



FLOW OF FUNDS

EXHIBIT VV 3

MOLOANTOA GEOFFREY
MAKHUBO



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

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

**CHAIRPERSON'S DIRECTIVE IN TERMS OF REGULATION 10(6) OF THE
REGULATIONS OF THE COMMISSION**

TO : MR MOLOANTOA GEOFFREY MAKHUBO

ADDRESS : OFFICE OF THE EXECUTIVE MAYOR
158 CIVIC BOULEVARD
BRAAMFONTEIN
JOHANNESBURG
2001

TEL : 011 407 7517 / 083 261 3356

EMAIL : geoff.makhubo@gmail.com / executivemavor@joburg.org.za

1. By virtue of the powers vested in me in my capacity as Chairperson of the above-mentioned Commission by Regulation 10(6)* of the Regulations of the Judicial Commission of Inquiry Into Allegations of State Capture, Corruption and Fraud In the Public Sector Including Organs of State, I hereby direct you, **Mr Moloantoa Geoffrey Makhubo**, to:

*Regulations 10(6) of the Regulations of the Commission reads: "For the purposes of conducting an investigation the Chairperson may direct any person to submit an affidavit or affirmed declaration or to appear before the Commission to give evidence or to produce any document in his or her possession or under his or her control which has a bearing on the matter being investigated, and may examine such person."

1.1 appear before the Commission at **The Old Council Chamber of the Municipality of the City of Johannesburg, 158 Civic Boulevard Braamfontein, Johannesburg, on 24 November 2020 at 10h00** to give oral evidence and answer questions on:

(a) Your relationship (past or present) with the following entities

- (i) Molelwane Holdings (Pty) Ltd
- (ii) Molelwane Consulting CC
- (iii) Accsolve (Pty) Ltd
- (v) Grass Farms (Pty) Ltd
- (vi) Grass Farms Irrigation and Fencing (Pty) Ltd
- (vii) Ash Brook Investments 15 (Pty)
- (viii) Coral Lagoon Investments 194 (Pty) Ltd
- (ix) Present Perfect Investment 266 (Pty) Ltd
- (x) Zylec Investments (Pty) Ltd

(b) Your relationships with the following individuals

- (i) Litha Nyhonyha
- (ii) Eric Wood
- (iii) Patrick Makhubedu
- (iv) Reno Nielle Barry

- (v) Jehan Mackay
- (vi) Ebrahim Laher
- (c) Payments made by the following entities and individuals to Molelwane Holdings (Pty) Ltd and/or Molelwane Consulting CC and/or yourself in connection with contracts between the City of Johannesburg and companies within the Regiments Group or the EOH Group:
 - (i) All companies within the Regiments Group, including but not limited to Regiments Capital (Pty) Ltd and Regiments Fund Managers (Pty) Ltd;
 - (ii) All companies within the EOH Group, including but not limited to EOH Mthombo (Pty) Ltd, EOH Afrika (Pty) Ltd, Tactical Software Systems (Pty) Ltd, TSS Managed Services (Pty) Ltd, Regiments Fund Managers (Pty) Ltd;
 - (iii) Zylec Investments (Pty) Ltd;
 - (iv) Mfundu Mobile Networks (Pty) Ltd;
 - (v) Present Perfect Investment 266 (Pty) Ltd
 - (vi) Prime Molecular Technologies Africa (Pty) Ltd
 - (vii) Patrick Makhubedu
- (d) Acts that you performed, offered to perform, or were asked to perform for the benefit of companies within the Regiments and EOH Group in relation to their dealings with the City of Johannesburg;

- (e) Payments or donations that you solicited from any of the entities listed in paragraph (c) above to, or for the benefit of, the ANC while companies within the Regiments and EOH Group were in business relationships with the City of Johannesburg or were tendering for contracts from the City of Johannesburg;
- (f) Cash cheque withdrawals from the FNB Killarney account of Molelwane Consulting CC aggregating to more than R3.5 million in the period 2009 to 2017.
- (g) Your failure to furnish documents requested from you by the Commission in the summons dated 21 February 2020.

4. This directive is issued for the purpose of pursuing the investigation of the Commission.
5. Your attention is drawn to Regulations 8(2), 11(3)(a) and (b) and 12(2)(c)(d) and (e) of the Regulations of the Commission, as amended. Regulation 8(2) reads:

- “8 (1) . . .
- (2) A self-incriminating answer or a statement given by a witness before the Commission shall not be admissible as evidence against that person in any criminal proceedings brought against that person instituted in any court, except in criminal proceedings where the person concerned is charged with an offence in terms of section 6 of the Commissions Act, 1947 (Act No. 8 of 1947).”

Regulation 11(3)(a) and (b) reads:

- “11 (1) . . .
- (2) . . .
- (3) No person shall without the written permission of the Chairperson—
- (a) disseminate any document submitted to the Commission by any person in connection with the inquiry or publish the contents or any portion of the contents of such document; or

- (b) peruse any document, including any statement, which is destined to be submitted to the Chairperson or intercept such document while it is being taken or forwarded to the Chairperson.”

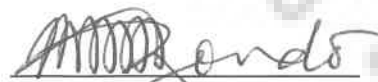
Regulation 12(2)(c)(d) and (e) reads:

“12 (1) ...

(2) Any person who

- (a) ...
- (b) ...
- (c) ... wilfully hinders, resists or obstructs the Chairperson or any officer in the exercise of any power contemplated in regulation 10(1) or (2);
- (d) refuses or fails, without sufficient cause, to submit, within a period fixed by the Chairperson or at all, an affidavit or affirmed declaration pursuant to a directive issued by the Chairperson under regulation 10(6); or
- (e) contravenes a provision of regulation 11, is guilty of an offence and liable on conviction -
 - (i) in the case of an offence referred to in paragraph (a), (c), (d) or (e), to a fine, or to imprisonment for a period not exceeding 12 months; or
 - (ii) in the case of an offence referred to in paragraph (b), to a fine, or to imprisonment for a period not exceeding six months.”

SIGNED IN JOHANNESBURG ON THIS 17th DAY OF September 2020



JUSTICE RMM ZONDO
DEPUTY CHIEF JUSTICE OF THE REPUBLIC OF SOUTH AFRICA

and

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



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**JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE,
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**CHAIRPERSON'S DIRECTIVE IN TERMS OF REGULATION 10(6) OF THE
REGULATIONS OF THE COMMISSION**

TO : MR MOLOANTOA GEOFFREY MAKHUBO

**ADDRESS : OFFICE OF THE EXECUTIVE MAYOR
158 CIVIC BOULEVARD
BRAAMFONTEIN
JOHANNESBURG
2001**

TEL : 011 407 7517 / 083 261 3356

EMAIL : geoff.makhubo@gmail.com / executivemavor@joburg.org.za

1. By virtue of the powers vested in me in my capacity as Chairperson of the above-mentioned Commission by Regulation 10(6)* of the Regulations of the Judicial Commission of Inquiry Into Allegations of State Capture, Corruption and Fraud In the Public Sector Including Organs of State, I hereby direct you, **Mr Moloantoa Geoffrey Makhubo**, to:

*Regulations 10(6) of the Regulations of the Commission reads: "For the purposes of conducting an investigation the Chairperson may direct any person to submit an affidavit or affirmed declaration or to appear before the Commission to give evidence or to produce any document in his or her possession or under his or her control which has a bearing on the matter being investigated, and may examine such person."

1.1 to deliver on or before **7th November 2020** to the Secretary or Acting Secretary of the Commission at the address given above an affidavit or affirmed declaration in which you provide full particulars of the following:

(a) Your relationship (past or present) with the following entities

- (i) Molelwane Holdings (Pty) Ltd
- (ii) Molelwane Consulting CC
- (iii) Accsolve (Pty) Ltd
- (v) Grass Farms (Pty) Ltd
- (vi) Grass Farms Irrigation and Fencing (Pty) Ltd
- (vii) Ash Brook Investments 15 (Pty)
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- (c) Payments made by the following entities and individuals to Molelwane Holdings (Pty) Ltd and/or Molelwane Consulting CC and/or yourself in connection with contracts between the City of Johannesburg and companies within the Regiments Group or the EOH Group:
 - (i) All companies within the Regiments Group, including but not limited to Regiments Capital (Pty) Ltd and Regiments Fund Managers (Pty) Ltd;
 - (ii) All companies within the EOH Group, including but not limited to EOH Mthombo (Pty) Ltd, EOH Afrika (Pty) Ltd, Tactical Software Systems (Pty) Ltd, TSS Managed Services (Pty) Ltd, Regiments Fund Managers (Pty) Ltd;
 - (iii) Zylec Investments (Pty) Ltd;
 - (iv) Mfundu Mobile Networks (Pty) Ltd;
 - (v) Present Perfect Investment 266 (Pty) Ltd
 - (vi) Prime Molecular Technologies Africa (Pty) Ltd
 - (vii) Patrick Makhubedu
- (d) Acts that you performed, offered to perform, or were asked to perform for the benefit of companies within the Regiments and EOH Group in relation to their dealings with the City of Johannesburg;

- (e) Payments or donations that you solicited from any of the entities listed in paragraph (c) above to, or for the benefit of, the ANC while companies within the Regiments and EOH Group were in business relationships with the City of Johannesburg or were tendering for bids from the City of Johannesburg;
 - (f) Cash cheque withdrawals from the FNB Killarney account of Molelwane Consulting CC aggregating to more than R3.5 million in the period 2009 to 2017.
 - (g) Your failure to furnish documents requested from you by the Commission in the summons dated 21 February 2020.
2. If you would like assistance from the Commission in order to prepare the affidavit or affirmed declaration, you must, within five days (excluding weekends and public holidays) of receipt of this directive, contact, or, communicate with, the Secretary or Acting Secretary of the Commission and indicate that you would like such assistance in which case the Commission will provide someone to assist you with the preparation of the affidavit or affirmed declaration. In such a case you will not pay anything for such assistance. In this regard, please contact Mabongi Masilo (mabongim@commissionsc.org.za)
3. If, in order to prepare the affidavit, or affirmed declaration, you do not need any assistance from the Commission, you must, with or without the assistance of a lawyer of your own choice, prepare the affidavit or affirmed declaration and have it delivered to the Secretary or Acting Secretary of the Commission on or before the date given above for the delivery of the affidavit. If you make use of a lawyer of your own choice to assist you to prepare such affidavit or affirmed declaration, the Commission will not be responsible for the payment of your lawyer's fees or costs.

4. This directive is issued for the purpose of pursuing the investigation of the Commission.
5. Your attention is drawn to Regulations 8(2), 11(3)(a) and (b) and 12(2)(c)(d) and (e) of the Regulations of the Commission, as amended. Regulation 8(2) reads:

“8 (1) ...

(2) A self-incriminating answer or a statement given by a witness before the Commission shall not be admissible as evidence against that person in any criminal proceedings brought against that person instituted in any court, except in criminal proceedings where the person concerned is charged with an offence in terms of section 6 of the Commissions Act, 1947 (Act No. 8 of 1947).”

Regulation 11(3)(a) and (b) reads:

“11 (1) ...

(2) ...

(3) No person shall without the written permission of the Chairperson—

- (a) disseminate any document submitted to the Commission by any person in connection with the inquiry or publish the contents or any portion of the contents of such document; or
- (b) peruse any document, including any statement, which is destined to be submitted to the Chairperson or intercept such document while it is being taken or forwarded to the Chairperson.”

Regulation 12(2)(c)(d) and (e) reads:

“12 (1) ...

(2) Any person who

- (a) ...
- (b) ...
- (c) ... wilfully hinders, resists or obstructs the Chairperson or any officer in the exercise of any power contemplated in regulation 10(1) or (2);
- (d) refuses or fails, without sufficient cause, to submit, within a period fixed by the Chairperson or at all, an affidavit or affirmed declaration pursuant to a directive issued by the Chairperson under regulation 10(6); or

- (e) contravenes a provision of regulation 11, is guilty of an offence and liable on conviction -
- (i) in the case of an offence referred to in paragraph (a), (c), (d) or (e), to a fine, or to imprisonment for a period not exceeding 12 months; or
 - (ii) in the case of an offence referred to in paragraph (b), to a fine, or to imprisonment for a period not exceeding six months.”

SIGNED IN JOHANNESBURG ON THIS 5th DAY OF October 2020



JUSTICE RMM ZONDO
DEPUTY CHIEF JUSTICE OF THE REPUBLIC OF SOUTH AFRICA

and

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



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 Your Ref: RPS(b)/0347/ST

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 email address: admin@mpiattorneys.co.za

16 October 2020

Ms Brigitte Shabalala
The Acting Secretary
Judicial Commission of Inquiry into Allegations of State Capture
Hillside House
17 Empire Road
Park Town, Johannesburg
Tel: (010) 214-0651 **Email: inquiries@sastatecapture.org.za**

Dear Ms Shabalala

RE: DIRECTIVES ISSUED IN TERMS OF REGULATION 10(6) OF THE
REGULATIONS OF THE COMMISSION DATED 17 SEPTEMBER 2020 AND
5 OCTOBER 2020

1. We acknowledge receipt of the abovementioned directives issued in terms of Regulation 10(6) of the Regulations of the Commission dated 17 September 2020 and 5 October 2020 respectively.
2. We have commenced consultations with our client in order to meet the deadline for the filing of the requested affidavit on or before 7 November 2020.

3. It appears *ex facie* that the particulars sought to be provided by our client may have been extracted from documents and/or affidavits in the possession of the Commission.
4. While our client may be able to explain his relationship, if any with the entities and individuals referred to in sub-paragraph 1.1 (a) and (b) of the directive dated 5 October 2020, our client would not be able to provide responses to sub-paragraphs 1.1(c)(e) and (f) without being provided with the necessary documentation from which these allegations have been extracted.
5. The allegations raised in the directives and the cautionary approach taken by the Commission to bring the provisions of Regulations 8(2), 11(3)(a) and (b), 12(2)(c) and (e) of the Regulations of the Commission suggest that our client may be an implicated party and thus entitled to the procedural rights flowing from Regulation 3.3 of the Commission, which entitles him to any document or affidavit that may be in the possession of the Commission that may implicate him.
6. We have previously in our correspondences requested the Commission to indicate whether our client is an implicated person and to date no response has been furnished to us.
7. In order to meaningfully assist the Commission in its investigation of the issues raised in the aforesaid directives, and to assist our client in preparing the requested affidavit we request that the Commission provide us with the aforesaid documents and/or affidavits in the possession of the Commission as soon as possible.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

Cc BoipeloR@commissionsc.org.za; AndreL@commissionsc.org.za;
AntoinetteG@commissionsc.org.za;
septemberv@commissionsc.org.za; patm@commissionsc.org.za;
frankd@commissionsc.org.za



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

WITNESS STATEMENT

**STATEMENT OF MOLOANTOA GEOFFREY MAKHUBO IN RESPONSE TO THE
QUESTIONS RAISED IN THE DIRECTIVES ISSUED IN TERMS OF REGULATION
10(6) OF THE REGULATIONS OF THE COMMISSION DATED 17 SEPTEMBER 2020
AND 5 OCTOBER 2020**

I, the undersigned,

MOLOANTOA GEOFFREY MAKHUBO

state as follows:

INTRODUCTION

1. I am an adult male and the Executive Mayor of the City of Johannesburg at 158

Civic Boulevard, Braamfontein, Johannesburg Gauteng Province. I was elected to this position on 4 December 2019.

2. The facts contained in this statement are, unless the context indicates otherwise, within my personal knowledge and are to the best of my knowledge and belief true and correct.
3. I have read the directives issued by the Commission in terms of Regulation 10(6) of the Regulations of the Commission dated 17 September 2020 and 5 October 2020 respectively.

A MATTER OF GRAVE CONCERN AND REQUEST FOR RULING

4. Before dealing with the issues that the Chair directs me to address, it is necessary that I raise, on the advice of my legal representatives, some matters of constitutional import to which these directives – read in light of the regulations as now amended by Proclamation 24 of 2020 under Government Gazette 43563 dated 28 July 2020 – give rise, and ask that the Chair make a ruling thereon before I embark on a course that could conceivably be prejudicial to my entrenched constitutional rights and, by extension, those of other potential witnesses in a similar position as I.
5. While I am willing to assist the Commission in any way I can in its endeavours to

get to the truth on the issues that the Chair raises in these directives, it is my respectful submission that my willingness to assist should not come at the expense of the rights that our Supreme Law, the Constitution of the Republic of South Africa, 1996, confers upon me as a citizen in the Bill of Rights chapter, and which rights are not capable of being waived by me. For avoidance of any doubt, I state that I do not waive any of my constitutional rights as contained in the Bill of Rights chapter.

6. Specifically, I am concerned that the information that the Chair may seek to be extracted from me at the Commission (based on information and documents that the Commission unreasonably refuses to share with me before the intended extraction exercise) may be used by law enforcement agencies (such as the South African Police Service and the National Prosecuting Authority and any other state law enforcement agency) to effect an arrest and pursue criminal charges against me before the Commission has even concluded its work. I am advised that such a course would be irrational, unlawful and unconstitutional. It would be

6.1 Irrational because, *inter alia*, such arrest and/or prosecution would not be rationally related to the purpose for which this Commission was established as evidenced by its Terms of Reference and would in any event be inconsistent with regulation 8(2);

6.2 Unlawful because, *inter alia*, the controlling law under which this

Commission was established confers no power on the state law enforcement agencies to effect arrests and/or prefer criminal charges on the basis of information freely and voluntarily provided by a witness at the Commission of Inquiry before the Commission has completed its work;

6.3 Unconstitutional because, *inter alia*, compelling me to provide information to the Commission under threat of criminal prosecution as envisaged in regulation 12(2), which information may be used by state law enforcement agencies to arrest and/or prosecute me under regulation 11(5) and (7) before the Commission has even completed its work, unjustifiably infringes upon my rights to, *inter alia*, human dignity (s 10), just administrative action (s 33) and access to courts (s 34). Such conduct would also be inconsistent with regulation 8(2) and the Constitution and therefore invalid. It would also infringe upon the supremacy of the Constitution (s 2).

7. Let me be clear. By asserting these rights I am not thereby signalling any apprehension that I may be guilty of any criminal offence. Until the Commission has provided me with all the information it intends relying on in its investigations on the issues identified by the Chair in the directives, so that I can prepare fully with my legal representatives in order to address all the issues that the Commission wants to raise with me based on the information it has in its possession and which it unreasonably refuses to share with me, I have no means of knowing what possible criminal case I may have to meet in due course arising

from the interrogatory directives that the Chair has directed to me. Full disclosure by the Commission of such information would help avert the waste of the Commission's time and the unnecessary incurring of costs that may be occasioned by my justified reluctance to answer questions at the Commission that may be used by law enforcement agencies under regulations 11(5) and (7) before the Commission has even completed its work.

