/07/02**
The Audit Committee hereby recommends to the SAA Board for approval the External Audit Plan for the financial year 2012/2013.

8.1.2 External Audit Fees for the Financial Year 2012/2013

The Audit Committee was requested to consider the External Audit Fees for the Financial Year 2012/2013.

The External Auditors indicated that the External Audit fees were split 50-50 between the joint auditors PricewaterhouseCoopers Inc. and Nkonki Inc. The proposed fees represented an inflationary increase from the previous financial year.

The Audit Committee requested that the fees be included in the Engagement Letter. It was highlighted that any variance to the fees that might be required in future would have be to be submitted to the Audit Committee for approval.

RESOLVED THAT:
The Audit Committee hereby: **2012/07/03**

1. Recommends to the SAA Board for approval the External Audit Fees for the financial year 2012/2013 as outlined in the table below.
2. Requires the External Auditors to include the fees in the Engagement Letter to be signed by the Acting CEO and the CFO.

Entity	Rand	Hours
SAA Company	9,484,650	9033
SAA Technical	2,492, 700	2374
Air Chefs	840,000	800
SATC	462,000	440
Group (Including Tax, IT, PFMA, Reporting, VAT and Compliance)	3,559,500	3390
Total	**16,838,850**	**16,037**

8.2 INTERNAL AUDIT

8.2.1 Internal Audit Report

The Audit Committee was requested to consider the Internal Audit Report.

The Internal Audit Report covered the following areas:

1. Progress report for quarter 2 projects against the 2012/2013 Internal Audit Plan.
2. Outline of quarters 3 and 4 projects against the 2012/2013 Internal Audit Plan.
3. Summary of quarter 2 findings per project.
4. Detailed significant findings.
5. Follow up review.
6. Progress made in filling Internal Audit Positions.

The Audit Committee raised the following:

1. Indicators should be given to the Audit Committee regarding how value leakages in relation to procurement contracts would be managed going forward.
2. The item General on page 21 of the report should be given a high risk rating as it was directly linked to contract matters which were rated as high risk.
3. A question why contract management was still rated as a high risk since SAP had been introduced with the motivation that it would bring about better control on contract management. Management indicated that action was being taken to bring the contract management aspect of the business under control, and that the PFMA Forum played an oversight role on this aspect of business. A process driven by Finance was in place to improve oversight on contracts which were held internationally, for which oversight was lacking previously. Lack of human resources in SAP remained a challenge currently. The Audit Committee was given assurance that contract management received attention at EXCO level as well. The Audit Committee:
   i. Requested a status update on contract management at the next meeting. **CAE**
   iii. Noted an undertaking that the uploading of contracts on SAP would be finalised by end December 2012. **Acting CEO**
4. Requested that sponsorships review be rated as high from the perspective of the Shareholder, as this was identified by the Shareholder as a critical area that required close attention. **CAE**
5. Regarding irregular expenditure, the Audit Committee:
   i. Raised a concern regarding an apparently lax attitude from Management towards addressing irregular expenditure.
   ii. Requested that irregular expenditure incurred to date since the beginning of the financial year should be reported to show cumulative figures to the Audit Committee, and that the report be escalated to the Shareholder. **Acting CEO/ Acting GM: Legal, Risk & Compliance**
   iii. Requested that the R128m figure in irregular expenditure that was reported in the previous financial year should be used as a benchmark against which irregular expenditure should be reported and to track progress going forward.

iv. There was a need for Management to act urgently in cases of irregular expenditure that was deemed critical and unavoidable to obtain the necessary exemption in line with the Treasury Regulations.

6. A concern regarding the generally archaic IT systems in SAA and the extensive use of manual systems which tended to compromise internal controls. The Committee, whilst it noted the explanation provided by Management that some CAPEX had been suspended in an attempt to contain costs, observed that there was a need to invest in appropriate IT systems as the current system could lead to more losses to the Company in the long run. The Board would have to be taken through a process to outline CAPEX projects that had been held back in order to afford the Board an opportunity to review CAPEX and prioritise implementation of critical projects that could benefit SAA in the medium to long term.
7. A concern regarding implementation dates that Management kept moving out to later dates especially in respect of action to address important areas such as critical financial controls. **Acting CEO**
8. There was a need to arrange a detailed induction for the Audit Committee and the Board to cover critical areas falling within the responsibilities of the Board over which the Audit Committee played an oversight role. **Company Secretary**

The Audit Committee noted the report.

8.2.2 Fraud Prevention Policy

The Audit Committee was requested to consider the Fraud Prevention Policy.

The Audit Committee raised the following:

- A question regarding the exclusion of Mango Airlines from the policy. An explanation was provided that a legal opinion had been sought from the Competition Commission when SAA considered establishing Mango Airlines. In terms of the legal opinion, areas were identified where SAA had to keep an arms length relationship with Mango Airlines and those areas where cooperation was appropriate.
- Management should consider developing further the current Terms of Reference for the Audit Committee to include oversight in respect of fraud prevention as it would not be ideal to create another Board Committee to oversee fraud prevention issues.

RESOLVED THAT: **2012/07/04**

The Audit Committee hereby recommends to the SAA Board approval of the Fraud Prevention Policy subject to the following amendments:

1. Page 7, paragraph 4, line 1: Deleting “there is only” and “and that”. “One effective” to read: “one of the most effective”. **CAE**

YK

2. Page 7, paragraph 4, last bullet point: Substituting "appropriate" for "necessary".
3. Page 13, paragraph 3, line 1: Rephrasing "false" to make it read more appropriately.
4. Refining the language throughout the document.

8.2.3 Fraud Prevention Plan

The Audit Committee was requested to consider the Fraud Prevention Plan.

Internal Audit was commended for presenting a detailed Fraud Prevention Plan.

RESOLVED THAT: **2012/07/05**

The Audit Committee hereby recommends to the SAA Board for approval the Fraud Prevention Plan subject to the following amendments:

1. Page 19, second last paragraph, line 2: Substituting "reviewing" for "developing". **CAE**
2. Page 19, last paragraph, line 1: Substituting "shall" for "will" to make the language peremptory.
3. Page 22, paragraph 8.5, bullet point 2: To be stated in a positive language. Adding a bullet point to the effect that a summary of fraud incidents of less than R100 000 to be reported to the Audit Committee for noting.
4. Page 22, paragraph 8.5, bullet point 3, line 1: Substituting "repetitive" for "repeatitive".
5. Page 25, paragraph 11.1, bullet point 3, line 1: To redraft the paragraph.

9. MATTERS FOR DISCUSSION

9.1 **Group Safety Report**

The Audit Committee was requested to consider the Group Safety Report.

The Audit Committee raised the following:

1. Corrective action should be taken to address the medium risk status reported on page 2, paragraph 3.1.1, in respect of the new destination audit conducted on Brazzaville (Congo) and Continuo (Benin).
2. A question regarding the causes of aircraft damage and corrective action being taken to address the issue. Management cited examples of causes of aircraft damage and indicated that training was provided to staff in order to ensure that the incidents of aircraft damage were reduced.

The Audit Committee requested Management to ensure that actions were put in place to reduce the risks and the incidents cited in the report, and that these were included in future reports. **Acting CEO**

The Audit Committee noted the report.

9.2 **Legal, Risk and Compliance Report**

The Audit Committee was requested to consider the Legal, Risk and Compliance Report.

The Audit Committee noted the report.

9.3 **Litigation Report**

The Audit Committee was requested to consider the Litigation Report.

The Audit Committee raised the following:

1. Information was required regarding how the fact that Media Interventions (Pty) Ltd t/a Mercury Media was no longer in existence, was likely to affect SAA in the context of litigation. **Acting GM: Legal, Risk & Compliance**
2. Information was required regarding how the TL Stewart matter related to and affected SAA.
3. Management should consider seeking assistance from the Shareholder on the Identiguard International (Pty) Ltd matter, as it related to a government, the Government Democratic Republic of Congo.
4. Additional information was required under the column "settlement prospects" in order to give the Committee a sense of the risk of liability SAA faced in respect of each matter in the report.
5. Management should present in a pie chart format a breakdown of legal work done internally by SAA staff *versus* that which was done externally by legal firms, and with reference to the work that was done externally, the proportion of work sourced out to SMME legal firms *versus* traditionally white firms.
6. There was a need for an audit of SAA's entire litigation environment. Information was required whether the report was exhaustive in terms of all the matters that were currently in litigation, or whether the report listed matters according to the materiality of the amounts involved.

The Audit Committee noted the report.

Ms C Roskruge left the meeting.

9.4 **PFMA Compliance Report**

The Audit Committee was requested to consider the PFMA Compliance Report.

The Audit Committee raised the following:

1. Future reports should include an annexure providing a full disclosure of

Resolution No/ For Attention

contraventions and action taken against offenders in relation to irregular expenditure.

2. The Committee should be furnished with a list of contracts that were about to expire in order to provide an update.

Acting GM: Legal, Risk & Compliance

The Audit Committee noted the report.

10. STANDING AGENDA ITEMS

10.1 Report on IT Governance

The Audit Committee was requested to consider the Report on IT Governance.

The Audit Committee noted Management's explanation that a disaster recovery plan existed within the SAA Group however the plan required coordination and refining in order to be effective.

Management was requested to change the SAA's Merchant Level from 2 to 3 on the table under paragraph 3. **CIO**

The Audit Committee noted the report.

10.2 Cash and Liquidity Position Report

The Audit Committee was requested to consider the Cash and Liquidity Position Report.

The following was highlighted:

- The leaseback transaction for the A320 fleet had been put on hold whilst Public Investment Corporation had been approached with the Minister's intervention to establish if they could provide better rates than those provided by the Bank of China Aviation, the institution approved through a tender process to finance the transaction.
- The savings through the cost compression initiatives did not reflect on the financials yet.

The Audit Committee raised a concern regarding the withdrawal and reinstatement of some annexures to the Cash and Liquidity Position Report by the CFO, as this created doubt regarding the validity of the whole submission. The Committee took a decision not to note the submission.

Management was requested to circulate an updated report to members. **Group Treasurer**

10.3 Credit Risk Report

The Audit Committee was requested to consider the Credit Risk Report.

YK

Resolution No/ For Attention

RESOLVED THAT:
The Audit Committee hereby takes note of the Credit Risk Report being Part 1 as well as the Debtors Section being Part 2 of the report, and recommends the report to the SAA Board for notification. **2012/07/06**

10.4 **Hedge Performance Report**

The Audit Committee was requested to consider the Hedge Performance Report.

The Audit Committee requested that it be ensured that future reports provided a summary of costs incurred and savings realised to date through the hedging activity. **Group Treasurer**

RESOLVED THAT:
The Audit Committee hereby takes note of the Hedge Performance report and recommends it to the SAA Board for noting. **2012/07/07**

10.5 **Interest Rate Risk Report**

The Audit Committee was requested to consider the Interest Rate report.

The Audit Committee requested that future reports provide interest paid on the current debt, and the options explored to negotiate more favourable interest rate terms. **Group Treasurer**

RESOLVED THAT:
The Audit Committee hereby takes note of the Interest Rate Risk report and recommends it to the SAA Board for noting. **2012/07/08**

10.6 **Carbon Emissions Report**

The Audit Committee was requested to consider the Carbon Emissions Report. .

The Audit Committee requested Management to follow up with the Department of Transport to explain to that department SAA's position in relation to the European Union Emissions Trading Scheme (EU ETS). **Group Treasurer**

RESOLVED THAT:
The Audit Committee hereby takes note of the Carbon Emissions Report status update. **2012/07/09**

11. GENERAL

Resolution No/ For Attention

No discussion was held under this item.

12. IN-COMMITTEE SESSIONS

12.1 In-Committee Session with External Auditors

An in-committee session was held with the External Auditors. The discussion of this item is available in the minutes of the in-committee session.

12.2 In-Committee Session with Management

An in-committee session was held with Management. The discussion of this item is available in the minutes of the in-committee session.

12.3 In-Committee Session with Internal Audit

An in-committee session was held with Internal Audit. The discussion of this item is available in the minutes of the in-committee session.

13. CLOSURE

There being no further matters for discussion the Chairperson declared the meeting closed.

CHAIRMAN
Date:

SECRETARY
Date: 27/03/2013.

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2146
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0201 PAGE 1
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/12/2014 - 11/01/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/12/2014	BAL BROUGHT FORWARD				31,067.73
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nosiphiwo Mkapeni		9,300.00		21,767.73
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1347 B/V Lights&Wate		5,908.88		15,858.85
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1606		3,994.82		11,864.03
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2400 rates		6,961.37		4,902.66
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453A V/V Rates		2,612.70		2,289.96
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455A Water & Sanita		480.92		1,809.04
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455B Bella Donna		424.13		1,384.91
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2554 V/V Rates&Taxes		2,184.83		799.92-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2561 V/V Rates&Taxes		2,140.25		2,940.17-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2561 Water & Sanitat		1,705.83		4,646.00-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK 14 Villa Skyview		2,084.37		6,730.37-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nina Michelle		654.00		7,384.37-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK Knysna Municipality		134.62		7,518.99-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK Knysna Municipality		200.00		7,718.99-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK tamarin manor		915.84		8,634.83-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK salary slipknot		8,000.00		16,634.83-
12/12/2014	IBANK PAYMENT TO SETTLEMENT ABSA BANK Kidds Beach ERf1048		6,629.02		23,263.85-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
0.00	0.00	54 331.58-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	0.00

IMPORTANT BELANGRIK

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CQ009F (05/2006)

ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-220

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0201 PAGE 2
STAATNR. BLADSY

MRS Y KWINANA
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KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/12/2014 - 11/01/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/12/2014	ATM WITHDRAWAL SASWITCH CARD NO. 1722	11.20 A	50.00		23,313.85-
12/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 CAPPUCCINO'S THE GROV 01280 (EFFECTIVE 09/12/2014)	3.85 T	216.60		23,530.45-
12/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 TBS The Grove PRETO (EFFECTIVE 09/12/2014)	3.85 T	1,500.00		25,030.45-
13/12/2014	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates			115,131.00	90,100.55
13/12/2014	IBANK TRANSFER SETTLEMENT 787690057358045 ABSA BANK Credit card pa		100,000.00		9,899.45-
13/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 C*DROS HATFIELD HATFI (EFFECTIVE 11/12/2014)	3.85 T	50.00		9,949.45-
15/12/2014	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,062.54		15,011.99-
16/12/2014	PREPAID DEBIT SETTLEMENT CARD NO. 3514 MTN: 0717575740	1.00 T	180.00		15,191.99-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 C*FUMO RESTAURANT GROEN (EFFECTIVE 11/12/2014)	3.85 T	944.00		16,135.99-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 Movies AT Monte FOURW (EFFECTIVE 12/12/2014)	3.85 T	45.00		16,180.99-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 SKOOBS FOURW (EFFECTIVE 12/12/2014)	3.85 T	305.00		16,485.99-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 STEERS MONTE CASINO FOURW (EFFECTIVE 12/12/2014)	3.85 T	157.70		16,643.69-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 HAPPY ME FOREST HIL 01144 (EFFECTIVE 13/12/2014)	3.85 T	97.50		16,741.19-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
50.00-	0.00	162 889.92-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	115 131.00

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17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 C*DRS CL & ME LANDMAN PR CENTU (EFFECTIVE 13/12/2014)	3.85 T	160.46		16,901.65-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 5394 LEGIT FOREST HIL 01149 (EFFECTIVE 13/12/2014)	3.85 T	229.99		17,131.64-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 1958-EDGARS FOREST HI 01149 (EFFECTIVE 13/12/2014)	3.85 T	335.94		17,467.58-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 1958-EDGARS FOREST HI 01149 (EFFECTIVE 13/12/2014)	3.85 T	599.95		18,067.53-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 C*MUGG AND BEAN FOREST H CENTU (EFFECTIVE 13/12/2014)	3.85 T	141.90		18,209.43-
17/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 C*STOP AND SHOP CENTU (EFFECTIVE 14/12/2014)	3.85 T	134.00		18,343.43-
18/12/2014	NOTIFIC FEE SMS NOTIFYME 108 SMS NOTIFICATIONS	54.00 T		0.00	18,343.43-
18/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 COTTON ON FACTORY GAUTE (EFFECTIVE 13/12/2014)	3.85 T	418.00		18,761.43-
18/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 COTTON ON MEGA FORES GAUTE (EFFECTIVE 13/12/2014)	3.85 T	449.00		19,210.43-
18/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 THE BUTLER MIDRA (EFFECTIVE 13/12/2014)	3.85 T	229.00		19,439.43-
18/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 COUNTRY VIEW SERVICE MIDRA (EFFECTIVE 14/12/2014)	3.85 T	147.20		19,586.63-
18/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 THE BUTLER MIDRA (EFFECTIVE 14/12/2014)	3.85 T	220.00		19,806.63-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
50.00-	0.00	165 955.36-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	115 131.00

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0201 PAGE 4
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
18/12/2014	INET IMMEDIATE PMT ABSA BANK Thami Mla LNW IT 1601D3D671	SETTLEMENT	12,000.00		31,806.63-
18/12/2014	IBANK TRANSFER 4060468630 ABSA BANK refund thami	SETTLEMENT		12,000.00	19,806.63-
19/12/2014	ACB DEBIT:EXTERNAL NATIONWIDE71558153 SAGEPAY	SETTLEMENT 15.00 T	295.00		20,101.63-
20/12/2014	ATM WITHDRAWAL CARD NO. 5126	E/LONDN RA 16.45 T	1,000.00		21,101.63-
20/12/2014	ACB CREDIT SAA - PAX 2002750439	SETTLEMENT		33,374.60	12,272.97
21/12/2014	IBANK PAYMENT TO ABSA BANK Plumbing	SETTLEMENT	10,000.00		2,272.97
21/12/2014	INET IMMEDIATE PMT ABSA BANK NOANSWER GONIWE 1601D4F27B	SETTLEMENT	4,000.00		1,727.03-
21/12/2014	INET IMMEDIATE PMT ABSA BANK Mpekweni Beach Resor 1601D4F2D2	SETTLEMENT	15,760.00		17,487.03-
21/12/2014	IBANK TRANSFER 787690057358045 ABSA BANK Credit card	SETTLEMENT	15,000.00		32,487.03-
21/12/2014	IBANK PAYMENT FROM ABSA BANK Slipknot	SETTLEMENT		30,000.00	2,487.03-
21/12/2014	POS PURCHASE CARD NO. 6181 000366074139 Foschini Hem	SETTLEMENT 3.85 T	3,110.01		5,597.04-
21/12/2014	ATM WITHDRAWAL CARD NO. 1722	SASWITCH 13.70 A	250.00		5,847.04-
21/12/2014	ATM WITHDRAWAL CARD NO. 1722	E/LONDN RA 5.20 T	50.00		5,897.04-
22/12/2014	POS PURCHASE CARD NO. 5126 KING CLOTHING N 478 KING (EFFECTIVE 19/12/2014)	SETTLEMENT 3.85 T	1,010.00		6,907.04-
22/12/2014	POS PURCHASE CARD NO. 5126 C*GREEN CROSS HEMINGWAYS EAST (EFFECTIVE 20/12/2014)	SETTLEMENT 3.85 T	1,223.50		8,130.54-
22/12/2014	POS PURCHASE CARD NO. 5126 C*WOOLWORTHS HEMINGWAYS EAST (EFFECTIVE 20/12/2014)	SETTLEMENT 3.85 T	2,417.00		10,547.54-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 350.00-	0.00	230 770.87-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	190 505.60

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CQ009F (05/2006)

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PAGE 5
BLADSY

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PRIVATE BANK CHEQUE

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
22/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 C*PNP HEMINGWAYS CLOTING EAST (EFFECTIVE 20/12/2014)	3.85 T	469.70		11,017.24-
23/12/2014	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 22/12/2014)		20,000.00		31,017.24-
23/12/2014	ATM WITHDRAWAL SASWITCH CARD NO. 1722	28.70 A	1,500.00		32,517.24-
23/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 EDGARS HEMINGWAYS 010 04145 (EFFECTIVE 20/12/2014)	3.85 T	879.70		33,396.94-
23/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 C*QSBRC HEMINGSWAY EAST (EFFECTIVE 20/12/2014)	3.85 T	1,149.90		34,546.84-
23/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 C*WYKATO SPUR EAST (EFFECTIVE 20/12/2014)	3.85 T	510.05		35,056.89-
23/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 C*WW- EAST LONDON EAST (EFFECTIVE 22/12/2014)	3.85 T	999.90		36,056.79-
23/12/2014	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE72054231 SAGEPAY	15.00 T	295.00		36,351.79-
24/12/2014	ADMIN CHARGE HEADOFFICE	*	113.60		36,465.39-
24/12/2014	MANAGEMENT FEE HEADOFFICE	*	270.00		36,735.39-
24/12/2014	EXCESS FEE HEADOFFICE	*	57.00		36,792.39-
24/12/2014	PREPAID DEBIT SETTLEMENT CARD NO. 3514 MTN: 0782486197	1.00 T	180.00		36,972.39-
24/12/2014	PREPAID DEBIT SETTLEMENT CARD NO. 3514 MTN: 0717575740	1.00 T	180.00		37,152.39-
24/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 FACTORIE HEMINGWAYS EAST (EFFECTIVE 20/12/2014)	3.85 T	578.00		37,730.39-
24/12/2014	POS PURCHASE SETTLEMENT CARD NO. 5126 FACTORIE HEMINGWAYS EAST (EFFECTIVE 20/12/2014)	3.85 T	169.00		37,899.39-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 850.00-	0.00	256 182.12-	440.60-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	190 505.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
GROUND FLOOR, EAST BLOCK
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 6767000

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0201 PAGE 6
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/12/2014 - 11/01/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
24/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 DIS-CHEM HEMMINGSWAY E EAST (EFFECTIVE 20/12/2014)	3.85 T	97.20		37,996.59-
24/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 Jay_Hemmingways Mall EAST (EFFECTIVE 20/12/2014)	3.85 T	70.00		38,066.59-
24/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 COTTON ON MEGA HEMMI EAST (EFFECTIVE 20/12/2014)	3.85 T	699.00		38,765.59-
24/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 C*STEERS HWAYS EAST (EFFECTIVE 21/12/2014)	3.85 T	87.70		38,853.29-
24/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 Musica Hemmingways EAST (EFFECTIVE 21/12/2014)	3.85 T	460.15		39,313.44-
26/12/2014	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72		5,390.86		44,704.30-
26/12/2014	PREPAID DEBIT SETTLEMENT CARD NO. 3514 MTN: 0781888609	1.00 T	180.00		44,884.30-
27/12/2014	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSADC651266 150044129	15.00 T	329.10		45,213.40-
28/12/2014	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Slipknot			110,000.00	64,786.60
28/12/2014	IBANK TRANSFER SETTLEMENT 787690057358045 ABSA BANK Credit card		60,000.00		4,786.60
28/12/2014	IBANK TRANSFER SETTLEMENT 787690057358045 ABSA BANK Credit card		30,000.00		25,213.40-
28/12/2014	POS BALANCE ENQ SETTLEMENT CARD NO. 5126 029840 151 W 34TH S	1.00 A			25,213.40-
29/12/2014	POS PURCHASE SETTLEMENT CARD NO. 1722 C*BARGAIN BOOKS HEMING EAST (EFFECTIVE 20/12/2014)	3.85 T	140.00		25,353.40-
29/12/2014	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BAS8246ES	15.00 T	219.00		25,572.40-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 850.00-	0.00	353 855.13-	440.60-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	300 505.60

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0201
STAATNR.

PAGE 7
BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/12/2014 - 11/01/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
30/12/2014	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK Overdraft		5,000.00		30,572.40-
31/12/2014	O/SEAS CASH WDL SETTLEMENT CARD NO. 5126 TX0077080000000 JAMAI (EFFECTIVE 28/12/2014)	50.00 A	2,062.83		32,635.23-
31/12/2014	O/SEAS CASH WDL SETTLEMENT CARD NO. 5126 US Alliance NEW Y (EFFECTIVE 28/12/2014)	50.00 A	1,231.79		33,867.02-
31/12/2014	ACB DEBIT:EXTERNAL SETTLEMENT VODACOM 0212159387 N0907479	15.00 T	6,239.81		40,106.83-
1/01/2015	CAP: NEW MANAGEMENT FEE				
1/01/2015	ADMIN CHARGE HEADOFFICE	*	101.00		40,207.83-
1/01/2015	CAP: NEW MANAGEMENT FEE				
1/01/2015	MANAGEMENT FEE HEADOFFICE	*	46.40		40,254.23-
1/01/2015	CAP: NEW MANAGEMENT FEE				
1/01/2015	OD: LEDGER FEE HEADOFFICE	*	18.00		40,272.23-
1/01/2015	DEBIT INTEREST HEADOFFICE		213.58		40,485.81-
1/01/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65		2,860.51		43,346.32-
1/01/2015	INTEREST ADJUST HEADOFFICE		1.77		43,348.09-
1/01/2015	O/SEAS CASH WDL SETTLEMENT CARD NO. 5126 WELLS FARGO BNK NEW Y (EFFECTIVE 30/12/2014)	50.00 A	2,434.17		45,782.26-
1/01/2015	NAEDO INTERNAL SETTLEMENT ABSA VF /00084195893/51		12,175.25		57,957.51-
1/01/2015	NAEDO DO UNPD HEADOFFICE ABSA VF /00084195893/51	60.00 A		12,175.25	45,782.26-
2/01/2015	ACB DEBIT:INTERNAL SETTLEMENT ABSA BANK WILLS S/C FEE CHARGE (EFFECTIVE 01/01/2015)		100.00		45,882.26-
2/01/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Slipknot			60,000.00	14,117.74
2/01/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,175.25		1,942.49

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 850.00-	215.35-	385 959.49-	606.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	360 505.60

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0201 PAGE 8
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/12/2014 - 11/01/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
2/01/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Slipknot				20,000.00	21,942.49
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50	T	555.94		21,386.55
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACK9103LI	15.50	T	1,414.99		19,971.56
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01JAN59265547000C/P	15.50	T	24,730.44		4,758.88-
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50	T	626.04		5,384.92-
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE72412985 SAGEPAY	15.50	T	295.00		5,679.92-
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50	T	5,819.00		11,498.92-
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 150311930	15.50	T	743.42		12,242.34-
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 00007489393708191910	15.50	T	26,305.66		38,548.00-
2/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 150320554	15.50	T	2,763.05		41,311.05-
4/01/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 MTN: 0782486197	1.05	T	1,000.00		42,311.05-
4/01/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0729336044	1.05	T	275.00		42,586.05-
4/01/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 MTN: 0717575740	1.05	T	180.00		42,766.05-
4/01/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5126	7.85	T	240.00		43,006.05-
5/01/2015	DECL POS TRAN FEE SETTLEMENT AMOUNT : 492.13	5.00	A		0.00	43,006.05-
5/01/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Levies Jan				37,000.00	6,006.05-
5/01/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK Loan			20,000.00		26,006.05-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 090.00-	215.35-	470 668.03-	606.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	417 505.60

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
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STATEMENT NO. 0201 PAGE 9
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
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0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/12/2014 - 11/01/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
6/01/2015	NOTIFIC FEE SMS NOTIFYME 228 SMS NOTIFICATIONS	114.00 T		0.00	26,006.05-
6/01/2015	O/SEAS CASH WDL SETTLEMENT CARD NO. 5126 US Alliance NEW Y (EFFECTIVE 02/01/2015)	50.00 A	2,429.99		28,436.04-
6/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*WOOLWORTHS CENTURION M CENTU (EFFECTIVE 04/01/2015)	3.85 T	99.95		28,535.99-
6/01/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 DREAM NAILS CEN 3301 CENTU (EFFECTIVE 04/01/2015)	3.85 T	850.00		29,385.99-
6/01/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates			20,000.00	9,385.99-
6/01/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates			30,000.00	20,614.01
6/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mamntambo CZ Mbuba		600.00		20,014.01
7/01/2015	ACB CREDIT SETTLEMENT MOM HEALTH CR 7853743			389.75	20,403.76
7/01/2015	INTEREST ADJUST HEADOFFICE (EFFECTIVE 01/01/2015)			2.26	20,406.02
7/01/2015	ACB DEBIT REVERSAL SETTLEMENT VODACOM 0212159387 N0907479 (EFFECTIVE 31/12/2014)			6,239.81	26,645.83
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,504.00		25,141.83
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,543.50		23,598.33
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,708.00		21,890.33
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		20,390.33
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,726.68		18,663.65

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 090.00-	213.09-	476 390.34-	606.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	467 895.35

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VAT Registration No / BTW Registrasie No 4940112230

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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/12/2014 - 11/01/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,266.59		16,397.06
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,001.31		15,395.75
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,106.91		14,288.84
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,797.88		12,490.96
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,395.48		11,095.48
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		3,200.00		7,895.48
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		6,395.48
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 77		1,039.00		5,356.48
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		1,039.00		4,317.48
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nina Michelle		2,300.00		2,017.48
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bulurha Nov- Julyll		950.00		1,067.48
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly levy		3,592.00		2,524.52-
7/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 KAUA (EFFECTIVE 04/01/2015)	3.85 T QPS 07325	141.60		2,666.12-
7/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 MUGG AND BEAN CENTURIO (EFFECTIVE 04/01/2015)	3.85 T CENTU	600.00		3,266.12-
7/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*FORUM (EFFECTIVE 05/01/2015)	3.85 T CENTU	47.00		3,313.12-
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace		1,500.00		4,813.12-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 090.00-	213.09-	499 867.11-	606.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	467 895.35

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-229

PRIVATE BANK SANDTON
GROUND FLOOR, EAST BLOCK
P O BOX 786000
SANDTON
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TELEPHONE: 011 6767000

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
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STATEMENT NO. 0201 PAGE 11
STAATNR. BLADSY

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Eldoglen HOA		907.44		5,720.56-
7/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK karabo comission		9,500.00		15,220.56-
8/01/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Levies Jan			180,000.00	164,779.44
8/01/2015	COUNTER STATEMENT PB CENTURI	16.00 A			164,779.44
8/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*WOOLWORTHS CENTURION M CENTU (EFFECTIVE 07/01/2015)	3.85 T	500.00		164,279.44
8/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*WOOLWORTHS CENTURION M CENTU (EFFECTIVE 07/01/2015)	3.85 T	300.00		163,979.44
9/01/2015	IBANK TRANSFER SETTLEMENT 787690057358045 ABSA BANK Credit card		30,000.00		133,979.44
9/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Feb rent		130,000.00		3,979.44
9/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*FORUM CENTU (EFFECTIVE 07/01/2015)	3.85 T	1,951.60		2,027.84
10/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 VODACOM 4U CENTURION CENTU (EFFECTIVE 07/01/2015)	3.85 T	11,301.00		9,273.16-
10/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 VODACOM 4U CENTURION CENTU (EFFECTIVE 07/01/2015)	3.85 T	1,189.00		10,462.16-
10/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 VODACOM 4U CENTURION CENTU (EFFECTIVE 07/01/2015)	3.85 T	299.00		10,761.16-
11/01/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Mpekweni Beach Resor 1601D98540		1,885.00		12,646.16-
11/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 3 AT 1 CENTURION MAL CENTU (EFFECTIVE 08/01/2015)	3.85 T	68.00		12,714.16-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 090.00-	213.09-	687 768.15-	606.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	647 895.35

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CQ009F (05/2006)

ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

BANK OF INQUIRY INTO STATE CAPTURE

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TAX INVOICE / BELASTINGFAKTUUR
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STATEMENT NO. 0201 PAGE 12
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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/12/2014 - 11/01/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/12/2014 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/12/2014 0.00 - 999999999999999.99 13.2500%
EXCESS INTEREST RATE AS AT 12/12/2014 0.00 - 999999999999999.99 3.0000%

PRIVATE BANKING HAS REVIEWED ITS FEES EFFECTIVE 1 JANUARY 2015. SHOULD YOU HAVE ANY QUERIES OR REQUIRE INFORMATION REGARDING THE REVISION, PLEASE CONTACT PRIVATE ASSIST ON 0860 553 553 OR SPEAK TO YOUR PRIVATE BANKER.