8. For ease of reference, I quote the provisions of regulation 11 that cause me grave concern as regards the protection of my constitutional rights. I do so because in his directive to me, the Chair omits to make reference to these provisions which detract entirely from those that the Chair has quoted. In the directives, the Chair quotes the following provision of regulation 11:

- "(3) No person shall without the written permission of the Chairperson-
- (a) disseminate any document submitted to the Commission by any person in connection with the inquiry or publish the contents or any portion of the contents of such document; or
 - (b) peruse any document, including any statement, which is destined to be submitted to the Chairperson or intercept such document while it is being taken or forwarded to the Chairperson."
- (emphasis supplied)

9. But the Chair omits to quote the following provision of regulation 11 which, in my respectful submission, changes the entire complexion of the regulation and introduces an element of constitutional concern:

- "(5) Subregulation (1), (2) and (3) shall not apply to the sharing of information, record or documents with any State law enforcement agency.

- (6) Notwithstanding the provisions of this regulation, any employee of the Commission shall not, after the Commission has concluded its work-
 - (a) be precluded from being employed or appointed on a consultancy basis by any State law enforcement agency; and
 - (b) after being so employed or appointed be precluded from using or disclosing information, records or documents obtained by him or her during the course of his or her employment by the Commission.
- (7) This regulation does not derogate from the statutory powers and duties of any State law enforcement agency and the Commission.

(emphasis supplied)

10. On a plain reading

10.1 of regulation 11(5), the Commission may, notwithstanding the prohibition of this in regulation 11(3), share any documents or information it receives from me for purposes of its inquiry or investigation, with the SAPS and the NPA or any other state law enforcement agency;

10.2 of regulation 11(7), the SAPS and/or the NPA and/or any other state law enforcement agency may use that document or information obtained by them from the Commission in order to effect an arrest on me and/or to institute criminal charges against me even before the Commission has completed its work.

11. It should, with respect, be clear that the possibility, or even probability, of the arrest and/or prosecution of a witness who provided information to the Commission on compulsion and on threat of criminal charges [pursuant to regulation 12(2)] before the Commission has even submitted its final report to the President containing

findings and recommendations on the basis of the information provided by such a witness with a view to assisting the Commission in its investigation, is irrational, unlawful and unconstitutional. There can be no lawful justification for a provision in the regulations that state law enforcement agencies are at large to arrest and prosecute witnesses who appear at the Commission, based on information provided by them, before the Commission has even assessed the reliability of that information, made findings on it, and made recommendations on the basis of it.

12. For these reasons, and others which may be advanced orally at the Commission should that become necessary, I ask the Chair to make a ruling on these issues.
13. I also reserve my right to challenge the constitutional validity of regulations 11(5) to (7) should the need arise.
14. My serious concerns notwithstanding, I now endeavour to respond, as best I can in the circumstances, to the substance of the questions put to me by the Chair. In doing so, I do not waive my request for a formal ruling and my right to challenge the constitutional validity of regulations 11(5) to (7) and the conduct of the Chair in compelling me to possibly incriminate myself on pain of a criminal sanction [pursuant to regulation 12(2)] and open myself up to arrest and criminal prosecution before the Commission has made final findings and recommendations to the President based on the information on which my possible arrest and/or criminal prosecution will have been based.

15. I make these submissions under strict time constraints as I have only managed to secure the services of a full complement of legal counsel and managed to consult only on Thursday 5 November 2020 and without lead counsel who was not available. I thus reserve the right to supplement this statement should the need arise and should the Chair permit me the time and opportunity so to do.

16. A brief background may be useful.

BRIEF BACKGROUND

17. I have been active in politics since my youth days at high school and continued while I was a student at the University of Witwatersrand during the mid to late eighties.
18. During 1990 I was conferred with a BComm degree at the University of Witwatersrand and immediately thereafter commenced with my articles of clerkship at Arthur Young (later known as Ernest and Young).
19. I worked for two entities before I established a company or companies referred to in the aforesaid directives.
20. On or about July 2008, I was elected as the Treasurer of the Greater Johannesburg

Region of African National Congress (ANC). I was re-elected Treasurer in two subsequent congresses of 2011 and 2014.

21. At the Regional Conference of the ANC, Johannesburg in July 2018 I was elected as the Regional Chairperson of the ANC. I have been the Regional Chairperson since then to date.
22. Subsequent to the Local Government elections in May 2011, I was elected a Proportional Representative Councillor in the City of Johannesburg, representing the ANC and was appointed as a Member of the Mayoral Committee responsible for Finance. I served in that position until August 2016.
23. Subsequent to the Local Government elections in August 2016, I was re-elected as a Proportional Representative Councillor in the City of Johannesburg and served as an ordinary Councillor in the opposition benches until December 2019.
24. On 4 December 2019, I was appointed as the Executive Mayor of the City of Johannesburg.
25. It is public knowledge that during December 2018 investigative journalists (Amabungane) published reports of my alleged complicity in the tender that was awarded to Regiments Fund Managers by the City of Johannesburg in 2005. Allegations were made that my company which was in a joint venture agreement with or (sub-contractor) to Regiments was a front to enable me to get my hands on

the City of Johannesburg's fund pool that was set aside for debt repayments.

26. There were also allegations of conflict of interest that were peddled against me upon being appointed as the MMC of Finance *vis a vis* the said Regiments Contract.
27. On or about 10 January 2018, the former mayor of the City of Johannesburg, Mr Herman Mashaba, proceeded to lay criminal charges against me arising from the aforesaid Regiments contract. I am not privy to the extent of the investigations in the alleged criminal case, if any, but I am advised that in responding to the questions raised by this Commission, my rights to a fair trial in the subsequent criminal trial, if initiated, may be in jeopardy, particularly as I am enjoined by Regulation 8(2) and 11(3)(a) of the Commission not to refuse to answer self-incriminating questions.
28. It is therefore apparent that the alleged investigation of Amabungane and possibly complains from the members of the Democratic Alliance have found their way to this Commission relating to the aforesaid Regiments Contract.
29. I am not privy to the nature of the complaints that have been made to the Commission about my alleged complicity in the alleged Regiments Contract. Despite numerous correspondence from my legal representatives for the Commission to advise on whether I am testifying at this Commission as an

implicated person or not, no response or clarification was provided by the Commission. It is not apparent to me whether I am called as a witness for the Commission or as an implicated person who should at least in terms of Rule 3.3 of the Rules of the Commission have been afforded an opportunity to have access to the complaints made by any person regarding any allegations of wrongdoing on my part.

30. To the extent that I am the witness of the Commission I had expected that the Commission would be bound by the Constitutional principles that require it to foster transparency by providing me with the necessary information, to enable me to respond thereto fairly and provide informed responses thereto, considering that most of the allegations raised in the aforesaid directives arose ten to fifteen years ago.
31. It is further apparent that the allegations made against me in this Commission arise from political contestations, particularly after I had ascended to the position of the Executive Mayor. I am advised that ill-motive does not necessarily absolve any form of wrongdoing, however, it is inescapable to assume that these allegations that have been reported to the police for investigation have been brought to the Commission as a public forum to score political points and possibly embarrass me in full view of the South African public, my own family and friends.
32. I have, however, despite my misgivings on the allegations raised against me,

decided to co-operate with the Commission in responding to the questions raised in the aforesaid directives to the best of my ability, and based on the information at my disposal. I have made this decision as I am bound by my oath of office to support the work of the Commission and also as a member of the ANC which has enjoined all its members to support the work of the Commission. However, in doing so I have not waived any of my Constitutional rights embodied in the Constitution and any other law.

33. I now wish to respond to the allegations arising from the aforesaid directives as follows:

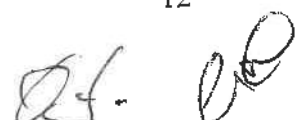
(a) AD RELATIONSHIP (PAST OR PRESENT) WITH THE FOLLOWING ENTITIES

(i) Molelwane Holdings (Pty) Ltd

34. Molelwane Holdings was established together with Mr Obakeng Chikane to pursue investment deals. As it will appear more fully hereunder, the sub-contract with TSS was the only agreement concluded by Molelwane Holdings. I resigned from Molelwane Holdings around November 2011.

(ii) Molelwane Consulting CC

35. I was a member of Molelwane Consulting and I tendered my resignation in



November 2011 though it was not processed for whatever reasons unknown to me.

(iii) Accsolve (Pty) Ltd

36. I was a director and shareholder of Accsolve together with Mr Patrick Makhubedu. The main business of Accsolve was financial and accounting software. Although it had state entities, like LimDev, CCMA, Financial Services Board as its clients, its major clients were mainly in the private sector space.

(iv) Grass Farms (Pty) Ltd

37. I have no knowledge about this entity, unless provided with timeous and adequate information to the contrary.

(v) Grass Farms Irrigation and Fencing (Pty) Ltd

38. I have no knowledge about this entity, unless provided with timeous and adequate information to the contrary.

(vi) Ashbrook Investments 15 (Pty) Ltd

39. My wife, Dikeledi Makhubo was a shareholder together with other individuals and

entities. To my knowledge Ashbrook owned 100% shares in Coral Lagoon 194 (Pty) Ltd.

(vii) Coral Lagoon Investments 194 (Pty) Ltd

40. It constituted an entity established as a consortium with the purpose of acquiring shares in Capitec bank during 2007.

(viii) Present Perfect Investment 266 (Pty) Ltd

41. Present Perfect Investment was formed by myself and Mr Patrick Makhubedu as a holding company of Accsolve. I resigned from Present Perfect Investment in 2011.

(ix) Zylec Investments (Pty) Ltd

42. To my knowledge Zylec is an entity owned by Mr Patrick Makhubedu and one Mr Metse Phiyega. I had no business relations with this entity.

AD RELATIONSHIP WITH THE FOLLOWING INDIVIDUALS

43. My relationship with the undermentioned individuals, if any, is as set out hereunder,

(i) Litha Nyhonyha

44. I met Mr Nyhonyha at Arthur Young (Ernst & Young) during 1988, while I was a student at Wits University. Subsequent to my graduation we again met at the same firm where we did our articles. Our relationship grew from then and he later became Chairman of Regiments. Since Molelwane Consulting was operating in the broad finance and accounting space, we agreed to jointly pursue opportunities.

(ii) Eric Wood

45. I know him as one of the directors of Regiments but I had no personal relationship with him.

(iii) Patrick Makhubedu

46. As it is apparent above, Mr Makhubedu has been my business partner in various entities and a friend of mine.

(iv) Reno Nielle Barry

47. I was introduced to him by Mr Makhubedu and he has been my financial advisor and tax consultant.

(v) **Jehan Mackay**

48. I was introduced to him by Mr Makhubedu. Molelwane Holdings had a business dealings with Tactical Software Systems (TSS), which was his company at the time.

(vi) **Ebrahim Laher**

49. I knew him as an SAP data specialist and was once a contractor to Molelwane Consulting. I later met him when he was a senior executive at EOH.

(c) **AD PAYMENTS MADE BY THE FOLLOWING ENTITIES AND INDIVIDUALS TO MOLELWANE HOLDINGS (PTY) LTD AND/OR MOLELWANE CONSULTING CC AND/OR MYSELF IN CONNECTION WITH CONTRACTS BETWEEN THE CITY OF JOHANNESBURG AND COMPANIES WITHIN THE REGIMENTS GROUP OR THE EOH GROUP**

50. I wish to state that no payments were made by any of the undermentioned entities or Mr Patrick Makhubedu to Molelwane Holdings (Pty) Ltd. To the extent necessary I shall deal with payments, if any, made to Molelwane Consulting by these undermentioned entities and Mr Patrick Makhubedu:

(i) **All Companies Within The Regiments Group, Including But Not Limited To Regiments Capital (Pty) Ltd And Regiments Fund Managers (Pty) Ltd**

51. Save to state that there were payments made by Regiments Group to Molelwane

Consulting CC arising from the memorandum of agreement concluded in 2006 between the parties relating to the City of Johannesburg contract, I am not privy to whether these payments were made from a particular company within the Group, if any.

(ii) **All Companies Withing The EOH Group, Including But Not Limited To EOH Mthombo (Pty) Ltd, EOH Africa (Pty) Ltd, Tactical Software Systems (Pty) Ltd, TSS Managed Services (Pty) Ltd, Regiments Fund Managers (Pty) Ltd**

52. Save for TSS Managed Services (Pty) Ltd, ("TSS") there were no payments of which I am aware that were made from the EOH Group to Molelwane Consulting.
53. TSS would have paid Molelwane Consulting funds arising from an agreement on the CCMA contract.
54. My response herein is based on my recollection and without the relevant documents from which these payments, if any, were extracted. I am not able to provide an informed response to the details and reasons for such payments if any.

(iii) **Zylec Investments (Pty) Ltd**

55. Unless provided with particulars to the contrary, I have no knowledge of this entity and have no recollection of any payments made by this entity to Molelwane Consulting.

(iv) Mfundu Mobile Networks (Pty) Ltd

56. Unless provided with particulars to the contrary, I have no knowledge of this entity and have no recollection of any payments made by this entity to Molelwane Consulting.

(v) Present Perfect Investment 266 (Pty) Ltd

57. Unless provided with particulars to the contrary, I have no recollection of any payments made by this entity to Molelwane Consulting. To my knowledge, the entity never traded and was only a holding company as indicated above.

(vi) Prime Molecular Technologies Africa (Pty) Ltd

58. Unless provided with particulars to the contrary, I have no knowledge of this entity and no recollection of any payments made by this entity to Molelwane Consulting, if any.

(vii) Patrick Makhubedu

59. As indicated above Mr Makhubedu has been a friend and a business associate

and he has for various reasons paid money to Molelwane Consulting and/or to me.

I may be able to recall, if any, the reasons for such transactions if information relevant thereto is availed timeously to me.

- (d) **AD ACTS THAT I PERFORMED, OFFERED TO PERFORM, OR WAS ASKED TO PERFORM FOR THE BENEFIT OF COMPANIES WITHIN THE REGIMENTS AND EOH GROUP IN RELATION TO THEIR DEALINGS WITH THE CITY OF JOHANNESBURG**

60. I have not knowingly performed any acts or enabled any of the above companies to acquire any benefit from the City of Johannesburg without any lawful process, if that is what is suggested.

- (e) **AD PAYMENTS OR DONATIONS THAT I SOLICITED FROM ANY OF THE ENTITIES LISTED IN PARAGRAPH (c) ABOVE TO, OR FOR THE BENEFIT OF, THE ANC WHILE COMPANIES WITHIN REGIMENTS AND EOH GROUP WERE IN BUSINESS RELATIONSHIPS WITH THE CITY OF JOHANNESBURG OR WERE TENDERING FOR BIDS FROM THE CITY OF JOHANNESBURG**

61. As a former ANC Treasurer of the Region of Johannesburg I had an obligation to raise funding for the running of the Regional Office of the ANC and pay for various related expenses. Upon my appointment as the Treasurer I collated all the relevant information on the donors of the ANC in the Region and found *inter alia* that the aforesaid entities were donors long before my appointment. I therefore proceeded to contact these entities and others, including individuals whenever donations were required.

(f) CASH CHEQUE WITHDRAWALS FROM THE FNB KILLARNEY ACCOUNT OF MOLELWANE CONSULTING CC AGGREGATING TO MORE THAN R3.5 MILLION IN THE PERIOD 2009 TO 2017

62. I have not quantified the amount of the cash withdrawals over the said period and my response thereto should not be construed as an admission of the aforesaid amount. However, any amount if withdrawn was in the course of business of Molelwane and would also be withdrawals for personal expenses.

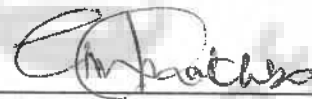
(g) MY FAILURE TO FURNISH DOCUMENTS REQUESTED FROM ME BY THE COMMISSION IN THE SUMMONS DATED 21 FEBRUARY 2020

63. I have furnished the Commission with documents that I was able to locate and have given reasons for not having furnished the balance of the documents as per the correspondence from my legal representatives attached hereto as annexures "A", "B", "C" and "D" respectively. My legal representatives went so far as to request a meeting with the legal team of the Commission, but such request was declined. In my efforts to provide the requested documents I even had to take leave of absence to locate some of these documents. However, from the questions raised in the aforesaid directives, it appears that the Commission is in possession of most of these documents.

CONCLUSION

64. I have responded to the interrogatories raised in the directives based on my recollection and information at my disposal. However, as indicated in our

correspondence with the Commission, I reserve my right to respond fully as soon as I am provided with any other document and/or information before the Commission which has to date not been disclosed to me. That information and documents may help me better understand precisely what case, if any, I am required to meet and what specific detail the Commission requires me to provide. For example, a direction that I give reasons for cash withdrawals made in 2009 without any indication of what precisely the Commission's suspicion is of what the withdrawal was for, is impossible to provide. A bank statement will simply show a withdrawal; but it will not tell a reader what the withdrawal was for and I would have to rely on fallible memory as regards what the purpose for the withdrawal was. I can only confirm or deny a purpose if the Commission tells me what it has in mind. Playing detective with me in these circumstances is not particularly helpful.



Deponent

I hereby certify that the deponent to this affidavit acknowledges to me that he has read this affidavit and he knows and understands the contents of this declaration.

This affidavit was signed and sworn in my presence at LYNN

and the deponent's signature was placed on the affidavit on this the 09th day of NOVEMBER 2020.

COMMISSIONER OF OATHS

Sgt
O.S. MASUMPA
7022775-6

Full names:

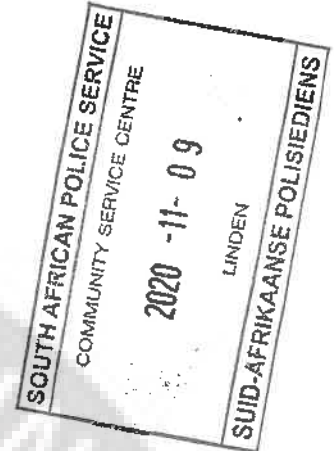
O.S. MASUMPA

Designation and area:

POLICE OFFICER

Street address

30 BOURBON ROAD
ROBINVALE, ROBINVALE
LINDEN JAI



ANNEXURE “A”



"A"



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 VAT No. 4680268890

P.O. Box 622148, Saxonwold, 2132

Our Ref: GOM/MAT345
 Your Ref: SPS17(b)/0382/ST

writer's direct no: (011) 447-0345
 email address: admin@mpiattorneys.co.za

05 March 2020

Ms Brigitte Shabalala
The Acting Secretary
Judicial Commission of Inquiry into Allegations of State Capture
Hillside House
17 Empire Road
Park Town
Johannesburg
2193

Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

RE: SUMMONS TO PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECT

1. We act on behalf of Mr Moloantoa Geoffrey Makhubo ("our client").
2. We refer to the above matter, and in particular the summons dated 21 February 2020, that was served by the Sheriff on our client as directed

Litigation | Commercial | Business Transaction Advisory | Regulatory and Compliance | Labour | Due Diligence
 Madlanga & Partners Inc. Attorneys | Company Reg No: 2010/147099/23
 Directors: Gugulethu Oscar Madlanga • Sinazo Madlanga • Thenjiswa Jonas • Bridgette Sesele
 Associates: Pinkie Njeke • Charnelle Dick • Zoliswa Magqaza • Albert Kayongo • Xola Jojo

ES- CR

by your office in terms of Section 3 (2) of the Commission's Act 8 of 1947.