* = VAT R74.41- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
3 090.00-	213.09-	687 768.15-	606.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	647 895.35

IMPORTANT BELANGRIK

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CQ009F (05/2006)

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-231

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0202 PAGE 1
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/01/2015 - 11/02/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/01/2015	BAL BROUGHT FORWARD				12,714.16-
12/01/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Municipality			82,000.00	69,285.84
12/01/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Zama Batyi	1601D9C7B3	500.00		68,785.84
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453A V/V Rates		2,995.67		65,790.17
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453 B Rates		1,692.73		64,097.44
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455A Water & Sanita		195.97		63,901.47
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1347 B/V Lights&Wate		4,312.33		59,589.14
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1606		4,344.56		55,244.58
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2387 B/V Rates		2,985.44		52,259.14
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2561 Water & Sanitat		1,484.16		50,774.98
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2561 V/V Rates&Taxes		2,379.43		48,395.55
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455B Bella Donna		393.65		48,001.90
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2554 V/V Rates&Taxes		2,258.94		45,742.96
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 14 Villa Skyview		2,366.10		43,376.86
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2400 rates		4,734.23		38,642.63
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Kidds Beach ERf1048		295.00		38,347.63
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Knysna Municipality		4,887.00		33,460.63
13/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 117VaalDeGrace8813		100.00		33,360.63

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
0.00	0.00	35 925.21-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	82 000.00

IMPORTANT BELANGRIK

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CQ009F (05/2006)

ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0202 PAGE 2
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/01/2015 - 11/02/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
13/01/2015	ATM WITHDRAWAL SASWITCH CARD NO. 1722	15.15	A	400.00		32,960.63
13/01/2015	ATM WITHDRAWAL SASWITCH CARD NO. 1722	22.95	A	1,000.00		31,960.63
13/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 12/01/2015)	3.85	T	699.31		31,261.32
13/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 12/01/2015)	3.85	T	777.45		30,483.87
14/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK May 13 to April 14			4,500.00		25,983.87
14/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK tamarin manor			915.84		25,068.03
14/01/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0799500610	1.05	T	1,000.00		24,068.03
15/01/2015	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98			5,062.54		19,005.49
15/01/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000064650301 CAFE BUGATTI	3.85	T	233.00		18,772.49
15/01/2015	ATM WITHDRAWAL SASWITCH CARD NO. 5126	22.95	A	950.00		17,822.49
15/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 BLU VALLEY FLOR 3775 ROOIH (EFFECTIVE 13/01/2015)	3.85	T	50.00		17,772.49
16/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*STEERS1 CENTU (EFFECTIVE 13/01/2015)	3.85	T	48.80		17,723.69
16/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 SAMRAND SERVICE STATI 82572 (EFFECTIVE 13/01/2015)	3.85	T	624.38		17,099.31
16/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 PANORAMA PHARMACY CENTU (EFFECTIVE 13/01/2015)	3.85	T	74.37		17,024.94

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 350.00-	0.00	49 910.90-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	82 000.00

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VAT Registration No / BTW Registrasie No 4940112230

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STATEMENT NO. 0202 PAGE 3
STAATNR. BLADSY

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
18/01/2015	NOTIFIC FEE SMS NOTIFYME 150 SMS NOTIFICATIONS	82.50 T		0.00	17,024.94
18/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*KFC- IRENE IRENE (EFFECTIVE 16/01/2015)	3.85 T	113.70		16,911.24
19/01/2015	IBANK TRANSFER SETTLEMENT 787690057358045 ABSA BANK Credit card		15,000.00		1,911.24
19/01/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 MTN: 0737821629	1.05 T	50.00		1,861.24
20/01/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 19/01/2015)		20,000.00		18,138.76-
20/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 SAMRAND SERVICE STAQPS 82572 (EFFECTIVE 16/01/2015)	3.85 T	55.00		18,193.76-
22/01/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK RRN Removals		15,830.00		34,023.76-
22/01/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0799500610	1.05 T	1,000.00		35,023.76-
22/01/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002774657			78,377.66	43,353.90
23/01/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 8045	7.85 T	250.00		43,103.90
23/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 BBH PETROLEU 08288 (EFFECTIVE 20/01/2015)	3.85 T	554.90		42,549.00
23/01/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*STOP AND SHOP CENTU (EFFECTIVE 21/01/2015)	3.85 T	131.00		42,418.00
23/01/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*SASOL ENGCOBO ENGCO (EFFECTIVE 21/01/2015)	3.85 T	161.20		42,256.80
23/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE72798157 SAGEPAY	15.50 T	295.00		41,961.80

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 600.00-	0.00	103 101.70-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	160 377.66

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0202
STAATNR.

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BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/01/2015 - 11/02/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
24/01/2015	ADMIN CHARGE	HEADOFFICE	*	242.05		41,719.75
24/01/2015	MANAGEMENT FEE	HEADOFFICE	*	200.10		41,519.65
25/01/2015	IBANK PAYMENT FROM ABSA BANK Kwinana & Associates	SETTLEMENT			95,294.78	136,814.43
25/01/2015	IBANK PAYMENT TO ABSA BANK Moving	SETTLEMENT		6,000.00		130,814.43
25/01/2015	IBANK PAYMENT TO ABSA BANK Vuyo Ntuli	SETTLEMENT		1,100.00		129,714.43
25/01/2015	INET IMMEDIATE PMT ABSA BANK Phindiwe Gaula	SETTLEMENT 1601DD48DF		1,100.00		128,614.43
25/01/2015	IBANK PAYMENT TO ABSA BANK Sandile Kwinana	SETTLEMENT		50,000.00		78,614.43
25/01/2015	IBANK PAYMENT TO ABSA BANK Zenith Kwinana	SETTLEMENT		50,000.00		28,614.43
25/01/2015	IBANK TRANSFER 787690057358045 ABSA BANK Credit card	SETTLEMENT		25,000.00		3,614.43
26/01/2015	NAEDO TRACK INTL ABSA VF /00083143938/72	SETTLEMENT		5,390.86		1,776.43-
26/01/2015	INET IMMEDIATE PMT ABSA BANK salary slipknot	SETTLEMENT 1601DDA4B5		8,000.00		9,776.43-
26/01/2015	INET IMMEDIATE PMT ABSA BANK beauty bb	SETTLEMENT 1601DDA560		3,055.20		12,831.63-
26/01/2015	POS PURCHASE CARD NO. 6181 P48XbD414557 P.N.A. - CEN	SETTLEMENT	3.85 T	76.79		12,908.42-
26/01/2015	POS PURCHASE CARD NO. 6181 Pm8jY0370115 P.N.A. - CEN	SETTLEMENT	3.85 T	240.00		13,148.42-
27/01/2015	IBANK TRANSFER 4060468630 ABSA BANK Overdraft	SETTLEMENT		5,000.00		18,148.42-
27/01/2015	INET IMMEDIATE PMT ABSA BANK Phindiwe Gaula	SETTLEMENT 1601DDD7A1		650.00		18,798.42-
27/01/2015	INET IMMEDIATE PMT ABSA BANK beauty bb	SETTLEMENT 1601DDF08C		763.80		19,562.22-
27/01/2015	ACB DEBIT:EXTERNAL REGENT INSADC651266 151223784	SETTLEMENT	15.50 T	329.10		19,891.32-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 600.00-	0.00	259 807.45-	442.15-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	255 672.44

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0202 PAGE 5
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/01/2015 - 11/02/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
28/01/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates				26,309.98	6,418.66
28/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BAS2904VU	15.50	T	219.00		6,199.66
30/01/2015	ACB DEBIT:EXTERNAL SETTLEMENT VODACOM 0213999859 N0907479	15.50	T	6,239.81		40.15-
31/01/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000068991670 THE GREEN PE	3.85	T	127.00		167.15-
31/01/2015	ATM WITHDRAWAL SASWITCH CARD NO. 6181	35.95	A	2,000.00		2,167.15-
1/02/2015	DEBIT INTEREST HEADOFFICE			121.91		2,289.06-
1/02/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65			2,860.51		5,149.57-
1/02/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51			12,175.25		17,324.82-
2/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01FEB59265547000C/P	15.50	T	24,730.44		42,055.26-
2/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50	T	626.04		42,681.30-
2/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50	T	5,819.00		48,500.30-
2/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACK5386LK	15.50	T	1,414.99		49,915.29-
2/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50	T	555.94		50,471.23-
2/02/2015	ACB CREDIT SETTLEMENT MOMHEALTH				9,660.00	40,811.23-
2/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 151515405	15.50	T	2,763.05		43,574.28-
2/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 00007489393708247073	15.50	T	26,305.66		69,879.94-
2/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 151507020	15.50	T	743.42		70,623.36-
2/02/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Municipality				25,000.00	45,623.36-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 600.00-	121.91-	344 387.56-	442.15-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	316 642.42

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0202 PAGE 6
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
3/02/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Municipality			12,000.00	33,623.36-
4/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C×Spar Noordwyk Spar MIDRA (EFFECTIVE 01/02/2015)	3.85 T	1,017.18		34,640.54-
5/02/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Levies & Karabo			41,000.00	6,359.46
5/02/2015	ATM WITHDRAWAL SASWITCH CARD NO. 5126	24.25 A	1,100.00		5,259.46
5/02/2015	NOTIFIC FEE SMS NOTIFYME 80 SMS NOTIFICATIONS	44.00 T		0.00	5,259.46
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,519.38		3,740.08
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,519.38		2,220.70
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,519.38		701.32
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,520.38		819.06-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,519.38		2,338.44-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,519.38		3,857.82-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,940.66		6,798.48-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,964.79		8,763.27-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,158.80		10,922.07-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,186.17		12,108.24-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,250.82		13,359.06-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,140.67		14,499.73-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
5 700.00-	121.91-	365 163.93-	442.15-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	369 642.42

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CQ009F (05/2006)

COMMISSION OF INQUIRY INTO STATE CAPTURE

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

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TJEKREKENINGNOMMER:

STATEMENT NO. 0202 PAGE 7
STAATNR. BLADSY

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6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 77		1,039.00		15,538.73-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		1,039.00		16,577.73-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Eldoglen HOA		907.44		17,485.17-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace		1,500.00		18,985.17-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK karabo		8,000.00		26,985.17-
6/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly levy		10,000.00		36,985.17-
6/02/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 8045	7.85 T	300.00		37,285.17-
9/02/2015	INTEREST ADJUST HEADOFFICE (EFFECTIVE 01/02/2015)			0.80	37,284.37-
9/02/2015	ACB DEBIT REVERSAL SETTLEMENT VODACOM 0213999859 N0907479 (EFFECTIVE 30/01/2015)			6,239.81	31,044.56-
9/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK NEW AGE BREAKFAST		1,990.00		33,034.56-
9/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 ENGEN SKYSTO 01139 (EFFECTIVE 06/02/2015)	3.85 T	596.55		33,631.11-
10/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 07/02/2015)	3.85 T	195.31		33,826.42-
11/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50 T	158.00		33,984.42-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/01/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/01/2015 0.00 - 9999999999999999.99 13.2500%
EXCESS INTEREST RATE AS AT 12/01/2015 0.00 - 9999999999999999.99 3.0000%

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
6 000.00-	121.11-	384 349.42-	442.15-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	369 642.42

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0202 PAGE 8
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/01/2015 - 11/02/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO

* = VAT R54.29- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
6 000.00-	121.11-	384 349.42-	442.15-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	369 642.42

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TELEPHONE: 011 6767000

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0203 PAGE 1
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/02/2015 - 11/03/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/02/2015	BAL BROUGHT FORWARD				33,984.42-
13/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK David Kahn & Assoc		10,000.00		43,984.42-
13/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*PNP IRENE VILLAGE IRENE (EFFECTIVE 12/02/2015)	3.85 T	25.99		44,010.41-
13/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*PNP IRENE VILLAGE IRENE (EFFECTIVE 12/02/2015)	3.85 T	214.30		44,224.71-
13/02/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates			10,000.00	34,224.71-
15/02/2015	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,068.24		39,292.95-
16/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Telephone Refund		600.00		39,892.95-
16/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 OCCASIONS IRENE VILLA 01184 (EFFECTIVE 12/02/2015)	3.85 T	119.90		40,012.85-
16/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 SAMRAND SERVICE STATI 82572 (EFFECTIVE 12/02/2015)	3.85 T	547.82		40,560.67-
17/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 DQ FLOWERS IRENE (EFFECTIVE 12/02/2015)	3.85 T	15.00		40,575.67-
17/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*Checkers Kosmosdal CENTU (EFFECTIVE 14/02/2015)	3.85 T	102.44		40,678.11-
17/02/2015	ACB CREDIT SETTLEMENT GENTECH INDUSTRIES			8,000.00	32,678.11-
18/02/2015	NOTIFIC FEE SMS NOTIFYME 90 SMS NOTIFICATIONS	49.50 T		0.00	32,678.11-
18/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*DREAM NAILS CENT (EFFECTIVE 15/02/2015)	3.85 T	975.00		33,653.11-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
0.00	0.00	17 668.69-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	18 000.00

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0203 PAGE 2
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/02/2015 - 11/03/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
19/02/2015	ACB CREDIT SETTLEMENT MOM HEALTH CR 7853743				621.20	33,031.91-
19/02/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5126	10.45	T	500.00		33,531.91-
19/02/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK mun for 3 houses				15,000.00	18,531.91-
19/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 16/02/2015)	3.85	T	640.91		19,172.82-
19/02/2015	ACB CREDIT SETTLEMENT CASHFOCUS GAUTENG FILM				3,000.00	16,172.82-
20/02/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 19/02/2015)			20,000.00		36,172.82-
20/02/2015	ATM WITHDRAWAL SASWITCH CARD NO. 5126	24.25	A	1,100.00		37,272.82-
23/02/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5126	16.95	T	1,000.00		38,272.82-
24/02/2015	ADMIN CHARGE HEADOFFICE		*	84.45		38,357.27-
24/02/2015	MANAGEMENT FEE HEADOFFICE		*	270.00		38,627.27-
24/02/2015	OD: LEDGER FEE HEADOFFICE		*	20.00		38,647.27-
24/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*BBH PETROLEUM PRET (EFFECTIVE 20/02/2015)	3.85	T	586.45		39,233.72-
24/02/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002800064				58,338.27	19,104.55
24/02/2015	IBANK TRANSFER SETTLEMENT 787690057358045 ABSA BANK Credit card			10,000.00		9,104.55
24/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Moving			10,000.00		895.45-
24/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli			2,250.00		3,145.45-
25/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lumka Goniwe slipkno			8,000.00		11,145.45-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 600.00-	0.00	69 146.05-	374.45-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	94 959.47

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0203 PAGE 3
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/02/2015 - 11/03/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
25/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1347 B/V Lights&Wate			4,788.15		15,933.60-
25/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1606			3,669.05		19,602.65-
25/02/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2387 B/V Rates			5,952.71		25,555.36-
25/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE74165396 SAGEPAY	15.50	T	295.00		25,850.36-
26/02/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72			5,390.86		31,241.22-
27/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE74165769 SAGEPAY	15.50	T	295.00		31,536.22-
27/02/2015	ATM WITHDRAWAL SASWITCH CARD NO. 8045	29.45	A	1,500.00		33,036.22-
27/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSADC651266 152511961	15.50	T	329.10		33,365.32-
28/02/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*ENGEN SKYSTOP KEMP (EFFECTIVE 26/02/2015)	3.85	T	628.70		33,994.02-
28/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE74950605 SAGEPAY	15.50	T	295.00		34,289.02-
28/02/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BAS8956MX	15.50	T	219.00		34,508.02-
1/03/2015	DEBIT INTEREST HEADOFFICE			319.81		34,827.83-
1/03/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65			2,860.51		37,688.34-
1/03/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates				8,000.00	29,688.34-
1/03/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51			12,175.25		41,863.59-
1/03/2015	NAEDO INTERNAL SETTLEMENT ABSA VF /00084195893/51			12,175.25		54,038.84-
1/03/2015	NAEDO DO UNPD HEADOFFICE ABSA VF /00084195893/51	138.00	A		12,175.25	41,863.59-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 100.00-	319.81-	106 044.38-	374.45-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	102 959.47

IMPORTANT BELANGRIK

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2146
TELEPHONE: 011 6767000

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0203 PAGE 4
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/02/2015 - 11/03/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
2/03/2015	INTEREST ADJUST HEADOFFICE (EFFECTIVE 01/03/2015)			0.30		41,863.89-
2/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C×VAN SCHAIK BRAAMFONT BRAAM (EFFECTIVE 27/02/2015)	3.85	T	413.80		42,277.69-
2/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50	T	626.04		42,903.73-
2/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50	T	555.94		43,459.67-
2/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50	T	5,819.00		49,278.67-
2/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01MAR59265547000C/P	15.50	T	27,609.49		76,888.16-
2/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACK5147LM	15.50	T	1,414.99		78,303.15-
2/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 0000748939708301291	15.50	T	26,305.66		104,608.81-
2/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 152744487	15.50	T	2,763.05		107,371.86-
2/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 152735930	15.50	T	743.42		108,115.28-
3/03/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK transfer				200,000.00	91,884.72
3/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			1,506.92		90,377.80
3/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			1,643.10		88,734.70
3/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			1,800.48		86,934.22
3/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			3,000.00		83,934.22
3/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			1,506.90		82,427.32
3/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			1,506.90		80,920.42

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 100.00-	320.11-	183 260.07-	374.45-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	302 959.47

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0203 PAGE 5
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/02/2015 - 11/03/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING		CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
3/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		2,204.27		78,716.15
3/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		2,011.98		76,704.17
3/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,301.30		75,402.87
3/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,205.55		74,197.32
3/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,165.05		73,032.27
3/03/2015	IBANK PAYMENT TO ABSA BANK PRETOR BSTG 77	SETTLEMENT		1,039.00		71,993.27
3/03/2015	IBANK PAYMENT TO ABSA BANK PRETOR BSTG 97	SETTLEMENT		1,039.00		70,954.27
3/03/2015	IBANK PAYMENT TO ABSA BANK Pezula-Monthly levy	SETTLEMENT		3,592.00		67,362.27
3/03/2015	IBANK PAYMENT TO ABSA BANK vaal De Grace	SETTLEMENT		3,000.00		64,362.27
3/03/2015	IBANK PAYMENT TO ABSA BANK Karabo Comm	SETTLEMENT		9,000.00		55,362.27
3/03/2015	IBANK PAYMENT TO ABSA BANK May 13 to April 14	SETTLEMENT		2,500.00		52,862.27
3/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,963.86		50,898.41
3/03/2015	IBANK PAYMENT TO ABSA BANK Eldoglen HOA	SETTLEMENT		973.84		49,924.57
3/03/2015	IBANK PAYMENT TO ABSA BANK Frik Kitching	SETTLEMENT		30,000.00		19,924.57
3/03/2015	ACB CREDIT MOMHEALTH	SETTLEMENT			10,110.00	30,034.57
5/03/2015	NOTIFIC FEE SMS 62 SMS NOTIFICATIONS	NOTIFYME	34.10 T		0.00	30,034.57
5/03/2015	ATM WITHDRAWAL CARD NO. 5126	PTA RASC	29.95 T	2,000.00		28,034.57

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
6 100.00-	320.11-	244 255.92-	374.45-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	313 069.47

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0203 PAGE 6
STAATNR. BLADSY

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CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
6/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*COUNTRY VIEW S/STATI NCOUN (EFFECTIVE 03/03/2015)	3.85 T	552.77		27,481.80
7/03/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000297275096 INCREDIBLE C	3.85 T	4,899.90		22,581.90
7/03/2015	IBANK TRANSFER SETTLEMENT 787690057358045 ABSA BANK credit card		30,000.00		7,418.10-
7/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 04/03/2015)	3.85 T	586.14		8,004.24-
7/03/2015	ATM WITHDRAWAL SASWITCH CARD NO. 8045	22.95 A	1,000.00		9,004.24-
8/03/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Nana Nonhlanhla 1601ECA645		950.00		9,954.24-
8/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mamntambo CZ Mbuba		1,500.00		11,454.24-
9/03/2015	ATM WITHDRAWAL SASWITCH CARD NO. 5126	16.45 A	500.00		11,954.24-
9/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*Checkers Menlyn MENLY (EFFECTIVE 06/03/2015)	3.85 T	300.00		12,254.24-
10/03/2015	ATM BALANCE ENQ CE ATMS CARD NO. 5126	1.50 T			12,254.24-
10/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 06/03/2015)	3.85 T	821.53		13,075.77-
10/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 09/03/2015)	3.85 T	2,130.37		15,206.14-
10/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50 T	79.00		15,285.14-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/02/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/02/2015 0.00 - 999999999999999.99 13.2500%

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
7 600.00-	320.11-	286 075.63-	374.45-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	313 069.47

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
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2146
TELEPHONE: 011 6767000

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0203 PAGE 7
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/02/2015 - 11/03/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
	EXCESS INTEREST RATE AS AT 12/02/2015		0.00 - 999999999999999.99		3.0000%

* = VAT R46.00- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
7 600.00-	320.11-	286 075.63-	374.45-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	313 069.47

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-246

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0204 PAGE 1
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/03/2015 - 11/04/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/03/2015	BAL BROUGHT FORWARD				15,285.14-
12/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK incredible connectin		2,599.70		17,884.84-
12/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Blue Valley catering		963.00		18,847.84-
12/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 TOTAL MARYLONE THE R (EFFECTIVE 09/03/2015)	3.85 T	567.80		19,415.64-
12/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*Makro Centurion SBSA CENTU (EFFECTIVE 10/03/2015)	3.85 T	4,797.00		24,212.64-
13/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 TRIBECA STANDARD LYNNW (EFFECTIVE 10/03/2015)	3.85 T	387.00		24,599.64-
15/03/2015	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,068.24		29,667.88-
15/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Moving		550.00		30,217.88-
15/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Cleaning		9,500.00		39,717.88-
15/03/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates			10,005.00	29,712.88-
16/03/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Team 4 Allow Dinn 1601EEB32E		3,950.00		33,662.88-
16/03/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates			3,950.00	29,712.88-
18/03/2015	NOTIFIC FEE SMS NOTIFYME 104 SMS NOTIFICATIONS	57.20 T		0.00	29,712.88-
18/03/2015	ATM WITHDRAWAL SASWITCH CARD NO. 8045	29.45 A	1,500.00		31,212.88-
18/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 14/03/2015)	3.85 T	123.90		31,336.78-
18/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 14/03/2015)	3.85 T	584.36		31,921.14-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 500.00-	0.00	29 091.00-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	13 955.00

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CQ009F (05/2006)

ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

BUREAU OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0204 PAGE 2
STAATNR. BLADSY

MRS Y KWINANA
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KOSMOSDAL
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/03/2015 - 11/04/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
22/03/2015	ATM WITHDRAWAL SASWITCH CARD NO. 1722	48.95	A	3,000.00		34,921.14-
24/03/2015	ADMIN CHARGE HEADOFFICE		*	285.25		35,206.39-
24/03/2015	MANAGEMENT FEE HEADOFFICE		*	270.00		35,476.39-
24/03/2015	OD: LEDGER FEE HEADOFFICE		*	20.00		35,496.39-
24/03/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 23/03/2015)			20,000.00		55,496.39-
24/03/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK transfer				8,000.00	47,496.39-
24/03/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002822757				58,444.60	10,948.21
24/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Itumeleng Motlhake			9,411.74		1,536.47
24/03/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates				240,000.00	241,536.47
25/03/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Kwinana Dinner 1601F172F2			5,050.00		236,486.47
25/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 MCD Irene (352) IRENE (EFFECTIVE 20/03/2015)	3.85	T	128.00		236,358.47
25/03/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 22/03/2015)	3.85	T	632.84		235,725.63
25/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE75317462 SAGEPAY	15.50	T	295.00		235,430.63
25/03/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Zimbini Maqhu Prasa 1601F1A55B			4,950.00		230,480.63
25/03/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Atlarelang Prasa 1601F1A5B2			4,950.00		225,530.63
25/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT FININTERLE75510877 SAGEPAY	15.50	T	49.00		225,481.63
26/03/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72			5,390.86		220,090.77

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 500.00-	0.00	79 948.44-	575.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	320 399.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0204 PAGE 3
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/03/2015 - 11/04/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
26/03/2015	IBANK PAYMENT TO ABSA BANK Busisiwe Sambu	SETTLEMENT	10,250.33		209,840.44
26/03/2015	INET IMMEDIATE PMT ABSA BANK Beauty Sixabayi	SETTLEMENT 1601F22B13	4,950.00		204,890.44
26/03/2015	IBANK PAYMENT TO ABSA BANK Moving	SETTLEMENT	5,500.00		199,390.44
26/03/2015	IBANK PAYMENT TO ABSA BANK Nthuthuzelo	SETTLEMENT	3,000.00		196,390.44
26/03/2015	IBANK TRANSFER 4060468630	SETTLEMENT ABSA BANK Repayment		39,562.00	235,952.44
27/03/2015	IBANK TRANSFER 787690057358045	SETTLEMENT ABSA BANK credit card	80,000.00		155,952.44
27/03/2015	POS PURCHASE CARD NO. 5126 C*CORNWALL COLLEGE SHOP IRENE (EFFECTIVE 25/03/2015)	SETTLEMENT 3.85 T	280.00		155,672.44
27/03/2015	POS PURCHASE CARD NO. 1722 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 26/03/2015)	SETTLEMENT 3.85 T	1,383.41		154,289.03
27/03/2015	INET IMMEDIATE PMT ABSA BANK ABASA	SETTLEMENT 1601F2EA0A	25,000.00		129,289.03
27/03/2015	INET IMMEDIATE PMT ABSA BANK ABASA	SETTLEMENT 1601F2EA16	10,000.00		119,289.03
27/03/2015	ACB DEBIT:EXTERNAL REGENT INSADC651266 153791974	SETTLEMENT 15.50 T	329.10		118,959.93
27/03/2015	ATM WITHDRAWAL CARD NO. 5126	ATM SC KTN 9.15 T	350.00		118,609.93
28/03/2015	PREPAID DEBIT CARD NO. 3514 VODACOM: 0729336044	SETTLEMENT 1.05 T	275.00		118,334.93
28/03/2015	PREPAID DEBIT CARD NO. 3514 VODACOM: 0767490734	SETTLEMENT 1.05 T	275.00		118,059.93
28/03/2015	PREPAID DEBIT CARD NO. 3514 MTN: 0837620128	SETTLEMENT 1.05 T	180.00		117,879.93
28/03/2015	CASHSEND IB CARD NO. 1002 ABSA BANK PAYMENT- 27723643844	SETTLEMENT	1,000.00		116,879.93

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 850.00-	0.00	222 371.28-	575.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	359 961.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
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2146
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0204 PAGE 4
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/03/2015 - 11/04/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
28/03/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 25/03/2015)	3.85 T	613.87		116,266.06
28/03/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 DIS-CHEM CENTURION EMV PRETO (EFFECTIVE 25/03/2015)	3.85 T	604.90		115,661.16
28/03/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 25/03/2015)	3.85 T	120.90		115,540.26
28/03/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK ABASA 1601F32347		10,000.00		105,540.26
28/03/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK ABASA 1601F32459		25,000.00		80,540.26
28/03/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK ABASA 1601F3245B		10,000.00		70,540.26
28/03/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BASA23146	15.50 T	219.00		70,321.26
30/03/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK levies			38,000.00	108,321.26
30/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,540.00		106,781.26
30/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,562.00		105,219.26
30/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,656.00		103,563.26
30/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,618.00		101,945.26
30/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		100,445.26
30/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		3,500.00		96,945.26
30/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		95,445.26
30/03/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,047.37		93,397.89

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 850.00-	0.00	283 853.32-	575.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	397 961.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

STATE OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0204 PAGE 5
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/03/2015 - 11/04/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
30/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	2,221.62		91,176.27
30/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	887.29		90,288.98
30/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,309.05		88,979.93
30/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,076.21		87,903.72
30/03/2015	IBANK PAYMENT TO ABSA BANK Eldoglen HOA	SETTLEMENT	967.00		86,936.72
30/03/2015	IBANK PAYMENT TO ABSA BANK Pezula-Monthly levy	SETTLEMENT	3,592.00		83,344.72
30/03/2015	IBANK PAYMENT TO ABSA BANK PRETOR BSTG 77	SETTLEMENT	1,039.00		82,305.72
30/03/2015	IBANK PAYMENT TO ABSA BANK PRETOR BSTG 97	SETTLEMENT	1,039.00		81,266.72
30/03/2015	IBANK PAYMENT TO ABSA BANK vaal De Grace	SETTLEMENT	1,500.00		79,766.72
30/03/2015	IBANK PAYMENT TO ABSA BANK Nina Michelle	SETTLEMENT	3,200.00		76,566.72
30/03/2015	IBANK PAYMENT TO ABSA BANK Bulurha Nov- Julyll	SETTLEMENT	1,200.00		75,366.72
30/03/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	21,600.00		53,766.72
1/04/2015	DEBIT INTEREST	HEADOFFICE	223.62		53,543.10
1/04/2015	INT ON EXCESS AMNT	HEADOFFICE	3.06		53,540.04
1/04/2015	NAEDO TRACK INTL ABSA VF /00084195893/51	SETTLEMENT	12,175.25		41,364.79
1/04/2015	NAEDO TRACK INTL ABSA VF /00083228585/65	SETTLEMENT	2,860.51		38,504.28
1/04/2015	POS PURCHASE CARD NO. 6181 P0044P242040 TSA AFRICA C	SETTLEMENT 3.85 T	49.20		38,455.08
1/04/2015	IBANK PAYMENT TO ABSA BANK Vuyo Ntuli	SETTLEMENT	4,800.00		33,655.08

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 850.00-	226.68-	343 369.45-	575.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	397 961.60

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0204 PAGE 6
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/03/2015 - 11/04/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
1/04/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Khanyisa Kwinana 1601F55274		2,100.00		31,555.08
1/04/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 DR LESLIE NTETA WATER (EFFECTIVE 30/03/2015)	3.85 T	350.00		31,205.08
1/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50 T	626.04		30,579.04
1/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01APR59265547000C/P	15.50 T	27,609.49		2,969.55
1/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50 T	5,819.00		2,849.45-
1/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50 T	555.94		3,405.39-
1/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACK8947LO	15.50 T	1,414.99		4,820.38-
1/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 154076315	15.50 T	743.42		5,563.80-
1/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 00007489393708356816	15.50 T	26,305.66		31,869.46-
1/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 154084440	15.50 T	3,117.62		34,987.08-
5/04/2015	NOTIFIC FEE SMS NOTIFYME 156 SMS NOTIFICATIONS	85.80 T		0.00	34,987.08-
7/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Karabo Comm		8,300.00		43,287.08-
9/04/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Municipality			113,905.00	70,617.92
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1347 B/V Lights&Wate		8,670.36		61,947.56
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1606		7,757.21		54,190.35
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2400 rates		5,366.18		48,824.17
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2387 B/V Rates		11,176.55		37,647.62

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 850.00-	226.68-	453 281.91-	575.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	511 866.60

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 6767000

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0204 PAGE 7
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/03/2015 - 11/04/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453 B Rates		8,809.08		28,838.54
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2561 V/V Rates&Taxes		6,341.17		22,497.37
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455A Water & Sanita		872.51		21,624.86
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455B Bella Donna		1,657.18		19,967.68
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2554 V/V Rates&Taxes		5,450.43		14,517.25
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 14 Villa Skyview		3,775.65		10,741.60
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK tamarin manor		1,833.96		8,907.64
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Kidds Beach ERf1048		887.11		8,020.53
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nina Michelle		1,317.00		6,703.53
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 97 St George		356.00		6,347.53
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK St George 77 Rates		356.00		5,991.53
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 117VaalDeGrace8813		126.30		5,865.23
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453A V/V Rates		8,517.84		2,652.61-
9/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Minit Print		1,687.20		4,339.81-
9/04/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates			50,000.00	45,660.19
10/04/2015	PINP TELL CASH WDL CENTURION CARD NO. 5191	750.00 T	50,000.00		4,339.81-
10/04/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	16.95 T	1,000.00		5,339.81-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
55 850.00-	226.68-	495 269.34-	575.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	561 866.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0204 PAGE 8
STAATNR. BLADSY

MRS Y KWINANA
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0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/03/2015 - 11/04/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
10/04/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 5191	16.95	T	1,000.00		6,339.81-
10/04/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50	T	79.00		6,418.81-
11/04/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mamntambo CZ Mbuba			180.00		6,598.81-
11/04/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Samora Njozela 1601F8157F			5,000.00		11,598.81-
11/04/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	42.95	T	3,000.00		14,598.81-
11/04/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0729336044	1.05	T	275.00		14,873.81-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/03/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/03/2015 0.00 - 999999999999999.99 13.2500%
EXCESS INTEREST RATE AS AT 12/03/2015 0.00 - 999999999999999.99 3.0000%

* = VAT R70.66- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
59 850.00-	226.68-	500 803.34-	575.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	561 866.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0205
STAATNR.

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BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/04/2015 - 11/05/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/04/2015	BAL BROUGHT FORWARD				14,873.81-
12/04/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 11/04/2015)	3.85 T	440.11		15,313.92-
14/04/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*CENTURION PARK MOTOR CENT (EFFECTIVE 10/04/2015)	3.85 T	740.20		16,054.12-
15/04/2015	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,068.24		21,122.36-
15/04/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*OUT OF AFRICA JOHA (EFFECTIVE 12/04/2015)	3.85 T	1,025.00		22,147.36-
19/04/2015	NOTIFIC FEE SMS NOTIFYME 64 SMS NOTIFICATIONS	35.20 T		0.00	22,147.36-
20/04/2015	PREPAID DEBIT PTA RASC CARD NO. 5191 VODACOM: 0799500610	1.05 T	1,000.00		23,147.36-
20/04/2015	PREPAID DEBIT PTA RASC CARD NO. 5191 VODACOM: 0799500610	1.05 T	1,499.00		24,646.36-
21/04/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5126	16.95 T	1,000.00		25,646.36-
21/04/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	16.95 T	1,000.00		26,646.36-
21/04/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*PTA ZOO MAIN PRETO (EFFECTIVE 20/04/2015)	3.85 T	55.00		26,701.36-
22/04/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 21/04/2015)		20,000.00		46,701.36-
23/04/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana & Associates			50,000.00	3,298.64
23/04/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 PIZA E VINO IRENE PRETO (EFFECTIVE 20/04/2015)	3.85 T	100.00		3,198.64
23/04/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002845465			58,444.61	61,643.25

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 000.00-	0.00	29 927.55-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	108 444.61

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

DD33-YK-255

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0205 PAGE 2
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/04/2015 - 11/05/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
24/04/2015	MANAGEMENT FEE	HEADOFFICE	*	270.00		61,373.25
24/04/2015	EXCESS FEE	HEADOFFICE	*	20.00		61,353.25
24/04/2015	IBANK PAYMENT TO ABSA BANK Teach Me 2	SETTLEMENT		4,800.00		56,553.25
24/04/2015	ACB DEBIT:EXTERNAL NATIONWIDE76749070 SAGEPAY	SETTLEMENT	15.50 T	295.00		56,258.25
24/04/2015	ACB DEBIT:EXTERNAL FININTERLE76920232 SAGEPAY	SETTLEMENT	15.50 T	49.00		56,209.25
26/04/2015	NAEDO TRACK INTL ABSA VF /00083143938/72	SETTLEMENT		5,390.86		50,818.39
26/04/2015	PREPAID DEBIT CARD NO. 3514 VODACOM: 0767490734	SETTLEMENT	1.05 T	275.00		50,543.39
27/04/2015	POS PURCHASE CARD NO. 5191 COUNTRY VIEW SERVICE MIDRA (EFFECTIVE 23/04/2015)	SETTLEMENT	3.85 T	853.31		49,690.08
28/04/2015	IBANK PAYMENT TO ABSA BANK Vacation Club Levy	SETTLEMENT		7,130.00		42,560.08
28/04/2015	POS PURCHASE CARD NO. 6181 000357530028 TBS The Grov	SETTLEMENT	3.85 T	750.00		41,810.08
28/04/2015	POS PURCHASE CARD NO. 6181 ED0428115024 EDG THE GROV	SETTLEMENT	3.85 T	265.00		41,545.08
28/04/2015	IBANK PAYMENT TO ABSA BANK Moonstone Informatio	SETTLEMENT		1,113.00		40,432.08
28/04/2015	IBANK PAYMENT TO ABSA BANK Akhona Amakhosikazi	SETTLEMENT		6,600.60		33,831.48
28/04/2015	ACB DEBIT:EXTERNAL MOMENTUM MM902694069BASG97031	SETTLEMENT	15.50 T	219.00		33,612.48
28/04/2015	ACB DEBIT:EXTERNAL REGENT INSADC651266 155038512	SETTLEMENT	15.50 T	329.10		33,283.38
29/04/2015	POS PURCHASE CARD NO. 6181 035902644001 METRO LIFEST	SETTLEMENT	3.85 T	1,068.00		32,215.38
29/04/2015	IBANK PAYMENT TO ABSA BANK Vuyo Ntuli	SETTLEMENT		1,100.00		31,115.38
29/04/2015	IBANK PAYMENT TO ABSA BANK Vuyo Ntuli	SETTLEMENT		1,100.00		30,015.38

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 000.00-	0.00	61 265.42-	290.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	108 444.61

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
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2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0205
STAATNR.

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BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/04/2015 - 11/05/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
30/04/2015	ATM BALANCE ENQ PTA RASC CARD NO. 5126	1.50	T			30,015.38
30/04/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5126	7.85	T	300.00		29,715.38
30/04/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 6181	16.95	T	1,000.00		28,715.38
1/05/2015	DEBIT INTEREST HEADOFFICE			217.84		28,497.54
1/05/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51			12,175.25		16,322.29
1/05/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65			2,860.51		13,461.78
1/05/2015	ATM WITHDRAWAL SASWITCH CARD NO. 5191	29.45	A	1,500.00		11,961.78
2/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50	T	555.94		11,405.84
2/05/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 P1AEc0142489 PATIO WAREHO	3.85	T	990.00		10,415.84
2/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACK7626LQ	15.50	T	1,414.99		9,000.85
2/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 155283595	15.50	T	743.42		8,257.43
2/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 155291542	15.50	T	3,117.62		5,139.81
2/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 0000748939708413102	15.50	T	26,305.66		21,165.85-
4/05/2015	CELL IMMEDIATE PMT SETTLEMENT ABSA BANK Nana Nonhlanhla 1602002026			950.00		22,115.85-
4/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5126 C*FISH AWAYS CENTU (EFFECTIVE 30/04/2015)	3.85	T	60.80		22,176.65-
4/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50	T	688.64		22,865.29-
4/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50	T	5,819.00		28,684.29-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 800.00-	217.84-	116 947.25-	290.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	108 444.61

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
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STATEMENT NO. 0205 PAGE 4
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/04/2015 - 11/05/2015 KWINAN 009

DATE DATUM	TRANSACTION DESCRIPTION TRANSAKSIEBESKRYWING	CHARGE KOSTE	DEBIT AMOUNT DEBIETBEDRAG	CREDIT AMOUNT KREDIETBEDRAG	BALANCE SALDO
4/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01MAY59265547000C/P	15.50 T	27,609.49		56,293.78-
5/05/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK loan repayment			80,000.00	23,706.22
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,069.90		21,636.32
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,169.50		19,466.82
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,657.18		17,809.64
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,387.22		16,422.42
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,540.00		14,882.42
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,600.00		13,282.42
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,704.00		11,578.42
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,614.50		9,963.92
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		8,463.92
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		3,000.00		5,463.92
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,200.00		4,263.92
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Eldoglen HOA		1,059.34		3,204.58
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace		1,500.00		1,704.58
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Karabo Comm		9,500.00		7,795.42-
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Levy (Alenti)		18,559.20		26,354.62-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 800.00-	217.84-	194 617.58-	290.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	188 444.61

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0205 PAGE 5
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/04/2015 - 11/05/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
5/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Electricity (Alenti)		8,651.02		35,005.64-
5/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 SASOL HATFIELD PRETO (EFFECTIVE 30/04/2015)		904.55		35,910.19-
5/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 1722 C*Checkers Centurion CENTU (EFFECTIVE 01/05/2015)		603.77		36,513.96-
5/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 1722 MEAT WORLD GATEWAY P PRETO (EFFECTIVE 01/05/2015)		609.50		37,123.46-
5/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5126 C*GAME CENTURION 959 CENTU (EFFECTIVE 04/05/2015)		281.00		37,404.46-
5/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5126 C*MR PRICE SPORT - CENTU CENTU (EFFECTIVE 04/05/2015)		219.98		37,624.44-
5/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5126 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 04/05/2015)		1,263.56		38,888.00-
6/05/2015	NOTIFIC FEE SMS NOTIFYME 46.20 T 84 SMS NOTIFICATIONS			0.00	38,888.00-
6/05/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Travel Expense AG			26,000.00	12,888.00-
6/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 24/04/2015)		862.18		13,750.18-
6/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 LIGHTING WAREHOUSE CEN CENTU (EFFECTIVE 02/05/2015)		3,599.70		17,349.88-
7/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5126 Clicks Marylone CENTU (EFFECTIVE 04/05/2015)		99.05		17,448.93-
7/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5126 C*KAUAI CENT (EFFECTIVE 04/05/2015)		28.90		17,477.83-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 800.00-	217.84-	211 740.79-	290.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	214 444.61

IMPORTANT BELANGRIK

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CQ009F (05/2006)

STATE OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0205
STAATNR.

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BLADSY

MRS Y KWINANA
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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
8/05/2015	IBANK PAYMENT FROM ABSA BANK Prasa CT	SETTLEMENT			10,000.00	7,477.83-
8/05/2015	IBANK TRANSFER 787690057358045 ABSA BANK Prasa CT fligh	SETTLEMENT		10,000.00		17,477.83-
8/05/2015	ACB DEBIT:EXTERNAL TELKOM SA 043090102-9	SETTLEMENT	15.50 T	79.00		17,556.83-
10/05/2015	ATM WITHDRAWAL CARD NO. 5191	SASWITCH	19.05 A	700.00		18,256.83-
10/05/2015	ATM WITHDRAWAL CARD NO. 8045	SASWITCH	17.75 A	600.00		18,856.83-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/04/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/04/2015 0.00 - 999999999999999.99 13.2500%
EXCESS INTEREST RATE AS AT 12/04/2015 0.00 - 999999999999999.99 3.0000%

* = VAT R35.62- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
6 100.00-	217.84-	221 819.79-	290.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	224 444.61

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STAATNR. BLADSY

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/05/2015	BAL BROUGHT FORWARD				18,856.83-
13/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Petrus pty registra		800.00		19,656.83-
13/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 WATERFALL HOS PHARMA PRETO (EFFECTIVE 09/05/2015)		1,125.40		20,782.23-
13/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 10/05/2015)		30.00		20,812.23-
13/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*DREAM NAILS CENT (EFFECTIVE 10/05/2015)		775.00		21,587.23-
13/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 12/05/2015)		2,082.75		23,669.98-
14/05/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Municipality 4 house			24,000.00	330.02
14/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1347 B/V Lights&Wate		6,992.31		6,662.29-
14/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2400 rates		4,201.24		10,863.53-
14/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2387 B/V Rates		5,237.13		16,100.66-
14/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 5002651708		3,000.00		19,100.66-
14/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 14 Villa Skyview		4,637.00		23,737.66-
14/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 11/05/2015)		665.09		24,402.75-
14/05/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*CORNWALL COLLEGE SHOP IRENE (EFFECTIVE 12/05/2015)		185.00		24,587.75-
15/05/2015	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,068.24		29,655.99-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
0.00	0.00	34 799.16-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	24 000.00

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STATEMENT NO. 0206 PAGE 2
STAATNR. BLADSY

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15/05/2015	ATM WITHDRAWAL SASWITCH CARD NO. 6181	22.95 A	1,000.00		30,655.99-
15/05/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 P4TJ5b019468 SASOL LYNNWO	3.85 T	675.20		31,331.19-
15/05/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK AGSA FLIGHTS			14,800.00	16,531.19-
15/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 MCD Irene (352) IRENE (EFFECTIVE 12/05/2015)	3.85 T	120.50		16,651.69-
15/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*ENGEN SKYSTOP KEMP (EFFECTIVE 12/05/2015)	3.85 T	779.35		17,431.04-
15/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*MARYLONE TOTAL ROOI (EFFECTIVE 12/05/2015)	3.85 T	85.50		17,516.54-
16/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 S*RASLOUW CENTU (EFFECTIVE 14/05/2015)	3.85 T	383.00		17,899.54-
18/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 77		1,039.00		18,938.54-
18/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		1,039.00		19,977.54-
19/05/2015	NOTIFIC FEE SMS NOTIFYME 72 SMS NOTIFICATIONS	39.60 T		0.00	19,977.54-
19/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS WATERFALL C JOHAN (EFFECTIVE 17/05/2015)	3.85 T	1,250.62		21,228.16-
19/05/2015	ACB CREDIT SETTLEMENT CASHFOCUS GAUTENG FILM COMM			3,000.00	18,228.16-
21/05/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 20/05/2015)		20,000.00		38,228.16-
22/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*OMAR CREATIONS SUNNY (EFFECTIVE 21/05/2015)	3.85 T	650.00		38,878.16-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 000.00-	0.00	60 821.33-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	41 800.00

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STAATNR. BLADSY

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23/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 DIS-CHEM CENTURION EMV PRETO (EFFECTIVE 20/05/2015)	3.85 T	513.05		39,391.21-
23/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BBH PETROLEUM PRET (EFFECTIVE 20/05/2015)	3.85 T	515.08		39,906.29-
23/05/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002868905			58,944.60	19,038.31
24/05/2015	ADMIN CHARGE HEADOFFICE	*	89.20		18,949.11
24/05/2015	MANAGEMENT FEE HEADOFFICE	*	270.00		18,679.11
24/05/2015	OD: LEDGER FEE HEADOFFICE	*	20.00		18,659.11
24/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*F H CHAMBERLAIN TRAD NCENT (EFFECTIVE 21/05/2015)	3.85 T	332.23		18,326.88
25/05/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	11.75 T	600.00		17,726.88
25/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE77954406 SAGEPAY	15.50 T	295.00		17,431.88
26/05/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72		5,390.86		12,041.02
26/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK WIFI 1347		700.00		11,341.02
26/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 22/05/2015)	3.85 T	750.80		10,590.22
27/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSADC651266 156386810	15.50 T	329.10		10,261.12
28/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 25/05/2015)	3.85 T	502.19		9,758.93
28/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*HARRIPAT CLEANERS AN WIER (EFFECTIVE 26/05/2015)	3.85 T	165.00		9,593.93
28/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 27/05/2015)	3.85 T	1,130.96		8,462.97

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 600.00-	0.00	71 445.60-	379.20-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	100 744.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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STAATNR. BLADSY

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DATE DATUM	TRANSACTION DESCRIPTION TRANSAKSIEBESKRYWING	CHARGE KOSTE	DEBIT AMOUNT DEBIETBEDRAG	CREDIT AMOUNT KREDIETBEDRAG	BALANCE SALDO
28/05/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BASO11391	15.50 T	219.00		8,243.97
28/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		2,500.00		5,743.97
28/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		1,100.00		4,643.97
28/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nthuthuzelo		5,500.00		856.03-
28/05/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0729336044	1.05 T	275.00		1,131.03-
28/05/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0799500610	1.05 T	1,000.00		2,131.03-
29/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,600.00		3,731.03-
29/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,618.50		5,349.53-
29/05/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		5,604.00		10,953.53-
30/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*ENGEN SKYSTOP KEMP (EFFECTIVE 28/05/2015)	3.85 T	817.10		11,770.63-
30/05/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*ENGEN SKYSTOP KEMP (EFFECTIVE 28/05/2015)	3.85 T	542.95		12,313.58-
30/05/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	16.95 T	1,000.00		13,313.58-
1/06/2015	DEBIT INTEREST HEADOFFICE		221.72		13,535.30-
1/06/2015	INT ON EXCESS AMNT HEADOFFICE		0.71		13,536.01-
1/06/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,175.25		25,711.26-
1/06/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65		2,860.51		28,571.77-
1/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Hlologelo Travel May		1,814.00		30,385.77-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 600.00-	222.43-	109 071.91-	379.20-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	100 744.60

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1/06/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Levies June			59,629.94	29,244.17
1/06/2015	INTEREST ADJUST HEADOFFICE		0.96		29,243.21
1/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 30/05/2015)	3.85 T	1,327.31		27,915.90
1/06/2015	INTEREST ADJUST HEADOFFICE		0.17		27,915.73
1/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 30/05/2015)	3.85 T	222.76		27,692.97
1/06/2015	INTEREST ADJUST HEADOFFICE		2.37		27,690.60
1/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 30/05/2015)	3.85 T	3,269.85		24,420.75
1/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50 T	555.94		23,864.81
1/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACK6329GS	15.50 T	1,414.99		22,449.82
1/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50 T	688.64		21,761.18
1/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50 T	5,819.00		15,942.18
1/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01JUN59265547000C/P	15.50 T	27,609.49		11,667.31-
1/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 00007489393708467839	15.50 T	26,305.66		37,972.97-
1/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 156652963	15.50 T	3,117.62		41,090.59-
1/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 156645183	15.50 T	743.42		41,834.01-
2/06/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 5191	5.25 T	100.00		41,934.01-
3/06/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK loan repayment for s			5,000.00	36,934.01-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 700.00-	225.93-	180 146.59-	379.20-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	165 374.54

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0206 PAGE 6
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/05/2015 - 11/06/2015 KWINAN 009

DATE DATUM	TRANSACTION DESCRIPTION TRANSAKSIEBESKRYWING	CHARGE KOSTE	DEBIT AMOUNT DEBIETBEDRAG	CREDIT AMOUNT KREDIETBEDRAG	BALANCE SALDO
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Fixing the		2,500.00		39,434.01-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Geyser burst 2400		4,500.00		43,934.01-
3/06/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK loan repayment for s			45,000.00	1,065.99
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bulurha Nov- July11		2,325.00		1,259.01-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace		1,500.00		2,759.01-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly levy		7,184.00		9,943.01-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Eldoglen HOA		1,059.00		11,002.01-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		12,502.01-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,000.00		13,502.01-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		15,002.01-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,019.82		16,021.83-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,997.52		18,019.35-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,162.00		20,181.35-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,188.02		21,369.37-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,573.50		22,942.87-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 77		1,165.65		24,108.52-
3/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		130.65		24,239.17-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 700.00-	225.93-	212 451.75-	379.20-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	210 374.54

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0206 PAGE 7
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/05/2015 - 11/06/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
3/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*JEWELLERY WORX CENT (EFFECTIVE 01/06/2015)	3.85	T	575.00		24,814.17-
4/06/2015	NOTIFIC FEE SMS NOTIFYME 70 SMS NOTIFICATIONS	38.50	T		0.00	24,814.17-
4/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*TOTAL CENTURION GATE CENT (EFFECTIVE 01/06/2015)	3.85	T	810.70		25,624.87-
4/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*ABISHA MOTORS SUNN (EFFECTIVE 02/06/2015)	3.85	T	668.73		26,293.60-
4/06/2015	ACB CREDIT SETTLEMENT SAA TECH 2000246550SAAT				9,461.43	16,832.17-
5/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK transcript hig cour			6,646.20		23,478.37-
6/06/2015	ATM WITHDRAWAL SASWITCH CARD NO. 5191	37.25	A	2,100.00		25,578.37-
6/06/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000109514702 FORUM	3.85	T	424.50		26,002.87-
6/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*Checkers Kosmosdal CENTU (EFFECTIVE 04/06/2015)	3.85	T	69.45		26,072.32-
6/06/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Nana Nonhlanhla 16020D13C8			1,400.00		27,472.32-
7/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*STOP AND SHOP CENTU (EFFECTIVE 04/06/2015)	3.85	T	180.00		27,652.32-
8/06/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 6181	16.95	T	1,000.00		28,652.32-
8/06/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000000740253 761983 SAMRA	3.85	T	784.98		29,437.30-
9/06/2015	COUNTER STATEMENT BB CENTURI	16.00	A			29,437.30-
9/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50	T	79.00		29,516.30-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
5 800.00-	225.93-	224 090.31-	379.20-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	219 835.97

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0206
STAATNR.

PAGE 8
BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/05/2015 - 11/06/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
10/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 COUNTRY VIEW SERVICE MIDRA (EFFECTIVE 06/06/2015)	3.85 T	825.00		30,341.30-
10/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 COUNTRY VIEW SERVICE MIDRA (EFFECTIVE 06/06/2015)	3.85 T	275.00		30,616.30-
10/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 S*EDGARS CENTURION 302 CENT (EFFECTIVE 08/06/2015)	3.85 T	1,220.00		31,836.30-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/05/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/05/2015 0.00 - 999999999999999.99 13.2500%
EXCESS INTEREST RATE AS AT 12/05/2015 0.00 - 999999999999999.99 3.0000%

* = VAT R46.58- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
5 800.00-	225.93-	226 410.31-	379.20-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	219 835.97

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0207 PAGE 1
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/06/2015 - 11/07/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/06/2015	BAL BROUGHT FORWARD				31,836.30-
12/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*EXCLUSIVE BOOKS AIRP RKEMP (EFFECTIVE 10/06/2015)	3.85 T	155.00		31,991.30-
12/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 11/06/2015)	3.85 T	1,193.89		33,185.19-
13/06/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*STOP AND SHOP CENTU (EFFECTIVE 11/06/2015)	3.85 T	130.70		33,315.89-
13/06/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Thozama Kwinana Nots 16020F0610		1,500.00		34,815.89-
15/06/2015	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,068.24		39,884.13-
15/06/2015	ATM WITHDRAWAL PTA RASC CARD NO. 6181	16.95 T	1,000.00		40,884.13-
15/06/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Somnci Goniwe 16020F67D6		500.00		41,384.13-
17/06/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Refund Cruising Edu			124.95	41,259.18-
17/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK scruitinity fee		2,200.00		43,459.18-
17/06/2015	IBANK TRANSFER SETTLEMENT 787690057358045 ABSA BANK transfer			320,000.00	276,540.82
17/06/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK PARIS FLIGHTS 16020FBDEE		314,292.00		37,751.18-
17/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Thozama Kwinana Nots		2,000.00		39,751.18-
18/06/2015	NOTIFIC FEE SMS NOTIFYME 104 SMS NOTIFICATIONS	57.20 T		0.00	39,751.18-
18/06/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 14/06/2015)	3.85 T	613.84		40,365.02-
18/06/2015	ACB CREDIT SETTLEMENT CASHFOCUS GAUTENG FILM COMMISS			3,000.00	37,365.02-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 000.00-	0.00	327 653.67-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	323 124.95

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0207 PAGE 2
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/06/2015 - 11/07/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
19/06/2015	ATM WITHDRAWAL CARD NO. 5191	ATM SC KTN 9.15 T	350.00		37,715.02-
19/06/2015	ATM WITHDRAWAL CARD NO. 5191	SASWITCH 16.45 A	500.00		38,215.02-
19/06/2015	ATM WDL CORR CARD NO. 5191	SASWITCH 16.45- A		500.00	37,715.02-
20/06/2015	POS PURCHASE CARD NO. 1722 THE BUTLER (EFFECTIVE 18/06/2015)	SETTLEMENT 3.85 T MIDRA	54.50		37,769.52-
21/06/2015	POS PURCHASE CARD NO. 1722 PANETTONE CAFE INAND (EFFECTIVE 19/06/2015)	SETTLEMENT 3.85 T SANDT	72.00		37,841.52-
22/06/2015	IBANK PAYMENT TO ABSA BANK WIFI 1347	SETTLEMENT	613.13		38,454.65-
22/06/2015	IBANK PAYMENT TO ABSA BANK IRBA Senzo Bernad	SETTLEMENT	1,970.00		40,424.65-
22/06/2015	ATM WITHDRAWAL CARD NO. 1722	ATM SC KTN 5.25 T	50.00		40,474.65-
23/06/2015	POS PURCHASE CARD NO. 6181 P4bpJt067298 TWT CENTURIO	SETTLEMENT 3.85 T	1,544.00		42,018.65-
23/06/2015	IBANK PAYMENT TO ABSA BANK Moonstone Informatio	SETTLEMENT	20.00		42,038.65-
23/06/2015	POS PURCHASE CARD NO. 5191 PIATTO SANDTON (EFFECTIVE 19/06/2015)	SETTLEMENT 3.85 T JOHAN	300.00		42,338.65-
23/06/2015	POS PURCHASE CARD NO. 5191 C*EXCLUSIVE BOOKS AIRP (EFFECTIVE 20/06/2015)	SETTLEMENT 3.85 T RKEMP	172.50		42,511.15-
23/06/2015	POS PURCHASE CARD NO. 1722 C*STEERS1 (EFFECTIVE 20/06/2015)	SETTLEMENT 3.85 T CENTU	117.60		42,628.75-
23/06/2015	POS PURCHASE CARD NO. 1722 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 21/06/2015)	SETTLEMENT 3.85 T	41.99		42,670.74-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 400.00-	0.00	332 559.39-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	323 124.95

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TAX INVOICE / BELASTINGFAKTUUR
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STATEMENT NO. 0207 PAGE 3
STAATNR. BLADSY

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
23/06/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 21/06/2015)	3.85 T	894.50		43,565.24-
23/06/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 21/06/2015)	3.85 T	33.54		43,598.78-
23/06/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 22/06/2015)		20,000.00		63,598.78-
23/06/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK refund			50,000.00	13,598.78-
23/06/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0729336044	1.05 T	275.00		13,873.78-
23/06/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0767490734	1.05 T	275.00		14,148.78-
24/06/2015	ADMIN CHARGE HEADOFFICE	*	53.25		14,202.03-
24/06/2015	MANAGEMENT FEE HEADOFFICE	*	270.00		14,472.03-
24/06/2015	EXCESS FEE HEADOFFICE	*	20.00		14,492.03-
24/06/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Levies& Municip July			110,000.00	95,507.97
24/06/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 SAMRAND SERVICE STAT PRETO (EFFECTIVE 20/06/2015)	3.85 T	153.80		95,354.17
24/06/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002893759			58,944.60	154,298.77
25/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		2,500.00		151,798.77
25/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		2,300.00		149,498.77
25/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Beauty Nozakade		8,000.00		141,498.77
25/06/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 22/06/2015)	3.85 T	693.02		140,805.75

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 400.00-	0.00	367 684.25-	343.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	542 069.55

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0207 PAGE 4
STAATNR. BLADSY

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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/06/2015 - 11/07/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
25/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE79251578 SAGEPAY	15.50 T	295.00		140,510.75
26/06/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72		5,390.86		135,119.89
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,533.00		133,586.89
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,722.50		131,864.39
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,812.00		130,052.39
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		3,367.00		126,685.39
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		125,185.39
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,879.08		123,306.31
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		121,806.31
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		120,306.31
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,109.91		119,196.40
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,076.21		117,120.19
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,140.66		114,979.53
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		212.03		114,767.50
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		683.33		114,084.17
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 77		1,055.13		113,029.04
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		2,246.01		110,783.03

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 400.00-	0.00	397 706.97-	343.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	542 069.55

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0207
STAATNR.

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BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/06/2015 - 11/07/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bulurha Nov- July11		505.00		110,278.03
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace		1,500.00		108,778.03
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1347 B/V Lights&Wate		7,411.56		101,366.47
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2400 rates		3,927.08		97,439.39
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 5002651708		3,179.84		94,259.55
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2387 B/V Rates		6,748.16		87,511.39
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453A V/V Rates		5,324.15		82,187.24
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK KML Moselane		9,692.25		72,494.99
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453 B Rates		7,946.15		64,548.84
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455A Water & Sanita		767.37		63,781.47
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455B Bella Donna		1,452.34		62,329.13
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 14 Villa Skyview		2,421.70		59,907.43
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2561 V/V Rates&Taxes		4,307.30		55,600.13
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2554 V/V Rates&Taxes		4,312.43		51,287.70
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK St George 77 Rates		719.00		50,568.70
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 97 St George		719.00		49,849.70
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nina Michelle		654.00		49,195.70

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 400.00-	0.00	459 294.30-	343.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	542 069.55

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

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MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/06/2015 - 11/07/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 117VaalDeGrace8813		142.10		49,053.60
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Kidds Beach ERf1048		2,104.00		46,949.60
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK tamarin manor		1,831.68		45,117.92
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Knysna Municipality		0.84		45,117.08
26/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Karabo Comm		9,500.00		35,617.08
26/06/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*BARGAIN BOOKS PRETO (EFFECTIVE 24/06/2015)	3.85 T	300.30		35,316.78
27/06/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*ROUTE 21 QUICKSTOP IREN (EFFECTIVE 24/06/2015)	3.85 T	727.38		34,589.40
27/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSADC651266 157716277	15.50 T	329.10		34,260.30
27/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE79891745 SAGEPAY	15.50 T	295.00		33,965.30
29/06/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		3,800.00		30,165.30
29/06/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BASV05989	15.50 T	219.00		29,946.30
1/07/2015	DEBIT INTEREST HEADOFFICE		290.49		29,655.81
1/07/2015	INT ON EXCESS AMNT HEADOFFICE		0.62		29,655.19
1/07/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,175.25		17,479.94
1/07/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65		2,860.51		14,619.43
1/07/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1606		4,197.20		10,422.23
1/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50 T	688.64		9,733.59

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 400.00-	291.11-	498 465.30-	343.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	542 069.55

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

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MRS Y KWINANA
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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/06/2015 - 11/07/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
1/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50	T	5,819.00		3,914.59
1/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACK6449YT	15.50	T	1,414.99		2,499.60
1/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01JUL59265547000C/P	15.50	T	27,609.49		25,109.89-
1/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50	T	555.94		25,665.83-
1/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 0000748939370852447 3	15.50	T	26,305.66		51,971.49-
1/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 157993853	15.50	T	743.42		52,714.91-
1/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 158001393	15.50	T	3,117.62		55,832.53-
2/07/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK loan acc				10,000.00	45,832.53-
4/07/2015	NOTIFIC FEE SMS NOTIFYME 161 SMS NOTIFICATIONS	88.55	T		0.00	45,832.53-
6/07/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Thozama Kwinana Nots 160217A8CE			1,300.00		47,132.53-
10/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50	T	79.00		47,211.53-
11/07/2015	ATM WITHDRAWAL SASWITCH CARD NO. 5191	13.85	A	250.00		47,461.53-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/06/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/06/2015 0.00 - 999999999999999.99 13.2500%
EXCESS INTEREST RATE AS AT 12/06/2015 0.00 - 999999999999999.99 3.0000%

A 2.75% CURRENCY CONVERSION FEE IS ADDED TO CROSSBORDER/INTERNATIONAL TRANSACTIONS.