3. Subsequent to the service of the summons, we could only arrange a mutually convenient time to consult with our client on 5 March 2020 and thus receive instructions to respond to your summons.
4. We have noted that your summons requires our client to produce documents requested in his capacity as a member of Molelwane Consulting CC, ("*Molelwane CC*") however, documents other than those limited to Molelwane CC are being requested by your office.
5. It is not apparent whether your office request documents from the inception of its business relationship with Regiments Group of Companies ("*Regiments*") or for a particular period.
6. The summons has not disclosed the nature, extent and purpose for which the documents are being sought and whether our client or Molelwane CC is being investigated as an implicated person.
7. To the extent that the documents sought may affect third parties, the summons is silent on the impact that such production may affect such third parties' rights and what remedies are being availed by your office to protect our client.
8. We have been advised by our client that Molelwane CC has ceased its business activities some time ago and also ceased to exist. Further, our client has not been involved with the operational activities of Molelwane CC for a considerable period of time.
9. Our client wishes to assist your office to procure the requested documents to the extent it may be legally permissible and in doing so he may need a considerable period of time to consult the relevant persons who were responsible for the day to day operations of Molelwane CC.
10. While our client will be doing his utmost best to collate the documents requested, we are awaiting your urgent response on the issues raised in paragraphs 4,5,6 and 7 above.

Q.S. PR

11. Your response is awaited.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

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septemberv@commissionsc.org.za; patm@commissionsc.org.za;
frankd@commissionsc.org.za

ANNEXURE “B”



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 Hyde Park, Johannesburg
 VAT No. 4680268090

P.O. Box 522/118, Saxonwold, 2132

Our Ref: GOM/MAT345
 Your Ref: Mr. P. Pedlar

writer's direct no: (011) 447-0345
 email address: admin@mpiattorneys.co.za

23 July 2020

The Secretary
Deputy-Chief Justice Zondo
Hillside House
17 Empire Road
Parktown, Johannesburg
2193
Tel. 010 214 0651

Email: oumaT@commissionsoi.org.za

Dear Sir/Madam

RE: CHAIRPERSON'S DIRECTIVES IN TERMS OF REGULATION 10 (6) OF THE REGULATIONS OF THE COMMISSION: JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE ("THE COMMISSION")

1. We refer to the above matter, and in your letter dated 14 July 2020, which was received on 18 July 2020.
2. In our letter dated 21 July 2020 we undertook to bring the contents of your letter to our client and take relevant instructions. We managed to consult with our client on 22 July 2020 and have taken instructions to respond to your letter.
3. Our client has requested us to advise you that it should never be inferred from our exchange of correspondence that he does not intend to co-operate with the Commission. On the contrary our client is well aware that as a public

representative he is enjoined by his oath office and the Constitution to assist and co-operate with the Commission.

4. As you should be aware that your request for the documents was made on or about 12 March 2020 and a national state of disaster was declared on 15 March 2020, the Minister of Cooperative Governance and Traditional Affairs ("the Minister of COGTA"), as designated under section 3 of the Disaster Management Act, 2002 (Act 57 of 2002), in Government Gazette GN 313 in GG 43096 of 15 March 2020, declared a National State of Disaster.
5. On 25 March 2020, the Minister of COGTA, in terms of the Disaster Management Act, 2002 (Act 57 of 2002), in Government Gazette GN R398 in GG 43148 of 25 March 2020, made regulations regarding steps necessary to prevent an escalation of the disaster or to alleviate, contain and minimise the effects of the disaster, restricted the movement of persons and goods in the form of a 'lockdown', from 23H59 on Thursday, 26 March 2020, until 23H59 on Thursday 16 April 2020 ("the lockdown regulations").
6. The declaration of the state of disaster demanded of our client as a public representative and Executive Mayor to be part of the Provincial Command Committee of the Gauteng Province, responsible for the management and mitigating the effect of the Covid 19 on the life and livelihoods of citizens. The documents requested by the Commission are not currently in the custody and control of our client and the effects of the Covid 19 has not made it easy for our client to procure same.
7. Our client has undertaken to take reasonable steps to procure the requested documents and submit same to the Commission. However, he has requested the Commission's indulgence to extend the time periods to enable him to submit same at least within fourteen (14) working days noting that he would require the co-operation of third parties to do so.
8. To the extent that our client may encounter any challenges to procure any of the requested document within 14 days he has undertaken to advise the Commission timeously before the expiry thereof.
9. Your response is awaited.

Q.S. 00

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane
Email: oumaT@commissionsc.org.za
Tel: 060-790-4525

Cc BoipeloR@commissionsc.org.za; AndreL@commissionsc.org.za;
AntoinetteG@commissionsc.org.za; septemberv@commissionsc.org.za



RF. CR

ANNEXURE “C”





MADIANGA AND PARTNERS INC ATTORNEYS

Original

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VAT No. 4850288593

P.O. Box 27116, Sandown, 2131

Our Ref: GOM/MAT485
Your Ref: RPS(b)/0347/ST

writer's direct no: (011) 447-0345
email address: admin@mplattorneys.co.za

18 September 2020

Ms Brigitte Shabalala
The Acting Secretary
Judicial Commission of Inquiry into Allegations of State Capture
Hillside House
17 Empire Road
Park Town, Johannesburg
2193

Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

RE: **SUMMONS TO PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECT**

1. We act on behalf of Mr Moloantoa Geoffrey Makhubo ("our client").
2. We refer to the above matter, and in particular the summons that was served by the Sheriff on our client as directed by your office dated 21 February 2020 and your letter dated 25 August 2020.

Litigation | Commercial | Business Transaction Advisory | Regulatory and Compliance | Labour | Due Diligence
Madianga & Partners Inc. Attorneys | Company Reg No: 2010/147099/23
Directors: Gugulethu Oscar Madianga • Sinazo Madianga • Thenjiwa Jonas • Bridgette Sesele
Associates: Pinkie Njeke • Charnelle Dick • Zoliswa Magqaza • Albert Kayongo • Xola Jojo

COMMISSION OF INQUIRY INTO STATE CAPTURE	
2 nd Floor, Hillside House, 17 Empire Road, Parktown Johannesburg 2000	
2020 -09- 23	
Name: <u>Nkululeko Chikane</u>	Registry

Handwritten initials and signature.

3. We note in particular your refusal to have a roundtable with us, which refusal we find unreasonable in the circumstances. The purpose of our request was to provide an adequate explanation on our understanding of the purpose for which the documents are needed, the legal obligation for our client to produce such documents and whether our client is in law "a person" from whom such documents can be requested. Further, the roundtable could have assisted in understanding the scope and extent of the investigation *vis a vis* our client and a further explanation on why some of the documents cannot be expediently sought from Regiments, particularly the invoices and the alleged payments made by Regiments to Molelwane, its directors and employees.
4. As per your letter dated 14 July 2020, we note that the documents requested from our client pertains to information required to enable the commission to finalise its investigations into contracts entered into between the Regiments Group of Companies and the State and/or State Organs. It is not pertinently clear to what extent does the investigation extend to our client. To date we have not been advised whether there is any complaint made against our client and whether the documents sought are to address such complaint.
5. As you should be aware, the Commission is a creature of statute and thus should comply with the Constitution. Section 3(1) of the Commissions Act, 1947 provides that:

"For the purpose of ascertaining any matter relating to the subject of its investigations, a commission shall in the Union have the powers which a Provincial Division of the Supreme Court of South Africa has within its province to summon witnesses, to cause an oath or affirmation to be administered to them, to examine them, and to call for the production of books, documents and objects."
6. In **President of the Republic of South Africa & Others v South African Rugby Football Union & Others**¹ the court stated:

¹ 2000 (1) SA 1 (CC)

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"[185] A person who is served with a subpoena is required to give evidence and to produce documents in relation to the terms of reference of the commission to the satisfaction of the commission. In this regard, such an individual or organisation is in the same position as any witness called before a criminal or civil court."

7. While we are aware that it is not a requirement of our law that the person subpoenaed to give evidence in a criminal or civil court must have control of the relevant documents; the only requirement is that the person must have the documents in his or her possession (see *Cave v Johannes NO and Others* 1949 (1) SA 72 (T) at 81 – 85). A question of law therefore arises whether our client is "a proper" person from whom documents, which are no longer in his possession can be sought.
8. As you should be aware, most if not all of the documents sought are those as described in section 24 of the Companies Act No. 71 of 2008 and same should be accessed in terms of section 25 of the Companies Act read with section 7(c) of the Companies Act. However, most if not all of the requested documents are in terms of section 24(3) of the Companies Act required to be kept for a period of seven years. A question of law therefore arises whether our client is "a proper" person from whom the documents sought should be requested².
9. A period of seven years has elapsed since the company/s in issue ceased to do business and our client had resigned from same. It is logical that having resigned from the aforesaid entities more than seven years ago that our client's assertion that such documents are not in his possession cannot be controverted.
10. While we acknowledge that our client has a statutory obligation in terms of section 3 of the Commission's Act to produce documents, such obligation cannot extend to documents not in our client's possession.

² See: *Nivelaphanda Holding (Pty) Ltd & Another v JS & Others* 2016 (2) SA 266 (GJ) at p 53

Handwritten initials: J. OR

However, our client has provided some of the documents requested and has committed to as far as it is reasonable, to search and provide any such documents, he may be able to furnish to the Commission.

11. In particular, our client has from 06 September 2020 to 11 September 2020 taken leave of absence to *inter alia* locate some of the requested documents sought as per the summons from the Commission. To this extent, our client has been able to find other related documents attached hereto as annexure "A".
12. It is further instructive to note that section 36(5)(b) of the Superior Court's Act provides that when a subpoena is issued to procure the attendance of any person as a witness or to produce any book, paper or document in any proceedings, and it appears that such book, paper or document could 'properly' be produced by some other person, 'any judge of the court concerned may . . . after reasonable notice by the Registrar to the party who issued out the subpoena and after hearing that party in chambers if he or she appears, make an order cancelling such subpoena'.
13. We are of the view that the provisions of section 35(5)(b) of the Superior Courts Act should apply *pari passu* in relation to documents sought in paragraph 1.3 of Annexure "A" to the summons and same should be sought from Regiments who are the proper person from whom such documents can be "properly" sought.
14. In your letter dated 9 September 2020, you indicate that the summons relate to factual issues which are being investigated by the Commission but our client is not privy to such factual issues which relate to documents dating from 1 January 2006. However, as indicated above, there are legal issues that arises from the summons that could be cleared by a simple meeting between the parties, which can obviate your assertion that our client is not co-operating with the Commission.
15. Our client is currently concerned by your allegations that he is not co-operating with the Commission as these allegations are currently being peddled within the political space. There are allegations that our client

CE. GR

should be hauled before the Commission to be embarrassed as the host for the seat of the Commission.

16. We are still of the view that to deal decisively with the issues raised above, that we be afforded a hearing with your legal team to openly discuss the aforementioned concerns or to deal with same in terms of clause (b) on page 2 of the summons.
17. We further wish to place on record that we are the attorneys of record for Mr Makhubo and any further processes and/or summons and/or subpoenas that the Commission intend to execute must be served directly to us and/or be drawn to our attention.
18. This letter is not exhaustive of all our client's rights which remain strictly reserved.

Your response is awaited.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane
Email: oumaT@commissionsc.org.za
Tel: 060-790-4525

CC BoipeloR@commissionsc.org.za; AndreL@commissionsc.org.za;
AntoinetteG@commissionsc.org.za;
septemberv@commissionsc.org.za; patm@commissionsc.org.za;
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Q.S. *Q.P.*

ANNEXURE “D”



"D"



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Our Ref: GOM/MAT345
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 email address: admin@mpiattorneys.co.za

15 October 2020

Ms Brigitte Shabalala
 The Acting Secretary
 Judicial Commission of Inquiry into Allegations of State Capture
 Hillside House
 17 Empire Road
 Park Town
 Johannesburg
 2193

Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

RE: DIRECTIVES ISSUED IN TERMS OF REGULATION 10(6) OF THE
 REGULATIONS OF THE COMMISSION DATED 17 SEPTEMBER 2020 AND
 5 OCTOBER 2020.

1. We acknowledge receipt of the abovementioned directives issued in terms of Regulation 10(6) of the Regulations of the Commission dated 17 September 2020 and 5 October 2020 respectively.



Handwritten signatures and initials at the bottom right of the page.

2. We have commenced consultations with our client in order to meet the deadline for the filing of the requested affidavit on or before 7 November 2020.
3. It appears *ex facie* that the particulars sought to be provided by our client may have been extracted from documents and/or affidavits in the possession of the Commission.
4. While our client may be able to explain his relationship, if any with the entities and individuals referred to in sub-paragraph 1.1 (a) and (b) of the directive dated 5 October 2020, our client would not be able to provide responses to sub-paragraphs 1.1(c)(e) and (f) without being provided with the necessary documentation from which these allegations have been extracted.
5. The allegations raised in the directives and the cautionary approach taken by the Commission to bring the provisions of Regulations 8(2), 11(3)(a) and (b), 12(2)(c) and (e) of the Regulations of the Commission suggest that our client may be an implicated party and thus entitled to the procedural rights flowing from Regulation 3.3 of the Commission, which entitles him to any document or affidavit that may be in the possession of the Commission that may implicate him.
6. We have previously in our correspondences requested the Commission to indicate whether our client is an implicated person and to date no response has been furnished to us.
7. In order to meaningfully assist the Commission in its investigation of the issues raised in the aforesaid directives, and to assist our client in preparing the requested affidavit we request that the Commission provide us with the aforesaid documents and/or affidavits in the possession of the Commission as soon as possible.

Yours Faithfully,

2

BS. DR

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane
Email: oumaT@commissionsc.org.za
Tel: 060-790-4525

KINDLY ACKNOWLEDGE RECEIPT THEREOF

DATE: _____

TIME: _____

NAME & SURNAME: _____

SIGNATURE: _____

[Handwritten signature]



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 VAT No. 4680265693

P.O. Box 522118, Saxonwold, 2132

Our Ref: GOM/MAT345
 Your Ref: SPS17(b)/0382/ST

writer's direct no: (011) 447-0345
 email address: admin@mpiattorneys.co.za

05 March 2020

Ms Brigitte Shabalala
The Acting Secretary
Judicial Commission of Inquiry into Allegations of State Capture
Hillside House
17 Empire Road
Park Town
Johannesburg
2193

Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

RE: SUMMONS TO PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECT

1. We act on behalf of Mr Moloantoa Geoffrey Makhubo ("our client").
2. We refer to the above matter, and in particular the summons dated 21 February 2020, that was served by the Sheriff on our client as directed

Litigation | Commercial | Business Transaction Advisory | Regulatory and Compliance | Labour | Due Diligence

Madlanga & Partners Inc. Attorneys | Company Reg No: 2010/147099/23

Directors: Gugulethu Oscar Madlanga • Sinazo Madlanga • Thenjiswa Jonas • Bridgette Sesele

Associates: Pinkie Njeke • Charnelle Dick • Zolelwa Magqaza • Albert Kayongo • Xola Jojo

by your office in terms of Section 3 (2) of the Commission's Act 8 of 1947.

3. Subsequent to the service of the summons, we could only arrange a mutually convenient time to consult with our client on 5 March 2020 and thus receive instructions to respond to your summons.
4. We have noted that your summons requires our client to produce documents requested in his capacity as a member of Molelwane Consulting CC, (*"Molelwane CC"*) however, documents other than those limited to Molelwane CC are being requested by your office.
5. It is not apparent whether your office request documents from the inception of its business relationship with Regiments Group of Companies (*"Regiments"*) or for a particular period.
6. The summons has not disclosed the nature, extent and purpose for which the documents are being sought and whether our client or Molelwane CC is being investigated as an implicated person.
7. To the extent that the documents sought may affect third parties, the summons is silent on the impact that such production may affect such third parties' rights and what remedies are being availed by your office to protect our client.
8. We have been advised by our client that Molelwane CC has ceased its business activities some time ago and also ceased to exist. Further, our client has not been involved with the operational activities of Molelwane CC for a considerable period of time.
9. Our client wishes to assist your office to procure the requested documents to the extent it may be legally permissible and in doing so he may need a considerable period of time to consult the relevant persons who were responsible for the day to day operations of Molelwane CC.
10. While our client will be doing his utmost best to collate the documents requested, we are awaiting your urgent response on the issues raised in paragraphs 4,5,6 and 7 above.

11. Your response is awaited.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

Cc BoipeloR@commissionsc.org.za; AndreL@commissionsc.org.za;
AntoinetteG@commissionsc.org.za;
septemberv@commissionsc.org.za; patm@commissionsc.org.za;
frankd@commissionsc.org.za



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Web: www.sastatecapture.org.za

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

Date: 14 July 2020

Tracking number: RPS17(b)/0337/ST

To: Ms Gugulethu Oscar Madlanga
Madlanga and Partners Inc.
The Offices of Hyde Park
1st Floor, Block A, Strouthos Place
Hyde Park, Johannesburg
Your Ref: GOM/MAT345

Per E-mail: admin@mpiattorneys.co.za

CC: Geoff.makhubo@gmail.com and geoffm@mc.co.za

Dear Madam

**RE: JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE
CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING
ORGANS OF STATE – YOUR CLIENT- MR MOLOANTOA GEOFFREY
MAKHUBO**

1. We refer to your letter of 05 March 2020, the contents of which have been noted.
2. We respond to paragraphs 4, 5, 6 and 7 of your letter as follows:
 - 2.1 We confirm that the Commission requires documents from the inception of the business relationship between Molelwane Consulting CC and the Regiments Group of Companies.

- 2.2 The Commission requires the documents for which your client, Mr Makhubo has been summonsed as part of the information required to enable the commission to finalise its investigations into the contracts entered into between the Regiments Group of Companies and the State and/or the State Organs.
- 2.3 The possibility that the documents sought may “affect third parties” as stated in your letter, should not deter your clients from producing the required documents. Should the documents affect third parties, the Commission will deal with the third parties as it deems fit, in terms of its regulations.
3. The Commission requires your client to produce the documents required in the summons in electronic and/or documentary format within five (5) days of the date hereof, failing which your client may be called upon to appear before the Chairperson of the Commission, Deputy Chief Justice Zondo to explain the reasons why he cannot produce the required documents.
4. It is understood that some of the information may be confidential. To this end, the Commission assures you that it will treat any confidential information as confidential and protect its confidentiality during the process of conducting its investigations.
5. We await your response.

Yours sincerely



.....

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**



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 VAT No. 4680265693

P.O. Box 522118. Saxonwold. 2132

Our Ref: GOM/MAT345
 Your Ref: Mr. P. Pedlar

writer's direct no: (011) 447-0345
 email address: admin@mpiattorneys.co.za

23 July 2020

The Secretary
Deputy-Chief Justice Zondo
Hillside House
17 Empire Road
Parktown, Johannesburg
2193
Tel. 010 214 0651

Email: oumaT@commissionsc.org.za

Dear Sir/Madam

RE: CHAIRPERSON'S DIRECTIVES IN TERMS OF REGULATION 10 (6) OF THE REGULATIONS OF THE COMMISSION: JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE ("THE COMMISSION")

1. We refer to the above matter, and in your letter dated 14 July 2020, which was received on 18 July 2020.
2. In our letter dated 21 July 2020 we undertook to bring the contents of your letter to our client and take relevant instructions. We managed to consult with our client on 22 July 2020 and have taken instructions to respond to your letter.
3. Our client has requested us to advise you that it should never be inferred from our exchange of correspondence that he does not intend to co-operate with the Commission. On the contrary our client is well aware that as a public

representative he is enjoined by his oath office and the Constitution to assist and co-operate with the Commission.