* = VAT R42.15- INCLUDED

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 650.00-	291.11-	565 410.42-	343.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	552 069.55

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

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MRS Y KWINANA
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0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/06/2015 - 11/07/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
1 650.00-	291.11-	565 410.42-	343.25-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	552 069.55

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-276

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
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TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0208 PAGE 1
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/07/2015 - 11/08/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/07/2015	BAL BROUGHT FORWARD				47,461.53-
15/07/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK loan repayment for s			29,500.00	17,961.53-
15/07/2015	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,068.24		23,029.77-
17/07/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK scruitinity fee		2,200.00		25,229.77-
17/07/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Harris Gxaweni		5,000.00		30,229.77-
17/07/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 033002407801 METRO LIFEST	3.85 T	297.40		30,527.17-
17/07/2015	NOTIFIC FEE SMS NOTIFYME 30 SMS NOTIFICATIONS	16.50 T		0.00	30,527.17-
19/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 16/07/2015)	3.85 T	682.24		31,209.41-
20/07/2015	IBANK PAYMENT FROM TELEBANK ABSA BANK NONTSASA			900.00	30,309.41-
21/07/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 20/07/2015)		20,000.00		50,309.41-
21/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 MIDDEL STRAAT MOTORS NEW M (EFFECTIVE 17/07/2015)	3.85 T	853.40		51,162.81-
21/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 20/07/2015)	3.85 T	1,841.44		53,004.25-
22/07/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Zuma Andiswa			3,300.00	49,704.25-
23/07/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002917653			58,944.61	9,240.36
24/07/2015	ADMIN CHARGE HEADOFFICE	*	13.85		9,226.51
24/07/2015	MANAGEMENT FEE HEADOFFICE	*	270.00		8,956.51
24/07/2015	OD: LEDGER FEE HEADOFFICE	*	20.00		8,936.51

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
0.00	0.00	35 942.72-	303.85-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	92 644.61

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CQ009F (05/2006)

COMMISSION OF INQUIRY INTO STATE CAPTURE

DD33-YK-277

PRIVATE BANK SANDTON
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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

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PRIVATE BANK CHEQUE

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
24/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE80646255 SAGEPAY	15.50 T	295.00		8,641.51
26/07/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72		5,390.86		3,250.65
26/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 25/07/2015)	3.85 T	172.77		3,077.88
26/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 25/07/2015)	3.85 T	533.50		2,544.38
27/07/2015	ACB CREDIT SETTLEMENT MOONSTONE REFUND			350.00	2,894.38
27/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSADC651266 159013400	15.50 T	329.10		2,565.28
28/07/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Thozama Kwinana Nots 16021E8504		500.00		2,065.28
28/07/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Nana Nonhlanhla 16021E8572		1,500.00		565.28
28/07/2015	PREPAID DEBIT SETTLEMENT CARD NO. 3514 CELL C: 0747690151	1.05 T	150.00		415.28
28/07/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	36.45 T	2,500.00		2,084.72-
28/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BASAT8354	15.50 T	219.00		2,303.72-
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000000519039 868652 BLOEM	3.85 T	709.60		3,013.32-
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000000679159 725073 ULTRA	3.85 T	462.00		3,475.32-
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BLUE VALLEY MALL KFC CENTU (EFFECTIVE 25/07/2015)	3.85 T	180.60		3,655.92-
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 SOUTHERN SUN HO STAUR JOHAN (EFFECTIVE 26/07/2015)	3.85 T	370.00		4,025.92-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 500.00-	0.00	46 755.15-	303.85-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	92 994.61

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CQ009F (05/2006)

ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

BOOK OF INQUIRY INTO STATE CAPTURE

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

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TJEKREKENINGNOMMER:

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STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*NOORWYK SPAR MIDRA (EFFECTIVE 26/07/2015)	3.85 T	5,000.00		9,025.92-
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 26/07/2015)	3.85 T	35.50		9,061.42-
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*DRS CL & ME LANDMAN PR CENTU (EFFECTIVE 27/07/2015)	3.85 T	437.09		9,498.51-
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*OG CRAZY STORE THE REE PRETO (EFFECTIVE 28/07/2015)	3.85 T	278.49		9,777.00-
29/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 28/07/2015)	3.85 T	1,289.95		11,066.95-
30/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*Checkers Kosmosdal CENTU (EFFECTIVE 28/07/2015)	3.85 T	135.96		11,202.91-
30/07/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002922786S A AIRWAY			9,924.82	1,278.09-
30/07/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE81319739 SAGEPAY	15.50 T	295.00		1,573.09-
31/07/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 5191	7.85 T	250.00		1,823.09-
31/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 28/07/2015)	3.85 T	716.92		2,540.01-
31/07/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 29/07/2015)	3.85 T	722.58		3,262.59-
31/07/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		1,100.00		4,362.59-
31/07/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		1,100.00		5,462.59-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 750.00-	0.00	57 866.64-	303.85-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	102 919.43

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

DD33-YK-279

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0208 PAGE 4
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/07/2015 - 11/08/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
1/08/2015	DEBIT INTEREST HEADOFFICE		363.91		5,826.50-
1/08/2015	INT ON EXCESS AMNT HEADOFFICE		0.57		5,827.07-
1/08/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65		2,860.51		8,687.58-
1/08/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,175.25		20,862.83-
1/08/2015	INTEREST ADJUST HEADOFFICE		0.04		20,862.87-
1/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 THE BUTLER MIDRA (EFFECTIVE 30/07/2015)	3.85 T	51.50		20,914.37-
1/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACK0384CW	15.50 T	1,414.99		22,329.36-
1/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50 T	555.94		22,885.30-
1/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 00007489393708581165	15.50 T	26,448.78		49,334.08-
1/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 159452367	15.50 T	3,117.62		52,451.70-
1/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 159444991	15.50 T	743.42		53,195.12-
1/08/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK transferr			15,000.00	38,195.12-
2/08/2015	DECL POS TRAN FEE SETTLEMENT AMOUNT : 660.35	5.00 A		0.00	38,195.12-
2/08/2015	DECL POS TRAN FEE SETTLEMENT AMOUNT : 660.35	5.00 A		0.00	38,195.12-
2/08/2015	DECL ATM TRAN FEE QUEEN CC&R AMOUNT : 700.00	5.00 A		0.00	38,195.12-
3/08/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK overdraft			10,000.00	28,195.12-
3/08/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Levies& Municip July			140,000.00	111,804.88
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2387 B/V Rates		6,547.88		105,257.00

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 750.00-	364.52-	111 782.53-	303.85-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	267 919.43

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0208 PAGE 5
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/07/2015 - 11/08/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2561 V/V Rates&Taxes		2,297.57		102,959.43
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453A V/V Rates		2,598.20		100,361.23
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2554 V/V Rates&Taxes		3,264.41		97,096.82
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 5002651708		2,439.31		94,657.51
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 14 Villa Skyview		2,623.16		92,034.35
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455B Bella Donna		589.32		91,445.03
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2455A Water & Sanita		240.81		91,204.22
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2453 B Rates		2,614.39		88,589.83
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nina Michelle		982.00		87,607.83
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 97 St George		1,081.00		86,526.83
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK St George 77 Rates		1,081.00		85,445.83
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,535.00		83,910.83
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,512.00		82,398.83
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,648.00		80,750.83
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,834.93		78,915.90
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		77,415.90
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		75,915.90

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 750.00-	364.52-	141 123.63-	303.85-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	267 919.43

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STATEMENT NO. 0208 PAGE 6
STAATNR. BLADSY

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,828.00		74,087.90
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		72,587.90
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,436.43		71,151.47
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Eldoglen HOA		1,989.06		69,162.41
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bulurha Nov- Julyll		505.00		68,657.41
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly levy		7,230.40		61,427.01
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,017.98		59,409.03
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		2,210.45		57,198.58
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,030.96		56,167.62
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,086.70		55,080.92
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 77		1,039.00		54,041.92
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		1,039.00		53,002.92
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace		1,500.00		51,502.92
3/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK insurance refund pre		9,000.00		42,502.92
3/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01AUG59265547000C/P	15.50 T	27,609.49		14,893.43
3/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50 T	688.64		14,204.79
3/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50 T	5,819.00		8,385.79

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 750.00-	364.52-	208 653.74-	303.85-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	267 919.43

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0208
STAATNR.

PAGE 7
BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

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FOR PERIOD: / VIR TYDPERK: 12/07/2015 - 11/08/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
4/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nina Michelle		6,500.00		1,885.79
4/08/2015	INTEREST ADJUST HEADOFFICE (EFFECTIVE 01/08/2015)		0.26		1,885.53
4/08/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 31/07/2015)		703.29		1,182.24
4/08/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 01/08/2015)		13.99		1,168.25
4/08/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 03/08/2015)		252.71		915.54
4/08/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 03/08/2015)		1,537.76		622.22-
4/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT 15.50 T NATIONWIDE81547441 SAGEPAY		295.00		917.22-
5/08/2015	NOTIFIC FEE SMS NOTIFYME 57.20 T 104 SMS NOTIFICATIONS			0.00	917.22-
5/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Beauty Nozakade		5,500.00		6,417.22-
5/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK TEMEBEKA		1,970.00		8,387.22-
5/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK karabo commision		9,500.00		17,887.22-
5/08/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*NOORWYK SPAR MIDRA (EFFECTIVE 02/08/2015)		8,231.00		26,118.22-
5/08/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*PG GLASS CENTURION CENTU (EFFECTIVE 04/08/2015)		5,186.87		31,305.09-
6/08/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 05/08/2015)		1,466.32		32,771.41-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 750.00-	364.78-	249 810.68-	303.85-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	267 919.43

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0208 PAGE 8
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/07/2015 - 11/08/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
6/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50 T	79.00		32,850.41-
7/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*NOORWYK SPAR MIDRA (EFFECTIVE 05/08/2015)	3.85 T	1,000.00		33,850.41-
8/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 MCD Irene (352) IRENE (EFFECTIVE 05/08/2015)	3.85 T	114.00		33,964.41-
8/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*LADIES COIFEURE HAIRSA SOSHA (EFFECTIVE 07/08/2015)	3.85 T	200.00		34,164.41-
10/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BBH PETROLEUM PRET (EFFECTIVE 06/08/2015)	3.85 T	658.60		34,823.01-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/07/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/07/2015 0.00 - 999999999999999.99 13.2500%
24/07/2015 0.00 - 999999999999999.99 13.5000%
EXCESS INTEREST RATE AS AT 12/07/2015 0.00 - 999999999999999.99 3.0000%

A 2.75% CURRENCY CONVERSION FEE IS ADDED TO CROSSBORDER/INTERNATIONAL TRANSACTIONS.

* = VAT R37.32- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 750.00-	364.78-	251 862.28-	303.85-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	267 919.43

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0209 PAGE 1
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2015 - 11/09/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/08/2015	BAL BROUGHT FORWARD				34,823.01-
13/08/2015	POS PURCHASE SETTLEMENT	3.85 T	901.30		35,724.31-
	CARD NO. 6181 000000361364 SHELL ULTRA				
13/08/2015	ATM WITHDRAWAL PTA RASC	7.85 T	240.00		35,964.31-
	CARD NO. 5191				
14/08/2015	POS PURCHASE SETTLEMENT	3.85 T	124.00		36,088.31-
	CARD NO. 5191 MCD Irene (352) IRENE				
	(EFFECTIVE 07/08/2015)				
14/08/2015	POS PURCHASE SETTLEMENT	3.85 T	200.00		36,288.31-
	CARD NO. 5191 C*STOP AND SHOP CENTU				
	(EFFECTIVE 12/08/2015)				
14/08/2015	POS PURCHASE SETTLEMENT	3.85 T	40.00		36,328.31-
	CARD NO. 5191 C*STOP AND SHOP CENTU				
	(EFFECTIVE 12/08/2015)				
14/08/2015	POS PURCHASE SETTLEMENT	3.85 T	3,999.00		40,327.31-
	CARD NO. 5191 C*GAME CENTURION 959 CENTU				
	(EFFECTIVE 13/08/2015)				
14/08/2015	ACB CREDIT SETTLEMENT			64,387.00	24,059.69
	. 360 DEGREES T/REFUND				
15/08/2015	NAEDO TRACK INTL SETTLEMENT		5,068.24		18,991.45
	ABSAHLOAN//08065851680/98				
15/08/2015	POS PURCHASE SETTLEMENT	3.85 T	605.27		18,386.18
	CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR				
	(EFFECTIVE 12/08/2015)				
15/08/2015	POS PURCHASE SETTLEMENT	3.85 T	59.90		18,326.28
	CARD NO. 5191 C*STEERS1 CENTU				
	(EFFECTIVE 13/08/2015)				
15/08/2015	POS PURCHASE SETTLEMENT	3.85 T	1,119.76		17,206.52
	CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU				
	(EFFECTIVE 14/08/2015)				
15/08/2015	POS PURCHASE SETTLEMENT	3.85 T	1,273.14		15,933.38
	CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH				
	(EFFECTIVE 14/08/2015)				
16/08/2015	POS PURCHASE SETTLEMENT	3.85 T	2,000.00		13,933.38
	CARD NO. 5191 C*NOORWYK SPAR MIDRA				
	(EFFECTIVE 14/08/2015)				

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
240.00-	0.00	15 390.61-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	64 387.00

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VAT Registration No / BTW Registrasie No 4940112230

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STAATNR. BLADSY

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CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2015 - 11/09/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
17/08/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK renovations 2561			40,000.00	53,933.38
17/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK renovations 2561		40,000.00		13,933.38
18/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 Clicks Marylone CENTU (EFFECTIVE 14/08/2015)	3.85 T	336.70		13,596.68
19/08/2015	NOTIFIC FEE SMS NOTIFYME 130 SMS NOTIFICATIONS	71.50 T		0.00	13,596.68
20/08/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 19/08/2015)		20,000.00		6,403.32-
20/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*VODACOM FOUR U WATERCR WATER (EFFECTIVE 19/08/2015)	3.85 T	169.00		6,572.32-
21/08/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 025411100075 WOOLWORTHS	3.85 T	458.85		7,031.17-
21/08/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 PN0821122304 PnP Fam The	3.85 T	202.84		7,234.01-
21/08/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 030021920601 Marylone Mal	3.85 T	907.60		8,141.61-
21/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*THE FIND WATER (EFFECTIVE 19/08/2015)	3.85 T	129.99		8,271.60-
22/08/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 Pm81r0887023 OMAR CREATIO	3.85 T	1,200.00		9,471.60-
23/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*MAYTIME KWIKSPAR KLOO (EFFECTIVE 21/08/2015)	3.85 T	39.98		9,511.58-
24/08/2015	ADMIN CHARGE HEADOFFICE	*	15.00		9,526.58-
24/08/2015	MANAGEMENT FEE HEADOFFICE	*	270.00		9,796.58-
24/08/2015	EXCESS FEE HEADOFFICE	*	57.00		9,853.58-
24/08/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	6.55 T	200.00		10,053.58-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
440.00-	0.00	78 835.57-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	104 387.00

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0209 PAGE 3
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2015 - 11/09/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
24/08/2015	NPF CREDIT TREAS/IBS EFT1030871186342/NEDBANK RTL			1000,000.00	989,946.42
24/08/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002941713			58,944.60	1048,891.02
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lindelwa Monalisa Nk		62,221.02		986,670.00
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Zivanai Zvarevashe		55,999.48		930,670.52
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bheki Ngwenya		39,593.46		891,077.06
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lazarus Mashego		8,035.40		883,041.66
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Senzo Gumede		8,694.25		874,347.41
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Ayanda		11,021.39		863,326.02
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mapmpye Kanyane		18,892.32		844,433.70
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Shadi Lekwape		8,111.99		836,321.71
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lana Lourens		13,612.70		822,709.01
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Morgan Macala		29,176.58		793,532.43
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pinkie Motsepe		13,412.73		780,119.70
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Edmore Magara		30,675.95		749,443.75
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bhekinkosi Makhaye		8,664.95		740,778.80
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Tendai Mapenda		83,724.86		657,053.94
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Abel Mashego		5,898.93		651,155.01

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
440.00-	0.00	476 571.58-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 163 331.60

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DATE DATUM	TRANSACTION DESCRIPTION TRANSAKSIEBESKRYWING	CHARGE KOSTE	DEBIT AMOUNT DEBIETBEDRAG	CREDIT AMOUNT KREDIETBEDRAG	BALANCE SALDO
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Balekane Mashigo		10,172.60		640,982.41
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Kwazi Mashini		21,318.08		619,664.33
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Alice Mayibeki		8,953.58		610,710.75
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nqobile Mnguni		6,634.25		604,076.50
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK KML Moselane		7,850.25		596,226.25
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Baconi Moekena		11,172.84		585,053.41
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Busisiwe Sambu		9,535.96		575,517.45
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Itumeleng Motlhake		9,654.74		565,862.71
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Thembeka Mpoza		11,754.74		554,107.97
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mulalo Naledzani		10,666.32		543,441.65
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mpho Ndala		10,978.32		532,463.33
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Simphiwe Nene		9,722.25		522,741.08
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mxolisi Nkutha		8,898.05		513,843.03
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Moosa Peta		7,314.25		506,528.78
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Ramaloko		11,129.25		495,399.53
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Erwart Rambau		11,811.74		483,587.79
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyiselwa Ruka Ngoma		13,155.32		470,432.47

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
440.00-	0.00	657 294.12-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 163 331.60

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STATEMENT NO. 0209 PAGE 5
STAATNR. BLADSY

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CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK social club training		4,680.99		465,751.48
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Marcia Thobahgale		11,554.74		454,196.74
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Dipuo Thuputela		9,128.32		445,068.42
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Moyisi titi		8,632.19		436,436.23
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK JF mABELANE		5,875.50		430,560.73
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Hlologelo Sebotsane		12,518.03		418,042.70
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Susan Motaung		7,000.00		411,042.70
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bhekumuzi Ndlovu		3,445.01		407,597.69
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Juliet Qhibi		5,875.50		401,722.19
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Tshepiso Sello		3,750.51		397,971.68
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Sandile Kwinana		25,000.00		372,971.68
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Zenith Kwinana		25,000.00		347,971.68
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lumka Goniwe		45,000.00		302,971.68
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK khanyisa kwinana		11,534.75		291,436.93
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK caroline mapitsi		6,127.30		285,309.63
24/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK stephen ramaloko		10.00		285,299.63
25/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PAYE AUGUST 2015		182,999.93		102,299.70

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
440.00-	0.00	1 025 426.89-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 163 331.60

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CQ009F (05/2006)

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0209
STAATNR.

PAGE 6
BLADSY

MRS Y KWINANA
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KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2015 - 11/09/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
25/08/2015	IBANK TRANSFER 9276255434 ABSA BANK social August	SETTLEMENT	3,900.00		98,399.70
25/08/2015	IBANK PAYMENT TO ABSA BANK VAT JULY 2015	SETTLEMENT	94,340.12		4,059.58
25/08/2015	POS PURCHASE CARD NO. 5191 C*PAVILION CONV. CENTR WEST (EFFECTIVE 21/08/2015)	SETTLEMENT 3.85 T	35.45		4,024.13
25/08/2015	POS PURCHASE CARD NO. 5191 C*Shoprite Margate MARGA (EFFECTIVE 22/08/2015)	SETTLEMENT 3.85 T	67.45		3,956.68
25/08/2015	POS PURCHASE CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 24/08/2015)	SETTLEMENT 3.85 T	110.00		3,846.68
25/08/2015	ACB DEBIT:EXTERNAL NATIONWIDE81833940 SAGEPAY	SETTLEMENT 15.50 T	295.00		3,551.68
26/08/2015	NAEDO TRACK INTL ABSA VF /00083143938/72	SETTLEMENT	5,411.75		1,860.07-
26/08/2015	POS PURCHASE CARD NO. 5191 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 23/08/2015)	SETTLEMENT 3.85 T	463.15		2,323.22-
26/08/2015	POS PURCHASE CARD NO. 5191 C*COSMIC CANDY DOMESTI LA ME (EFFECTIVE 23/08/2015)	SETTLEMENT 3.85 T	70.70		2,393.92-
27/08/2015	POS PURCHASE CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 24/08/2015)	SETTLEMENT 3.85 T	713.77		3,107.69-
27/08/2015	POS PURCHASE CARD NO. 5191 PANORAMA PHARMACY CENTU (EFFECTIVE 24/08/2015)	SETTLEMENT 3.85 T	449.99		3,557.68-
27/08/2015	ACB DEBIT:EXTERNAL REGENT INSADC651266 160382862	SETTLEMENT 15.50 T	329.10		3,886.78-
28/08/2015	IBANK PAYMENT TO ABSA BANK Lorato Wesi	SETTLEMENT	4,000.00		7,886.78-
28/08/2015	ATM WITHDRAWAL CARD NO. 5191	PTA RASC 7.85 T	240.00		8,126.78-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
680.00-	0.00	1 135 613.37-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 163 331.60

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VAT Registration No / BTW Registrasie No 4940112230

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STAATNR. BLADSY

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FOR PERIOD: / VIR TYDPERK: 12/08/2015 - 11/09/2015 KWINAN 009

DATE DATUM	TRANSACTION DESCRIPTION TRANSAKSIEBESKRYWING	CHARGE KOSTE	DEBIT AMOUNT DEBIETBEDRAG	CREDIT AMOUNT KREDIETBEDRAG	BALANCE SALDO
28/08/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BASDL4425	15.50 T	219.00		8,345.78-
29/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Yivani Ezi Ndaba		2,448.00		10,793.78-
29/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		1,100.00		11,893.78-
29/08/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Buziwe Ngcokongca 16022AE47A		1,100.00		12,993.78-
29/08/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Beauty Nozakade		5,500.00		18,493.78-
29/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 S*STER KINEKOR FOREST ICENT (EFFECTIVE 27/08/2015)	3.85 T	109.90		18,603.68-
29/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 S*STER KINEKOR FOREST ICENT (EFFECTIVE 27/08/2015)	3.85 T	132.00		18,735.68-
31/08/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	6.55 T	150.00		18,885.68-
31/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 COTTON ON FACTORY GAUTE (EFFECTIVE 27/08/2015)	3.85 T	598.00		19,483.68-
31/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*NOORWYK SPAR MIDRA (EFFECTIVE 28/08/2015)	3.85 T	1,000.00		20,483.68-
31/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 28/08/2015)	3.85 T	110.00		20,593.68-
31/08/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*CNA IRENE MALL 0404 CENT (EFFECTIVE 28/08/2015)	3.85 T	26.90		20,620.58-
1/09/2015	DEBIT INTEREST HEADOFFICE		201.37		20,821.95-
1/09/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,269.94		33,091.89-
1/09/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65		2,871.51		35,963.40-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
830.00-	201.37-	1 163 098.62-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 163 331.60

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STATEMENT NO. 0209 PAGE 8
STAATNR. BLADSY

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
1/09/2015	NAEDO TRACKED DO SETTLEMENT	15.50 T	146.25		36,109.65-
	PM8ØDRIVED/ 013D55B6				
1/09/2015	IBANK PAYMENT FROM SETTLEMENT			30,000.00	6,109.65-
	ABSA BANK levies				
1/09/2015	POS PURCHASE SETTLEMENT	3.85 T	646.90		6,756.55-
	CARD NO. 6181 000000490019 ENGEN SKYSTO				
1/09/2015	INTEREST ADJUST HEADOFFICE		1.22		6,757.77-
1/09/2015	POS PURCHASE SETTLEMENT	3.85 T	819.95		7,577.72-
	CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR				
	(EFFECTIVE 28/08/2015)				
1/09/2015	INTEREST ADJUST HEADOFFICE		1.11		7,578.83-
1/09/2015	POS PURCHASE SETTLEMENT	3.85 T	1,000.00		8,578.83-
	CARD NO. 5191 C*NOORWYK SPAR MIDRA				
	(EFFECTIVE 29/08/2015)				
1/09/2015	INTEREST ADJUST HEADOFFICE		0.32		8,579.15-
1/09/2015	POS PURCHASE SETTLEMENT	3.85 T	860.80		9,439.95-
	CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH				
	(EFFECTIVE 31/08/2015)				
1/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	688.64		10,128.59-
	LIBERTY043DKD124472				
1/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	27,609.49		37,738.08-
	LIBLIFE 01SEP59265547000C/P				
1/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	5,819.00		43,557.08-
	MOM HEALTH DB 1164737010				
1/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	555.94		44,113.02-
	INDWE RISKIBISSA190828				
1/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	26,448.78		70,561.80-
	MBF 0000748939708637373				
1/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	1,414.99		71,976.79-
	TRACKER 001260102TRACK9510PY				
1/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	3,117.62		75,094.41-
	REGENT INSMBA030219 160702982				
1/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	743.42		75,837.83-
	REGENT INSSRB009053 160694755				

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
830.00-	204.02-	1 232 970.40-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 193 331.60

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
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2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0209 PAGE 9
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/08/2015 - 11/09/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
2/09/2015	ATM BALANCE ENQ PTA RASC CARD NO. 5191	1.50 T			75,837.83-
2/09/2015	INTEREST ADJUST HEADOFFICE (EFFECTIVE 01/09/2015)		0.73		75,838.56-
2/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 29/08/2015)	3.85 T	665.12		76,503.68-
2/09/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002950410S A AIRWAY			184.00	76,319.68-
2/09/2015	IBANK TRANSFER SETTLEMENT 9248004754 ABSA BANK overdraft			70,000.00	6,319.68-
2/09/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Phume Magubane		20,000.00		26,319.68-
2/09/2015	IBANK TRANSFER SETTLEMENT 9248004754 ABSA BANK Fundraising			630,000.00	603,680.32
2/09/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK GJZ Foundation		610,000.00		6,319.68-
3/09/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 6181	29.95 T	2,000.00		8,319.68-
3/09/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Thozama Kwinana Nots 16022DA1CE		1,400.00		9,719.68-
4/09/2015	NOTIFIC FEE SMS NOTIFYME 184 SMS NOTIFICATIONS	101.20 T		0.00	9,719.68-
5/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 04/09/2015)	3.85 T	220.60		9,940.28-
5/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 04/09/2015)	3.85 T	1,182.79		11,123.07-
6/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 SAMRAND SERVICE STAT PRETO (EFFECTIVE 03/09/2015)	3.85 T	667.74		11,790.81-
7/09/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	6.55 T	150.00		11,940.81-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 980.00-	204.75-	1 867 106.65-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 893 515.60

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CQ009F (05/2006)

COMMISSION OF INQUIRY INTO STATE CAPTURE

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
7/09/2015	ATM WITHDRAWAL CARD NO. 6181	ATM SC KTN 19.55	T	1,200.00		13,140.81-
7/09/2015	POS PURCHASE CARD NO. 6181 PN0907151955 PnP Fam The	SETTLEMENT 3.85	T	81.95		13,222.76-
8/09/2015	INET IMMEDIATE PMT ABSA BANK Nana Nonhlanhla 16022EE1F6	SETTLEMENT		2,100.00		15,322.76-
8/09/2015	ATM WITHDRAWAL CARD NO. 6181	PTA RASC 5.25	T	100.00		15,422.76-
9/09/2015	POS PURCHASE CARD NO. 5191 C*SPECTACLE W/HSE PRIN MPRET (EFFECTIVE 07/09/2015)	SETTLEMENT 3.85	T	30.00		15,452.76-
9/09/2015	ACB DEBIT:EXTERNAL TELKOM SA 043090102-9	SETTLEMENT 15.50	T	79.00		15,531.76-
10/09/2015	POS PURCHASE CARD NO. 6181 222521100045 WOOLWORTHS	SETTLEMENT 3.85	T	1,499.70		17,031.46-
10/09/2015	IBANK PAYMENT TO ABSA BANK 2561 Sipho	SETTLEMENT		3,200.00		20,231.46-
10/09/2015	ATM WITHDRAWAL CARD NO. 5191	PTA RASC 9.15	T	340.00		20,571.46-
10/09/2015	POS PURCHASE CARD NO. 5191 C*MINUTEMAN PRESS LYNNWO LYNNW (EFFECTIVE 09/09/2015)	SETTLEMENT 3.85	T	694.96		21,266.42-
10/09/2015	POS PURCHASE CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 09/09/2015)	SETTLEMENT 3.85	T	2,000.00		23,266.42-
11/09/2015	POS PURCHASE CARD NO. 5191 C*MACCOY MOTORS CENTU (EFFECTIVE 09/09/2015)	SETTLEMENT 3.85	T	237.00		23,503.42-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/08/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/08/2015 0.00 - 999999999999999.99 13.5000%
EXCESS INTEREST RATE AS AT 12/08/2015 0.00 - 999999999999999.99 3.0000%

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 620.00-	204.75-	1 877 029.26-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 893 515.60

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

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BLADSY

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PRIVATE BANK CHEQUE

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FOR PERIOD: / VIR TYDPERK: 12/08/2015 - 11/09/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO

A 2.75% CURRENCY CONVERSION FEE IS ADDED TO CROSSBORDER/INTERNATIONAL TRANSACTIONS.

* = VAT R41.99- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 620.00-	204.75-	1 877 029.26-	342.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	1 893 515.60

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CHEQUE ACCOUNT NUMBER: 10-4002-3514
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STAATNR. BLADSY

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PRIVATE BANK CHEQUE

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/09/2015	BAL BROUGHT FORWARD				23,503.42-
12/09/2015	POS PURCHASE	SETTLEMENT 3.85 T	682.64		24,186.06-
	CARD NO. 5191 C*SALVOKOP SERVICE STA IPRET (EFFECTIVE 09/09/2015)				
12/09/2015	POS PURCHASE	SETTLEMENT 3.85 T	1,203.63		25,389.69-
	CARD NO. 6181 000437291359 GARDEN COURT				
14/09/2015	IBANK PAYMENT TO	SETTLEMENT	10,000.00		35,389.69-
	ABSA BANK 2561 paint				
15/09/2015	NAEDO TRACK INTL	SETTLEMENT	5,187.62		40,577.31-
	ABSAHLOAN//08065851680/98				
15/09/2015	ACB CREDIT	SETTLEMENT		800.00	39,777.31-
	Mandy Kwinana				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	2,065.90		41,843.21-
	ABSA BANK Trafalgar				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	1,092.00		42,935.21-
	ABSA BANK Trafalgar				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	2,137.36		45,072.57-
	ABSA BANK Trafalgar				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	1,436.43		46,509.00-
	ABSA BANK Trafalgar				
16/09/2015	IBANK TRANSFER	SETTLEMENT		35,000.00	11,509.00-
	4060468630 ABSA BANK trasnfer				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	1,028.92		12,537.92-
	ABSA BANK Trafalgar				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	1,039.00		13,576.92-
	ABSA BANK levy				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	1,039.00		14,615.92-
	ABSA BANK PRETOR BSTG 97				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	9,200.00		23,815.92-
	ABSA BANK Karabo Comm				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	1,500.00		25,315.92-
	ABSA BANK vaal De Grace SEpt				
16/09/2015	IBANK PAYMENT TO	SETTLEMENT	1,025.00		26,340.92-
	ABSA BANK Eldoglen HOA Sept				

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
0.00	0.00	38 637.50-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	35 800.00

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CHEQUE ACCOUNT NUMBER: 10-4002-3514
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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
16/09/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bulurha Nov- Julyll		505.00		26,845.92-
16/09/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly levy		7,231.00		34,076.92-
16/09/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK levies Sept			35,000.00	923.08
17/09/2015	NOTIFIC FEE SMS NOTIFYME 46 SMS NOTIFICATIONS	25.30 T		0.00	923.08
17/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 14/09/2015)	3.85 T	667.51		255.57
17/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 SAMRAND SERVICE STAT PRETO (EFFECTIVE 14/09/2015)	3.85 T	117.90		137.67
18/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*CORNWALL COLLEGE SHOP IRENE (EFFECTIVE 16/09/2015)	3.85 T	85.00		52.67
18/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 17/09/2015)	3.85 T	465.16		412.49-
18/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 17/09/2015)	3.85 T	2,334.87		2,747.36-
18/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 17/09/2015)	3.85 T	1,392.18		4,139.54-
21/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BP GOLF COURSE GARAG IRENE (EFFECTIVE 17/09/2015)	3.85 T	721.79		4,861.33-
21/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 TOTAL MARYLONE THE R (EFFECTIVE 17/09/2015)	3.85 T	544.30		5,405.63-
21/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*OG CRAZY STORE THE REE PRETO (EFFECTIVE 19/09/2015)	3.85 T	49.99		5,455.62-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
0.00	0.00	52 752.20-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	70 800.00

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
21/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 19/09/2015)	3.85	T	65.00		5,520.62-
22/09/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 21/09/2015)			20,000.00		25,520.62-
23/09/2015	ATM WITHDRAWAL SASWITCH CARD NO. 6181	35.95	A	2,000.00		27,520.62-
23/09/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lizzy Mosehle			5,000.00		32,520.62-
23/09/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Zuma Andiswa				45,000.00	12,479.38
23/09/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Sandile Kwinana			10,000.00		2,479.38
23/09/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lumka Goniwe			25,000.00		22,520.62-
23/09/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK transfer			10,000.00		32,520.62-
23/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*CORNWALL COLLEGE SHOP IRENE (EFFECTIVE 21/09/2015)	3.85	T	205.00		32,725.62-
23/09/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002966530				58,444.61	25,718.99
24/09/2015	ADMIN CHARGE HEADOFFICE		*	35.95		25,683.04
24/09/2015	MANAGEMENT FEE HEADOFFICE		*	270.00		25,413.04
24/09/2015	OD: LEDGER FEE HEADOFFICE		*	20.00		25,393.04
25/09/2015	ATM WITHDRAWAL SASWITCH CARD NO. 5191	13.85	A	250.00		25,143.04
25/09/2015	PINP TELL CASH WDL CENTURION CARD NO. 8045	415.00	T	25,000.00		143.04
25/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT FININTERLE83461405 SAGEPAY	15.50	T	49.00		94.04
25/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE83266194 SAGEPAY	15.50	T	295.00		200.96-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
27 250.00-	0.00	123 366.20-	325.95-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	174 244.61

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
26/09/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72		5,411.75		5,612.71-
26/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 MCD Irene (352) IRENE (EFFECTIVE 22/09/2015)	3.85 T	39.00		5,651.71-
26/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BBH PETROLEUM PRET (EFFECTIVE 23/09/2015)	3.85 T	628.50		6,280.21-
28/09/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Beauty Nozakade		5,500.00		11,780.21-
28/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 MCD Irene (352) IRENE (EFFECTIVE 23/09/2015)	3.85 T	56.00		11,836.21-
28/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 MCD Irene (352) IRENE (EFFECTIVE 23/09/2015)	3.85 T	1,800.00		13,636.21-
28/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 26/09/2015)	3.85 T	94.99		13,731.20-
28/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BIRTHDAYS CARD SHOPS CENTU (EFFECTIVE 26/09/2015)	3.85 T	120.00		13,851.20-
28/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 26/09/2015)	3.85 T	75.98		13,927.18-
28/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*@HOME CENTURION PRETO (EFFECTIVE 26/09/2015)	3.85 T	1,000.00		14,927.18-
28/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 459900665570277525	15.50 T	583.62		15,510.80-
28/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSADC651266 161581408	15.50 T	329.10		15,839.90-
28/09/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BASGB9949	15.50 T	219.00		16,058.90-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
27 250.00-	0.00	139 224.14-	325.95-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	174 244.61

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0210 PAGE 5
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2015 - 11/10/2015 KWINAN 009

DATE DATUM	TRANSACTION DESCRIPTION TRANSAKSIEBESKRYWING	CHARGE KOSTE	DEBIT AMOUNT DEBIETBEDRAG	CREDIT AMOUNT KREDIETBEDRAG	BALANCE SALDO
29/09/2015	IBANK PAYMENT FROM ABSA BANK levies Oct	SETTLEMENT		30,000.00	13,941.10
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,597.50		12,343.60
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,592.00		10,751.60
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,569.58		9,182.02
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,500.00		7,682.02
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,500.00		6,182.02
29/09/2015	IBANK PAYMENT TO ABSA BANK Nina Michelle	SETTLEMENT	1,200.00		4,982.02
29/09/2015	IBANK PAYMENT TO ABSA BANK St George 77 Rates	SETTLEMENT	1,168.33		3,813.69
29/09/2015	IBANK PAYMENT TO ABSA BANK 97 St George	SETTLEMENT	1,168.33		2,645.36
29/09/2015	IBANK PAYMENT TO ABSA BANK Eldoglen HOA Sept	SETTLEMENT	1,038.96		1,606.40
29/09/2015	IBANK PAYMENT TO ABSA BANK vaal De Grace Oct	SETTLEMENT	1,500.00		106.40
29/09/2015	IBANK PAYMENT TO ABSA BANK Bulurha Nov- July11	SETTLEMENT	505.00		398.60-
29/09/2015	IBANK PAYMENT TO ABSA BANK Pezula-Monthly levy	SETTLEMENT	3,500.00		3,898.60-
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	2,180.75		6,079.35-
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	2,333.63		8,412.98-
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,060.27		9,473.25-
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,259.09		10,732.34-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
27 250.00-	0.00	163 897.58-	325.95-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	204 244.61

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0210 PAGE 6
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2015 - 11/10/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,494.57		12,226.91-
29/09/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT	1,564.00		13,790.91-
29/09/2015	IBANK PAYMENT TO ABSA BANK Baconi Moekena	SETTLEMENT	5,192.70		18,983.61-
29/09/2015	POS PURCHASE CARD NO. 5191 C*Makro Centurion SBSA (EFFECTIVE 26/09/2015)	SETTLEMENT 3.85 T CENTU	201.90		19,185.51-
29/09/2015	POS PURCHASE CARD NO. 5191 C*Makro Centurion SBSA (EFFECTIVE 26/09/2015)	SETTLEMENT 3.85 T CENTU	774.10		19,959.61-
29/09/2015	POS PURCHASE CARD NO. 5191 C*ELNA CENTURION (EFFECTIVE 27/09/2015)	SETTLEMENT 3.85 T CENTU	62.47		20,022.08-
29/09/2015	POS PURCHASE CARD NO. 5191 C*GAME CENTURION 959 (EFFECTIVE 27/09/2015)	SETTLEMENT 3.85 T CENTU	132.46		20,154.54-
29/09/2015	POS PURCHASE CARD NO. 5191 C*BUILDERS WAREHOUSE CEN (EFFECTIVE 28/09/2015)	SETTLEMENT 3.85 T CENTU	29.00		20,183.54-
29/09/2015	POS PURCHASE CARD NO. 6181 000479916930 PREMIER LODG	SETTLEMENT 3.85 T	2,393.40		22,576.94-
30/09/2015	POS PURCHASE CARD NO. 6181 P4bpEA171823 TWT NELSPRUI	SETTLEMENT 3.85 T	950.00		23,526.94-
30/09/2015	ATM WITHDRAWAL CARD NO. 6181	NELSPRT RA 29.95 T	2,000.00		25,526.94-
30/09/2015	POS PURCHASE CARD NO. 5191 C*BLUE VALLEY MALL KFC (EFFECTIVE 26/09/2015)	SETTLEMENT 3.85 T CENTU	615.90		26,142.84-
30/09/2015	POS PURCHASE CARD NO. 5191 CINNABON (EFFECTIVE 26/09/2015)	SETTLEMENT 3.85 T CENTU	144.00		26,286.84-
30/09/2015	POS PURCHASE CARD NO. 5191 COTTON ON CENTURION (EFFECTIVE 26/09/2015)	SETTLEMENT 3.85 T CENTU	449.00		26,735.84-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
29 250.00-	0.00	177 901.08-	325.95-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	204 244.61

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0210 PAGE 7
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2015 - 11/10/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
30/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PIZZA PERFECT BLU V/ ATHE (EFFECTIVE 26/09/2015)	3.85 T	836.00		27,571.84-
30/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 COUNTRY VIEW SERVICE MIDRA (EFFECTIVE 26/09/2015)	3.85 T	251.45		27,823.29-
30/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 MUGG AND BEAN CENTURIO CENTU (EFFECTIVE 27/09/2015)	3.85 T	256.00		28,079.29-
30/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*CNA CENTURION 0312 CENT (EFFECTIVE 27/09/2015)	3.85 T	128.00		28,207.29-
30/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 MUGG AND BEAN CENTURIO CENTU (EFFECTIVE 27/09/2015)	3.85 T	85.00		28,292.29-
30/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 JOE S PLACE OLIEV (EFFECTIVE 27/09/2015)	3.85 T	180.00		28,472.29-
30/09/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BUILDERS WAREHOUSE CEN CENTU (EFFECTIVE 29/09/2015)	3.85 T	72.00		28,544.29-
1/10/2015	DEBIT INTEREST HEADOFFICE		195.65		28,739.94-
1/10/2015	INT ON EXCESS AMNT HEADOFFICE		1.82		28,741.76-
1/10/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65		2,871.51		31,613.27-
1/10/2015	NAEDO TRACKED DO SETTLEMENT HOLLARDPFS/-008514457G-20	15.50 T	328.75		31,942.02-
1/10/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK loan			50,000.00	18,057.98
1/10/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,269.94		5,788.04
1/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Beauty Nozakade		3,000.00		2,788.04
1/10/2015	INTEREST ADJUST HEADOFFICE		0.90		2,787.14

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
29 250.00-	198.37-	198 179.73-	325.95-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	254 244.61

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0210 PAGE 8
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2015 - 11/10/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
1/10/2015	POS PURCHASE SETTLEMENT	3.85 T	810.60		1,976.54
	CARD NO. 5191 C*ENGEN SKYSTOP KEMP				
	(EFFECTIVE 28/09/2015)				
1/10/2015	INTEREST ADJUST HEADOFFICE		0.65		1,975.89
1/10/2015	POS PURCHASE SETTLEMENT	3.85 T	591.40		1,384.49
	CARD NO. 5191 C*BBH PETROLEUM PRET				
	(EFFECTIVE 28/09/2015)				
1/10/2015	INTEREST ADJUST HEADOFFICE		8.97		1,375.52
1/10/2015	POS PURCHASE SETTLEMENT	3.85 T	12,125.03		10,749.51-
	CARD NO. 5191 C*AUTOQUIP CENTURION CENTU				
	(EFFECTIVE 29/09/2015)				
1/10/2015	INTEREST ADJUST HEADOFFICE		0.21		10,749.72-
1/10/2015	POS PURCHASE SETTLEMENT	3.85 T	557.67		11,307.39-
	CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH				
	(EFFECTIVE 30/09/2015)				
1/10/2015	INTEREST ADJUST HEADOFFICE		0.42		11,307.81-
1/10/2015	POS PURCHASE SETTLEMENT	3.85 T	1,124.55		12,432.36-
	CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU				
	(EFFECTIVE 30/09/2015)				
1/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	1,448.00		13,880.36-
	TRACKER 001260102TRACKC15483				
1/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	27,609.49		41,489.85-
	LIBLIFE 01OCT59265547000C/P				
1/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	688.64		42,178.49-
	LIBERTY043DKD124472				
1/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	5,819.00		47,997.49-
	MOM HEALTH DB 1164737010				
1/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	555.94		48,553.43-
	INDWE RISKIBISSA190828				
1/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	743.42		49,296.85-
	REGENT INSSRB009053 161856111				
1/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	3,117.62		52,414.47-
	REGENT INSMBA030219 161863200				
1/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT	15.50 T	26,448.78		78,863.25-
	MBF 00007489393708694781				

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
29 250.00-	208.62-	279 819.87-	325.95-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	254 244.61

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0210 PAGE 9
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2015 - 11/10/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
2/10/2015	NAEDO DEBIT ORDER SETTLEMENT PM8ƏDRIVED/ 0142F296	15.50	T	146.25		79,009.50-
2/10/2015	NAEDO DO UNPD HEADOFFICE PM8ƏDRIVED/ 0142F296	60.00	A		146.25	78,863.25-
2/10/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana				30,000.00	48,863.25-
4/10/2015	NOTIFIC FEE SMS NOTIFYME 192 SMS NOTIFICATIONS	105.60	T		0.00	48,863.25-
4/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SPORTSMANS WAREHOUSE CENTU (EFFECTIVE 01/10/2015)	3.85	T	1,520.00		50,383.25-
5/10/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana loan repayme				60,000.00	9,616.75
5/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1347 B/V Lights&Wate			7,410.66		2,206.09
5/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 1606			7,272.40		5,066.31-
5/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK 2387 B/V Rates			16,719.00		21,785.31-
5/10/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK KARABO &SIPHO 1602398F7A			12,900.00		34,685.31-
5/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mbanjwa - NLB/DWC			3,708.00		38,393.31-
6/10/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK transfer				30,000.00	8,393.31-
6/10/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000000617142 ENGEN SKYSTO	3.85	T	646.60		9,039.91-
6/10/2015	ATM WITHDRAWAL ATM SC KTN CARD NO. 5191	7.85	T	250.00		9,289.91-
7/10/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Mzikazi 16023A712E			1,800.00		11,089.91-
8/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50	T	79.00		11,168.91-
9/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 08/10/2015)	3.85	T	279.61		11,448.52-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
29 500.00-	208.62-	332 155.14-	325.95-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	374 244.61

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

STATE CAPTURE INQUIRY INTO

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258001

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0210 PAGE 10
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/09/2015 - 11/10/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
10/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 07/10/2015)	3.85 T	557.55		12,006.07-
11/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*ROMANS PIZZA SOUTHDO IRENE (EFFECTIVE 09/10/2015)	3.85 T	147.50		12,153.57-

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/09/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/09/2015 0.00 - 999999999999999.99 13.5000%
EXCESS INTEREST RATE AS AT 12/09/2015 0.00 - 999999999999999.99 3.0000%

A 2.75% CURRENCY CONVERSION FEE IS ADDED TO CROSSBORDER/INTERNATIONAL TRANSACTIONS.

* = VAT R40.04- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
29 500.00-	208.62-	332 860.19-	325.95-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	374 244.61

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0211 PAGE 1
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/10/2015	BAL BROUGHT FORWARD				12,153.57-
12/10/2015	AIRTIME DEBIT SETTLEMENT	1.05 T	1,000.00		13,153.57-
	CARD NO. 3514 VODACOM: 0799500610				
13/10/2015	POS PURCHASE SETTLEMENT	3.85 T	713.10		13,866.67-
	CARD NO. 6181 000000642098 ENGEN SKYSTO				
13/10/2015	POS PURCHASE SETTLEMENT	3.85 T	75.35		13,942.02-
	CARD NO. 5191 Clicks Southdowns IRENE				
	(EFFECTIVE 09/10/2015)				
15/10/2015	NAEDO TRACK INTL SETTLEMENT		5,187.62		19,129.64-
	ABSAHLOAN//08065851680/98				
15/10/2015	ATM WITHDRAWAL CE ATMS	39.05 T	2,700.00		21,829.64-
	CARD NO. 5191				
15/10/2015	POS PURCHASE SETTLEMENT	3.85 T	714.95		22,544.59-
	CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR				
	(EFFECTIVE 12/10/2015)				
17/10/2015	NOTIFIC FEE SMS NOTIFYME	38.50 T		0.00	22,544.59-
	70 SMS NOTIFICATIONS				
17/10/2015	POS PURCHASE SETTLEMENT	3.85 T	218.30		22,762.89-
	CARD NO. 5191 COMMUNICA SAMRAND CENTU				
	(EFFECTIVE 14/10/2015)				
17/10/2015	POS PURCHASE SETTLEMENT	3.85 T	62.61		22,825.50-
	CARD NO. 5191 C*ELNA CENTURION CENTU				
	(EFFECTIVE 16/10/2015)				
17/10/2015	POS PURCHASE SETTLEMENT	3.85 T	24.46		22,849.96-
	CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH				
	(EFFECTIVE 16/10/2015)				
17/10/2015	POS PURCHASE SETTLEMENT	3.85 T	29.95		22,879.91-
	CARD NO. 5191 C*DIS-CHEM CENTURION PRETO				
	(EFFECTIVE 16/10/2015)				
17/10/2015	POS PURCHASE SETTLEMENT	3.85 T	39.00		22,918.91-
	CARD NO. 5191 C*BUILDERS WAREHOUSE CEN CENTU				
	(EFFECTIVE 16/10/2015)				
17/10/2015	POS PURCHASE SETTLEMENT	3.85 T	1,081.77		24,000.68-
	CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU				
	(EFFECTIVE 16/10/2015)				

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 700.00-	0.00	9 147.11-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	0.00

IMPORTANT BELANGRIK

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CQ009F (05/2006)

BOARD OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258008

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0211 PAGE 2
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/10/2015 - 11/11/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
19/10/2015	ACB CREDIT SETTLEMENT CASHFOCUS GAUTENG FILM COMM			3,000.00	21,000.68-
20/10/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 19/10/2015)		20,000.00		41,000.68-
20/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*AUTOHAUSE CENTURION CENTU (EFFECTIVE 16/10/2015)	3.85 T	1,500.00		42,500.68-
20/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BBH PETROLEUM PRET (EFFECTIVE 16/10/2015)	3.85 T	654.85		43,155.53-
20/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 19/10/2015)	3.85 T	1,419.62		44,575.15-
21/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 LEHMANN NUTRITION PR PRETO (EFFECTIVE 19/10/2015)	3.85 T	785.23		45,360.38-
21/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*DIS-CHEM CENTURION PRETO (EFFECTIVE 20/10/2015)	3.85 T	227.25		45,587.63-
22/10/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK loan			15,000.00	30,587.63-
22/10/2015	ACB CREDIT SETTLEMENT SAA - PAX 2002994494			58,444.60	27,856.97
23/10/2015	ATM WITHDRAWAL SASWITCH CARD NO. 6181	35.95 A	2,000.00		25,856.97
23/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 20/10/2015)	3.85 T	84.50		25,772.47
23/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BUILDERS WAREHOUSE CEN CENTU (EFFECTIVE 22/10/2015)	3.85 T	696.40		25,076.07
23/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*OMAR CREATIONS SUNNY (EFFECTIVE 22/10/2015)	3.85 T	1,200.00		23,876.07

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 700.00-	0.00	35 714.96-	0.00
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	76 444.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0211 PAGE 3
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/10/2015 - 11/11/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
23/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE84472695 SAGEPAY	15.50	T	295.00		23,581.07
23/10/2015	ATM WITHDRAWAL PTA RASC CARD NO. 5191	7.85	T	250.00		23,331.07
23/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT FININTERLE84490346 SAGEPAY	15.50	T	49.00		23,282.07
24/10/2015	ADMIN CHARGE HEADOFFICE		*	109.80		23,172.27
24/10/2015	MANAGEMENT FEE HEADOFFICE		*	270.00		22,902.27
24/10/2015	EXCESS FEE HEADOFFICE		*	20.00		22,882.27
24/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 21/10/2015)	3.85	T	613.54		22,268.73
24/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 21/10/2015)	3.85	T	55.00		22,213.73
24/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*WOOLWORTHS BLU VALLEY CENTU (EFFECTIVE 23/10/2015)	3.85	T	861.77		21,351.96
26/10/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72			5,411.75		15,940.21
26/10/2015	ATM WITHDRAWAL PTA RASC CARD NO. 1722	36.45	T	2,500.00		13,440.21
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			2,510.54		10,929.67
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			2,875.86		8,053.81
26/10/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK levies Oct				33,000.00	41,053.81
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			1,253.31		39,800.50
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			1,371.91		38,428.59
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar			1,648.50		36,780.09

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
7 450.00-	0.00	52 661.14-	399.80-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	109 444.60

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0211 PAGE 4
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/10/2015 - 11/11/2015 KWINAN 009

DATE DATUM	TRANSACTION DESCRIPTION TRANSAKSIEBESKRYWING	CHARGE KOSTE	DEBIT AMOUNT DEBIETBEDRAG	CREDIT AMOUNT KREDIETBEDRAG	BALANCE SALDO
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,511.50		35,268.59
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,866.76		33,401.83
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,720.00		31,681.83
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		5,155.78		26,526.05
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		25,026.05
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		23,526.05
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,500.00		22,026.05
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK levy		2,255.13		19,770.92
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		2,255.13		17,515.79
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Trafalgar		1,444.31		16,071.48
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace Oct		1,500.00		14,571.48
26/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bulurha Nov- July11		1,010.00		13,561.48
26/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP WIERDA PARK ROOIH (EFFECTIVE 24/10/2015)	3.85 T	229.99		13,331.49
26/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*CHATZ CONNECT ROOIH (EFFECTIVE 24/10/2015)	3.85 T	100.00		13,231.49
26/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 459900665570525392	15.50 T	105.28		13,126.21
27/10/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Kwinana loan repayme			35,000.00	48,126.21

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
7 450.00-	0.00	76 315.02-	399.80-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	144 444.60

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0211 PAGE 5
STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/10/2015 - 11/11/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
27/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*DIY DEPOT MIDRAND MIDRA (EFFECTIVE 24/10/2015)	3.85 T	90.00		48,036.21
27/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*STOP AND SHOP CENTU (EFFECTIVE 25/10/2015)	3.85 T	162.40		47,873.81
27/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSADC651266 162850685	15.50 T	329.10		47,544.71
28/10/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyo Ntuli		5,000.00		42,544.71
28/10/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000000694127 ENGEN SKYSTO	3.85 T	710.35		41,834.36
28/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 PANORAMA PHARMACY CENTU (EFFECTIVE 24/10/2015)	3.85 T	87.84		41,746.52
28/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BLUE VALLEY MALL KFC CENTU (EFFECTIVE 24/10/2015)	3.85 T	218.80		41,527.72
28/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*Spar Noordwyk Spar MIDRA (EFFECTIVE 25/10/2015)	3.85 T	204.43		41,323.29
28/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BASIV4125	15.50 T	219.00		41,104.29
29/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BBH PETROLEUM PRET (EFFECTIVE 26/10/2015)	3.85 T	611.85		40,492.44
29/10/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C1tx Linksfield Terrac EDENV (EFFECTIVE 26/10/2015)	3.85 T	864.34		39,628.10
29/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 28/10/2015)	3.85 T	834.15		38,793.95
29/10/2015	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0799500610	1.05 T	1,000.00		37,793.95

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
7 450.00-	0.00	86 647.28-	399.80-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	144 444.60

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

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TELEPHONE: 011 2258008

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0211 PAGE 6
STAATNR. BLADSY

MRS Y KWINANA
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KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/10/2015 - 11/11/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
31/10/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*CORNWALL COLLEGE SHOP IRENE (EFFECTIVE 29/10/2015)	3.85 T	150.00		37,643.95
31/10/2015	ACB DEBIT:EXTERNAL SETTLEMENT NATIONWIDE85370158 SAGEPAY	15.50 T	295.00		37,348.95
1/11/2015	DEBIT INTEREST HEADOFFICE		229.92		37,119.03
1/11/2015	INT ON EXCESS AMNT HEADOFFICE		2.16		37,116.87
1/11/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65		2,871.51		34,245.36
1/11/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,269.94		21,975.42
2/11/2015	NAEDO TRACKED DO SETTLEMENT PM8ƏDRIVED/ 0148170B	15.50 T	146.25		21,829.17
2/11/2015	NAEDO TRACKED DO SETTLEMENT HOLLARDPFS/-074244517G-20	15.50 T	328.75		21,500.42
2/11/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 C77430210001 BUILDERS WAR	3.85 T	779.00		20,721.42
2/11/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Eldoglen HOA Nove		967.00		19,754.42
2/11/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly levy		4,114.00		15,640.42
2/11/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 29/10/2015)	3.85 T	667.98		14,972.44
2/11/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 29/10/2015)	3.85 T	57.20		14,915.24
2/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01NOV59265547000C/P	15.50 T	27,609.49		12,694.25-
2/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50 T	5,819.00		18,513.25-
2/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50 T	555.94		19,069.19-
2/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACKH05248	15.50 T	1,448.00		20,517.19-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
7 450.00-	232.08-	144 726.34-	399.80-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	144 444.60

IMPORTANT BELANGRIK

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0211 PAGE 7
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/10/2015 - 11/11/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE		DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
2/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50	T	688.64		21,205.83-
2/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 0000748939708752270	15.50	T	26,448.78		47,654.61-
2/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 163139801	15.50	T	3,117.62		50,772.23-
2/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 163132905	15.50	T	743.42		51,515.65-
3/11/2015	IBANK TRANSFER SETTLEMENT 4060468630 ABSA BANK loan				20,000.00	31,515.65-
3/11/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK loan made to slipkno			10,000.00		41,515.65-
5/11/2015	NOTIFIC FEE SMS NOTIFYME 140 SMS NOTIFICATIONS	77.00	T		0.00	41,515.65-
9/11/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK Municipality				45,000.00	3,484.35
9/11/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 PN1109150749 PnP Fam The	3.85	T	1,160.81		2,323.54
9/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50	T	79.00		2,244.54
9/11/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Karabo commission			9,800.00		7,555.46-
11/11/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000000897238 761983 SAMRA	3.85	T	621.53		8,176.99-
11/11/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000166201312 NOORWYK SPAR	3.85	T	4,000.00		12,176.99-

MANAGEMENT FEE: R270.00

CREDIT	INTEREST RATE AS AT 12/10/2015 STANDARD - REFER TO BRANCH		
DEBIT	INTEREST RATE AS AT 12/10/2015	0.00 - 9999999999999999.99	13.5000%
EXCESS	INTEREST RATE AS AT 12/10/2015	0.00 - 9999999999999999.99	3.0000%

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
7 450.00-	232.08-	201 386.14-	399.80-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	209 444.60

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258008

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0211 PAGE 8
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/10/2015 - 11/11/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO

A 2.75% CURRENCY CONVERSION FEE IS ADDED TO CROSSBORDER/INTERNATIONAL TRANSACTIONS.

* = VAT R49.11- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
7 450.00-	232.08-	201 386.14-	399.80-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	209 444.60

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

COMMISSION OF INQUIRY INTO STATE CAPTURE

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
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TELEPHONE: 011 2258008

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0212
STAATNR.