4. As you should be aware that your request for the documents was made on or about 12 March 2020 and a national state of disaster was declared on 15 March 2020, the Minister of Cooperative Governance and Traditional Affairs (“the Minister of COGTA”), as designated under section 3 of the Disaster Management Act, 2002 (Act 57 of 2002), in Government Gazette GN 313 in GG 43096 of 15 March 2020, declared a National State of Disaster.
5. On 25 March 2020, the Minister of COGTA, in terms of the Disaster Management Act, 2002 (Act 57 of 2002), in Government Gazette GN R398 in GG 43148 of 25 March 2020, made regulations regarding steps necessary to prevent an escalation of the disaster or to alleviate, contain and minimise the effects of the disaster, restricted the movement of persons and goods in the form of a ‘lockdown’, from 23H59 on Thursday, 26 March 2020, until 23H59 on Thursday 16 April 2020 (“the lockdown regulations”).
6. The declaration of the state of disaster demanded of our client as a public representative and Executive Mayor to be part of the Provincial Command Committee of the Gauteng Province, responsible for the management and mitigating the effect of the Covid 19 on the life and livelihoods of citizens. The documents requested by the Commission are not currently in the custody and control of our client and the effects of the Covid 19 has not made it easy for our client to procure same.
7. Our client has undertaken to take reasonable steps to procure the requested documents and submit same to the Commission. However, he has requested the Commission’s indulgence to extend the time periods to enable him to submit same at least within fourteen (14) working days noting that he would require the co-operation of third parties to do so.
8. To the extent that our client may encounter any challenges to procure any of the requested document within 14 days he has undertaken to advise the Commission timeously before the expiry thereof.
9. Your response is awaited.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture

Ms Ouma Thagane

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

Cc BoipeloR@commissionsc.org.za; AndreL@commissionsc.org.za;
AntoinetteG@commissionsc.org.za; septemberv@commissionsc.org.za





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Our Ref: GOM/MAT485
 Your Ref: SPS17(b)0382/ST

writer's direct no: (011) 447-0345
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21 August 2020

Ms Brigitte Shabalala
The Acting Secretary
Judicial Commission of Inquiry into Allegations of State Capture
Hillside House
17 Empire Road, Parktown
Johannesburg
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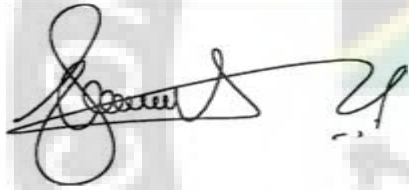
Dear Ms Shabalala

RE: SUMMONS TO PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECT

1. Your summons dated 21 February 2020 and our letter in response thereto dated 5 March 2020 have reference.
2. As per the undertaking of our client to locate and provided the documents as requested per your summons, we hereby attach the following documents, namely:

- 2.1 The Memorandum of Agreement concluded between Regiments and Molelwane Consulting CC ("Molelwane CC) dated 31 January 2016;
- 2.2 The bank statements of Molelwane CC for the period 17 February 2005 to 17 August 2015.
3. Save for the aforesaid documents, our client has to date not been able to locate the balance of the documents sought as per the summons referred to above.
4. We refer to our letter dated 21 February 2020 and still await responses to paragraphs 4 and 6 thereof.

Yours Faithfully,



PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

Cc BopipeloR@commission.org.za; AndreL@commission.org.za
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**JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE,
CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE**

Date: 25 August 2020

Tracking number: RPS17(b)/0347/ST

To: Ms Gugulethu Oscar Madlanga
Madlanga and Partners Inc.
The Offices of Hyde Park
1st Floor, Block A, Strouthos Place
Hyde Park, Johannesburg
Your Ref: GOM/MAT345

Per E-mail: admin@mpiattorneys.co.za

Dear Ms Madlanga

**RE: JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE
CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING
ORGANS OF STATE – YOUR CLIENT- MR MOLOANTOA GEOFFREY
MAKHUBO**

1. We refer to your letter dated 21 August 2020, the contents of which have been noted.
2. Your statement in paragraph 4 that the Commission has still not replied to your request for a response to paragraphs 4 and 6 of your letter dated 05 March 2020

(21 February 2020 in your version) is incorrect. In this regard we refer to paragraph 2 of our letter dated 14 July 2020 which clearly states the following:

“2. We respond to paragraphs 4, 5, 6 and 7 of your letter as follows:

- 2.1 We confirm that the Commission requires documents from the inception of the business relationship between Molelwane Consulting CC and the Regiments Group of Companies.*
- 2.2 The Commission requires the documents for which your client, Mr Makhubo has been summonsed as part of the information required to enable the commission to finalise its investigations into the contracts entered into between the Regiments Group of Companies and the State and/or the State Organs.*
- 2.3 The possibility that the documents sought may “affect third parties” as stated in your letter, should not deter your clients from producing the required documents. Should the documents affect third parties, the Commission will deal with the third parties as it deems fit, in terms of its regulations”.*

A copy of our letter dated 14 July 2020 is attached hereto marked Annexure “A” for your ease of reference.

- 3. With respect, in your letter dated 21 August 2020, you have not provided the documents required under the summons issued by the Commission, dated 21 February 2020. Despite the extension granted to your client to provide the Commission with the required information by 18 August 2020, your client has failed and/or refused to do so. The conduct of your client is a clear refusal to co-operate with a lawful request for information by the Commission. We will accordingly approach the Deputy Chief Justice to authorise a summons for your client to appear before him to explain publicly why he has not been able to comply with a simple request for information in six months.

4. Our rights remain strictly reserved.

Yours sincerely



.....
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**

CC. Geoff.makhubo@gmail.com and geoffm@mc.co.za

Sibusiso Tshikovhi

From: admin@mpiattorneys.co.za
Sent: Friday, 04 September 2020 15:03
To: Shannon S. Van Vuuren; Secretary; Boipelo B. Ratshekana
Cc: gugulethu@mpiattorneys.co.za
Subject: RE: SUMMONS TO PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECT
Attachments: letter StateCapture-Makhubo-[04.09.2020].pdf

Dear All

Please ignore the first letter which was erroneously sent to you reflecting 05 March 2020 and find attached herewith the correct letter for your kind attention and for your records.

Kind regards





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P.O. Box 522118, Saxonwold, 2132

Our Ref: GOM/MAT485
 Your Ref: RPS(b)/0347/ST

writer's direct no: (011) 447-0345
 email address: admin@mpiattorneys.co.za

04 September 2020

Ms Brigitte Shabalala
The Acting Secretary
Judicial Commission of Inquiry into Allegations of State Capture
Hillside House
17 Empire Road
Park Town
Johannesburg
2193

Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

RE: SUMMONS TO PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECT

1. We refer to the above matter and in particular your letter dated 25 August 2020 and we note contents thereof. Our failure to respond to each and every paragraph should not be construed as admission and/or correctness of facts.

2. We have taken instructions from client and our instructions are to request for a round table conference to deal with all the issues raised in the summons and in your letter under reply together with our client's legal team and the Commission's legal team at the earliest convenient time during the course of the week of the 7th of September 2020.
3. We await to hear from yourselves soon and this letter is not exhaustive of all our client's rights which remain strictly reserved.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

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AntoinetteG@commissionsc.org.za;
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frankd@commissionsc.org.za



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

09 September 2020

Tracking number: RPS17(b)/0350/ST

Ms Gugulethu Oscar Madlanga
Madlanga and Partners Inc.
The Offices of Hyde Park
1st Floor, Block A, Strouthos Place
Hyde Park, Johannesburg
Your Ref: GOM/MAT345

Email: admin@mpiattorneys.co.za

CC. Geoff.makhubo@gmail.com and geoffm@mc.co.za

Dear Ms Madlanga

RE: JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE – YOUR CLIENT- MR MOLOANTOA GEOFFREY MAKHUBO

1. We refer to your letter dated 04 September 2020, the contents of which have been noted.
2. The documents requested from your client in the summons issued by the Commission on 21 February 2020 relate to factual issues which are being investigated by the Commission. Your client is under a statutory obligation to produce

these documents and has failed to do so for more than six months. This is not a matter for negotiation or legal debate. In the absence of your client's response to the summons, we accordingly see no purpose in holding a meeting between the legal teams.

3. In due course the Commission will serve a notice on your client to appear before the Chairperson to answer questions relating to matters that the Commission is investigating. When your client is questioned at the Commission he will also be given an opportunity to explain his failure to comply with his statutory duty to produce to the Commission the documents identified in the summons.

Yours sincerely



.....
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**



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Our Ref: GOM/MAT485
 Your Ref: RPS(b)/0347/ST

writer's direct no: (011) 447-0345
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18 September 2020

Ms Brigitte Shabalala
The Acting Secretary
Judicial Commission of Inquiry into Allegations of State Capture
Hillside House
17 Empire Road
Park Town, Johannesburg
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Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

RE: SUMMONS TO PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR
OBJECT

1. We act on behalf of Mr Moloantoa Geoffrey Makhubo ("our client").
2. We refer to the above matter, and in particular the summons that was served by the Sheriff on our client as directed by your office dated 21 February 2020 and your letter dated 25 August 2020.

3. We note in particular your refusal to have a roundtable with us, which refusal we find unreasonable in the circumstances. The purpose of our request was to provide an adequate explanation on our understanding of the purpose for which the documents are needed, the legal obligation for our client to produce such documents and whether our client is in law “a person” from whom such documents can be requested. Further, the roundtable could have assisted in understanding the scope and extent of the investigation *vis a vis* our client and a further explanation on why some of the documents cannot be expediently sought from Regiments, particularly the invoices and the alleged payments made by Regiments to Molelwane, its directors and employees.
4. As per your letter dated 14 July 2020, we note that the documents requested from our client pertains to information required to enable the commission to finalise its investigations into contracts entered into between the Regiments Group of Companies and the State and/or State Organs. It is not pertinently clear to what extent does the investigation extend to our client. To date we have not been advised whether there is any complaint made against our client and whether the documents sought are to address such complaint.
5. As you should be aware, the Commission is a creature of statute and thus should comply with the Constitution. Section 3(1) of the Commissions Act, 1947 provides that:

“For the purpose of ascertaining any matter relating to the subject of its investigations, a commission shall in the Union have the powers which a Provincial Division of the Supreme Court of South Africa has within its province to summon witnesses, to cause an oath or affirmation to be administered to them, to examine them, and to call for the production of books, documents and objects.”
6. In **President of the Republic of South Africa & Others v South African Rugby Football Union & Others**¹ the court stated:

¹ 2000 (1) SA 1 (CC)

“[185] A person who is served with a subpoena is required to give evidence and to produce documents in relation to the terms of reference of the commission to the satisfaction of the commission. In this regard, such an individual or organisation is in the same position as any witness called before a criminal or civil court.”

7. While we are aware that it is not a requirement of our law that the person subpoenaed to give evidence in a criminal or civil court must have control of the relevant documents; the only requirement is that the person must have the documents in his or her possession (see *Cave v Johannes NO and Others* 1949 (1) SA 72 (T) at 81 – 85). A question of law therefore arises whether our client is “a proper” person from whom documents, which are no longer in his possession can be sought.
8. As you should be aware, most if not all of the documents sought are those as described in section 24 of the Companies Act No. 71 of 2008 and same should be accessed in terms of section 25 of the Companies Act read with section 7(c) of the Companies Act. However, most if not all of the requested documents are in terms of section 24(3) of the Companies Act required to be kept for a period of seven years. A question of law therefore arises whether our client is “a proper” person from whom the documents sought should be requested².
9. A period of seven years has elapsed since the company/s in issue ceased to do business and our client had resigned from same. It is logical that having resigned from the aforesaid entities more than seven years ago that our client's assertion that such documents are not in his possession cannot be controverted.
10. While we acknowledge that our client has a statutory obligation in terms of section 3 of the Commission's Act to produce documents, such obligation cannot extend to documents not in our client's possession.

² See: *Mvelaphanda Holding (Pty) Ltd & Another v JS & Others* 2016 (2) SA 266 (GJ) at p 53

However, our client has provided some of the documents requested and has committed to as far as it is reasonable, to search and provide any such documents, he may be able to furnish to the Commission.

11. In particular, our client has from 06 September 2020 to 11 September 2020 taken leave of absence to *inter alia* locate some of the requested documents sought as per the summons from the Commission. To this extent, our client has been able to find other related documents attached hereto as annexure “A”.
12. It is further instructive to note that section 36(5)(b) of the Superior Court's Act provides that when a subpoena is issued to procure the attendance of any person as a witness or to produce any book, paper or document in any proceedings, and it appears that such book, paper or document could 'properly' be produced by some other person, 'any judge of the court concerned may . . . after reasonable notice by the Registrar to the party who issued out the subpoena and after hearing that party in chambers if he or she appears, make an order cancelling such subpoena'.
13. We are of the view that the provisions of section 35(5)(b) of the Superior Courts Act should apply *pari passu* in relation to documents sought in paragraph 1.3 of Annexure “A” to the summons and same should be sought from Regiments who are the proper person from whom such documents can be “properly” sought.
14. In your letter dated 9 September 2020, you indicate that the summons relate to factual issues which are being investigated by the Commission but our client is not privy to such factual issues which relate to documents dating from 1 January 2006. However, as indicated above, there are legal issues that arises from the summons that could be cleared by a simple meeting between the parties, which can obviate your assertion that our client is not co-operating with the Commission.
15. Our client is currently concerned by your allegations that he is not co-operating with the Commission as these allegations are currently being peddled within the political space. There are allegations that our client

should be hauled before the Commission to be embarrassed as the host for the seat of the Commission.

16. We are still of the view that to deal decisively with the issues raised above, that we be afforded a hearing with your legal team to openly discuss the aforementioned concerns or to deal with same in terms of clause (b) on page 2 of the summons.
17. We further wish to place on record that we are the attorneys of record for Mr Makhubo and any further processes and/or summons and/or subpoenas that the Commission intend to execute must be served directly to us and/or be drawn to our attention.
18. This letter is not exhaustive of all our client's rights which remain strictly reserved.

Your response is awaited.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

CC BoipeloR@commissionsc.org.za; AndreL@commissionsc.org.za;
AntoinetteG@commissionsc.org.za;
septemberv@commissionsc.org.za; patm@commissionsc.org.za;
frankd@commissionsc.org.za



COPY

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 e: admin@mpiattorneys.co.za
 The Offices of Hyde Park
 1st Floor, Block A, Strouthos Place
 Hyde Park, Johannesburg
 VAT No. 4680265693

P.O. Box 522118, Saxonwold, 2132

Our Ref: GOM/MAT485
 Your Ref: RPS(b)/0347/ST

writer's direct no: (011) 447-0345
 email address: admin@mpiattorneys.co.za

18 September 2020

Ms Brigitte Shabalala
The Acting Secretary
Judicial Commission of Inquiry into Allegations of State Capture
Hillside House
17 Empire Road
Park Town, Johannesburg
2193

Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

RE: **SUMMONS TO PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECT**

1. We act on behalf of Mr Moloantoa Geoffrey Makhubo ("our client").
2. We refer to the above matter, and in particular the summons that was served by the Sheriff on our client as directed by your office dated 21 February 2020 and your letter dated 25 August 2020.

3. We note in particular your refusal to have a roundtable with us, which refusal we find unreasonable in the circumstances. The purpose of our request was to provide an adequate explanation on our understanding of the purpose for which the documents are needed, the legal obligation for our client to produce such documents and whether our client is in law "a person" from whom such documents can be requested. Further, the roundtable could have assisted in understanding the scope and extent of the investigation *vis a vis* our client and a further explanation on why some of the documents cannot be expediently sought from Regiments, particularly the invoices and the alleged payments made by Regiments to Molelwane, its directors and employees.
4. As per your letter dated 14 July 2020, we note that the documents requested from our client pertains to information required to enable the commission to finalise its investigations into contracts entered into between the Regiments Group of Companies and the State and/or State Organs. It is not pertinently clear to what extent does the investigation extend to our client. To date we have not been advised whether there is any complaint made against our client and whether the documents sought are to address such complaint.
5. As you should be aware, the Commission is a creature of statute and thus should comply with the Constitution. Section 3(1) of the Commissions Act, 1947 provides that:

"For the purpose of ascertaining any matter relating to the subject of its investigations, a commission shall in the Union have the powers which a Provincial Division of the Supreme Court of South Africa has within its province to summon witnesses, to cause an oath or affirmation to be administered to them, to examine them, and to call for the production of books, documents and objects."
6. In **President of the Republic of South Africa & Others v South African Rugby Football Union & Others**¹ the court stated:

¹ 2000 (1) SA 1 (CC)

“[185] A person who is served with a subpoena is required to give evidence and to produce documents in relation to the terms of reference of the commission to the satisfaction of the commission. In this regard, such an individual or organisation is in the same position as any witness called before a criminal or civil court.”

7. While we are aware that it is not a requirement of our law that the person subpoenaed to give evidence in a criminal or civil court must have control of the relevant documents; the only requirement is that the person must have the documents in his or her possession (see *Cave v Johannes NO and Others* 1949 (1) SA 72 (T) at 81 – 85). A question of law therefore arises whether our client is “a proper” person from whom documents, which are no longer in his possession can be sought.
8. As you should be aware, most if not all of the documents sought are those as described in section 24 of the Companies Act No. 71 of 2008 and same should be accessed in terms of section 25 of the Companies Act read with section 7(c) of the Companies Act. However, most if not all of the requested documents are in terms of section 24(3) of the Companies Act required to be kept for a period of seven years. A question of law therefore arises whether our client is “a proper” person from whom the documents sought should be requested².
9. A period of seven years has elapsed since the company/s in issue ceased to do business and our client had resigned from same. It is logical that having resigned from the aforesaid entities more than seven years ago that our client’s assertion that such documents are not in his possession cannot be controverted.
10. While we acknowledge that our client has a statutory obligation in terms of section 3 of the Commission’s Act to produce documents, such obligation cannot extend to documents not in our client’s possession.

² See: *Mvelaphanda Holding (Pty) Ltd & Another v JS & Others* 2016 (2) SA 266 (GJ) at p 53

However, our client has provided some of the documents requested and has committed to as far as it is reasonable, to search and provide any such documents, he may be able to furnish to the Commission.