PAGE 1
BLADSY

MRS Y KWINANA
PO BOX 178
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0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/11/2015 - 11/12/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
12/11/2015	BAL BROUGHT FORWARD				12,176.99-
14/11/2015	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 TELKOM PrepaidFone	1.05 T	40.00		12,216.99-
14/11/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Ntyatyi Yoba 1602485866		1,000.00		13,216.99-
15/11/2015	NAEDO TRACK INTL SETTLEMENT ABSAHLOAN//08065851680/98		5,187.62		18,404.61-
18/11/2015	NOTIFIC FEE SMS NOTIFYME 46 SMS NOTIFICATIONS	25.30 T		0.00	18,404.61-
18/11/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 LEDIKANA 5848 KEMPT (EFFECTIVE 16/11/2015)	3.85 T	998.00		19,402.61-
18/11/2015	ACB CREDIT SETTLEMENT SAA - PAX 2003015911S A AIRWAY			184.00	19,218.61-
19/11/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 16/11/2015)	3.85 T	722.09		19,940.70-
20/11/2015	ACB DEBIT:INTERNAL ACCOUNTS PAYMENT TO ACC4787690057358000 (EFFECTIVE 19/11/2015)		20,000.00		39,940.70-
20/11/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Xolelwa		4,680.99		44,621.69-
20/11/2015	ACB CREDIT SETTLEMENT MUTUAL/SF3 /VTG1/4261029032709			33,269.46	11,352.23-
20/11/2015	ACB CREDIT SETTLEMENT MUTUAL/SF3 /VTG1/4261029032734			2,738.52	8,613.71-
23/11/2015	ATM WITHDRAWAL PTA RASC CARD NO. 1722	7.85 T	260.00		8,873.71-
23/11/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*ENGEN SKYSTOP KEMP (EFFECTIVE 19/11/2015)	3.85 T	608.50		9,482.21-
23/11/2015	ACB CREDIT SETTLEMENT NOMTHETHO HALE QANGU			500.00	8,982.21-
24/11/2015	MANAGEMENT FEE HEADOFFICE	*	270.00		9,252.21-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
260.00-	0.00	33 237.20-	270.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	36 691.98

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

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STAATNR. BLADSY

MRS Y KWINANA
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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/11/2015 - 11/12/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
24/11/2015	EXCESS FEE HEADOFFICE	*	57.00		9,309.21-
24/11/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK VM nxamleko proects 16024B345A		1,800.00		11,109.21-
24/11/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 EUROPA ART SHOES CEN CENTU (EFFECTIVE 19/11/2015)		1,490.00		12,599.21-
24/11/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 LOCANET CENTU (EFFECTIVE 20/11/2015)		320.00		12,919.21-
24/11/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 5191 C*TWT CENTURION CENTU (EFFECTIVE 21/11/2015)		995.50		13,914.71-
24/11/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 1722 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 23/11/2015)		373.23		14,287.94-
24/11/2015	AIRTIME DEBIT SETTLEMENT 1.05 T CARD NO. 3514 VODACOM: 0607301241		275.00		14,562.94-
24/11/2015	ACB CREDIT SETTLEMENT SAA - PAX 2003020032			57,944.60	43,381.66
25/11/2015	ATM WITHDRAWAL KROONSTAD 29.95 T CARD NO. 5191		2,000.00		41,381.66
25/11/2015	IBANK PAYMENT FROM SETTLEMENT ABSA BANK umkhonto			1,000.00	42,381.66
25/11/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 1722 C*EXCLUSIVE BOOKS CENT RCENT (EFFECTIVE 23/11/2015)		644.00		41,737.66
25/11/2015	POS PURCHASE SETTLEMENT 3.85 T CARD NO. 1722 C*PNP FRAN ROOIHUISKRAAL ROOIH (EFFECTIVE 24/11/2015)		84.42		41,653.24
25/11/2015	ACB CREDIT SETTLEMENT MBANJWA FAMILY UMKHO			2,000.00	43,653.24
25/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT 15.50 T FININTERLE85912701 SAGEPAY		49.00		43,604.24
25/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT 15.50 T NATIONWIDE85852243 SAGEPAY		295.00		43,309.24

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 260.00-	0.00	39 563.35-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	0.00	0.00	97 636.58

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CQ009F (05/2006)

ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

BOARD OF INQUIRY INTO STATE CAPTURE

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TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

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STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
25/11/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000000885241 394246 ORANJ	3.85 T	579.35		42,729.89
26/11/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083143938/72		5,411.75		37,318.14
26/11/2015	CASH DEP BRANCH RIVONIA DEP NO : JOE MAJOLA	79.50 C		5,000.00	42,318.14
26/11/2015	POS PURCHASE SETTLEMENT CARD NO. 1722 C*STEERS1 CENTU (EFFECTIVE 23/11/2015)	3.85 T	53.80		42,264.34
26/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 459900665570805299	15.50 T	579.00		41,685.34
26/11/2015	IMMEDIATE TRF CR SETTLEMENT FIRSTRAND MG MKHONTO 05ZJK9NYSC			2,000.00	43,685.34
26/11/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mthozami Sondlo		2,100.00		41,585.34
27/11/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*DRS CL & ME LANDMAN PR CENTU (EFFECTIVE 24/11/2015)	3.85 T	1,784.29		39,801.05
27/11/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*SAMRAND SERVICE STAT OMIDR (EFFECTIVE 24/11/2015)	3.85 T	523.87		39,277.18
27/11/2015	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0793706909	1.05 T	275.00		39,002.18
27/11/2015	ACB CREDIT SETTLEMENT MUTUAL/SF3 /VTG1/4261031110820			2,734.03	41,736.21
27/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSADC651266 164151661	15.50 T	329.10		41,407.11
28/11/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOMENTUM MM902694069BASLN8975	15.50 T	219.00		41,188.11
28/11/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Bhekinkosi Makhaye 16024DC558		3,000.00		38,188.11
29/11/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Anati Mciteka		2,000.00		36,188.11
30/11/2015	IMMEDIATE TRF CR SETTLEMENT FIRSTRAND ANATI 05TT6ST3SC			2,000.00	38,188.11

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
2 260.00-	0.00	56 418.51-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	5 000.00	0.00	104 370.61

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CHEQUE ACCOUNT NUMBER: 10-4002-3514
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STATEMENT NO. 0212
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PAGE 4
BLADSY

MRS Y KWINANA
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0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

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30/11/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 125318010316 Spar Nicks F	3.85 T	879.81		37,308.30
1/12/2015	DEBIT INTEREST HEADOFFICE		197.85		37,110.45
1/12/2015	INT ON EXCESS AMNT HEADOFFICE		0.10		37,110.35
1/12/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00084195893/51		12,269.94		24,840.41
1/12/2015	NAEDO TRACKED DO SETTLEMENT HOLLARDPFS/-077694566G-20	15.50 T	328.75		24,511.66
1/12/2015	NAEDO TRACK INTL SETTLEMENT ABSA VF /00083228585/65		2,871.51		21,640.15
1/12/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Nomthetho Kwinana 16024F450E		2,200.00		19,440.15
1/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Jabu Clox Branded wa		2,536.28		16,903.87
1/12/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000538791612 KFC HEMINGWA	3.85 T	77.80		16,826.07
1/12/2015	ATM WITHDRAWAL E/LONDN RA CARD NO. 8045	29.95 T	2,000.00		14,826.07
1/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBERTY043DKD124472	15.50 T	688.64		14,137.43
1/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT LIBLIFE 01DEC59265547000C/P	15.50 T	27,609.49		13,472.06-
1/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT TRACKER 001260102TRACKM43675	15.50 T	1,448.00		14,920.06-
1/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT INDWE RISKIBISSA190828	15.50 T	555.94		15,476.00-
1/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT MOM HEALTH DB 1164737010	15.50 T	5,819.00		21,295.00-
1/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSSRB009053 164380166	15.50 T	743.42		22,038.42-
1/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT MBF 00007489393708808909	15.50 T	26,583.92		48,622.34-
1/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT REGENT INSMBA030219 164386650	15.50 T	3,117.62		51,739.96-

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 260.00-	197.95-	144 148.63-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	5 000.00	0.00	104 370.61

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VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0212 PAGE 5
STAATNR. BLADSY

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PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/11/2015 - 11/12/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING		CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
2/12/2015	CASH DEP BRANCH DEP NO : ISPHEKO	RICHARDS B	36.00 C		2,000.00	49,739.96-
2/12/2015	ACB CREDIT SAA - PAX 2003027087S A AIRWAY	SETTLEMENT			184.00	49,555.96-
2/12/2015	IBANK TRANSFER 4060468630	SETTLEMENT ABSA BANK overdraft			50,000.00	444.04
3/12/2015	IBANK PAYMENT FROM ABSA BANK Levies Dec	SETTLEMENT			42,000.00	42,444.04
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar 2453 A&B	SETTLEMENT		2,541.82		39,902.22
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar 2455	SETTLEMENT		3,107.57		36,794.65
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar 2554	SETTLEMENT		1,260.38		35,534.27
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar 2561	SETTLEMENT		1,255.20		34,279.07
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar 1347	SETTLEMENT		1,561.00		32,718.07
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,585.00		31,133.07
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,644.00		29,489.07
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		2,186.15		27,302.92
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,500.00		25,802.92
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,500.00		24,302.92
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		3,409.95		20,892.97
3/12/2015	IBANK PAYMENT TO ABSA BANK Trafalgar	SETTLEMENT		1,436.43		19,456.54
3/12/2015	IBANK PAYMENT TO ABSA BANK levy	SETTLEMENT		1,155.83		18,300.71

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
4 260.00-	197.95-	168 291.96-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	7 000.00	0.00	196 554.61

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CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

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STAATNR. BLADSY

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
3/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PRETOR BSTG 97		1,155.83		17,144.88
3/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Eldoglen HOA Dec 15		967.00		16,177.88
3/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pezula-Monthly DEC 5		4,114.00		12,063.88
3/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK vaal De Grace		1,500.00		10,563.88
3/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Karabo commision		10,200.00		363.88
3/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK quarry paving		10,000.00		9,636.12-
3/12/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*DIMBAZA MOTORS KING (EFFECTIVE 30/11/2015)	3.85 T	733.11		10,369.23-
4/12/2015	NOTIFIC FEE SMS NOTIFYME 86 SMS NOTIFICATIONS	47.30 T		0.00	10,369.23-
6/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nthabiseng Lekhooa		6,500.00		16,869.23-
6/12/2015	AIRTIME DEBIT SETTLEMENT CARD NO. 3514 VODACOM: 0729336044	1.05 T	275.00		17,144.23-
7/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK PMS METERING		26,500.00		43,644.23-
7/12/2015	ATM WITHDRAWAL E/LONDN RA CARD NO. 5191	16.95 T	1,000.00		44,644.23-
8/12/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*BUFFALO RIVER 1 STOP KING (EFFECTIVE 04/12/2015)	3.85 T	766.74		45,410.97-
8/12/2015	POS PURCHASE SETTLEMENT CARD NO. 5191 C*PNP FAMILY KINGWILLIAM KINGW (EFFECTIVE 07/12/2015)	3.85 T	549.66		45,960.63-
8/12/2015	ACB CREDIT SETTLEMENT ANDILE MBEKI			1,600.00	44,360.63-
8/12/2015	ACB CREDIT SETTLEMENT Nedbank 0000040042733			900,000.00	855,639.37

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
5 260.00-	197.95-	231 553.30-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	7 000.00	0.00	1 098 154.61

IMPORTANT BELANGRIK

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

PRIVATE BANK SANDTON
BARCLAYS SANDTON CAMPUS
P O BOX 786000
SANDTON
2146
TELEPHONE: 011 2258008

TAX INVOICE / BELASTINGFAKTUUR
VAT Registration No / BTW Registrasie No 4940112230

CHEQUE ACCOUNT NUMBER: 10-4002-3514
TJEKREKENINGNOMMER:

STATEMENT NO. 0212 PAGE 7
STAATNR. BLADSY

MRS Y KWINANA
PO BOX 178
KOSMOSDAL
0157

PRIVATE BANK CHEQUE

CLIENT VAT REG NO:

FOR PERIOD: / VIR TYDPERK: 12/11/2015 - 11/12/2015 KWINAN 009

DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
8/12/2015	ACB CREDIT SETTLEMENT SAA - PAX 2003031635S A AIRWAY			184.00	855,823.37
9/12/2015	INET IMMEDIATE PMT SETTLEMENT ABSA BANK Nomthetho Kwinana	1602526F4A	350.00		855,473.37
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK LAZURUS MASHEGO		8,495.71		846,977.66
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Andiswa Ndlovu		8,444.25		838,533.41
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Senzo Gumede		9,194.25		829,339.16
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK LUMKA GONIWE		62,221.03		767,118.13
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Ayanda kabinde		12,285.39		754,832.74
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mapmpye Kanyane		14,043.82		740,788.92
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Shadi Lekwape		7,311.99		733,476.93
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lana Lourens		13,612.70		719,864.23
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Pinkie Motsepe		19,133.73		700,730.50
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bhekinkosi Makhaye		7,509.83		693,220.67
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Abel Mashego		11,710.85		681,509.82
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Balekane Mashigo		11,100.60		670,409.22
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Kwazi Mashini		12,179.58		658,229.64
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Alice Mayibeki		8,503.59		649,726.05
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Nqobile Mnguni		8,434.25		641,291.80

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
5 260.00-	197.95-	446 084.87-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	7 000.00	0.00	1 098 338.61

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PAGE 8
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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK KML Moselane		7,474.25		633,817.55
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Baconi Moekena		10,240.60		623,576.95
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Busisiwe Sambu		3,286.36		620,290.59
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Itumeleng Motlhake		10,054.74		610,235.85
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Thembeka Mpoza		11,322.74		598,913.11
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mulalo Naledzani		9,958.32		588,954.79
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mpho Ndala		8,218.32		580,736.47
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Simphiwe Nene		8,316.25		572,420.22
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mxolisi Nkutha		10,038.05		562,382.17
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Moosa Peta		8,960.25		553,421.92
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK stephen ramaloko		12,219.25		541,202.67
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Erwart Rambau		10,891.74		530,310.93
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Vuyiselwa Ruka Ngoma		8,218.32		522,092.61
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Mapitsi Semenya		6,247.30		515,845.31
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Xolelwa		4,680.99		511,164.32
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Marcia Thobahgale		10,122.74		501,041.58
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Dipuo Thuputela		9,063.32		491,978.26

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
5 260.00-	197.95-	595 398.41-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	7 000.00	0.00	1 098 338.61

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Thozama Kwinana		10,824.75		481,153.51
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Moyisi titi		7,869.19		473,284.32
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Hlologelo		14,550.03		458,734.29
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Bhekumuzi Ndlovu		6,246.00		452,488.29
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK khanyisa kwinana		11,534.75		440,953.54
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Susan Motau		7,840.26		433,113.28
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Tshepiso Sello		6,295.50		426,817.78
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Morgan MACALA		31,851.08		394,966.70
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Zenith Kwinana		10,000.00		384,966.70
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Sandile Kwinana		10,000.00		374,966.70
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK yakhe contribution		20,000.00		354,966.70
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK sanlam December 15		44,555.52		310,411.18
9/12/2015	ACB DEBIT:EXTERNAL SETTLEMENT TELKOM SA 043090102-9	15.50 T	79.00		310,332.18
9/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Lizzy Mosehle		5,000.00		305,332.18
10/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK cleaning		9,500.00		295,832.18
10/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK advertisement		1,489.41		294,342.77
11/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK Dec 2015 O nero		54,784.80		239,557.97

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
5 260.00-	197.95-	847 818.70-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	7 000.00	0.00	1 098 338.61

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DATE / DATUM	TRANSACTION DESCRIPTION / TRANSAKSIEBESKRYWING	CHARGE / KOSTE	DEBIT AMOUNT / DEBIETBEDRAG	CREDIT AMOUNT / KREDIETBEDRAG	BALANCE / SALDO
11/12/2015	IBANK PAYMENT TO SETTLEMENT ABSA BANK pool service quarry		3,000.00		236,557.97
11/12/2015	POS PURCHASE SETTLEMENT CARD NO. 6181 000001113014 ATLANTIS BEA	3.85 T	447.50		236,110.47

MANAGEMENT FEE: R270.00

CREDIT INTEREST RATE AS AT 12/11/2015 STANDARD - REFER TO BRANCH
DEBIT INTEREST RATE AS AT 12/11/2015 0.00 - 999999999999999.99 13.5000%
20/11/2015 0.00 - 999999999999999.99 13.7500%
EXCESS INTEREST RATE AS AT 12/11/2015 0.00 - 999999999999999.99 3.0000%

A 2.75% CURRENCY CONVERSION FEE IS ADDED TO CROSSBORDER/INTERNATIONAL TRANSACTIONS.

PRIVATE BANKING HAS REVIEWED ITS FEES EFFECTIVE 1 JANUARY 2016. SHOULD YOU HAVE ANY QUERIES OR REQUIRE INFORMATION REGARDING THE REVISION, PLEASE CONTACT PRIVATE ASSIST ON 0860 553 553 OR SPEAK TO YOUR PRIVATE BANKER.

* = VAT R40.16- INCLUDED

CHARGE: A = ADMINISTRATION C = CASH DEPOSIT M = MIXED S = SERVICE T = TRANSACTION

CASH, CHEQUE & ATM WITHDRAWALS	INTEREST PAID	SUNDRY DEBITS	CHARGES
5 260.00-	197.95-	851 266.20-	327.00-
CHEQUES DEPOSITED UNPAID	**DEPOSITS**	**INTEREST EARNED**	**SUNDRY CREDITS**
0.00	7 000.00	0.00	1 098 338.61

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ABSA BANK Limited/Beperk (Reg No 1986/004794/06)

JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE

2ND AFFIDAVIT ON BEHALF OF THE FINANCIAL SECTOR CONDUCT AUTHORITY – TRACKING NO. RPS12/0249/AK

I, the undersigned,

FELICITY MPHO MABASO

do hereby make oath and say:

INTRODUCTION

1 I am the Divisional Executive of the Licensing & Business Centre of the Financial Sector Conduct Authority ("the Conduct Authority"), which was established in terms of section 56 of the Financial Sector Regulation Act 9 of 2017 ("FSR Act") read with Notice 169 of 2018 (Gazette No. 41549 of 29 March 2018) ("the Commencement Notice") and the Regulations published in Gazette No. 41550 on 29 March 2018 ("the Regulations"). My telephone number and e-mail address are (012) 428-8186 and Felicity.Mabaso@fsca.co.za, respectively.

2 This is the second affidavit deposed to on behalf of the Conduct Authority in respect of the subject matter referred to in the heading. The first affidavit was deposed to by Ms Kedibone Dikokwe on 6 June 2020, a copy of which is attached for ease of reference as **Annexure "FM1"**.

3 The aspects dealt with in the first affidavit will not be repeated herein and should be read with this affidavit. The first affidavit:-

LG

3.1 dealt with the objectives and functions of the Conduct Authority; and

3.2 explained that the following entity and individuals are not / were not previously authorised / licensed to provide, as a business or part of a business, a financial product, financial service or market infrastructure as contemplated in terms of any of the financial sector laws being administered by the Conduct Authority:

ZANOSPARK (PTY) LTD (registration number: 2016/037324/07)

Ms Lumka Goniwe (now Magongoma) (ID no: 8309120392086)

Ms Yakhe Kwinana (ID no: 6407210750080)

4 The purpose of this affidavit is to explain:

4.1 that persons who render financial services to clients in *a)* a foreign currency denominated investment instrument, including a foreign currency deposit; and *b)* securities and instruments (including derivative instruments) are required to be so authorised in terms of the Financial Advisory and Intermediary Services Act, No. 37 of 2002 ("the FAIS Act");

4.2 the requirements for approval by the Conduct Authority of a clearing firm or foreign forex service provider; and

4.3 the requirements to be authorised as an over the counter derivative provider ("ODP").

 LG

5 I am competent to depose to this affidavit on behalf of the Conduct Authority by virtue of my position as the Divisional Executive of the Licensing & Business Centre of the Conduct Authority. My department is responsible for the licensing of persons as financial services providers and ODPs.

FINANCIAL SERVICES IN RESPECT OF: A) A FOREIGN CURRENCY DENOMINATED INVESTMENT INSTRUMENT, INCLUDING A FOREIGN CURRENCY DEPOSIT; AND B) SECURITIES AND INSTRUMENTS

6 In terms of section 7 of the FAIS Act, a person may not act or offer to act as a "**financial services provider**", unless such person has been issued with a licence under section 8. A person may also not act as a representative, unless such person has been appointed as a representative of an authorised financial services provider under section 13.

7 In terms of section 1 of the FAIS Act, a **"financial services provider"** means:

"*any person, other than a representative, who as a regular feature of the business of such person -*

(a) furnishes advice; or

(b) furnishes advice and renders any intermediary service; or

(c) renders an intermediary service;"

8 In terms of section 1 of the FAIS Act, **"advice"** means, subject to subsection (3)(a):

"any recommendation, guidance or proposal of a financial nature furnished, by any means or medium, to any client or group of clients -

(a) in respect of the purchase of any financial product; or

(b) in respect of the investment in any financial product; or

(c) on the conclusion of any other transaction, including a loan or cession, aimed at the incurring of any liability or the acquisition of any right or benefit in respect of any financial product; or

(d) on the variation of any term or condition applying to a financial product, on the replacement of any such product, or on the termination of any purchase of or investment in any such product, and irrespective of whether or not such advice -

(i) is furnished in the course of or incidental to financial planning in connection with the affairs of the client; or

(ii) results in any such purchase, investment, transaction, variation, replacement or termination, as the case may be, being effected"

9 Section 1(3)(a) of the FAIS Act contains certain exceptions to the definition of advice such as factual information provided under certain circumstances.

10 In terms of section 1 of the FAIS Act, **"Intermediary service"** means, subject to subsection (3)(b):

"any act other than the furnishing of advice, performed by a person for or on behalf of a client or product supplier -

(a) the result of which is that a client may enter into, offers to enter into or enters into any transaction in respect of a financial product with a product supplier; or

(b) with a view to -

(i) buying, selling or otherwise dealing in (whether on a discretionary or non-discretionary basis), managing, administering, keeping in safe custody, maintaining or servicing a financial product purchased by a client from a product supplier or in which the client has invested;

(ii) collecting or accounting for premiums or other moneys payable by the client to a product supplier in respect of a financial product; or

(iii) receiving, submitting or processing the claims of a client against a product supplier."

11 Section 1(3)(b) of the FAIS Act contains certain exceptions to the definition of intermediary service such as intermediary service rendered by a product supplier (e.g. an insurer) under certain circumstances.

12 Having regard to the definitions the activities of "advice" and "intermediary services" must be furnished and/or rendered in respect of a financial product in order to constitute a financial service.

13 Section 1(a) of the FAIS Act defines a **"financial product"** to include "**securities and Instruments**". In terms of paragraph 1(a)(v) of the definition of "financial product" a "security and instrument" includes a "security" as defined in the Financial Markets Act, No. 19 of 2012 ("FMA") which in turn is defined to include

derivative instruments (section 1(a)(iii) of the FMA). A "**derivative instrument**" is defined in section 1 of the FMA as:

"*any-*

(a) financial instrument; or

(b) contract,

that creates rights and obligations and whose value depends on or is derived from the value of one or more underlying asset, rate or index, on a measure of economic value or on a default event".

14 Section 1(e) of the FAIS Act defines a "**financial product**" to further include "*a foreign currency denominated investment instrument, including a foreign currency deposit*". This will include what is referred to as **"forex investments"**, which is defined in section 1 of the Code of Conduct for Authorised Financial Services Providers, and their Representatives involved in Forex Investment Business, 2004 ("Forex Code") as:

"*an investment in a financial product referred to in paragraph (e) of the definition of "financial product" in section 1(1) of the Act, in foreign exchange trading based on price fluctuations in the foreign exchange market, but excluding transactions in foreign exchange conducted under Exchange Control laws by authorised dealers and their bureaux de change or commercial agencies*"

15 Extracts of the aforementioned provisions of the FAIS Act are attached as **Annexure "FM 2"**.

LG

16 Based on the aforementioned, a person who as a regular feature:

16.1 advises clients, as contemplated by the definition of "advice", to invest in forex investments and derivative instruments; and/or

16.2 facilitates forex investments and investments in derivative instruments on behalf of clients as intermediary, as contemplated by the definition of "intermediary service",

may only do so if authorised as a financial services provider under section 8 of the FAIS Act, or appointed as a representative under section 13 of the FAIS Act.

17 Due to the specialised nature of forex investments, there is a specific Code of Conduct applicable to a **"forex services provider"**, being the Forex Code. Section 1 of the Forex Code defines:

17.1 a **"forex services provider"** as "*an authorised financial services provider carrying on business as a forex investment advisor or a forex investment intermediary (including any representative of any such advisor or intermediary)*";

17.2 a **"forex investment advisor"** as "*a financial services provider carrying on, as a regular feature of business, the rendering of advice on forex investments*"; and

17.3 **"forex investment intermediary"** as "*a financial services provider carrying on, as a regular feature of business, the rendering of intermediary services in respect of forex investments*".

18 A copy of the Forex Code is attached as **Annexure "FM 3"**.

APPROVAL OF FOREIGN FOREX SERVICE PROVIDERS AND CLEARING FIRMS

19 Part VI of the Financial Advisory and Intermediary Services Regulations Published under Government Notice 879 in *Government Gazette* 25092 of 13 June 2003 ("the FAIS Regulations") deals with matters relating to foreign forex service providers and clearing firms. A copy of Part VI of the Regulations is attached as **Annexure "FM 4"**.

20 Regulation 14 of the FAIS Regulations states the following:

"14. Procedure

A forex services provider seeking, in accordance with a provision of the Forex Code, an approval by the Registrar of a clearing firm or a foreign forex services provider, must submit an application for approval to the Registrar in accordance with section 3(2) of the Act, containing at least the following information:

(a) Full particulars as regards the name and physical location and all other identification particulars of the relevant clearing firm or foreign forex services provider:

(b) full particulars as regards any authorisation required by such firm or provider for the conduct of business in the country in which it is located, and of the terms of any such authorisation so granted; and

(c) full particulars as regards the nature of the regulatory environment under which the firm or provider operates in the country concerned."

REQUIREMENTS TO BE AUTHORISED AS AN ODP

21 The Conduct Authority has recently issued a warning to the public relating to Forex trading platforms. In a press release dated 15 April 2020 (**Annexure "FM 5"**), the Conduct Authority noted among others the following:

"It was brought to the attention of the FSCA that some forex trading platforms are telling the public that risks associated with forex trading are quite low and that people with limited trading experience can earn a steady income in volatile financial markets. These platforms also offer CFDs (Contract for Difference), a highly leveraged financial product that could result in significant losses.

Even though these trading platforms offer demo accounts, these accounts have been set up to simulate normal trading conditions that would lead to favourable outcomes, and do not simulate the high volatility the financial markets are currently experiencing. Although some of these Financial Service Providers (FSPs) are licensed under the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act), this is not enough, they also need to be licensed as ODPs (OTC Derivative Providers) in order to trade CFDs" (own emphasis)

In the paragraphs to follow, I deal with the requirements to be authorised as an ODP.

22 Section 5(1)(b) of the FMA provides that the Minister may prescribe, in accordance with section 107(2) a category of regulated persons, other than those specifically regulated under the FMA, if the securities services provided, and the functions and duties exercised, whether in relation to listed or unlisted securities, by persons in such category, are not already regulated under the FMA, and if, in

LG

the opinion of the Minister, it would further the objects of the Act in section 2 to regulate persons in such categories.

23 In terms of Regulation 5 of the FMA Regulations published under Government Notice R98 in Government Gazette 41433 of 9 February 2018 ("the Regulations"), an authorised "*OTC derivative provider*" has been prescribed as a regulated person.

24 In terms of Regulation 1, an "*OTC derivative provider*" means a person who as a regular feature of its business and transacting as principal: a) originates, issues or sells OTC derivatives; or b) makes a market in OTC derivatives

25 In terms of Regulation 1, "*OTC derivative*" means an unlisted derivative instrument that is executed, whether confirmed or not confirmed, excluding: *a)* foreign exchange spot contracts; and *b)* physically-settled commodity derivatives.

26 Regulation 2(1)(a) stipulates that a person may not act as an ODP unless authorised by the Authority in terms of section 6(8) of the FMA.

27 Extracts of the aforementioned provisions of the FMA and FMA Regulations are attached as **Annexure "FM 6"** and **"FM7"**, respectively.

CONCLUSION

28 In conclusion I note that forex trading (in currencies) is different from forex investments, as defined by the FAIS Act (refer to paragraph 14) that are regulated under the FAIS Act and derivates such as CFDs which are also regulated under the FAIS Act and where issued as principal as ODP provider also under the FMA.

 LG

Simply put, forex trading is the activity of buying and selling currencies based on currency price fluctuations in the foreign exchange market and it mostly done in a speculative fashion by those trading (buying/selling) currencies looking to make short term gains.

FM MABASO

I certify that this affidavit was signed and sworn to before me in my capacity as Commissioner of Oaths at Pretoria on this the ..29TH.... day of October 2020 by the deponent who:

confirmed that she:

knows and understands the contents of this affidavit;

has no reservations about taking the oath;

considers the oath as binding on her conscience;

uttered the words "So help me God".

Commissioner of Oaths

Full names :

LIAM PETER JAMES GROOME
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Capacity :

COMMISSION OF INQUIRY INTO STATE CAPTURE

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JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE

AFFIDAVIT ON BEHALF OF THE FINANCIAL SECTOR CONDUCT AUTHORITY – TRACKING NO. RPS12/0249/AK

I, the undersigned,

KEDIBONE SOPHONIA DIKOKWE

do hereby make oath and say:

1 I am the Divisional Executive of the Conduct of Business Supervision Division of the Financial Sector Conduct Authority ("the Conduct Authority"), which was established in terms of section 56 of the Financial Sector Regulation Act 9 of 2017 ("FSR Act") read with Notice 169 of 2018 (Gazette No. 41549 of 29 March 2018) ("the Commencement Notice") and the Regulations published in Gazette No. 41550 on 29 March 2018 ("the Regulations"). My telephone number and e-mail address are (012) 428-8017 and Kedibone.Dikokwe@fsca.co.za, respectively.

2 The Conduct Authority came into existence on 1 April 2018 with the advent of the so-called "twin peaks" model of regulation introduced by the FSR Act during 2017. The Conduct Authority which is one of the "peaks" (the other being the Prudential Authority operating within the administration of the South African Reserve Bank) took over the functions of regulating and supervising the conduct of financial institutions previously performed by the Financial Services Board ("FSB").

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3 The Conduct Authority's main objectives include enhancing and supporting the efficiency and integrity of financial markets, protecting financial customers by promoting their fair treatment by financial institutions and assisting in maintaining financial stability.

4 One of the functions of the Conduct Authority is to regulate and supervise the conduct of financial institutions in accordance with certain financial sector laws. In terms of Schedule 2 to the FSR Act, the Conduct Authority and the Prudential Authority are the responsible authorities for the following financial sector laws, respectively:

4.1 Conduct Authority-

4.1.1 Pension Funds Act, 1956 (Act No. 24 of 1956);

4.1.2 Friendly Societies Act, 1956 (Act No. 25 of 1956);

4.1.3 Financial Advisory and Intermediary Services Act, 2002 ("FAIS Act" - Act No. 37 of 2002): Conduct Authority;

4.1.4 Collective Investment Schemes Control Act, 2002 (Act No. 45 of 2002);

4.1.5 Financial Markets Act, 2012 (Act No. 19 of 2012);

4.1.6 Credit Rating Services Act, 2012 (Act No. 24 of 2012);

4.1.7 Long-term Insurance Act, 1998 (Act No. 52 of 1998) and the Short-term Insurance Act, 1998 (Act No. 53 of 1998).

4.2 Prudential Authority-

4.2.1 Banks Act, 1990 (Act No. 94 of 1990);

4.2.2 Financial Supervision of the Road Accident Fund Act, 1993 (Act No. 8 of 1993);

4.2.3 Mutual Banks Act, 1993 (Act No. 124 of 1993);

4.2.4 Co-operative Banks Act, 2007 (Act No. 40 of 2007);

4.2.5 Insurance Act, 2017 (Act 18 of 2017).

5 The Conduct Authority was requested by the Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud in the Public Sector including Organs of State to depose to an affidavit as to whether or not the following entity and individuals have been authorised to render financial services in terms of any of the financial laws which it administers (see Annexure A):

5.1 ZANOSPARK (PTY) LTD, registration number: 2016/037324/07;

5.2 Ms Lumka Goniwe (now Magongoma) with ID no: 8309120392086; and

5.3 Ms Yakhe Kwinana, with ID no: 6407210750080.

6 In my capacity as the Divisional Executive of the Conduct of Business Supervision Division of the Conduct Authority, I am competent to depose to this affidavit on behalf of the Conduct Authority in response to the aforementioned enquiry.

7 To the best of my knowledge and based on a diligent search of the Conduct Authority's electronic systems:-

7.1 neither the entity nor the individuals referred to in paragraph 5 are or were previously authorised / licenced to provide, as a business or part of a business, a financial product, financial service or market infrastructure as contemplated in terms of any of the financial sector laws being administered by the Conduct Authority;

7.2 Ms Yakhe Kwinana was previously a director of Nzalo Insurance Services Ltd (registration nr 2013/210944/06 / FSP 46850 – "Nzalo") from 20/02/2015 to 01/02/2018. Nzalo was approved as a Financial Services Provider in terms of the FAIS Act on 06/12/2016 in respect of Short-term insurance personal and commercial lines (advisory and intermediary services). Its licence was suspended on 17/03/2020 for failure to pay prescribed levies (outstanding amount is R10 977.71). Nzalo is 100% owned by the Bophelo Insurance Group.

KS DIKOKWE

I certify that this affidavit was signed and sworn to before me in my capacity as Commissioner of Oaths at Pretoria on this the ...8th..... day of June 2020 by the deponent who:

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confirmed that she:

knows and understands the contents of this affidavit;

has no reservations about taking the oath;

considers the oath as binding on her conscience;

uttered the words "So help me God".

Commissioner of Oaths

Full names :

Full address :

Area :

Capacity :

GASTAVUS CHABALALA
Commissioner of Oaths
G Chabalala Inc.
Practicing Attorney R.S.A.
81 Jean Avenue, Centurion, 0157

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Annexure A

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JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE

26 May 2020
Tracking number: RP812/0249/AK

Ms Kedibone Dikokwe

Block B, Riverwalk Office Park

41 Matroosberg Rd

Ashlea Gardens Ext 6

Pretoria

Email: Kedibone.Dikokwe@face.co.za

Dear Ms Dikokwe

Re: THE INVESTIGATIONS OF THE JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF THE STATE ("THE COMMISSION")

1. I refer to the Commission's recent engagement with you as per your email dated 9 April 2020.

2. The Commission requires an affidavit detailing whether any entity known as ZANOSPARK (PTY) LTD, registration number: 2016/037324/07, has at any time been registered for any form of financial services that require registration with Financial Sector Conduct Authority (FSCA).

3. At the time of registration of the company, the director was Ms Lumka Goniwe (now Magongoma) with ID no: 8309120392086, who later resigned. She has, since 13 August 2019, been replaced by Ms Yakhe Kwinana, ID no: 6407210750080.

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4. Please advise if the entity, or any of the said individuals have ever been registered as Financial Service Providers (FSPs) with the FSCA in the capacity of providing any form of FSP business related to forex trade, or any other form of FSP role/s requiring FSCA registration.

5. Please note that evidence is required timeously before the hearing, in order to allow all due processes to be followed and met by the Commission. In light of this, we require the finalised signed affidavit by close of business on 8 June 2020.

Yours faithfully,

Ms Brigitte Shabalala
ACTING SECRETARY
Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud in the Public Sector including Organs of State

COMMISSION OF INQUIRY INTO STATE CAPTURE

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Yellow highlighting indicates the latest amendments annotated and are in force.