11. In particular, our client has from 06 September 2020 to 11 September 2020 taken leave of absence to *inter alia* locate some of the requested documents sought as per the summons from the Commission. To this extent, our client has been able to find other related documents attached hereto as annexure "A".
12. It is further instructive to note that section 36(5)(b) of the Superior Court's Act provides that when a subpoena is issued to procure the attendance of any person as a witness or to produce any book, paper or document in any proceedings, and it appears that such book, paper or document could 'properly' be produced by some other person, 'any judge of the court concerned may . . . after reasonable notice by the Registrar to the party who issued out the subpoena and after hearing that party in chambers if he or she appears, make an order cancelling such subpoena'.
13. We are of the view that the provisions of section 35(5)(b) of the Superior Courts Act should apply *pari passu* in relation to documents sought in paragraph 1.3 of Annexure "A" to the summons and same should be sought from Regiments who are the proper person from whom such documents can be "properly" sought.
14. In your letter dated 9 September 2020, you indicate that the summons relate to factual issues which are being investigated by the Commission but our client is not privy to such factual issues which relate to documents dating from 1 January 2006. However, as indicated above, there are legal issues that arises from the summons that could be cleared by a simple meeting between the parties, which can obviate your assertion that our client is not co-operating with the Commission.
15. Our client is currently concerned by your allegations that he is not co-operating with the Commission as these allegations are currently being peddled within the political space. There are allegations that our client

should be hauled before the Commission to be embarrassed as the host for the seat of the Commission.

16. We are still of the view that to deal decisively with the issues raised above, that we be afforded a hearing with your legal team to openly discuss the aforementioned concerns or to deal with same in terms of clause (b) on page 2 of the summons.
17. We further wish to place on record that we are the attorneys of record for Mr Makhubo and any further processes and/or summons and/or subpoenas that the Commission intend to execute must be served directly to us and/or be drawn to our attention.
18. This letter is not exhaustive of all our client's rights which remain strictly reserved.

Your response is awaited.

Yours Faithfully,

G. O. MADLAGA

**PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.**

**CC: The Office Manager of the Secretary of the State Capture
Ms Ouma Thagane
Email: oumaT@commissionsc.org.za
Tel: 060-790-4525**

**CC BoipeloR@commissionsc.org.za; AndreL@commissionsc.org.za;
AntoinetteG@commissionsc.org.za;
septemberv@commissionsc.org.za; patm@commissionsc.org.za;
frankd@commissionsc.org.za**

X REGIMENTS

ANNEXURE A



Mr. Emmanuel Cambouris

Chairman

Good Hope Diamonds (Kimberley) Limited

1st Floor, South Wing

Hyde Park Shopping Centre

Hyde Park

2196

Gauteng

South Africa

CC: Mr. Emmanuel Cambouris; Mr. Kryn Hogendoorn

23 April 2007

REQUEST FOR INFORMATION WITH REGRADS TO THE PROPOSED ACQUISITION BY A CONSORTIUM LEAD BY MOLELWANE HOLDINGS (PROPRIETARY) LIMITED AND REGIMENTS CAPITAL (PROPRIETARY) LIMITED OF AN ECONOMIC INTEREST IN GOOD HOPE DIAMONDS (KIMBERLEY) LIMITED

Dear Dr. Podlas,

Further to the meeting with Obakeng Chikane and Geoff Makhubo both of Molelwane Holdings (Proprietary) Limited ("Molelwane") and Mr. Litha Nyhonyha and Mr. Calvin Sehlapelo both of Regiments Capital (Proprietary) Limited ("Regiments") along with Mr. Cambouris, Mr. Kryn Hogendoorn and yourself, we submit our request for information based on the Competent Person's Report ("CPR") on Loxton and Frank Smith Diamond Mines dated 30th of June 2003 by Steffen, Robertson and Kirsten Consulting (South Africa) (Proprietary) Limited ("SRK") and as an in depth addition to proposed processes mentioned in our Expression of Interest Letter ("EOI") dated 27th March 2007 in relation to our proposed acquisition of an Equity interest in GHD ("Newshelf").

We noted that historical information and reports reviewed by SRK and further detailed in point 1.8 of the CPR as was supplied by Diamond Land Mining (Proprietary) Limited ("DLM") for the compilation of the CPR overlap with our preliminary request for information in our EOI. In view of this overlap we would like to receive all of the information mentioned in point 1.8 of the CPR excluding outdated information which we have listed below with updated dates. Furthermore as a follow up to our EOI we recommend that the signing of all requisite confidentiality agreements between the consortium principals and GHD be concluded,

- and request access to the following information and reports:

Regiments Capital (Pty) Limited

FSP License: 16831

Reg. No. 2004/023761/07

Penthouse Unit 4 3rd Floor, Building H302

4 The High Street, Melrose Arch, Sandton, 2196

Postnet Suite 25, Private Bag X11, Birnam Park, 2015

Tel: 27 11 684 2011 Fax: 27 11 648 2022

Directors: L. Nyhonyha (Executive Chairman), N. Pillay, E. Wood

X REGIMENTS



- o the Business Plan relating to Loxton and Frank Smith Diamond Mines for 2007 to 2012;
- o signed copies of the audited Consolidated Financial Statements of GHD;
- o draft copies of the latest audited financial statements (if the signed copies are not yet available);
- o the financial budgets for the current financial year of GHD;
- o forecast income statements, balance sheets and cash flow statements relating to GHD for the financial years ending 2008 and 2009;
- o management accounts of GHD for the trading months in 2007 year; and
- o the current shareholding and group structures of GHD.
- o Historical and the latest:
 - Technical review and valuation reports;
 - Mine grade analysis information;
 - Mine geology and ore reserves;
 - Due-diligence reports;
 - Production analysis information;
 - Mine residue deposits information in accordance with DME guidelines;
 - Underground mining reserves information;
 - Volumes and sampling results information;
- o All other information, documents and or reports that were not explicitly stated above but are contained in point 1.8 of the SRk, CPR or any other information that GHD directors deem to be useful in assisting us in understanding

Following from the above, we would be extremely grateful to proceed with discussions with GHD and enter into formal arrangements with yourselves, with the intention of performing all the necessary processes required to implement the proposed acquisition.

Please note that the above expression of interest is in no way a firm offer to purchase the equity stake under consideration.

Should you wish to discuss any aspects of our expression of interest letter, please do not hesitate to contact the writer on 083 296 3350 (or 011 684 2011) and Obakeng Chikane on 073 771 1728 (or 011 403 0444) at your earliest convenience. I trust that this is to your satisfaction and look forward to hearing from you in the near future.

Yours truly,

Calvin Sehlapelo
Associate Director
Regiments Capital.

Obakeng Chikane
Director
Molelwane Holdings.

Regiments Capital (Pty) Limited

FSP License: 16831

Reg. No. 2004/023761/07

Penthouse Unit 4 3rd Floor, Building H302

4 The High Street, Melrose Arch, Sandton, 2196

Postnet Suite 25, Private Bag X11, Birnam Park, 2015

Tel: 27 11 684 2011 Fax: 27 11 648 2022

Directors: L.Nyonyha (Executive Chairman), N. Pillay, E. Wood

Dr. Hilda Podlas

Good Hope Diamonds (Kimberley) Limited
1st Floor, South Wing
Hyde Park Shopping Centre
HYDE PARK
2196
South Africa

CC: Mr. Emmanuel Cambouris; Mr. Kryn Hogendoorn

27 February 2007

PROPOSED ACQUISITION BY A CONSORTIUM LEAD BY MOLELWANE HOLDINGS (PROPRIETARY) LIMITED AND REGIMENTS CAPITAL (PROPRIETARY) LIMITED OF AN ECONOMIC INTEREST IN GOOD HOPE DIAMONDS (KIMBERLEY) LIMITED

Dear Dr. Podlas,

Further to initial discussions and the meeting with Obakeng Chikane, Mr. Cambouris and yourself, we are very pleased to formally submit our expression of interest to enter into formal discussions with Good Hope Diamonds (Kimberley) Limited ("GHD") in relation to our proposed acquisition of an Equity interest in GDH Limited ("Newshelf"), a diamond mining company with operations in South Africa.

Following from our expression of interest, we would like to recommend the following process:

- conclusion and signature of all requisite confidentiality agreements between the consortium principals and GHD;
- all other due diligence material be made available;
- discussions with yourselves to update our knowledge and understanding of GHD and its business; and
- access to and preliminary review of:
 - a detailed Information Memorandum including the information below to the extent that it is not included in the Information Memorandum;
 - the most recent business plan relating to GHD for the next 3 years;
 - signed copies of the audited financial statements;
 - draft copies of the latest audited financial statements (if the signed copies are not yet available);
 - the financial budgets for the current financial;
 - forecast income statements, balance sheets and cash flow statements relating to GHD for the financial years ending 2008 and 2009;

Regiments Capital (Pty) Limited

FSP License: 16831
Reg. No. 2004/023761/07
Penthouse Unit 4 3rd Floor, Building H302
4 The High Street, Melrose Arch, Sandton, 2196
Postnet Suite 25, Private Bag X11, Birnam Park, 2015
Tel: 27 11 684 2011 Fax: 27 11 648 2022
Directors: L.Nyhonyha (Executive Chairman), N. Pillay, E. Wood

REGIMENTS



- management accounts for the trading months in 2007 year (if available); and
- the current shareholding and group structures of GHD.

Following from the above, we would be extremely grateful to proceed with discussions with GHD and enter into formal arrangements with yourselves, with the intention of performing all the necessary processes required to implement the proposed acquisition.

Please note that the above expression of interest is in no way a firm offer to purchase the equity stake under consideration.

Should you wish to discuss any aspects of our expression of interest letter, please do not hesitate to contact the writer on 083 296 3350 (or 011 684 2011) and Obakeng Chikane on 073 771 1728 at your earliest convenience. I trust that this is to your satisfaction and look forward to hearing from you in the near future.

Yours truly,

Calvin Sehlapelo
Associate Director
Regiments Capital.

Obakeng Chikane
Director
Molelwane Holdings.

Regiments Capital (Pty) Limited

FSP License: 16831

Reg. No. 2004/023761/07

Penthouse Unit 4 3rd Floor, Building H302

4 The High Street, Melrose Arch, Sandton, 2196

Postnet Suite 25, Private Bag X11, Birnam Park, 2015

Tel: 27 11 684 2011 Fax: 27 11 648 2022

Directors: L.Nyonyha (Executive Chairman), N. Pillay, E. Wood

[illegible]**Vendor**

Name	Regiments Fund Managers (Pty) Ltd	
Address	Att: Naledi Maseje	
Town	91 Central Street	
Tel	Houghton	2198
	(011) 715-0340	

Date	31/12/2015
Your Vat #:	4210117901
Our Vat #:	4270177555
Ref #:	Reg
Stat #:	19 January 2016

Date	Inv no	Description	Debit	Credit	Balance
02-Mar-15	PMT	Opening Balance			736,395.91
31-Mar-15	1621	PAYMENT RECEIVED		637,462.38	98,933.53
30-Apr-15	PMT	March 2015 Management fees	102,366.20		201,299.73
30-Apr-15	1622	PAYMENT RECEIVED		201,299.74	-0.01
31-May-15	1623	April 2015 Management fees	98,840.44		98,840.43
30-Jun-15	1624	May 2015 Management fees	95,332.93		194,173.36
30-Jun-15	1625	June 2015 Management fees	104,734.50		298,907.86
14-Jul-15	PMT	June 2015 Outperformance fees	694,462.61		993,370.47
31-Jul-15	1626	PAYMENT RECEIVED		194,173.37	799,197.10
28-Aug-15	PMT	July 2015 Management fees	101,925.77		901,122.87
31-Aug-15	1627	PAYMENT RECEIVED		799,197.11	101,925.76
02-Sep-15	PMT	August 2015 Management fee	110,791.00		212,716.77
30-Sep-15	1628	PAYMENT RECEIVED		101,925.77	110,791.00
		September 2015 Management fee	103,334.23		214,125.22
Opening Date		Closing Date			
90+ Days		60+ Days	30+ Days	Current	Total Due
214,125.23		-	-	0.00	214,125.23

[illegible]

Vendor

Name	Regiments Fund Managers (Pty) Ltd Att: Xolisa Nyhonyha
Address	3rd Floor, Penthouse Unit 4, 4 The High Street
Town	Melrose Arch 2196
Tel	(011) 715-0340

Date	31/01/2015
Your Vat #:	4210117901
Our Vat #:	4270177555
Ref #:	Reg
Stat #:	05 February 2015

Date	Inv no	Description	Debit	Credit	Balance
18-Mar-14	PMT	Opening Balance			773,117.11
31-Mar-14	1607	PAYMENT RECEIVED		641,487.71	131,629.40
30-Apr-14	PMT	March 2014 Management fees	88,440.70		220,070.09
30-Apr-14	PMT	PAYMENT RECEIVED		77,063.57	143,008.52
30-Apr-14	1608	PAYMENT RECEIVED		83,914.00	59,092.52
31-May-14	1609	April 2014 Management fees	83,024.21		142,116.73
30-Jun-14	1610	May 2014 Management fees	86,422.60		228,539.33
15-Jul-14	PMT	June 2014 Management fees	83,728.53		312,267.86
15-Jul-14	PMT	PAYMENT RECEIVED		88,440.70	223,827.16
31-Jul-14	1611	PAYMENT RECEIVED		83,024.20	140,802.96
31-Aug-14	1612	July 2014 Management fees	87,654.12		228,457.08
12-Sep-14	PMT	August 2014 Management fee	97,257.89		325,714.98
30-Sep-14	1613	PAYMENT RECEIVED		87,654.12	238,060.86
30-Sep-14	PMT	September 2014 Management fee	92,092.03		330,152.88
06-Oct-14	1614	PAYMENT RECEIVED		83,728.53	246,424.35
29-Sep-14	PMT	September 2014 Outperformance fees	1,343,735.48		1,590,159.83
31-Oct-14	1615	PAYMENT RECEIVED		1,343,735.48	246,424.35
28-Nov-14	1616	October 2014 Management fees	94,058.41		340,482.76
31-Dec-14	1617	November 2014 Management fees	87,617.28		428,100.04
31-Jan-15	1618	December 2014 Management fees	105,099.06		533,199.10
		January 2015 Management fees	97,266.34		630,465.44
Opening Date		Closing Date			
90+ Days		60+ Days	30+ Days	Current	Total Due
340,482.76		87,617.28	105,099.06	97,266.34	630,465.44



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STATEMENT

Vendor

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 13/10/2014
Your Vat #: 4210117901
Our Vat #: 4270177555
Ref #: Reg
Stat #: 13 October 2014

Date	Inv no	Description	Debit	Credit	Balance
18-Mar-14	PMT	Opening Balance			773,117.11
31-Mar-14	1607	PAYMENT RECEIVED		641,487.71	131,629.40
30-Apr-14	PMT	March 2014 Management fees	88,440.70		220,070.09
30-Apr-14	PMT	PAYMENT RECEIVED		77,063.57	143,006.52
30-Apr-14	PMT	PAYMENT RECEIVED		83,914.00	59,092.52
30-Apr-14	1608	April 2014 Management fees	83,024.21		142,116.73
31-May-14	1609	May 2014 Management fees	86,422.60		228,539.33
30-Jun-14	1610	June 2014 Management fees	83,728.53		312,267.86
15-Jul-14	PMT	PAYMENT RECEIVED		88,440.70	223,827.16
15-Jul-14	PMT	PAYMENT RECEIVED		83,024.20	140,802.96
31-Jul-14	1611	July 2014 Management fees	87,654.12		228,457.08
31-Aug-14	1612	August 2014 Management fee	97,257.89		325,714.98
12-Sep-14	PMT	PAYMENT RECEIVED		87,654.12	238,060.86
30-Sep-14	1613	September 2014 Management fee	92,092.03		330,152.88
06-Oct-14	1614	September 2014 Outperformance fees	1,343,735.48		1,673,888.36
Opening Date		Closing Date			
60+ Days	30+ Days	30+ Days	Current	Total Due	
140,802.96	97,257.89	92,092.03	1,343,735.48	1,673,888.36	



011 444 2277
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STATEMENT

Vendor

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2014-08-18
Your Vat #: 4210117901
Our Vat #: 4270177655
Ref #: Reg
Stat #: 31 July 2014

Date	Inv no	Description	Debit	Credit	Balance
18-Mar-14	PMT	Opening Balance			773 117.11
31-Mar-14	1607	PAYMENT RECEIVED		641 487.71	131 629.40
30-Apr-14	PMT	March 2014 Management fees	88 440.70		220 070.09
30-Apr-14	PMT	PAYMENT RECEIVED		77 063.57	143 006.52
30-Apr-14	1608	PAYMENT RECEIVED		83 914.00	59 092.52
31-May-14	1609	April 2014 Management fees	83 024.21		142 116.73
30-Jun-14	1610	May 2014 Management fees	86 422.60		228 539.33
15-Jul-14	PMT	June 2014 Management fees	83 728.53		312 267.86
15-Jul-14	PMT	PAYMENT RECEIVED		88 440.70	223 827.16
31-Jul-14	1611	PAYMENT RECEIVED		83 024.20	140 802.96
		July 2014 Management fees	87 654.12		228 457.08
Opening Date		Closing Date			
90+ Days		60+ Days	30+ Days	Current	Total Due
-29 348.17		86 422.60	83 728.53	87 654.12	228 457.08



MOLELWANE
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5-Jun-12	PMT	PAYMENT RECEIVED			
2-Jun-12	1566	June 2012 Management fees	56 475.44	56 100.06	483 163.90
Jun-12	1574	June 2012 Outperformance fees	296 852.77		539 639.34
31-Jul-12	1567	July 2012 Management fees	63 627.17		838 492.11
1-Aug-12	1568	August 2012 Management fees	71 735.67		902 119.28
0-Sep-12	1569	September 2012 Management fees	70 509.29		973 854.96
0-Sep-12	1572	September 2012 Outperformance fees	1 717 224.34		1 044 364.24
1-Oct-12	PMT	PAYMENT RECEIVED		348 929.54	2 761 588.58
1-Oct-12	1573	October 2012 Management fees	74 255.14		2 412 659.04
5-Nov-12	PMT	PAYMENT RECEIVED		142 244.96	2 486 914.18
3-Nov-12	PMT	PAYMENT RECEIVED		262 666.19	2 344 669.22
0-Nov-12	1556	November 2012 Management fees	70 451.91		2 082 003.03
4-Dec-12	PMT	PAYMENT RECEIVED		717 224.34	2 152 454.94
1-Dec-12	1577	December 2012 Management fees	73 286.20		1 435 230.60
6-Jan-13	PMT	PAYMENT RECEIVED		70 451.91	1 508 516.80
6-Jan-13	PMT	PAYMENT RECEIVED		73 286.20	1 438 064.89
					1 364 778.69

Opening Date	Closing Date				Total Due
90+ Days	60+ Days	30+ Days	Current		
-	-	-	-	-	-



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STATEMENT

Vendor

Name Regiments Fund Managers (Pty) Ltd
 Att: Rose Mabusela
 Address 3rd Floor, Penthouse Unit 4, 4 The High Street
 Town Melrose Arch 2196
 Tel (011) 715-0340

Date 2013/04/05
 Your Vat #: 4210117901
 Our Vat #: 4270177555
 Ref #: Reg
 Stat #: 31 March 2013

Date	Inv no	Description	Debit	Credit	Balance
		Opening Balance			106,522.60
15-Mar-12	PMT	PAYMENT RECEIVED		52,180.94	54,341.66
31-Mar-12	1563	March 2012 Management fees	56,100.06		110,441.72
31-Mar-12	1580	March 2012 Outperformance fees	805,122.02		915,563.74
30-Apr-12	1564	April 2012 Management fees	58,629.39		974,193.13
30-Apr-12	PMT	PAYMENT RECEIVED		54,341.66	919,851.47
03-May-12	PMT	PAYMENT RECEIVED		805,122.02	114,729.45
31-May-12	1565	May 2012 Management fees	59,755.82		174,485.28
15-Jun-12	PMT	PAYMENT RECEIVED		56,100.06	118,385.22
29-Jun-12	1566	June 2012 Management fees	56,475.44		174,860.66
30-Jun-12	1574	June 2012 Outperformance fees	298,852.77		473,713.42
31-Jul-12	1567	July 2012 Management fees	83,827.17		537,340.60
31-Aug-12	1568	August 2012 Management fees	71,735.67		609,076.27
30-Sep-12	1569	September 2012 Management fees	70,509.29		679,585.56
30-Sep-12	1572	September 2012 Outperformance fees	1,717,224.34		2,396,809.90
31-Oct-12	PMT	PAYMENT RECEIVED		348,929.54	2,047,880.36
31-Oct-12	1573	October 2012 Management fees	74,255.14		2,122,135.50
15-Nov-12	PMT	PAYMENT RECEIVED		142,244.96	1,979,890.54
23-Nov-12	PMT	PAYMENT RECEIVED		262,666.19	1,717,224.35
01-Nov-12	1556	November 2012 Management fees	70,451.91		1,787,676.26
14-Dec-12	PMT	PAYMENT RECEIVED		717,224.34	1,070,451.92
31-Dec-12	1577	December 2012 Management fees	73,286.20		1,143,738.12
31-Dec-12	1578	December 2012 Outperformance fees	864,312.03		2,008,050.15
16-Jan-13	PMT	PAYMENT RECEIVED		70,451.91	1,937,598.24
16-Jan-13	PMT	PAYMENT RECEIVED		73,286.20	1,864,312.04
31-Jan-13	1579	January 2013 Management fees	75,607.52		1,939,919.57
26-Feb-13	PMT	PAYMENT RECEIVED		600,000.00	1,339,919.57
28-Feb-13	1580	February 2013 Management fees	75,996.52		1,415,916.08
28-Mar-13	PMT	PAYMENT RECEIVED		839,919.56	575,996.52
Opening Date		Closing Date			Total Due
90+ Days	60+ Days	30+ Days	Current		
424,392.48	75,607.52	75,996.52	0.00		575,996.52



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STATEMENT

Vendor

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2014/03/17
Your Vat #: 4210117901
Our Vat #: 4270177555
Ref #: Reg
Stat #: 28 February 2014

Date	Inv no	Description	Debit	Credit	Balance
		Opening Balance			75,996.52
31-Mar-13	1562	March 2013 Management fees	85,251.94		161,248.46
31-Mar-13	1585	March 2013 Outperformance fees	3,752,342.69		3,913,591.15
30-Apr-13	1583	April 2013 Management fees	81,398.11		3,994,989.26
31-May-13	1583	May 2013 Management fees	76,087.36		4,071,076.62
30-Jun-13	1586	June 2013 Management fees	68,589.97		4,139,666.59
30-Jun-13	1587	June 2013 Outperformance fees	2,667,623.15		6,807,289.74
30-Jun-13	1589	May June 2013 Management fees adjustment	4,620.11		6,811,909.85
30-Jun-13	CN039	June 2013 Outperformance fees		2,667,623.15	4,144,286.70
30-Jul-13	1590	June 2013 Outperformance fees	2,345,227.85		6,489,514.55
31-Jul-13	1588	July 2013 Management fees	70,255.10		6,559,769.65
12-Jul-13	PMT	PAYMENT RECEIVED		387,323.92	6,172,445.73
30-Jul-13	PMT	PAYMENT RECEIVED		3,752,342.69	2,420,103.04
31-Aug-13	1591	August 2013 Management fee	78,012.98		2,498,116.02
14-Sep-13	PMT	PAYMENT RECEIVED		2,420,103.06	78,012.96
30-Sep-13	1592	September 2013 Management fee	78,375.31		156,388.27
01-Oct-13	1593	September 2013 Outperformance fees	1,264,682.13		1,421,070.40
31-Oct-13	1594	October 2013 Management fees	83,054.00		1,504,124.40
15-Nov-13	PMT	PAYMENT RECEIVED		1,421,070.42	83,053.98
28-Nov-13	PMT	PAYMENT RECEIVED		83,054.00	-0.02
30-Nov-13	1596	November 2013 Management fees	82,634.51		82,634.49
31-Dec-13	1597	December 2013 Management fees	111,523.05		194,157.55
31-Dec-13	CN040	December 2013 Management fees		29,348.17	164,809.37
06-Jan-14	1598	December 2013 Outperformance fees	529,964.66		694,774.03
30-Jan-14	PMT	PAYMENT RECEIVED		82,634.51	612,139.52
31-Jan-14	1599	January 2014 Management fees	83,914.00		696,053.52
28-Feb-14	1600	February 2014 Management fees	77,063.57		773,117.09
Opening Date		Closing Date			Total Due
90+ Days		60+ Days	30+ Days	Current	
-		612,139.54	83,914.00	77,063.57	773,117.11



011-715-0340
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011-715-0340

STATEMENT

Vendor

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2015-02-28
Your Vat #: 4210117901
Our Vat #: 4270177555
Ref #: Reg
Stat #: 03 March 2015

Date	Inv no	Description	Debit	Credit	Balance
28-Feb-14	1600	Opening Balance			696 053.52
18-Mar-14	PMT	February 2014 Management fees	77 063.57		773 117.09
31-Mar-14	1607	PAYMENT RECEIVED		641 487.71	131 629.38
30-Apr-14	PMT	March 2014 Management fees	88 440.70		220 070.08
30-Apr-14	PMT	PAYMENT RECEIVED		77 063.57	143 006.51
30-Apr-14	1608	PAYMENT RECEIVED		83 914.00	59 092.51
31-May-14	1609	April 2014 Management fees	83 024.21		142 116.71
30-Jun-14	1610	May 2014 Management fees	86 422.60		228 539.31
15-Jul-14	PMT	June 2014 Management fees	83 728.53		312 267.84
15-Jul-14	PMT	PAYMENT RECEIVED		88 440.70	223 827.14
31-Jul-14	1611	PAYMENT RECEIVED		83 024.20	140 802.94
31-Aug-14	1612	July 2014 Management fees	87 654.12		228 457.07
12-Sep-14	PMT	August 2014 Management fee	97 257.89		325 714.96
30-Sep-14	1613	PAYMENT RECEIVED		87 654.12	238 060.84
30-Sep-14	PMT	September 2014 Management fee	92 092.03		330 152.86
06-Oct-14	1614	PAYMENT RECEIVED		83 728.53	246 424.33
29-Sep-14	PMT	September 2014 Outperformance fees	1 343 735.48		1 590 159.81
31-Oct-14	1615	PAYMENT RECEIVED		1 343 735.48	246 424.33
28-Nov-14	1616	October 2014 Management fees	94 058.41		340 482.74
31-Dec-14	1617	November 2014 Management fees	87 617.28		428 100.02
31-Dec-14	1619	December 2014 Management fees	105 099.06		533 199.08
31-Jan-15	1618	December 2014 Outperformance fees	6 996.94		540 196.03
28-Feb-15	1620	January 2015 Management fees	97 266.34		637 462.37
		February 2015 Management fees	98 933.54		736 395.91
Opening Date		Closing Date			
90+ Days	60+ Days	30+ Days	Current	Total Due	
428 100.02	112 096.01	97 266.34	98 933.54	736 395.91	

1-Jun-10	1518	April 2010 Management fees	52 825.90		417 604.59
1-Jun-10	1519	May 2010 Management fees	27 325.32		444 929.92
1-Jun-10	1520	June 2010 Management fees	26 719.97		471 649.89
1-Jul-10	1522	June 2010 Outperformance fees	1 139 519.54		1 611 169.43
1-Jul-10	PMT	PAYMENT RECEIVED		106 871.19	1 504 298.24
1-Jul-10	1523	July 2010 Management fees	27 604.03		1 531 902.26
1-Aug-10	PMT	PAYMENT RECEIVED		600 000.00	931 902.26
1-Aug-10	1525	August 2010 Management fees	33 099.30		965 001.56
1-Sep-10	PMT	PAYMENT RECEIVED		539 519.54	425 482.02
4-Sep-10	PMT	PAYMENT RECEIVED		27 604.03	397 877.99
0-Sep-10	PMT	PAYMENT RECEIVED		33 099.30	364 778.69
0-Sep-10	1527	September 2010 Management Fees	32 832.90		397 611.59
1-Oct-10	1528	September 2010 Outperformance Fees	2 735 217.73		3 132 829.32
4-Oct-10	PMT	PAYMENT RECEIVED		200 000.00	2 932 829.32
1-Oct-10	1530	October 2010 Management fees	35 147.10		2 967 976.42
0-Nov-10	1532	November 2010 Management fees	34 368.36		3 002 344.78
1-Dec-10	1533	December 2010 Management fees	34 273.42		3 036 618.19
1-Dec-10	1537	December 2010 Outperformance fees	3 113 064.21		6 149 682.41
0-Jan-11	PMT	PAYMENT RECEIVED		900 000.00	5 249 682.41
1-Jan-11	PMT	PAYMENT RECEIVED		900 000.00	4 349 682.41
1-Jan-11	1508	January 2011 Management fees	34 868.35		4 384 550.75
1-Feb-11	PMT	PAYMENT RECEIVED		35 147.10	4 349 403.65
5-Feb-11	PMT	PAYMENT RECEIVED		34 868.35	4 314 535.30
5-Feb-11	PMT	PAYMENT RECEIVED		34 368.36	4 280 166.94
5-Feb-11	PMT	PAYMENT RECEIVED		34 273.42	4 245 893.52
8-Feb-11	1538	February 2011 Management fees	29 001.00		4 274 894.52
8-Feb-11	CN031	Credit note issued		735 217.73	3 539 676.79
8-Mar-11	PMT	PAYMENT RECEIVED		1 200 000.00	2 339 676.79
1-Mar-11	PMT	PAYMENT RECEIVED		61 833.90	2 277 842.89
7-Apr-11	PMT	PAYMENT RECEIVED		1 200 000.00	1 077 842.89
1-Mar-11	1542	March 2011 Management fees	37 290.16		1 115 133.06
1-Apr-11	PMT	PAYMENT RECEIVED		713 064.21	402 068.85
0-Apr-11	1545	April 2011 Management fees	35 593.23		437 662.07
3-May-11	PMT	PAYMENT RECEIVED		37 290.16	400 371.91
3-May-11	PMT	PAYMENT RECEIVED		35 593.23	364 778.68
1-May-11	1546	May 2011 Management fees	39 879.09		404 657.78
0-Jun-11	1550	June 2011 Management fees	38 002.16		442 659.94
0-Jun-11	1551	June 2011 Outperformance fees	618 940.44		1 061 600.38
1-Jul-11	1552	July 2011 Management fees	36 986.02		1 098 586.40
1-Aug-11	PMT	PAYMENT RECEIVED		696 821.69	401 764.71
0-Aug-11	PMT	PAYMENT RECEIVED		36 986.02	364 778.69
1-Aug-11	1555	August 2011 Management fees	42 823.27		407 601.96
0-Sep-11	1556	September 2011 Management fees	47 242.63		454 844.59
1-Oct-11	1557	October 2011 Management fees	47 666.47		502 511.05
5-Nov-11	PMT	PAYMENT RECEIVED		47 666.47	454 844.58
0-Nov-11	1558	November 2011 Management fees	48 310.95		503 155.54
0-Dec-11	1559	December 2011 Outperformance fees	1 428 767.28		1 931 922.81
0-Dec-11	1560	December 2011 Management fees	48 199.03		1 980 121.84
2-Dec-11	PMT	PAYMENT RECEIVED		50 000.00	1 930 121.84
2-Feb-12	PMT	PAYMENT RECEIVED		40 065.89	1 890 055.95
6-Feb-12	PMT	PAYMENT RECEIVED		48 310.95	1 841 745.00
1-Jan-12	1561	January 2012 Management fees	52 180.94		1 893 925.94
9-Feb-12	PMT	PAYMENT RECEIVED		1 428 767.28	465 158.66
9-Feb-12	PMT	PAYMENT RECEIVED		48 199.03	416 959.63
9-Feb-12	1562	February 2012 Management fees	54 341.66		471 301.29
5-Mar-12	PMT	PAYMENT RECEIVED		52 180.94	419 120.35
1-Mar-12	1563	March 2012 Management fees	56 100.06		475 220.41
1-Mar-12		March 2012 Outperformance fees	805 122.02		1 280 342.43
0-Apr-12	1564	April 2012 Management fees	58 629.39		1 338 971.82
0-Apr-12	PMT	PAYMENT RECEIVED		54 341.66	1 284 630.16
3-Apr-12	PMT	PAYMENT RECEIVED		805 122.02	479 508.14
1-May-12	1565	May 2012 Management fees	59 755.82		539 263.96

9-Nov-07	1377	Outperformance fees	179 497.43		896 720.93
9-Nov-07	PMT	PAYMENT RECEIVED		297 997.51	598 723.42
9-Feb-08	PMT	PAYMENT RECEIVED		309 031.11	289 692.31
5-Apr-08	1385	February 2008 Management Fees	37 676.09		327 368.40
5-Apr-08	1386	March 2008 Management Fees	40 264.32		367 632.72
5-Apr-08	1387	March 2008 Outperformance fees	288 633.94		656 266.66
7-May-08	1407	January 2008 Management Fees	35 910.80		692 177.46
7-May-08	1409	April 2008 Management Fees	39 178.48		731 355.94
7-May-08	PMT	PAYMENT RECEIVED		77 940.41	653 415.53
9-May-08	PMT	PAYMENT RECEIVED		288 633.94	364 781.59
25-Jul-08	1426	May 2008 Management Fees	39 316.54		404 098.13
25-Jul-08	1427	June 2008 Management Fees	40 423.56		444 521.69
25-Jul-08	1428	June 2008 Outperformance fees	235 844.84		680 366.53
25-Jul-08	PMT	PAYMENT RECEIVED		316 389.66	363 978.87
8-Oct-08	1428	July 2008 Management Fees	40 597.58		404 574.45
8-Oct-08	1429	August 2008 Management Fees	43 847.99		448 422.44
8-Oct-08	1430	September 2008 Management Fees	47 161.27		495 583.71
5-Oct-08	PMT	PAYMENT RECEIVED		130 805.00	364 778.71
8-Dec-08	1445	October 2008 Management Fees	51 319.42		416 098.13
8-Dec-08	1446	October 2008 Outperformance fees	225 042.43		641 140.56
8-Dec-08	PMT	PAYMENT RECEIVED		276 361.85	364 778.71
5-Jan-09	1453	November 2008 Management Fees	45 613.19		410 391.90
3-Feb-09	1454	December 2008 Management Fees	55 162.76		465 554.66
4-Feb-09	PMT	PAYMENT RECEIVED		900 000.00	-434 445.34
7-Feb-09	1457	December 2008 Outperformance fees	1 162 142.22		727 696.88
8-Feb-09	PMT	PAYMENT RECEIVED		220 198.95	507 497.93
9-Feb-09	1458	January 2009 Management Fees	52 507.69		560 005.62
9-Feb-09	PMT	PAYMENT RECEIVED		142 719.23	417 286.39
7-Feb-09	1469	February 2009 Management Fees	46 712.39		463 998.78
1-Mar-09	1470	March 2009 Management Fees	54 147.95		518 146.73
1-Mar-09	1471	March 2009 Outperformance fees	1 654 712.98		2 172 859.71
0-Apr-09	1472	April 2009 Management Fees	50 957.33		2 223 817.04
6-May-09	PMT	PAYMENT RECEIVED		900 000.00	1 323 817.04
7-May-09	PMT	PAYMENT RECEIVED		855 573.32	468 243.72
9-May-09	1473	May 2009 Management Fees	49 535.85		517 779.57
0-Jun-09	1484	June 2009 Management Fees	54 262.71		572 042.28
0-Jun-09	PMT	PAYMENT RECEIVED		153 000.88	419 041.40
11-Jul-09	1486	July 2009 Management Fees	52 680.30		471 721.70
11-Jul-09	1488	July 2009 Outperformance Fees	982 250.51		1 453 972.21
1-Aug-09	PMT	PAYMENT RECEIVED		900 000.00	553 972.21
1-Aug-09	1487	August 2009 Management Fees	52 906.34		606 878.55
1-Sep-09	PMT	PAYMENT RECEIVED		82 250.00	524 628.55
0-Sep-09	1492	September 2009 Management Fees	51 584.00		576 212.55
0-Sep-09	PMT	PAYMENT RECEIVED		159 849.86	416 362.69
0-Oct-09	1499	October 2009 Management Fees	51 845.49		468 208.18
4-Nov-09	1498	September 2009 Outperformance fees	805 200.17		1 273 408.35
7-Nov-09	PMT	PAYMENT RECEIVED		1 007 045.66	266 362.69
1-Dec-09	1503	Consulting fees	150 000.00		416 362.70
1-Dec-09	1505	November 2009 Management fees	52 890.38		469 253.08
1-Dec-09	1506	December 2009 Management fees	52 817.09		522 070.16
1-Dec-09	1508	December 2009 Outperformance fees	675 112.40		1 197 182.57
1-Jan-10	1507	January 2010 Management fees	53 100.56		1 250 283.13
2-Feb-10	PMT	PAYMENT RECEIVED		190 889.29	1 059 393.84
8-Feb-10	1508	February 2010 Management fees	44 703.53		1 104 097.36
4-Mar-10	PMT	PAYMENT RECEIVED		694 615.14	409 482.22
1-Mar-10	1513	March 2010 Management fees	57 372.73		466 854.96
1-Apr-10	1514	March 2010 Outperformance fees	1 851 072.93		2 317 927.88
8-Apr-10	PMT	PAYMENT RECEIVED		190 889.29	2 127 038.59
9-Apr-10	PMT	PAYMENT RECEIVED		300 000.00	1 827 038.59
3-May-10	PMT	PAYMENT RECEIVED		102 076.26	1 724 962.33
3-May-10	PMT	PAYMENT RECEIVED		700 000.00	1 024 962.33
3-May-10	PMT	PAYMENT RECEIVED		660 183.64	364 778.69



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 2nd Floor + 2nd Floor + 2000

STATEMENT

Vendor

Vendor
Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusele
3rd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch 2196
(011) 715-0340

Date 2013/01/14
Your Vat #: 4210117901
Our Vat #: 4270177555
Ref #: Reg
Stat #: 14 January 2013