Grey highlighting indicates proposed amendments which are not yet in force.

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

(English text signed by the President)

[Assented To: 15 November 2002]
[Commencement Date: 15 November 2002 – unless otherwise indicated]
[Proc. R81 / GG 24075 / 20021115]
[Proc. R21 / GG 25027 / 20030307]
[Proc. 35 / GG 26496 / 20040702]

as amended by:

Financial Services Laws General Amendment Act 22 of 2008

[with effect from 1 November 2008, unless otherwise indicated - GN 1170 / GG 31561 / 20081031]

Financial Markets Act 19 of 2012

[with effect from 3 June 2013 - Proc. 12 / GG 36485 / 20130531]

Financial Services Laws General Amendment Act 45 of 2013

[with effect from 28 February 2014 - GN 120 / GG 37351 / 20140218]

[with effect from 30 May 2014 - GN 120 / GG 37351 / 20140218]

Financial Sector Regulation Act 9 of 2017

[with effect from 1 April 2018 - Gen N 169 / GG 41549 / 20180329]

[with effect from 28 September 2018 - GN 1019 / GG 41947 / 20180928]

[with effect from 1 April 2019 - Gen N 169 / GG 41549 / 20180329 as amended by GN 1019 / GG 41947 / 20180928]

proposed amendments by:

Financial Sector Regulation Act 9 of 2017

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ACT

To regulate the rendering of certain financial advisory and intermediary services to clients; to repeal or amend certain laws; and to provide for matters incidental thereto.

1. Definitions and application

(1) In this Act, unless the context indicates otherwise

"advice" means, subject to subsection (3)(a), any recommendation, guidance or proposal of a financial nature furnished, by any means or medium, to any client or group of clients -

(a) in respect of the purchase of any financial product; or

(b) in respect of the investment in any financial product; or

(c) on the conclusion of any other transaction, including a loan or cession, aimed at the incurring of any liability or the acquisition of any right or benefit in respect of any financial product; or

(d) on the variation of any term or condition applying to a financial product, on the replacement of any such product, or on the termination of any purchase of or investment in any such product, and irrespective of whether or not such advice -

(i) is furnished in the course of or incidental to financial planning in connection with the affairs of the client; or

(ii) results in any such purchase, investment, transaction, variation, replacement or termination, as the case may be, being effected;

"alternative investment fund" means a collective investment undertaking, including investment compartments of a collective investment undertaking, constituted in any legal form, including in terms of a contract, by means of a trust, or in terms of statute, which-

(a) raises capital from one or more investors to facilitate the participation or interest in, subscription, contribution or commitment to, a fund or portfolio, with a view to investing it in accordance with a defined investment policy for the benefit of the investors; and

(b) does not require approval as a collective investment scheme in terms of the Collective Investment Schemes Control Act, 2002 (Act No. 45 of 2002);

[**Proposed amendment:** Definition of "alternative investment fund" to be inserted by s. 290 of Act 9/2017 w.e.f. a date to be determined by the Minister by notice in the Gazette]

"Advisory Committee" .....
[Definition of "Advisory Committee" deleted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

"application", in relation to the performance of any act by the registrar, means, except where in a specific case other specific provision is made, an application referred to in section 3(2);

"auditor" means an auditor registered in terms of the Auditing Profession Act, 2005 (Act No. 26 of 2005);
[Definition of "auditor" substituted by s. 45 of Act 22/2008]

"authorised financial services provider" or **"provider"** means a person who has been granted an authorisation as a financial services provider by the issue to that person of a licence under section 8;

"Authority" means the Financial Sector Conduct Authority established in terms of section 56 of the Financial Sector Regulation Act;
[Definition of "Authority" inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"Board" .....
[Definition of "Board" deleted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"board of appeal" .....
[Definition of "board of appeal" deleted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"conduct standard" has the same meaning ascribed to it in terms of section 1(1) of the Financial Sector Regulation Act, 2017;
[Definition of "conduct standard" inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"client" means a specific person or group of persons, excluding the general public, who is or may become the subject to whom a financial service is rendered intentionally, or is the successor in title of such person or the beneficiary of such service;

"code of conduct" means any published code of conduct contemplated in section 15;

"collective investment scheme" means a collective investment scheme as defined in the Collective Investment Schemes Control Act, 2002;

"Companies Act" means the Companies Act, 2008 (Act No. 71 of 2008);
[Definition of "Companies Act" inserted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

"complainant" means, subject to section 26(1)(a)(ii), a specific client who submits a complaint to the Ombud;

"complaint" means, subject to section 26(1)(a)(iii), a specific complaint relating to a financial service rendered by a financial services provider or representative to the complainant on or after the date of commencement of this Act, and in which complaint it is alleged that the provider or representative -

(a) has contravened or failed to comply with a provision of this Act and that as a result thereof the complainant has suffered or is likely to suffer financial prejudice or damage;

(b) has wilfully or negligently rendered a financial service to the complainant which has caused prejudice or damage to the complainant or which is likely to result in such prejudice or damage; or

(c) has treated the complainant unfairly;

"compliance officer" means a compliance officer for an authorised financial services provider referred to in section 17;

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"continuous professional development" means a process of learning and development with the aim of enabling a financial services provider, key individual,

representative or compliance officer to maintain the competency to comply with this Act;

[Definition of "continuous professional development" inserted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

"Court" means any court having jurisdiction;

"document" includes a document created, recorded, transmitted or stored in digital or other intangible but readable form by way of electronic, magnetic, optical or any similar means;

[Definition of "document" inserted by s. 45 of Act 22/2008]

"exempt" means to exempt, on application by a person or on the registrar's own initiative, on any of the grounds mentioned in section 44(1)(a), (b) or (c) and (4)(a);

"financial product" means, subject to subsection (2) -

(a) securities and instruments, including -

(i) shares in a company other than a "share block company" as defined in the Share Blocks Control Act, 1980 (Act No. 59 of 1980);

(ii) debentures and securitised debt;

(iii) any money-market instrument;

(iv) any warrant, certificate, and other instrument acknowledging, conferring or creating rights to subscribe to, acquire, dispose of, or convert securities and instruments referred to in subparagraphs (i), (ii) and (iii);

(v) any "securities" as defined in section 1 of the Financial Markets Act, 2012 (Act No. 19 of 2012);

[Subpara. (v) substituted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

(b) a participatory interest in one or more collective investment schemes;

(c) a long-term or a short-term insurance contract or policy, referred to in the Long-term Insurance Act, 1998 (Act No. 52 of 1998), and the Short-term Insurance Act, 1998 (Act No. 53 of 1998), respectively;

(d) a benefit provided by -

(i) a pension fund organisation as defined in section 1(1) of the Pension Funds Act, 1956 (Act No. 24 of 1956), to the members of the organisation by virtue of membership; or

(ii) a friendly society referred to in the Friendly Societies Act, 1956 (Act No. 25 of 1956), to the members of the society by virtue of membership;

(e) a foreign currency denominated investment instrument, including a foreign currency deposit;

(f) a deposit as defined in section 1(1) of the Banks Act, 1990 (Act No. 94 of 1990);

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(g) a health service benefit provided by a medical scheme as defined in section 1(1) of the Medical Schemes Act, 1998 (Act No. 131 of 1998);

(gA) an investment, subscription, contribution, or commitment in an alternative investment fund;

[Proposed amendment: Para. (gA) to be inserted by s. 290 of Act 9/2017 w.e.f. a date to be determined by the Minister by notice in the Gazette]

(h) any other product similar in nature to any financial product referred to in paragraphs (a) to (g), inclusive, declared by the registrar by notice in the *Gazette* to be a financial product for the purposes of this Act;
[Para. (h) substituted by s. 175 of Act 45/20113 w.e.f. 28 February 2014]

(i) any combined product containing one or more of the financial products referred to in paragraphs (a) to (h), inclusive;

(j) any financial product issued by any foreign product supplier and which in nature and character is essentially similar or corresponding to a financial product referred to in paragraph (a) to (i), inclusive;
[Para. (j) substituted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"Financial Sector Regulation Act" means the Financial Sector Regulation Act, 2017;
[Definition of "Financial Sector Regulation Act" inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"financial service" means any service contemplated in paragraph (a), (b) or (c) of the definition of **"financial services provider"**, including any category of such services;

"Financial Services Board Act" .....
[Definition of "Financial Services Board Act" deleted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"financial services provider" means any person, other than a representative, who as a regular feature of the business of such person -

(a) furnishes advice; or

(b) furnishes advice and renders any intermediary service; or

(c) renders an intermediary service;

"fit and proper requirements" means the requirements referred to in section 6A;
[Definition of "fit and proper requirements" inserted by s. 175 of Act 45/2013 and substituted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"intermediary service" means, subject to subsection (3)(b), any act other than the furnishing of advice, performed by a person for or on behalf of a client or product supplier -

(a) the result of which is that a client may enter into, offers to enter into or enters into any transaction in respect of a financial product with a product supplier; or

(b) with a view to -

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(i) buying, selling or otherwise dealing in (whether on a discretionary or non-discretionary basis), managing, administering, keeping in safe custody, maintaining or servicing a financial product purchased by a client from a product supplier or in which the client has invested;

(ii) collecting or accounting for premiums or other moneys payable by the client to a product supplier in respect of a financial product; or

(iii) receiving, submitting or processing the claims of a client against a product supplier;

'intermediary service' means, subject to subsection (3)(b), any act other than the furnishing of advice, performed by a person-

(a) the result of which is that a client may enter into, offers to enter into or enters into any transaction in respect of a financial product; or

(b) with a view to-

(i) buying, selling or otherwise dealing in (whether on a discretionary or non-discretionary basis), managing, administering, keeping in safe custody, maintaining or servicing a financial product;

(ii) collecting or accounting for premiums or other moneys payable by the client in respect of a financial product; or

(iii) receiving, submitting, processing or settling the claims of a client in respect of a financial product;

[Proposed amendment: Definition of "intermediary service" to be substituted by s. 290 of Act 9/2017 w.e.f. a date to be determined by the Minister by notice in the Gazette]

"joint standard" has the same meaning ascribed to it in terms of section 1(1) of the Financial Sector Regulation Act;
[Definition of "joint standard" inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"key individual", in relation to an authorised financial services provider, or a representative, carrying on business as -

(a) a corporate or unincorporated body, a trust or a partnership, means any natural person responsible for managing or overseeing, either alone or together with other so responsible persons, the activities of the body, trust or partnership relating to the rendering of any financial service; or

(b) a corporate body or trust consisting of only one natural person as member, director, shareholder or trustee, means any such natural person;

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"licence" means a licence contemplated in section 7(1);

"licensee" means a financial services provider to whom a licence has been issued under section 8;

"Minister" means the Minister of Finance;

"Office" means the Office of the Ombud established by section 20(1);

"official web site" .....
[Definition of "official web site" inserted by s. 175 of Act 45/2013 and deleted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"Ombud" means -

(a) the Ombud for Financial Services Providers appointed in terms of section 21(1); and

(b) for the purposes of sections 27, 28, 31 and 39, includes a deputy ombud;

"Ombud Council" means the council established in terms of section 175 of the Financial Sector Regulation Act;
[Definition of "Ombud Council" inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2019 (date of operation as substituted by GN 1019/2018)]

"person" means any natural person, partnership or trust, and includes -

(a) any organ of state as defined in section 239 of the Constitution of the Republic of South Africa, 1996 (Act No. 108 of 1996);

(b) any company incorporated or registered as such under any law;

(c) any body of persons corporate or unincorporate;

"prescribe" means prescribe by regulation;

"product supplier" means any person who issues a financial product;
[Definition of "product supplier" substituted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

"prudential standard" has the same meaning ascribed to it in terms of section 1(1) of the Financial Sector Regulation Act;
[Definition of "prudential standard" inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"publish" means any direct or indirect communication transmitted by any medium, or any representation or reference written, inscribed, recorded, encoded upon or embedded within any medium, by means of which a person, other than the registrar, seeks to bring any information to the attention of any other person, or all or part of the public;
[Definition of "publish" inserted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

"Register" means the Financial Sector Information Register referred to in section 256 of the Financial Sector Regulation Act;
[Definition of "Register" inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

"registrar" .....
[Definition of "registrar" substituted by s. 175 of Act 45/2013 and deleted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

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"regulation" means a regulation made under section 35;

"regulatory authority" means an entity established in terms of national legislation responsible for regulating activities of an industry, or sector of an industry;
[Definition of "regulatory authority" inserted by s. 45 of Act 22/2008]

"representative" means any person, including a person employed or mandated by such first-mentioned person, who renders a financial service to a client for or on behalf of a financial services provider, in terms of conditions of employment or any other mandate, but excludes a person rendering clerical, technical, administrative, legal, accounting or other service in a subsidiary or subordinate capacity, which service-

(a) does not require judgment on the part of the latter person; or

(b) does not lead a client to any specific transaction in respect of a financial product in response to general enquiries;
[Definition of "representative" substituted by s. 45 of Act 22/2008]

"rule" means a rule made by the Board under section 26;

"this Act" includes any regulation, rule or code of conduct, and any notice given, approval or exemption granted, determination made, requirement or condition determined or imposed, or any other decision referred to in section 3(1);

"Tribunal" means the Financial Services Tribunal established in terms of section 219 of the Financial Sector Regulation Act;
[Definition of "Tribunal" inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

(2) For the purposes of this Act a financial product does not include any financial product exempted from the provisions of this Act by the registrar by notice in the *Gazette*, taking into consideration the extent to which the rendering of financial services in respect of the product is regulated by any other law.
[Subs. (2) substituted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

(3) For the purposes of this Act -

(a) advice does not include -

(i) factual advice given merely -

(aa) on the procedure for entering into a transaction in respect of any financial product;

(bb) in relation to the description of a financial product;

(cc) in answer to routine administrative queries;

(dd) in the form of objective information about a particular financial product; or

(ee) by the display or distribution of promotional material;

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(ii) an analysis or report on a financial product without any express or implied recommendation, guidance or proposal that any particular transaction in respect of the product is appropriate to the particular investment objectives, financial situation or particular needs of a client;

(iii) advice given by -

(aa) the board of management, or any board member, of any pension fund organisation or friendly society referred to in paragraph (d) of the definition of "financial product" in subsection (1) to the members of the organisation or society on benefits enjoyed or to be enjoyed by such members; or

(bb) the board of trustees of any medical scheme referred to in paragraph (g) of the said definition of "financial product", or any board member, to the members of the medical scheme, on health care benefits enjoyed or to be enjoyed by such members; or

(iv) any other advisory activity exempted from the provisions of this Act by the registrar by notice in the *Gazette*;
[Supara. (iv) substituted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

(b) intermediary service does not include -

(i) the rendering by a bank, mutual bank or co-operative bank of a service contemplated in paragraph (b)(ii) of the definition of 'intermediary service' where the bank, mutual bank or co-operative bank acts merely as a conduit between a client and another product supplier;
[Subpara. (i) substituted by s. 45 of Act 22/2008]

(ii) an intermediary service rendered by a product supplier -

(aa) who is authorised under a particular law to conduct business as a financial institution; and

(bb) where the rendering of such service is regulated by or under such law;

(ii) .....

[**Proposed amendment:** Subpara. (ii) to be deleted by s. 290 of Act 9/2017 w.e.f. a date to be determined by the Minister by notice in the Gazette]

(iii) any other service exempted from the provisions of this Act by the registrar by notice in the *Gazette*.
[Subpara. (iii) substituted by s. 175 of Act 45/2013 w.e.f. 28 February 2014]

(4) The rendering of a financial service in respect of a deposit referred to in paragraph (f) of the definition of "financial product" in subsection (1) with a term not exceeding 12 months by a provider which is a bank as defined in the Banks Act, 1990 (Act No. 94 of 1990), or a mutual bank as defined in the Mutual Banks Act, 1993 (Act No. 124 of

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1993), or a co-operative bank as defined in the Co-operative Banks Act, 2007 (Act No. 40 of 2007), is regulated by this Act in the code of conduct contemplated in section 15 (2)(b).

[Subs. (4) substituted by s. 45 of Act 22/2008 and s. 175 of Act 45/2013 w.e.f. 28 February 2014]

(5) Provisions of this Act relating to financial services providers, representatives and product suppliers apply to any natural person or group of natural persons acting within the scope of their official duties in the employ of the State, or any organisational unit of the State, or any public entity, unless the Minister by notice in the *Gazette* determines otherwise in respect of any such person, group, unit or entity.

(6) This Act must be construed as being in addition to any other law not inconsistent with its provisions and not as replacing any such law.

(7) Unless the context otherwise indicates, words and expressions not defined in subsection (1) have the same meaning ascribed to them in terms of the Financial Sector Regulation Act.

[Subs. (7) inserted by s. 290 of Act 9/2017 w.e.f. 1 April 2018]

COMMISSION OF INQUIRY INTO STATE CAPTURE

LG

CHAPTER II

AUTHORISATION OF FINANCIAL SERVICES PROVIDERS

7. Authorisation of financial services providers

(1) With effect from a date determined by the Minister by notice in the *Gazette*, a person may not act or offer to act as a-

(a) financial services provider, unless such person has been issued with a licence under section 8; or

(b) a representative, unless such person has been appointed as a representative of an authorised financial services provider under section 13.

[Subs. (1) substituted by s. 181 of Act 45/2013 w.e.f. 28 February 2014]

(2) Subject to section 40, a transaction concluded on or after the date contemplated in subsection (1) between a product supplier and any client by virtue of any financial service rendered to the client by a person not authorised as a financial services provider, or by any other person acting on behalf of such unauthorised person, is not unenforceable between the product supplier and the client merely by reason of such lack of authorisation.

(3) An authorised financial services provider or representative may only conduct financial services related business with a person rendering financial services if that person has, where lawfully required, been issued with a licence for the rendering of such financial services and the conditions and restrictions of that licence authorises the rendering of those financial services, or is a representative as contemplated in this Act.

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"FM 3"

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

CODE OF CONDUCT FOR AUTHORISED FINANCIAL SERVICES PROVIDERS, AND THEIR REPRESENTATIVES, INVOLVED IN FOREX INVESTMENT BUSINESS, 2004

Published under Board Notice 39 in *Government Gazette* 26201 of 30 March 2004.

I, Jeffrey van Rooyen, Registrar of Financial Services Providers, hereby under section 15 of the Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002), publish a code of conduct for authorised financial services providers, and their representatives, involved in forex investment business, as contained in the Schedule hereto, drafted after consultation with the Advisory Committee on Financial Services Providers, representative bodies of the financial services industry and client and consumer bodies determined by that Committee, as well as the regulatory and supervisory authorities concerned.

(Signed)
J VAN ROOYEN,
Registrar of Financial Services Providers

SCHEDULE

CODE OF CONDUCT FOR AUTHORISED FINANCIAL SERVICES PROVIDERS, AND THEIR REPRESENTATIVES, INVOLVED IN FOREX INVESTMENT BUSINESS, 2004

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PART I

INTRODUCTORY PROVISIONS

1. Definitions and application

(1) In this Code "the Act" means the Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002), a word or expression to which a meaning has been assigned in the Act or in the Exchange Control laws, shall, unless clearly inappropriate, have that meaning and, unless the context indicates otherwise-

"churn" means excessive trading in a client's account by a forex investment intermediary to maximise the commissions or the revenue of the intermediary regardless of the client's interests;

"clearing firm" means an entity outside the Republic which complies with the requirements set out in, and has been approved in accordance with, the Regulations, and which handles confirmation, delivery and settlement of foreign exchange transactions in the foreign exchange market;

"currency pair" means the two individual currencies involved in a foreign exchange transaction;

"drawdown" means the reduction in a managed forex account or a self-directed forex account value because of a trade or series of trades in the relevant account;

"ensure" means, in relation to a person and any matter mentioned in a provision of this Code, to take any necessary steps in order that the clear objective of the provision is achieved;

"Exchange Control laws" means the Currency and Exchanges Act, 1933 (Act No. 9 of 1933), and any exchange control regulations, rules and rulings promulgated or issued under or by virtue of that Act;

"foreign forex services provider" means a person outside the Republic of South Africa who complies with the requirements set out in, and has been approved in accordance with, the Regulations, to the extent that the person carries on, as a regular feature, business corresponding to and complementing the business of a forex investment intermediary in the Republic;

"forex investment" means an investment in a financial product referred to in paragraph (e) of the definition of "financial product" in section 1(1) of the Act, in foreign exchange trading based on price fluctuations in the foreign exchange market, but excluding transactions in foreign exchange conducted under Exchange Control laws by authorised dealers and their bureaux de change or commercial agencies;

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"forex investment advisor" means a financial services provider carrying on, as a regular feature of business, the rendering of advice on forex investments;

"forex investment business" means the business carried on by forex investment advisors and forex investment intermediaries;

"forex investment intermediary" means a financial services provider carrying on, as a regular feature of business, the rendering of intermediary services in respect of forex investments;

"forex services provider" means an authorised financial services provider carrying on business as a forex investment advisor or a forex investment intermediary (including any representative of any such advisor or intermediary);

"General Code" means the General Code of Conduct for Authorised Financial Services Providers and Representatives, 2003, published by Board Notice No. 80 of 2003, in Gazette No 25299 of 8 August 2003;

"introducing broker" means a forex services provider who in terms of a written agreement introduces clients' funds to a foreign forex services provider for the purpose of discretionary or non-discretionary dealing on such introduced funds;

"leverage" means the usage or gearing of a relatively small foreign currency margin deposit to control a much larger foreign currency amount usually expressed as the ratio of the margin deposit to the total value of levered foreign currency;

"managed forex account" means a forex investment resulting from the advice or the intermediary services of a forex investment advisor or a forex investment intermediary, and which account is managed for or on behalf of a client by that intermediary or another forex investment intermediary appointed by the firstmentioned intermediary;

"margin" means a specified amount of money used as collateral to insure against potential losses from outstanding positions;

"margin call" means a call from a clearing firm to a client to deposit additional collateral to cover outstanding commitments arising from outstanding loss-making positions;

"margin requirement" means the amount of margin required by a specified amount of leveraged currency;

"omnibus account" means an account that one forex investment intermediary or foreign forex services provider carries for another foreign forex services provider in which the deposits of multiple individual account holders are combined in such a manner that the funds are at all times identifiable as belonging to a specific person;

"Regulations" means Chapter VI of the Financial Advisory and Intermediary Services Regulations, 2003, as inserted by Government Notice No. 297 of 12 March 2004 in Gazette No. 26112 of that date;

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"self-directed forex account" means a forex investment, arranged by a forex investment advisor or forex investment intermediary, on which the client involved has full discretionary dealing power.

(2) In the case of any inconsistency or conflict between-

(a) a provision of this Code and a provision of the General Code, the firstmentioned provision shall prevail;

(b) a provision of this Code, or of the General Code as applicable to this Code, and a provision of the Exchange Control laws, the lastmentioned provision shall prevail.

PART II

GENERAL PROHIBITIONS AND DUTIES APPLYING TO FOREX INVESTMENT INTERMEDIARIES

2. Prohibitions

A forex investment intermediary may not directly or indirectly-

(a) by means of any statement, promise, forecast or by any other action that it knows to be misleading or which is likely to be misleading -

(ii) induce a client to enter into a mandate with the forex investment intermediary; or

(iii) induce the client to enter into any other agreement relating to forex investments;

(b) sell to or provide a third party with a client's details, without the client's prior written approval;

(c) charge the client any kind of fee for terminating a mandate other than accrued fees for services rendered before the termination;

(d) receive or intermediate on or deal with client funds in the Republic for purposes of forex investment without such funds being cleared under the applicable provisions of the Exchange Control laws:

(e) advise a client to deal in a self-directed forex account or, in the case of a managed forex account, deal on behalf of a client, where the minimum leverage applied to the client's funds will on a regular basis exceed widely used industry norms;

(f) churn a client's account for fees or commissions; or

(g) in the promotion or advertising of forex investments-

(i) quote hypothetical investment returns;

(ii) quote real investment returns applicable to a specific product for a period shorter than twelve months, or shorter than the existence of the managed forex account if it has been in existence for a period shorter than 12 months; or

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(iii) state or imply that the investment performance of the forex investment intermediary or of a particular product, achieved in the past, will be repeated.

3. General duties of a forex investment intermediary

A forex investment intermediary must-

(a) (i) deposit, transfer or arrange for the transfer of money received from or on behalf of a client for investment in a forex investment without undue delay to the final destination agreed with the client in terms of the mandate received from the client;

(ii) in the event that the intermediary performs the function of an introducing broker for a foreign forex services provider, in which it has managerial powers and authority to in any manner whatsoever accept or handle clients' funds, disclose such facts to the client and assure that clients' funds will at all times be separated from its own funds and be separately identifiable as the funds of each separate client;

(b) observe high standards of integrity and fair dealing in all matters relating to intermediary services;

(c) act in the interests of the clients;

(d) act with due skill, care, diligence and good faith;

(e) observe high standards of market conduct;

(f) provide to a client, on request and if required by the General Code or this Code, in a comprehensible and timely manner, any reasonable information regarding the investment of the client, market practices and the risks inherent in the different products;

(g) wherever and whenever appropriate, obtain from a client the necessary information about the financial situation, investment experience and investment objectives of the client to enable the forex investment intermediary to act in the interests of that client at all times;

(h) avoid any conflict between own interests and the interests of a client and where a conflict of interest does arise, the forex investment intermediary must-

(i) adequately disclose details of such conflict to the client while maintaining the confidentiality of other clients; or

(ii) decline to act for that client;

(i) disclose to a client all fees and other charges, whether direct or indirect, relating to the intermediary services rendered in relation to that client's forex investments;

(j) disclose to a client non-cash incentives offered or other indirect consideration payable by another provider, a product supplier or any other person to the forex investment intermediary as a result of intermediating on the investments of that client;

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(k) explain to a client how fees and other charges are calculated and charged in sufficient detail to enable the client to understand the method of calculation;

(l) ensure that its staff and representatives are at all times properly trained in accordance with the Act;

(m) must, prior to appointing a clearing firm or a foreign forex services provider to accept funds or instructions on behalf of clients, apply for approval by the Registrar of such clearing firm or foreign services provider in accordance with the Regulations; and

(n) disclose to a client-

(i) the name and address of the foreign forex services provider or clearing firm used, if applicable;

(ii) the name and address of the foreign regulator regulating the foreign forex services provider or clearing firm, and whether such provider or firm is approved or registered by such regulator;

(iii) the name and address of the foreign regulator under whose jurisdiction the dealing activity falls;

(iv) whether the foreign forex service provider or clearing firm, which holds investments on behalf of clients, maintains insurance cover to cover the risk of losses due to fraud, dishonesty and negligence by such foreign forex services provider or clearing firm and the extent of such cover.

4. Ceasing of business

(1) A forex investment advisor or intermediary must notify the registrar at once in writing if it is to cease conducting business or if its business is to be wound up or liquidated.

(r) (a) When a forex investment advisor or intermediary ceases to conduct business or its authorisation under the Act lapses, the forex investment advisor or intermediary must within 45 days of such ceasing or lapsing, as the case may be, furnish a report to the registrar. In the case of a winding up or liquidation, the liquidator involved must furnish the report.

(b) Such report must confirm that all cash and documents of title relating to assets and a final statement of account have been delivered to the various clients: Provided that if a forex investment advisor or intermediary is unable to fully comply, the report must contain full particulars concerning the documents which have been delivered, full reasons therefor, as well as a plan with dates on which compliance will be effected.

PART III

SPECIAL PROVISIONS APPLYING TO FOREX INVESTMENT INTERMEDIARIES

5. Mandate from client

(1) A forex investment intermediary must enter into a written mandate with a client irrespective of whether the client invests in a managed forex account or in a self-

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directed forex account. The intermediary and the client may agree to enter into an electronic mandate, provided that appropriate controls and personal identification procedures have been put in place. The mandate records the arrangements made between the parties, and must-

(a) stipulate whether the investment concerned is a self-directed forex investment or a managed forex investment;

(b) state the investment objectives of the client and whether in the case of managed forex investments, there are any investment or jurisdiction restrictions that apply to the intermediary services with specific reference to-

(i) the regulatory environment of the foreign forex services provider where the investments are made;

(ii) specific currency pairs;

(iii) any limitations on maximum drawdown;

(iv) any limitations on leverage to be employed;

(v) applicable margin requirements and margin call rules;

(c) contain a general statement pertaining to the risks associated with investing in forex investments, with particular reference to any-

(i) currency risk;

(ii) event risk;

(iii) operational risk;

(iv) leverage risk;

(d) stipulate in whose name the forex investments are to be made, for example, whether they are to be made in the name of-

(i) the client at the foreign forex services provider acting as clearing firm;

(ii) an omnibus account holder under control of a foreign forex services provider, other than the foreign forex services provider acting as clearing firm;

(iii) an omnibus account holder at a foreign forex services provider under direct or indirect control of the forex investment intermediary concerned;

(e) stipulate the name of the bank, name of the account and account number of the bank, and the account number and name of the foreign forex services provider or clearing firm, as the case may be, in which the forex investment must be deposited;

(f) stipulate, where applicable in the case of a managed forex account, the basis on which, the manner in which and the intervals at which any cash accruals which

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the forex investment intermediary receives on behalf of a client, must be paid to the client and, where applicable, any restrictions on withdrawals of principal amounts or profits by the client, where the account is in the client's own name;

(g) stipulate the basis on which, the manner in which and the intervals at which the client will remunerate the forex investment intermediary for intermediary services rendered on behalf of the client: Provided that for the purposes of this paragraph it shall be deemed that the basis of the remuneration has not been stipulated if the remuneration must be calculated with reference to a source outside the mandate or if it is placed within the discretion of any person;

(h) state whether the forex investment intermediary receives commission, incentives, fee reductions or rebates from a foreign forex services provider or any other applicable institution for placing a client's funds with them;

(i) in the case of managed forex investments, provide for the availability to the client of reports and statements compiled by the foreign forex services provider acting as clearing firm within 24 hours of same being made available by that provider to the financial services provider or foreign forex services provider, as the case may be, detailing all transactions;

(j) empower either party to the mandate to terminate the mandate after notice in writing of not more than 60 calendar days; and

(k) must include details of insurance cover sufficient to cover the risk of losses due to fraud, dishonesty and negligence.

(2) The mandate of a forex investment intermediary must be approved by the registrar who may grant approval subject to such conditions as the registrar may determine. The initially approved mandate is hereinafter referred to as the specimen mandate. The registrar may subsequent to approval require that specific amendments be made to the specimen mandate or that any other information be disclosed that is deemed necessary in the interest of the client.

(3) A forex investment intermediary may not amend the specimen mandate substantially, without the prior written approval of the registrar.

(4) When the mandate of a forex investment intermediary with respect to a managed forex account is terminated, such intermediary must at once return all cash, assets and documents of title to the client and must simultaneously provide the client with a detailed final statement of account. If the assets and documents of title are in possession of a bank or another forex investment intermediary the firstmentioned forex investment intermediary must at once issue an instruction to such entity to return such assets or documents of title to the client.

6. Reporting to clients

(1) A forex investment intermediary must furnish a written report to a client, which complies with subsection (2)-

(a) on request; and

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(b) in the case of managed forex investments, providing for reporting in printed format, or electronically if so desired by the client, on a monthly basis, detailing investment performance up to and including the last day of the previous calendar month, if applicable.

(2) A report to a client must contain such information as is reasonably necessary to enable the client to-

(a) produce a set of financial statements;

(b) determine the changes in the market value of the investment over the period reported on; and

(c) determine the charges levied over the period reported on.