Date	Inv no	Description	Debit	Credit	Balance
1-Jan-06	001	Structuring fee	410 000.00		410 000.00
1-Jan-06	PMT	PAYMENT RECEIVED		410 000.00	-
3-Apr-06	0002	Jan to Mar 2006 Management Fee	119 412.30		119 412.30
4-Apr-06	PMT	PAYMENT RECEIVED		119 412.30	-
5-Jun-06	1195	April May 2006 Management Fees	17 051.79		17 051.79
9-Jun-06	PMT	PAYMENT RECEIVED		17 051.79	-
0-Aug-06	1213	June 2006 Outperformance fees	509 384.72		509 384.72
0-Aug-06	1213	July 2006 Management Fees	6 694.54		516 079.26
0-Aug-06	1219	June 2006 Management Fees	7 928.68		524 007.94
1-Aug-06	PMT	PAYMENT RECEIVED		509 384.72	14 623.22
2-Aug-06	PMT	PAYMENT RECEIVED		7 928.68	6 694.54
8-Sep-06	1222	September 2006 Management Fees	114 000.00		120 694.54
8-Sep-06	PMT	PAYMENT RECEIVED		114 000.00	6 694.54
2-Nov-06	1235	October 2006 Management Fees	8 842.63		15 537.17
4-Dec-06	1260	November 2006 Management fees	11 439.19		26 976.36
9-Dec-06	PMT	PAYMENT RECEIVED		19 281.82	7 694.54
1-Jan-07	PMT	PAYMENT RECEIVED		57 000.00	-49 305.46
2-Jan-07	1275	January 2007 Management fees	57 000.00		7 694.54
1-Jan-07	1280	December 2006 Management Fees	11 359.89		19 054.43
1-Jan-07	1280	December 2006 Outperformance fees	60 676.85		79 731.28
1-Jan-07	PMT	PAYMENT RECEIVED		72 018.97	7 712.31
7-Feb-07	1348	February 2007 Management Fees	1 140 000.00		1 147 712.31
5-Mar-07	1350	January 2007 Management fees	13 142.70		1 160 855.01
5-Mar-07	1351	February 2007 Management Fees	14 918.40		1 175 773.41
8-Sep-07	PMT	PAYMENT RECEIVED		600 000.00	575 773.41
9-Mar-07	PMT	PAYMENT RECEIVED		540 000.00	35 773.41
5-Mar-07	PMT	PAYMENT RECEIVED		28 061.10	7 712.31
2-Mar-07	1354	Services rendered	570 000.00		577 712.31
2-Mar-07	PMT	PAYMENT RECEIVED		570 000.00	7 712.31
9-Jun-07	1376	Management fees	118 480.08		126 192.39
9-Jun-07	1376	Professional fees	285 000.00		411 192.39
0-Jul-07	1391	Consulting fees	30 557.07		441 749.46
1-Jul-07	PMT	PAYMENT RECEIVED		30 557.07	411 192.39
1-Aug-07	1397	Outperformance fees	235 725.18		646 917.57
1-Aug-07	1398	Management fees	70 305.93		717 223.50
0-Sep-07	PMT	PAYMENT RECEIVED		57 000.00	660 223.50
1-Sep-07	1416	Professional fees	57 000.00		717 223.50



Ground Floor Acacia House
5 Autumn Street
Rivonia 2128
083-261-3356

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Naledi Maneje
Address 81 Central Street
Town Houghton 2198
Tel (011) 715-0340

Date 30/09/2015
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG5100
Invoice No. 1628

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	September Management Fees		R 90,644.06

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 90,644.06
Disbursements & Travel	
VAT	R 12,690.17
TOTAL	R 103,334.23

Invoice due on presentation



Ground Floor Acacia House
5 Autumn Street
Rivonia 2128
083-261-3356

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Naledi Manele
Address 91 Central Street
Town Houghton 2198
Tel (011) 715-0340

Date 31/08/2015
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG5110
Invoice No. 1627

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	August Management Fees		R 97,185.09

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 97,185.09
Disbursements & Travel	
VAT	R 13,605.91
TOTAL	R 110,791.00

Invoice due on presentation



5011 10th Floor
 10th Floor, 10th Floor, 10th Floor
 10th Floor, 10th Floor, 10th Floor
 10th Floor, 10th Floor, 10th Floor
 10th Floor, 10th Floor, 10th Floor

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Naledi Maneje
Address 91 Central Street
Town Houghton 2198
Tel (011) 715-0340

Date 31/07/2015
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG5100
Invoice No. 1626

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	July Management Fees		R 89,408.57

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 89,408.57
Disbursements & Travel	
VAT	R 12,517.20
TOTAL	R 101,925.77

Invoice due on presentation



100% SOUTH AFRICAN OWNED
 30 YEARS OF EXPERIENCE
 100% SOUTH AFRICAN OWNED
 TEL: 011 422 1142
 FAX: 011 422 1143
 EMAIL: info@molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Naledi Manje
Address 91 Central Street
Town Houghton 2198
Tel (011) 715-0340

Date 30/06/2015
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG5090
Invoice No. 1625

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	June Outperformances Fees		R 609,177.73
			
Payment Details			SubTotal R 609,177.73
<input type="radio"/> Cheque or bank transfer Name: Molelwane Consulting CC Bank: First National Bank Branch: KILLARNEY (Branch Code 256205) A/C #: 62002637025			Disbursements & Travel
			VAT R 85,284.88
			TOTAL R 694,462.61

Invoice due and payable 30 Days from invoice date



601 914 434
 011 451 434
 011 451 434
 011 451 434
 011 451 434

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Naledi Manojie
Address 91 Central Street
Town Houghton 2198
Tel (011) 715-0340

Date 30/06/2015
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REQ5080
Invoice No. 1624

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	June Management Fees		R 91,872.37

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 91,872.37
Disbursements & Travel	
VAT	R 12,862.13
TOTAL	R 104,734.50

Invoice due on presentation



Molelwane Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: 011 715 0340
 Fax: 011 715 0340

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Alt: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2015-05-31
Your Vat #: 4080225978
Our Vat #: 4270177555
Ref #: REG5070
Invoice No. 1623

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	May Management Fees		R 83 625.38

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 83 625.38
Disbursements & Travel	
VAT	R 11 707.55
TOTAL	R 95 332.93

Invoice due on presentation



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TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	2015-04-30
Address	Alt: Xolisa Nyhonyha	Your Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Tel	Melrose Arch 2196	Ref #:	REG5060
	(011) 715-0340	Invoice No.	1622

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	April Management Fees		R 86 702.14
<div> <div>Payment Details</div> <div> <div>Cheque or bank transfer</div> <div> Name: Molelwane Consulting CC Bank: First National Bank Branch KILLARNEY (Branch Code 256206) A/C #: 62002637025 </div> </div> </div> <div> <div>SubTotal</div> <div>Disbursements & Travel</div> <div>VAT</div> <div>TOTAL</div> </div> <div> <div>R 86 702.14</div> <div></div> <div>R 12 138.30</div> <div>R 98 840.44</div> </div>			


Invoice due on presentation

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Client

Name	Regiments Fund Managers (Pty) Ltd	
Address	At: Xolisa Nyhonyha	
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	
Tel	Melrose Arch	2196
	(011) 715-0340	

Date	2015-03-31
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG5050
Invoice No.	1621

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	March Management Fees		R 89 794.91
			
Payment Details Cheque or bank transfer Name: Molelwane Consulting CC Bank: First National Bank		SubTotal Disbursements & Travel VAT TOTAL	R 89 794.91 R 12 571.29 R 102 366.20

Invoice due on presentation



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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Xolisa Nyhonyha
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 28/02/2015
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG5040
Invoice No. 1620

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	February Management Fees		R 86,783.81

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 86,783.81
Disbursements & Travel	
VAT	R 12,149.73
TOTAL	R 98,933.54

Invoice due on presentation



Cell: 082 488 4888
 Tel: 011 488 4888
 Fax: 011 488 4888
 Email: info@molelwane.co.za
 Website: www.molelwane.co.za

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Xolisa Nyhonyha
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 31/01/2015
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG5020
Invoice No. 1618

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	January Management Fees		R 85,321.35

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 85,321.35
Disbursements & Travel	
VAT	R 11,944.99
TOTAL	R 97,266.34

Invoice due on presentation

$\text{Pr}(\text{A} \cap \text{B}) = \text{Pr}(\text{A}) \cdot \text{Pr}(\text{B})$
 $\text{Pr}(\text{A} \cap \text{B}) = \frac{1}{4} \cdot \frac{1}{4} = \frac{1}{16}$
 $\text{Pr}(\text{A} \cup \text{B}) = \text{Pr}(\text{A}) + \text{Pr}(\text{B}) - \text{Pr}(\text{A} \cap \text{B})$
 $\text{Pr}(\text{A} \cup \text{B}) = \frac{1}{4} + \frac{1}{4} - \frac{1}{16} = \frac{7}{16}$
 $\text{Pr}(\text{A} \cap \text{B}) = \frac{1}{16}$
 $\text{Pr}(\text{A} \cup \text{B}) = \frac{7}{16}$
 $\text{Pr}(\text{A} \cap \text{B}) = \frac{1}{16}$
 $\text{Pr}(\text{A} \cup \text{B}) = \frac{7}{16}$

Client

Name	Regiments Fund Managers (Pty) Ltd
Address	Att: Yvonne Mokone 3rd Floor, Penthouse Unit 4, 4 The High Street
Town	Melrose Arch
Tel	(011) 715-0346

Date	31/12/2014
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG5030
Invoice No.	1619

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	December Outperformance Fees		R 6,137.67

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 6,137.67
Disbursements & Travel	
VAT	R 859.27
TOTAL	R 6,996.94

Invoice due and payable 30 Days from Invoice date



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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Xolisa Nyhonyha
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 31/12/2014
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG5010
Invoice No. 1617

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	December Management Fees		R 92,192.16

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 92,192.16
Disbursements & Travel	
VAT	R 12,906.90
TOTAL	R 105,099.06

Invoice due on presentation

3. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$ (Probability of getting 2 heads)
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 6. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$ (Probability of getting 1 tail and 1 head)

Client

Name	Regiments Fund Managers (Pty) Ltd
	Att: Xolisa Nyhonyha
Address	3rd Floor, Penthouse Unit 4, 4 The High Street
Town	Melrose Arch 2196
Tel	(011) 715-0340

Date	28/11/2014
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG5000
Invoice No.	1616

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	November Management Fees		R 76,857.26
Payment Details		SubTotal	R 76,857.26
Cheque or bank transfer		Disbursements & Travel	
		VAT	R 10,760.02
Name: Molelwane Consulting CC		TOTAL	R 87,617.28

Invoice due on presentation



31st 2014
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 31st 2014

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Xolisa Nyhonyha
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 31/10/2014
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4990
Invoice No. 1615

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	October Management Fees		R 82,507.38

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 82,507.38
Disbursements & Travel	
VAT	R 11,551.03
TOTAL	R 94,058.41

Invoice due on presentation



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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0346 2196

Date 06/10/2014
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4990
Invoice No. 1614

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	September Outperformance Fees		R 1,178,715.33

Payment Details

☐ Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 1,178,715.33
Disbursements & Travel	
VAT	R 165,020.15
TOTAL	R 1,343,735.48

Invoice due and payable 30 Days from Invoice date



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TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Xolisa Nyhonyha
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 30/09/2014
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4970
Invoice No. 1613

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	September Management Fees		R 80,782.48

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 80,782.48
Disbursements & Travel	
VAT	R 11,309.55
TOTAL	R 92,092.03

Invoice due on presentation



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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address At: Xolisa Nyhonyha
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 31/08/2014
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4960
Invoice No. 1612

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	August Management Fees		R 85,313.94

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 85,313.94
Disbursements & Travel	
VAT	R 11,943.95
TOTAL	R 97,257.89

Invoice due on presentation

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Client

Name	Regiments Fund Managers (Pty) Ltd		
Address	Att: Xolisa Nyhonyha		
Town	3rd Floor, Penthouse Unit 4, 4 The High Street		
Tel	Melrose Arch		2196
	(011) 715-0340		

Date	2014-07-31
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4950
Invoice No.	1611

Invoice No.		1611	
Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	July Management Fees		R 76 889.58
Payment Details		SubTotal	R 76 889.58
Cheque or bank transfer		Disbursements & Travel VAT	R 10 764.54
Name: Molelwane Consulting CC		TOTAL	R 87 654.12
Bank: First National Bank			


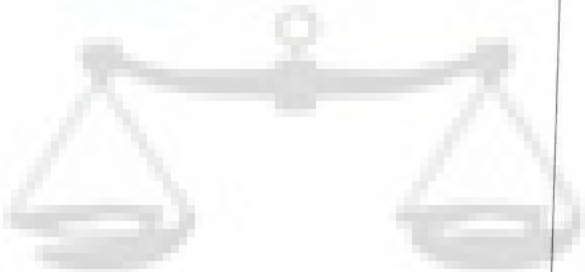
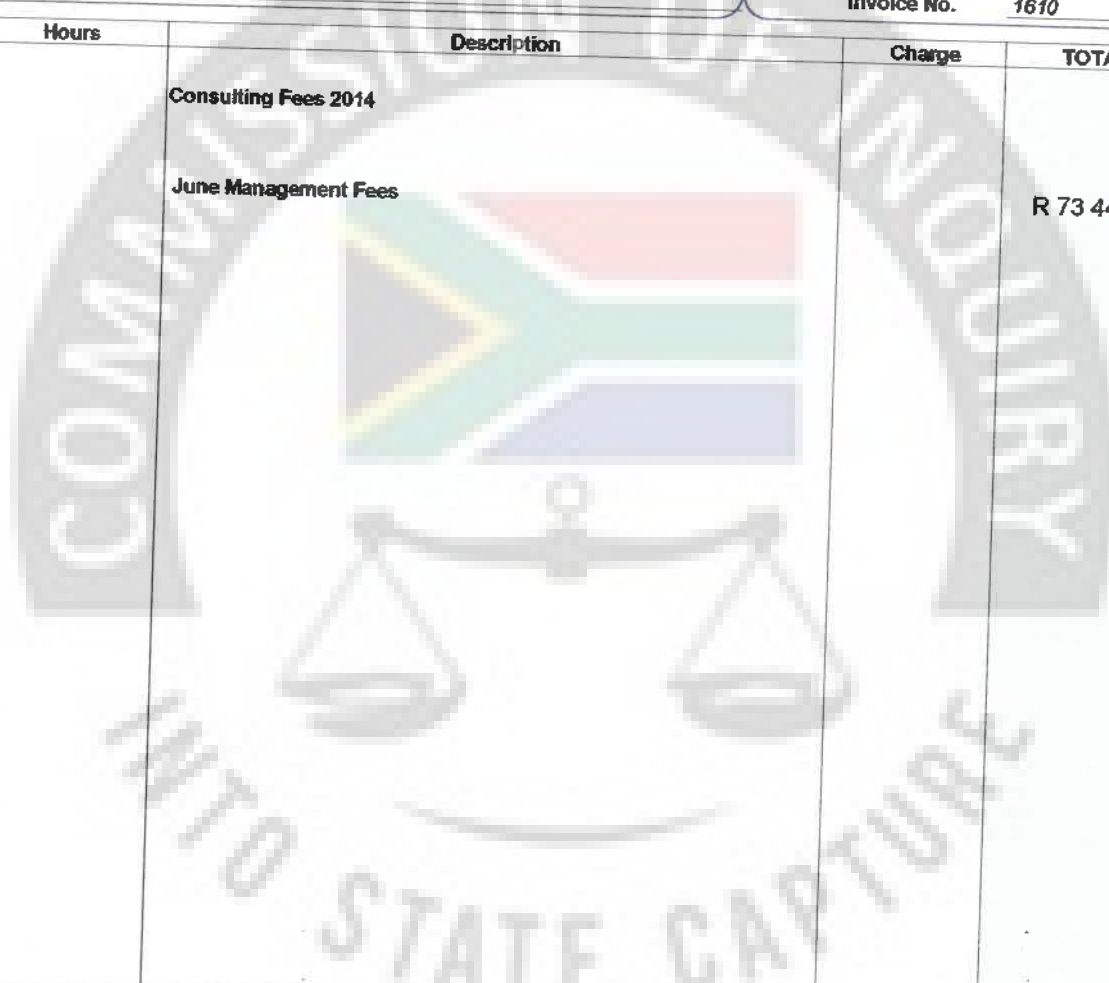
Invoice due on presentation

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Client

Name	Regiments Fund Managers (Pty) Ltd
Address	Att: Kollisa Nyhonyha
Town	3rd Floor, Penthouse Unit 4, 4 The High Street
Tel	Melrose Arch 2196 (011) 715-0340

Date	2014-06-30
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4940
Invoice No.	1610

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	June Management Fees		R 73 446.08
			
			
			
Payment Details Cheque or bank transfer Name: Molelwane Consulting CC Bank: First National Bank		SubTotal Disbursements & Travel VAT TOTAL	R 73 446.08 R 10 282.45 R 83 728.53

Invoice due on presentation



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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2014-05-31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4930
Invoice No. 1609

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	May Management Fees		R 75 809.30
<div> <div>Payment Details</div> <div> <div>Cheque or bank transfer</div> <div> <div>Name: Molelwane Consulting CC</div> <div>Bank: First National Bank</div> <div>Branch KILLARNEY (Branch Code 256205)</div> <div>A/C #: 62002637025</div> </div> </div> </div>			
		SubTotal	R 75 809.30
		Disbursements & Travel	
		VAT	R 10 613.30
		TOTAL	R 86 422.60

Invoice due on presentation



5th Floor - Killarney
3 Silverwood Road - Killarney
6th Floor - 3rd Floor - Killarney
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TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2014/04/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4920
Invoice No. 1608

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	April Management Fees		R 72,828.25

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 72,828.25
Disbursements & Travel	
VAT	R 10,195.96
TOTAL	R 83,024.21

Invoice due on presentation



First National Bank
 100% South African owned
 100% South African staff
 100% South African clients
 100% South African products
 100% South African services
 100% South African values

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Xolisa Nyhonyha
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 2014/03/31
Your Vat #: 4060225878
Our Vat #: 4270177555
Ref #: REG4910
Invoice No. 1607

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	March Management Fees		R 77,579.56

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 77,579.56
Disbursements & Travel	
VAT	R 10,861.14
TOTAL	R 88,440.70

Invoice due on presentation



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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Xolisa Nyhonyha
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 2014/02/28
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4900
Invoice No. 1606

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	February Management Fees		R 67,599.62

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 67,599.62
Disbursements & Travel	
VAT	R 9,463.95
TOTAL	R 77,063.57

Invoice due on presentation

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Client

Name _____

Regiments Fund Managers (Pty) Ltd

Att: Xolisa Nyhonyha

Address

3rd Floor, Penthouse Unit 4, 4 The High Street

Town

Melrose Arch

Tel

(011) 715-0340

Date _____

2013/12/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4890

Invoice No.