(3) Despite subsection (2), a client may request detailed information about the following matters:

(a) Original value of the forex investment, as well as the current market value thereof;

(b) currency pairs purchased or sold during the period;

(c) cash receipts and payments during the period;

(d) profits and losses realised during the period; and

(e) the leverage employed during the reporting period.

7. Insurance

(1) A forex services provider must if, and to the extent, required by the registrar, maintain in force suitable guarantees or professional indemnity or fidelity insurance cover.

(2) A forex services provider who does not hold investments in safe custody on behalf of clients must ensure that the foreign forex services provider or clearing firm that holds such deposits does maintain insurance cover as is required by its regulators to cover the risk of losses due to fraud, dishonesty and negligence;

PART IV

SPECIAL PROVISIONS APPLYING TO FOREX INVESTMENT ADVISORS

8. General functions

(1) A forex investment advisor must, prior to referring clients to a forex investment intermediary, ascertain whether that intermediary is an authorised financial services provider. If not, the forex investment advisor must determine whether that intermediary is by law required to be authorised as such and if so, decline to refer clients to such intermediary.

(2) A forex investment advisor must conduct its business with a representative in the same manner that it must conduct its business with a forex investment intermediary.

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(3) The provisions of-

(a) sections 2(1)(a) to (e) and (g), 3(1)(b) to (n) and 4 of this Code; and

(b) section 8(1) to (5), of the General Code,

apply, with the necessary changes and unless clearly inappropriate taking into consideration the particular features of forex investment business, to a forex investment advisor and any client of the advisor.

9. Arrangements between forex investment advisors and clients and cost disclosure

(1) A forex investment advisor must commence its business relationship with a client by way of a written application form signed by the client and, where applicable, the forex investment intermediary involved. The forex investment advisor and the client may agree to complete an electronic application form, provided that appropriate controls and personal identification procedures have been put in place that ensures security of information. This application form, or supplementary documentation made available to the client in addition to the application form, must record the arrangements made between the parties, and must, if applicable in a particular case, disclose clearly-

(a) if the forex investment advisor deals with one or more forex investment intermediaries;

(b) if the client will deal directly with the forex investment intermediary or through the advisor;

(c) whether the application is for advice on a managed forex account or a self-directed forex account;

(d) the names and postal addresses of the client and the forex investment intermediary concerned, and the telephone, facsimile and other contact detail, if any, of the forex investment intermediary;

(e) that the forex investment intermediary concerned is an authorised financial services provider and state the applicable licence number;

(f) a list of the available investment options and leverage, drawdown and foreign regulatory environment options, and explain the type and the nature of the applicable risks;

(g) whether the investments in the case of managed forex accounts will be made in the name of the client at the foreign forex services provider acting as clearing firm or whether it will be made in the name of an omnibus account holder under direct or indirect control of the forex services provider;

(h) information on applicable exchange control measures regarding the forex investment;

(i) the amount of the investment and the term of the investment; and

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(j) separately, in respect of the forex investment advisor and the forex investment intermediary concerned, the total fees and benefits to be received by each in respect of a client's investment, whether by way of a deduction from the investment or not, including-

(i) the initial fees or costs;

(ii) the ongoing fees or costs;

(iii) any other benefit, fees or costs, whether in cash or kind.

(2) The registrar must initially approve the application form referred to in subsection (1), and may grant approval subject to the conditions that the registrar may determine. The registrar may subsequent to approval require that specific amendments be made to such application form (hereunder referred to as the specimen application form) or that any other information that is deemed necessary be disclosed in the interest of the client. The forex investment advisor may not amend the specimen application form substantially without the prior written approval of the registrar.

(3) If a client decides to terminate the relationship with a particular forex investment intermediary but wishes to continue to make use of the services of the originally chosen forex investment advisor through another forex investment intermediary, the lastmentioned forex investment intermediary must ensure that the client sign the applicable application form referred to in subsection (1) and the forex investment advisor must inform the client of all changes pertaining to subsection (1) (a) to (j) of this section.

(4) If a client decides to terminate the relationship with the forex investment advisor but wishes to continue to make use of the services of the originally chosen forex investment intermediary through another forex investment advisor, then the lastmentioned forex investment advisor must ensure that the client sign the applicable application form referred to in subsection (1) and must inform the client of all changes pertaining to subsection (1)(a) to (j).

(5) Where a forex investment advisor solicits additional funds for an existing forex investment intermediary involved, the advisor must provide the client with the information referred to in subsection (1)(a) to (j) of this section if any of the terms of the previous / initial investment had changed.

(6) A forex investment advisor must enter into an appropriate written agreement with each forex investment intermediary to whom it refers clients, which records their particular arrangements and makes provision for termination of the agreement by either party on written notice of not less than 60 days.

10. Records of advice

(1) A forex investment advisor must, subject to and in addition to the duties imposed by section 18 of the Act, maintain a record of any advice furnished to a client, and which record must reflect the basis on which the advice was given, and in particular-

(a) a brief summary of the information and material on which the advice was based;

(b) the financial products which were considered; and

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(c) a description of the particular forex investment that was recommended and an explanation of why a forex investment is likely to satisfy the client's identified needs and objectives.

(2) A forex investment advisor must provide a client with a copy of the record contemplated in subsection (1) in writing.

(3) A forex investment advisor must maintain records recording the investments owned by each client individually.

(4) The agreement between the forex investment advisor and any forex investment intermediary must provide for the furnishing of a written report corresponding with the report provided to a client in terms of section 6(1)(b).

PART V

MISCELLANEOUS, TITLE AND COMMENCEMENT

11. Additional applicability of General Code

Subject to the provisions of this Code, the provisions of Parts V, VI, X, XI, XII and XIII, and of sections 11 and 12, of the General Code apply to any forex services provider, with the necessary changes and unless inappropriate taking into consideration the particular features of forex investment business.

12. Title and commencement

This Code is called the Code of Conduct for Authorised Financial Services Providers, and their Representatives, involved in Forex Investment Business, 2004, and comes into operation on the date determined by the Minister in terms of section 7(1) of the Act.

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FINANCIAL ADVISORY AND INTERMEDIARY SERVICES ACT 37 OF 2002

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES REGULATIONS, 2003

Published under Government Notice 879 in *Government Gazette* 25092 of 13 June 2003 and amended by:

GN 297 GG 26112 12/3/2004

I, Trevor Andrew Manuel, Minister of Finance, hereby after consultation with the Registrar of Financial Services Providers and the Advisory Committee on Financial Services Providers, in terms of section 35 of the Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002), make the Regulations set out in the attached Schedule.

(Signed)
T A MANUEL, MP
MINISTER OF FINANCE
DATE: 20 May 2003

SCHEDULE

FINANCIAL ADVISORY AND INTERMEDIARY SERVICES REGULATIONS, 2003

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CHAPTER I

1. Definitions

In this Schedule "the Act" means the Financial Advisory and Intermediary Services Act, 2002 (Act No. 37 of 2002), and any word or expression to which a meaning has been assigned in the Act, read with the definition of "this Act" in section 1(1) of the Act, shall have that meaning.

CHAPTER II

MATTERS REQUIRED OR PERMITTED BY ACT TO BE PRESCRIBED (Section 35(1)(a) of Act)

2. Period contemplated in section 45(2)(b) of Act

The period contemplated in section 45(2)(b) of the Act for the conclusion of unconcluded business referred to therein, is a period of 12 months with effect from the date determined in terms of section 7(1) of the Act.

CHAPTER III

PROHIBITIONS ON CANVASSING FOR, AND MARKETING OR ADVERTISING OF UNAUTHORISED FINANCIAL SERVICES (Section 35(1)(b) of Act)

3. No person -

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(a) may in any manner or by any means, whether within or outside the Republic, canvass for, market or advertise any business related to the rendering of financial services by any person who is not an authorised financial services provider or a representative of such a provider;

(b) who is not an authorised financial services provider or a representative of such a provider, may in any manner or by any means -

(i) publish any advertisement, communication or announcement directed to clients; or

(ii) use any name, title or designation,

which implies that such person is an authorised financial services provider or a representative of such a provider.

CHAPTER IV

COMPLIANCE ARRANGEMENTS
(Section 35(1)(c) of Act)

4. Application for approval

An authorised financial services provider must submit an application for the approval of a compliance officer under section 17(2) of the Act to the registrar in writing on a form determined by the registrar from time to time, and must furnish all information required for that purpose by the registrar as indicated on the form, or otherwise requested by the registrar.

5. Establishment of compliance function

(1) Subject to the provisions of the Act, an authorised financial services provider shall ensure that a compliance function exists or is established as part of the risk management framework of the business, supervised by an approved compliance officer (where required in terms of the Act), or otherwise managed under control and responsibility of the provider alone.

(2) The compliance function must be exercised with such diligence, care and degree of competency as may reasonably be expected from a person responsible for such function.

(3) An approved compliance officer (where required by the Act) must provide a provider with written reports on the course of, and progress achieved with, compliance monitoring duties and make recommendations to the provider as regards any aspect of the required compliance or monitoring functions.

CHAPTER V

MATTERS RELATING TO ADMINISTRATIVE AND DISCRETIONARY FSPS
(Section 35(1)(d) and (e) of Act)

6. Nominee companies of discretionary FSPs

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(1) The functions of the nominee company of a discretionary FSP must be limited to its object and to such other functions as may be necessary to achieve the said object.

(2) A discretionary FSP must, prior to obtaining authorisation, apply to the registrar for approval of its nominee company.

(3) The Memorandum and Articles of Association of a nominee company must preclude it from incurring any liabilities other than those to persons on whose behalf it holds assets and, if any other liabilities are incurred in the name of the nominee company, the discretionary FSP shall be liable to meet them.

(4) The nominee company must enter into an agreement with the discretionary FSP in terms of which the provider must pay all expenses for and incidental to its formation, activities, management and liquidation, unless the Memorandum and Articles of Association of the nominee company already provide for such an obligation.

[Subreg. (4) substituted by GN 297/2004]

7. Independent nominees of administrative FSPs

(1) An administrative FSP must prior to commencing business apply to the registrar for approval of its independent nominee which complies with regulation 9.

(2) The application must be made in accordance with section 3(2) of the Act and be accompanied by the latest audited annual financial statements relating to the independent nominee.

(3) The administrative FSP remains responsible for ensuring that its independent nominee executes its duties in accordance with these Regulations.

8. Written agreement with independent nominee

(1) The written agreement between the administrative FSP and its independent nominee must be approved by the registrar.

(2) If the administrative FSP gives or receives notice of termination of the agreement for any reason, the FSP must at once inform the registrar thereof.

(3) The administrative FSP must within 30 days after giving or receiving such notice apply to the registrar in the manner contemplated in section 3(2) of the Act, for approval of a replacement independent nominee.

9. Requirements for independent nominee

(1) More than 50% of the directors, trustees or other persons responsible for the management and control of the independent nominee, must be persons independent not only from the administrative FSP, but also from companies within the same group as the FSP: Provided that persons holding office in or representing the FSP in a professional or non-professional capacity, excluding a person acting only in a non-executive director capacity in one of the companies within the group, are not deemed independent for the purposes of this subregulation.

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(2) The independent nominee must be structured in such a way that clients' investments are at all times protected from its creditors or those of the administrative FSP and anyone else, especially if the nominee is sequestrated or wound-up.

10. Duties of independent nominee

(1) The investments of clients, as recorded by a product supplier (excluding cash held in a separate bank account as contemplated in the General Code of Conduct for Authorised Financial Services Providers and Representatives, 2003, as published in the Gazette) must be held in the name of the independent nominee on behalf of such clients, except in instances where because of the nature of a specific client, such registration is prohibited by other legislation.

(2) The independent nominee must satisfy itself and submit a written statement to the registrar, within three months after the financial year end of the administrative FSP for which it acts, that -

(a) the FSP has adequate procedures in place for ensuring that proper reconciliation, of the number of investments held in its name and reflected in the client records of the FSP, and the number of investments reflected in the records of the collective investment scheme or company, takes place on an ongoing basis;

(b) such procedures are followed by the FSP;

(c) procedures are implemented by the independent nominee in order to ensure that the duties stipulated in this regulation are carried out on a continuous basis;

(d) summarises the nature of the errors and or difficulties that impacted on the ability of the FSP to conduct its business in accordance with these Regulations during the year under review; and

(e) highlights the co-operation or lack thereof extended by the FSP to the independent nominee during the year under review.

(3) The independent nominee must maintain fidelity guarantee and professional indemnity insurance sufficient to cover the risk of losses due to fraud, dishonesty and negligence that can reasonably be expected in an organisation of the size and complexity of the nominee and with due regard to the relationship with the administrative FSP concerned.

(4) (a) Where an administrative FSP ceases to conduct business or its authorisation as a financial services provider lapses or is withdrawn, or its business is wound up or liquidated, the independent nominee of the FSP must with regard to investments, transfer the investments out of the bulk account of the independent nominee held with the relevant product supplier, into an account held in the name of a client concerned with that product supplier or the independent nominee of another administrative FSP: Provided that where the client is a long-term insurer as defined in section 1(1) of the Long-term Insurance Act, 1998 (Act No. 52 of 1998), or a pension fund organisation as defined in section 1(1) of the Pension Funds Act, 1956 (Act No. 24 of 1956), the transfer of the investments will be subject to the contract with the relevant insurer and the Long-term Insurance Act, 1998, or the rules of the relevant pension fund organisation and the Pension Funds Act, 1956, as the case may be.

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(b) The provisions of paragraph (a) apply with the necessary changes where the mandate of an administrative FSP is terminated, in which case the FSP must ensure that instructions by clients concerned for the transfers are carried out.

11. Enforcing court orders

The provisions of section 4(4)(b) of the Act apply with the necessary changes to any nominee company and independent nominee where the registrar is of the opinion on the basis of information available to the registrar that prejudice contemplated in that section has occurred or may occur.

12. Construction of certain references

A reference in any law or document to an independent custodian, an investment manager or a linked investment services provider (LISP) must, unless clearly inappropriate or inconsistent with a provision of the Act, be construed as a reference to an independent nominee, a discretionary FSP and an administrative FSP, respectively.

CHAPTER VI

MATTERS RELATING TO FOREIGN FOREX SERVICES PROVIDERS AND CLEARING FIRMS

(Section 35(1)(d) and (e) of Act)

13. Definitions

In this Chapter-

"authorisation" means authorised, licensed, approved or registered;

"Forex Code" means the Code of Conduct for Authorised Financial Services Providers, and their Representatives, involved in Forex Investment Business, 2003.

Approval of foreign entities

14. Procedure

A forex services provider seeking, in accordance with a provision of the Forex Code, an approval by the Registrar of a clearing firm or a foreign forex services provider, must submit an application for approval to the Registrar in accordance with section 3(2) of the Act, containing at least the following information:

(a) Full particulars as regards the name and physical location and all other identification particulars of the relevant clearing firm or foreign forex services provider:

(b) full particulars as regards any authorisation required by such firm or provider for the conduct of business in the country in which it is located, and of the terms of any such authorisation so granted; and

(c) full particulars as regards the nature of the regulatory environment under which the firm or provider operates in the country concerned.

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15. Requirements

It is a requirement for the granting of approval by the Registrar of any application contemplated in regulation 14, that the regulatory framework of the country in which the clearing firm or provider is located must, to the satisfaction of the Registrar, be substantively of the same nature and standing as that obtaining in respect of the applicant in the Republic.

16. Granting or refusal of approval

(1) The Registrar may, on consideration of any application contemplated in regulation 14, require any further information from the applicant deemed necessary by the Registrar, and may after consideration of all available information but subject to the provisions of these Regulations, grant or refuse the application.

(2) Where the Registrar has decided to refuse the application, the Registrar must before finally deciding thereon, afford the applicant concerned a reasonable opportunity to respond to the reasons for refusal as determined by the Registrar and disclosed to the applicant.

17. Interpretation

A reference in any law or document to a forex broker, an introducing forex broker, forex money manager, forex investment manager, forex advisor, forex market maker must, unless clearly inappropriate or inconsistent with a provision of the Act, be construed as a reference to a forex services provider.

[Chapter VI inserted by GN 297/2004]

CHAPTER VII

MISCELLANEOUS

18. Penalties

A person who contravenes or fails to comply with a provision of these Regulations is guilty of an offence and liable on conviction to a fine not exceeding R500 000 or imprisonment for a period not exceeding five years, or to both such fine and such imprisonment.

[Reg. 13 renumbered to Reg. 18 by GN 297/2004]

19. Powers of registrar to call for information

Any authorised financial service provider and any particular nominee company or independent nominee referred to in Chapter V must furnish the registrar with such information regarding the relevant shareholders, directors, trustees and senior employees, or regarding their operations, as the registrar may from time to time in writing reasonably require from any of them.

[Reg. 14 renumbered to Reg. 19 by GN 297/2004]

20. Short title

These Regulations are called The Financial Advisory and Intermediary Services Regulations, 2003.

[Reg. 15 renumbered to Reg. 20 by GN 297/2004]

[Chapter VI renumbered to Chapter VII by GN 297/2004]

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"FM 5"

FSCA

Financial Sector
Conduct Authority

FSCA Press Release **15 April 2020**

FSCA warns the public against Forex trading platforms promising income streams during COVID-19 lockdown

The Financial Sector Conduct Authority (FSCA) warns the public against doing any financial-related business with forex trading platforms that promise an income stream during the COVID-19 lockdown.

It was brought to the attention of the FSCA that some forex trading platforms are telling the public that risks associated with forex trading are quite low and that people with limited trading experience can earn a steady income in volatile financial markets. These platforms also offer CFDs (Contract for Difference), a highly leveraged financial product that could result in significant losses.

Even though these trading platforms offer demo accounts, these accounts have been set up to simulate normal trading conditions that would lead to favourable outcomes, and do not simulate the high volatility the financial markets are currently experiencing. Although some of these Financial Service Providers (FSPs) are licensed under the Financial Advisory and Intermediary Services Act, 2002 (FAIS Act), this is not enough, they also need to be licensed as ODPs (OTC Derivative Providers) in order to trade CFDs.

Members of the public should always check that an entity or individual is registered with the FSCA to provide Financial Advisory & Intermediary Services and what category of advice it is that the entity is registered to provide. There are instances where persons are registered to provide basic advisory services for a low risk product and then offer services of a far more complex and risky nature. The FSCA again reminds consumers who wish to conduct financial services with an institution or person to check beforehand with the FSCA on either the toll free number (0800 110 443) or on the website www.fsca.co.za as to whether or not such institution or person is authorised to render financial services.

ENDS

Enquiries: Financial Sector Conduct Authority
Email address: FSCACommunications@fsca.co.za
Telephone: 0800 203 722

Transitional Management Committee:
AM Sithole (Commissioner) DP Tshidi CD da Silva JA Boyd MM du Toit LP Kekana K Gibson OB Makhubela P Mogase

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Yellow highlighting indicates the latest amendments annotated and are in force.

Grey highlighting indicates proposed amendments which are not yet in force.

FINANCIAL MARKETS ACT 19 OF 2012

(English text signed by the President)

[Assented to 30 January 2013]
[Commencement date: 3 June 2013]
[Proc. 12 / GG 36485 / 20130531]

as amended by:

Financial Services Laws General Amendment Act 45 of 2013
[with effect from 28 February 2014 - GN 120 / GG 37351 / 20140218]
Financial Sector Regulation Act 9 of 2017
[with effect from 9 February 2018 - GN R99 / GG 41433 / 20180209]
[with effect from 1 April 2018 - GN R99 / GG 41433 / 20180209]
[with effect from 1 April 2019 - GN R99 / GG 41433 / 20180209]

[Editor's note: Act amended by the substitution for the expression "registrar", wherever it occurs, of the expression "Authority", except in section 1(1) and 1A(1) by s. 290 of Act 9/2017 w.e.f. 9 February 2018]

ACT

To provide for the regulation of financial markets; to license and regulate exchanges, central securities depositories, clearing houses, central counterparties and trade repositories; to regulate and control securities trading, clearing and settlement, and the custody and administration of securities; to prohibit insider trading, and other market abuses; to provide for the approval of nominees; to provide for conduct standards; to replace the Securities Services Act, 2004, as amended by the Financial Services Laws General Amendment Act, 2008, so as to align this Act with international standards; and to provide for matters connected therewith.

[Long title substituted by s. 290 of Act 9/2017 w.e.f. 9 February 2018]

ARRANGEMENT OF SECTIONS

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2. Objects of Act
3. Application of Act and rules
4. Prohibitions and adherence to authorisation by authorised users, participants and clearing members

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CHAPTER II

REGULATION AND SUPERVISION OF FINANCIAL MARKETS

5. Powers of the Minister

(1) The Minister may prescribe, in accordance with section 107(2),-

(a) requirements for the regulation of unlisted securities;

(b) a category of regulated persons, other than those specifically regulated under this Act, if the securities services provided, and the functions and duties exercised, whether in relation to listed or unlisted securities, by persons in such category, are not already regulated under this Act, and if, in the opinion of the Minister, it would further the objects of the Act in section 2 to regulate persons in such categories;

[Para. (b) substituted by s. 290 of Act 9/2017 w.e.f. 9 February 2018]

(c) the securities services that may be provided, and the functions and duties that may be exercised, by an external authorised user, external exchange, external participant, external central securities depository, external clearing house, external clearing member, external central counterparty or external trade repository, as the case may be.

[Para. (c) substituted by s. 290 of Act 9/2017 w.e.f. 9 February 2018]

(2) An external authorised user, external exchange, external participant, external central securities depository, external clearing house, or external clearing member may only provide those securities services or exercise functions or duties, as the case may be, prescribed by the Minister in terms of subsection (1)(c).

[Subs. (2) substituted by s. 290 of Act 9/2017 w.e.f. 9 February 2018]

(3) In performing the Minister's functions, the Minister must take into account the objects of the Act and the principle that competition between regulated persons should not be impeded or distorted.

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107. Regulations

(1) The Minister may make regulations not inconsistent with this Act with regard to-

(a) any matter that is required or permitted to be prescribed in terms of this Act; and

(b) any other matter necessary for the better implementation and administration of the Act or a function or power provided for in this Act:

Provided that in making regulations the Minister must maintain the operational independence of the Authority.

(2)

(a) Before the Minister makes any regulation under this section or section 5, the Minister must-

(i) ensure consultation with recognised industry bodies;

(ii) consider any recommendations from the Authority prior to the publication of draft regulations;

(iii) publish a notice of the release of draft regulations in the *Gazette*, indicating that the draft regulations are available on the National Treasury official website, and calling for public comment in writing within a period stated in the notice, which period may not be less than 30 days from the date of publication of the notice;

(iv) in respect of draft regulations to be published in terms of section 5(1), publish on the National Treasury official website, along with the draft regulations, a policy document that informs the draft regulations, and a report on the expediency, effect and implication of the regulations;

(v) in respect of draft regulations to be published in terms of section 5(1)(b), publish a notice identifying persons who may be declared to be regulated persons and inviting comment from those persons in writing within a period stated in the notice, which period may not be less than 30 days from the date of publication of the notice; and

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(vi) submit the draft regulations to Parliament, while it is in session, for parliamentary scrutiny at least one month before promulgation.

(b) After consideration of any comments received in response to the publication and tabling of the draft regulations in terms of paragraph (a)-

(i) the Minister may alter the draft regulations, and need not publish the alterations before promulgating the regulations; and

(ii) after promulgating the regulations, a copy of the promulgated regulations must be tabled in Parliament.

(c) The Minister must, within a reasonable period after prescribing regulations in terms of this section or section 5, publish on the official website of the National Treasury a document summarising the comments that were received in response to the published draft regulations, and providing a brief response to those comments that were not accommodated in the final regulations promulgated by the Minister.

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"FM 7"

FINANCIAL MARKETS ACT 19 OF 2012

REGULATIONS

Published under Government Notice R98 in *Government Gazette* 41433 of 9 February 2018.

The Minister of Finance, Malusi KN Gigaba, has under sections 5(1), 8(1)(a), 28(1)(a), 48(1)(a), 48(1A), 49A, 53(2A), 55(1)(a), 56A and 107 of the Financial Markets Act, 2012 (Act No.19 of 2012), made the Regulations as set out in the Schedule.

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CHAPTER I

INTERPRETATION

1. Definitions

In this Regulation, **"the Act"** means the Financial Markets Act, 2012 (Act No. 19 of 2012), and any word or expression to which a meaning has been assigned in the Act, bears the meaning so assigned to it and, unless the context indicates otherwise-

"affiliate" means a company that controls, is controlled by, or is under common control with the clearing member or central counterparty;

"asset class" means the underlying asset, security or event from which an OTC derivative derives its value, such as an interest rate, foreign exchange, credit, equity or a commodity;

"authorised OTC derivative provider" means an OTC derivative provider authorised by the Authority under Regulation 2 and section 6(8) of the Act;

"basis risk" means the risk that the relationship between the prices of similar but not identical commodities alters over time;

"client" in relation to an OTC derivative provider, means any person, other than a counterparty, with whom an OTC derivative provider-

(a) executes an OTC derivative transaction; or

(b) enters into a relationship with the intention of executing OTC derivative transactions;

"complex product" means a bespoke OTC derivative which combines two or more product types or embeds one or more derivatives into another;

"credit rating agency" means a registered credit rating agency in terms of the Credit Rating Services Act, 2012 (Act No. 24 of 2012);

"credit risk" means the risk that a counterparty will be unable to meet fully its financial obligations when due or at any time in the future.

"counterparty" in relation to an OTC derivative provider, means -

(a) another authorised OTC derivative provider;

(b) an authorised user;

(c) a bank;

(d) a person who is registered, licensed or authorised -

(i) to administer a collective investment scheme Collective Investment Schemes Control Act, 2002 (Act No. 45 of 2002);

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(ii) to provide financial services in derivative instruments in terms of the Financial Advisory and Intermediary 2002 (Act No. 37 of 2002);

(iii) to conduct long-term insurance business of the Long-term Insurance Act, 1998 (Act No. 52 of 1998); and

(iv) to conduct short-term insurance business of the Short-term Insurance Act, 1998 (Act No. 53 of 1998);

(e) a person outside the Republic who-

(i) is authorised by a supervisory authority to perform a service or services similar to one or more of the services referred to in the definition of an OTC derivative provider or the services performed by an authorised user; or

(ii) is registered, licensed, recognised, approved or otherwise authorised to conduct the business of a bank or to render services of a business referred to in paragraph (d) by a supervisory authority with functions similar to those of the Authority referred to in the legislation listed in paragraph (d);

(f) a central bank or other national monetary authority of any country, state or territory;

(g) a private equity fund;

(h) any other person who elects, in writing, to be categorised as a counterparty and who is not-

(i) a natural person;

(ii) a pension fund organisation as defined in section 1(1) of the Pension Funds Act, 1956 (Act No. 1956)

(iii) a friendly society referred to in the Friendly Societies Act, 1956 (Act No. 25 of 1956);

(iv) a medical scheme or the board of trustees of such scheme as defined in section 1 (1) of the Medical Schemes Act, 1998 (Act No. 131 of 1998); and

(i) any other person declared by the Authority to be a counterparty;

with whom an OTC derivative provider executes an OTC derivative transaction or enters into a relationship with the intention of executing OTC derivative transactions;

"custodian" means a person authorised by the Authority to hold assets, including securities, on behalf of another person and includes a nominee;

"external central securities depository link" means a set of contractual and operational arrangements whereby the external central securities depository becomes a participant in the central securities depository to facilitate the transfer of securities between the participants for settlement services;

"financial reporting standards" means such reporting standards as may be issued from time to time by the Financial Reporting Standards Council in terms of the relevant

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provisions of section 440 of the Companies Act, 1973, or section 29 read with section 203 of the Companies Act, 2008;

"group" means a group of companies as defined in the Companies Act;

"indirect clearing" means clearing services provided by a clearing member to an indirect clearing client, through a set of contractual arrangements between the central counterparty, the clearing member and the indirect clearing client;

"indirect clearing client" means a clearing client of a clearing member whose transaction is cleared through the central counterparty, using the clearing services of a clearing member;

"operational risk" means the risk of loss resulting from inadequate or failed internal processes, people or systems or from external events, including legal risk such as exposure to fines, penalties, or punitive damages resulting from supervisory actions and private settlements, but excludes strategic or reputational risk;

"OTC derivative" means an unlisted derivative instrument that is executed, whether confirmed or not confirmed, excluding -

(a) foreign exchange spot contracts; and

(b) physically-settled commodity derivatives;

and **"OTC derivative transaction"** has a corresponding meaning;

"OTC derivative provider" means a person who as a regular feature of its business and transacting as principal-

(a) originates, issues or sells OTC derivatives; or

(b) makes a market in OTC derivatives;

"product type" means a sub-category of an asset class;

"related party", in relation to a person (the "first person") means a person connected to the first person in a manner described in section 2(1) (a), (b) or (c) of the Companies Act;

"reserves" means appropriation of retained earnings for a designated purpose which is not available for dividends to the shareholder which is of a permanent nature and able to fully absorb losses in going concern situations;

"unfunded credit-derivative instrument" means a contract in terms of which the protection seller does not provide collateral to a protection buyer for the settlement of the protection seller's potential future obligations;

"valuation" means the current market value or net present value of an OTC derivative transaction; and

"value date" means the day on which the payment, transfer instruction, or other obligation is due and the associated funds and securities are available.

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CHAPTER II

REQUIREMENTS FOR THE REGULATION OF OTC DERIVATIVES

(Section 5(1)(a))

2. Requirement to be authorised

(1) A person may not-

(a) act as an OTC derivative provider; or

(b) advertise or hold itself out as an OTC derivative provider;

unless authorised by the Authority in terms of section 6(8) of the Act.

(2) An application for authorisation as an OTC derivative provider must be made in the manner, and contain the information, prescribed by the Authority.

3. Reporting obligations

(1) An authorised OTC derivative provider must report OTC derivative transactions to a licensed trade repository or a licensed external trade repository in the form and manner prescribed by the Authority under section 58 of the Act.

(2) Where OTC derivative transactions have been accepted for clearing, the relevant licensed central counterparty or licensed external central counterparty must, as soon as practicable, report all OTC derivative transactions that it has accepted to a licensed trade repository or licensed external trade repository in the form and manner prescribed by the Authorities under section 58 of the Act.

4. Clearing

(1) The Authority may, with the concurrence of the Prudential Authority-

(a) determine eligibility criteria for OTC derivative transactions to be subject to mandatory clearing; and

(b) conduct assessments into other categories of OTC derivative transactions upon which additional mandatory clearing requirements could be based.

(2) An authorised OTC derivative provider must ensure that an OTC derivative transaction determined by the Authority in terms of sub-regulation (1) as eligible for clearing, is cleared through a licensed central counterparty or a licensed external central counterparty in the manner prescribed by the Authority.

(3) In making a determination in terms of sub-regulation (1), the Authority must have regard to-

(a) the suitability of the OTC derivative transaction for clearing, and other relevant considerations, such as the level of contractual and operational standardisation, volume and liquidity of the relevant OTC derivative transactions;

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(b) the effect on the efficiency, integrity and stability of the South African financial system;

(c) the interconnectedness between counterparties to the relevant classes of OTC derivative transactions and the impact on the levels of counterparty credit risk;

(d) the resources and suitability of the central counterparty available to clear the relevant OTC derivative transactions;

(e) the impact on the competitiveness of the South African market of imposing a clearing requirement in relation to the relevant OTC derivative transactions; and

(f) any other matters that the Authority considers relevant.

CHAPTER III

CATEGORY OF REGULATED PERSON

(Section 5(1) (b))

5. Category of regulated person

An authorised OTC derivative provider is a regulated person in terms of section 5(1)(b) of the Act.

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