1599

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	January Management Fees		R 73,608.77

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal

R 73,608.77

Disbursements & Travel

VAT

R 10,305.23

TOTAL

R 83,914.00

Invoice due on presentation



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CREDIT NOTE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0346

Date 2013/12/31
Your Vat #: 4060225979
Our Vat #: 4270177555
Ref #: REG4670
Invoice No. CN040

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	December Outperformance Fees		R 25,744.01

Payment Details
☐
Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 25,744.01
Disbursements & Travel	
VAT	R 3,604.16
TOTAL	R 29,348.17

Invoice due and payable 30 Days from Invoice date



1001 City - Pretoria
 5th Floor, 1001 City Building
 011 460 225978
 011 460 225978
 011 460 225978
 011 460 225978

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0346

Date 2014/01/06
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4880
Invoice No. 1598

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	December Outperformance Fees		R 464,881.28

Payment Details

☐ **Cheque or bank transfer**

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 464,881.28
Disbursements & Travel	
VAT	R 65,083.38
TOTAL	R 529,964.66

Invoice due and payable 30 Days from invoice date



Molelwane Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 654 0000
 Fax: +27 11 654 0001

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rosina Monagisi
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/12/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4870
Invoice No. 1597

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	December Management Fees		R 97,827.24
<div> <div> Payment Details </div> <div> Cheque or bank transfer Name: Molelwane Consulting CC Bank: First National Bank Branch: KILLARNEY (Branch Code 256205) A/C #: 62002637025 </div> </div>			
		SubTotal	R 97,827.24
		Disbursements & Travel	
		VAT	R 13,695.81
		TOTAL	R 111,523.05

Invoice due on presentation



100 Foch Road
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 (0) 11 456 0000
 Fax: +27 (0) 11 456 0001
 Email: info@molelwane.co.za

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address At: Rosina Monakgisi
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/11/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4860
Invoice No. 1596

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	November Management Fees		R 72,486.41

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 72,486.41
Disbursements & Travel	
VAT	R 10,148.10
TOTAL	R 82,634.51

Invoice due on presentation



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TAX INVOICE**Client****Name****Regiments Fund Managers (Pty) Ltd****Address**

Att: Rosina Monakgisi

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 715-0340

Date

2013/10/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4850

Invoice No.

1594

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	October Management Fees		
			R 72,854.39

Payment Details*Cheque or bank transfer***Name:** Molelwane Consulting CC**Bank:** First National Bank**Branch:** KILLARNEY (Branch Code 258205)**A/C #:** 62002637025

SubTotal	R 72,854.39
Disbursements & Travel	
VAT	R 10,199.61
TOTAL	R 83,054.00

Invoice due on presentation



2017-2018-2019-2020-2021-2022-2023-2024-2025-2026-2027-2028-2029-2030-2031-2032-2033-2034-2035-2036-2037-2038-2039-2040-2041-2042-2043-2044-2045-2046-2047-2048-2049-2050-2051-2052-2053-2054-2055-2056-2057-2058-2059-2060-2061-2062-2063-2064-2065-2066-2067-2068-2069-2070-2071-2072-2073-2074-2075-2076-2077-2078-2079-2080-2081-2082-2083-2084-2085-2086-2087-2088-2089-2090-2091-2092-2093-2094-2095-2096-2097-2098-2099-2100-2101-2102-2103-2104-2105-2106-2107-2108-2109-2110-2111-2112-2113-2114-2115-2116-2117-2118-2119-2120-2121-2122-2123-2124-2125-2126-2127-2128-2129-2130-2131-2132-2133-2134-2135-2136-2137-2138-2139-2140-2141-2142-2143-2144-2145-2146-2147-2148-2149-2150-2151-2152-2153-2154-2155-2156-2157-2158-2159-2160-2161-2162-2163-2164-2165-2166-2167-2168-2169-2170-2171-2172-2173-2174-2175-2176-2177-2178-2179-2180-2181-2182-2183-2184-2185-2186-2187-2188-2189-2190-2191-2192-2193-2194-2195-2196-2197-2198-2199-2200-2201-2202-2203-2204-2205-2206-2207-2208-2209-2210-2211-2212-2213-2214-2215-2216-2217-2218-2219-2220-2221-2222-2223-2224-2225-2226-2227-2228-2229-2230-2231-2232-2233-2234-2235-2236-2237-2238-2239-2240-2241-2242-2243-2244-2245-2246-2247-2248-2249-2250-2251-2252-2253-2254-2255-2256-2257-2258-2259-2260-2261-2262-2263-2264-2265-2266-2267-2268-2269-2270-2271-2272-2273-2274-2275-2276-2277-2278-2279-2280-2281-2282-2283-2284-2285-2286-2287-2288-2289-2290-2291-2292-2293-2294-2295-2296-2297-2298-2299-2300-2301-2302-2303-2304-2305-2306-2307-2308-2309-2310-2311-2312-2313-2314-2315-2316-2317-2318-2319-2320-2321-2322-2323-2324-2325-2326-2327-2328-2329-2330-2331-2332-2333-2334-2335-2336-2337-2338-2339-2340-2341-2342-2343-2344-2345-2346-2347-2348-2349-2350-2351-2352-2353-2354-2355-2356-2357-2358-2359-2360-2361-2362-2363-2364-2365-2366-2367-2368-2369-2370-2371-2372-2373-2374-2375-2376-2377-2378-2379-2380-2381-2382-2383-2384-2385-2386-2387-2388-2389-2390-2391-2392-2393-2394-2395-2396-2397-2398-2399-2400-2401-2402-2403-2404-2405-2406-2407-2408-2409-2410-2411-2412-2413-2414-2415-2416-2417-2418-2419-2420-2421-2422-2423-2424-2425-2426-2427-2428-2429-2430-2431-2432-2433-2434-2435-2436-2437-2438-2439-2440-2441-2442-2443-2444-2445-2446-2447-2448-2449-2450-2451-2452-2453-2454-2455-2456-2457-2458-2459-2460-2461-2462-2463-2464-2465-2466-2467-2468-2469-2470-2471-2472-2473-2474-2475-2476-2477-2478-2479-2480-2481-2482-2483-2484-2485-2486-2487-2488-2489-2490-2491-2492-2493-2494-2495-2496-2497-2498-2499-2500-2501-2502-2503-2504-2505-2506-2507-2508-2509-2510-2511-2512-2513-2514-2515-2516-2517-2518-2519-2520-2521-2522-2523-2524-2525-2526-2527-2528-2529-2530-2531-2532-2533-2534-2535-2536-2537-2538-2539-2540-2541-2542-2543-2544-2545-2546-2547-2548-2549-2550-2551-2552-2553-2554-2555-2556-2557-2558-2559-2560-2561-2562-2563-2564-2565-2566-2567-2568-2569-2570-2571-2572-2573-2574-2575-2576-2577-2578-2579-2580-2581-2582-2583-2584-2585-2586-2587-2588-2589-2590-2591-2592-2593-2594-2595-2596-2597-2598-2599-2600-2601-2602-2603-2604-2605-2606-2607-2608-2609-2610-2611-2612-2613-2614-2615-2616-2617-2618-2619-2620-2621-2622-2623-2624-2625-2626-2627-2628-2629-2630-2631-2632-2633-2634-2635-2636-2637-2638-2639-2640-2641-2642-2643-2644-2645-2646-2647-2648-2649-2650-2651-2652-2653-2654-2655-2656-2657-2658-2659-2660-2661-2662-2663-2664-2665-2666-2667-2668-2669-2670-2671-2672-2673-2674-2675-2676-2677-2678-2679-2680-2681-2682-2683-2684-2685-2686-2687-2688-2689-2690-2691-2692-2693-2694-2695-2696-2697-2698-2699-2700-2701-2702-2703-2704-2705-2706-2707-2708-2709-2710-2711-2712-2713-2714-2715-2716-2717-2718-2719-2720-2721-2722-2723-2724-2725-2726-2727-2728-2729-2730-2731-2732-2733-2734-2735-2736-2737-2738-2739-2740-2741-2742-2743-2744-2745-2746-2747-2748-2749-2750-2751-2752-2753-2754-2755-2756-2757-2758-2759-2760-2761-2762-2763-2764-2765-2766-2767-2768-2769-2770-2771-2772-2773-2774-2775-2776-2777-2778-2779-2780-2781-2782-2783-2784-2785-2786-2787-2788-2789-2790-2791-2792-2793-2794-2795-2796-2797-2798-2799-2800-2801-2802-2803-2804-2805-2806-2807-2808-2809-2810-2811-2812-2813-2814-2815-2816-2817-2818-2819-2820-2821-2822-2823-2824-2825-2826-2827-2828-2829-2830-2831-2832-2833-2834-2

TAX INVOICE

Client		Date	2013/10/01
Name	Regiments Fund Managers (Pty) Ltd		Your Vat #:
	Att: Rose Mabusela		4060225978
Address	3rd Floor, Penthouse Unit 4, 4 The High Street		Our Vat #:
Town	Melrose Arch	2196	4270177555
Tel	(011) 715-0346		Ref #:
			REG4840
			Invoice No.
			1593

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	September Outperformance Fees		R 1,109,370.29

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 1,109,370.29
Disbursements & Travel VAT	R 155,311.84
TOTAL	R 1,264,682.13

Invoice due and payable 30 Days from invoice date

[illegible]

Client

Name _____

Regiments Fund Managers (Pty) Ltd**Address**

Att: Rosina Monakgisi

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 715-0340

Date 2013/09/30

Your Vat #: 4060225978

Our Vat #:	4270177555
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Ref #: REG4830

Invoice No. MEG4
1592

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 68,750.27
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Disbursements & Travel	R 68,750.27
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VAT	R 9,625.04
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TOTAL	R 78,375.31
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Invoice due on presentation



105 First Avenue
 2nd Floor, Suite 201
 1116 1st Avenue, Suite 201
 1116 1st Avenue, Suite 201
 1116 1st Avenue, Suite 201
 1116 1st Avenue, Suite 201

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rosina Morakgisi
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/08/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4820
Invoice No. 1591

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	August Management Fees		R 68,432.44

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 68,432.44
Disbursements & Travel	
VAT	R 9,580.54
TOTAL	R 78,012.98

Invoice due on presentation



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101-101-101-101

TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/07/31
Address	At: Rosina Monagisi	Your Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Tel	Melrose Arch 2196	Ref #:	REG4780
	(011) 715-0340	Invoice No.	1588

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	July Management Fees		R 61,627.28
Payment Details		SubTotal	R 61,627.28
Cheque or bank transfer		Disbursements & Travel	
Name: Molelwane Consulting CC		VAT	R 8,627.82
Bank: First National Bank		TOTAL	R 70,255.10
Branch KILLARNEY (Branch Code 256205)			
A/C #: 62002637025			

Invoice due on presentation

$E = \frac{1}{2}mv^2 + mc^2 \approx mc^2 + \frac{1}{2}mv^2$
 $\frac{1}{2}mv^2 = E - mc^2 = 1.02 \text{ MeV} - 0.511 \text{ MeV} = 0.509 \text{ MeV}$
 $v = \sqrt{\frac{2E}{m}} = \sqrt{\frac{2 \times 0.509 \text{ MeV}}{9.1 \times 10^{-31} \text{ kg}}} = 1.0 \times 10^8 \text{ m/s}$
 $\lambda = \frac{h}{mv} = \frac{6.6 \times 10^{-34} \text{ J s}}{9.1 \times 10^{-31} \text{ kg} \times 1.0 \times 10^8 \text{ m/s}} = 7.3 \times 10^{-13} \text{ m}$
 $\lambda = 0.73 \text{ nm}$

Client

Name	Regiments Fund Managers (Pty) Ltd
Address	Alt: Rose Mabusela
Town	3rd Floor, Penthouse Unit 4, 4 The High Street
Tel	Melrose Arch 2196 (011) 715-0346

Date	2013/06/30
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4790
Invoice No.	1587

Hours	Description	Charge	TOTAL
	Consulting Fees 2013 June Outperformance Fees		R 2,340,020.30
		SubTotal	R 2,340,020.30
		Disbursements & Travel	
		VAT	R 327,602.84
		TOTAL	R 2,667,623.15

Payment Details

☐ Cheque or bank transfer

Name: Molehwane Consulting CC

Bank: First National Bank

Invoice due and payable 30 Days from Invoice date



1000 17th Avenue E
 Suite 100, Molelwane Consulting
 P.O. Box 100, Molelwane Consulting
 1000 17th Avenue E
 Suite 100, Molelwane Consulting
 P.O. Box 100, Molelwane Consulting

CREDIT NOTE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address At: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0346

Date 30/06/2013
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4790
Invoice No. CN039

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	June Outperformance Fees		R 2,340,020.30

Payment Details

☐ **Cheque or bank transfer**

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 2,340,020.30
Disbursements & Travel	
VAT	R 327,602.84
TOTAL	R 2,667,623.15

Invoice due and payable 30 Days from Invoice date



THE MOLELWANE GROUP
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 (0)11 462 1044
 Tel: +27 (0)11 503 3075
 Email: info@molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0346 2196

Date 30/06/2013
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4810
Invoice No. 1590

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	June Outperformance Fees		R 2,057,217.41

Payment Details

☐ **Cheque or bank transfer**

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 2,057,217.41
Disbursements & Travel	
VAT	R 288,010.44
TOTAL	R 2,345,227.85

Invoice due and payable 30 Days from invoice date



Office: 1st Floor, 4 The High Street
 2196 Melrose Arch, Johannesburg
 Tel: 011 715 0340
 Fax: 011 715 0340
 Email: info@molelwane.co.za

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rosina Monagisi
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 30/06/2013
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4800
Invoice No. 1589

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	May Management Fees		R 2,061.74
	June Management Fees		R 1,990.99

Payment Details**Cheque or bank transfer**

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 4,052.73
Disbursements & Travel	
VAT	R 567.38
TOTAL	R 4,620.11

Invoice due on presentation



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TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rosina Monakgisi
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/06/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4770
Invoice No. 1586

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	June Management Fees		R 60,166.64

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 60,166.64
Disbursements & Travel	
VAT	R 8,423.33
TOTAL	R 68,589.97

Invoice due on presentation



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 forward this document to anyone
 Molelwane Consulting
 011 715 0340
 011 715 0340

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rosina Monagisi
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

TAX
INVOICE

Date 2013/05/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4750
Invoice No. 1584

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	May Management Fees		R 66,743.30
<div> <div>1</div> <div> Payment Details Cheque or bank transfer Name: Molelwane Consulting CC Bank: First National Bank Branch: KILLARNEY (Branch Code 256205) A/C #: 62002637025 </div> </div>			
SubTotal			R 66,743.30
Disbursements & Travel			
VAT			R 9,344.06
TOTAL			R 76,087.36

Invoice due on presentation

1. What is the purpose of the study?
 2. What are the research objectives?
 3. What is the research methodology?
 4. What are the results of the study?
 5. What are the conclusions of the study?

Client

Name _____

Regiments Fund Managers (Pty) Ltd

Address

Att. Rosina Monakgisi

Town

3rd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch

Tel

Melrose Arch

(011) 715-0340

Date	2013/04/30
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4740
Invoice No.	1583

Hours	Description	Change	TOTAL
	Consulting Fees 2013		
	April Management Fees		R 71,401.85
Payment Details Cheque or bank transfer Name: Molelwane Consulting CC Bank: First National Bank		SubTotal Disbursements & Travel VAT TOTAL	R 71,401.85 R 9,996.26 R 81,398.11

Invoice due on presentation



011 471 1000
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011 471 1009
011 471 1010

Client		TAX INVOICE	
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/03/31
Address	Att: Rosina Monakgisi	Your Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Tel	Melrose Arch 2196	Ref #:	REG4730
	(011) 715-0340	Invoice No.	1582

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	March Management Fees		R 74,782.40

Payment Details		SubTotal	
Cheque or bank transfer		Disbursements & Travel	R 74,782.40
Name: Molelwane Consulting CC		VAT	R 10,469.54
Bank: First National Bank		TOTAL	R 85,251.94
Branch: KILLARNEY (Branch Code 256205)			
A/C #: 62002637025			

Invoice due on presentation

1. 2019 年 12 月 31 日
 2. 2020 年 1 月 1 日
 3. 2020 年 2 月 1 日
 4. 2020 年 3 月 1 日
 5. 2020 年 4 月 1 日
 6. 2020 年 5 月 1 日
 7. 2020 年 6 月 1 日
 8. 2020 年 7 月 1 日
 9. 2020 年 8 月 1 日
 10. 2020 年 9 月 1 日
 11. 2020 年 10 月 1 日
 12. 2020 年 11 月 1 日
 13. 2020 年 12 月 1 日
 14. 2021 年 1 月 1 日
 15. 2021 年 2 月 1 日
 16. 2021 年 3 月 1 日
 17. 2021 年 4 月 1 日
 18. 2021 年 5 月 1 日
 19. 2021 年 6 月 1 日
 20. 2021 年 7 月 1 日
 21. 2021 年 8 月 1 日
 22. 2021 年 9 月 1 日
 23. 2021 年 10 月 1 日
 24. 2021 年 11 月 1 日
 25. 2021 年 12 月 1 日
 26. 2022 年 1 月 1 日
 27. 2022 年 2 月 1 日
 28. 2022 年 3 月 1 日
 29. 2022 年 4 月 1 日
 30. 2022 年 5 月 1 日
 31. 2022 年 6 月 1 日
 32. 2022 年 7 月 1 日
 33. 2022 年 8 月 1 日
 34. 2022 年 9 月 1 日
 35. 2022 年 10 月 1 日
 36. 2022 年 11 月 1 日
 37. 2022 年 12 月 1 日
 38. 2023 年 1 月 1 日
 39. 2023 年 2 月 1 日
 40. 2023 年 3 月 1 日
 41. 2023 年 4 月 1 日
 42. 2023 年 5 月 1 日
 43. 2023 年 6 月 1 日
 44. 2023 年 7 月 1 日
 45. 2023 年 8 月 1 日
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 63. 2025 年 2 月 1 日
 64. 2025 年 3 月 1 日
 65. 2025 年 4 月 1 日
 66. 2025 年 5 月 1 日
 67. 2025 年 6 月 1 日
 68. 2025 年 7 月 1 日
 69. 2025 年 8 月 1 日
 70. 2025 年 9 月 1 日
 71. 2025 年 10 月 1 日
 72. 2025 年 11 月 1 日
 73. 2025 年 12 月 1 日
 74. 2026 年 1 月 1 日
 75. 2026 年 2 月 1 日
 76. 2026 年 3 月 1 日
 77. 2026 年 4 月 1 日
 78. 2026 年 5 月 1 日
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 84. 2026 年 11 月 1 日
 85. 2026 年 12 月 1 日
 86. 2027 年 1 月 1 日
 87. 2027 年 2 月 1 日
 88. 2027 年 3 月 1 日
 89. 2027 年 4 月 1 日
 90. 2027 年 5 月 1 日
 91. 2027 年 6 月 1 日
 92. 2027 年 7 月 1 日
 93. 2027 年 8 月 1 日
 94. 2027 年 9 月 1 日
 95. 2027 年 10 月 1 日
 96. 2027 年 11 月 1 日
 97. 2027 年 12 月 1 日
 98. 2028 年 1 月 1 日
 99. 2028 年 2 月 1 日
 100. 2028 年 3 月 1 日
 101. 2028 年 4 月 1 日
 102. 2028 年 5 月 1 日
 103. 2028 年 6 月 1 日
 104. 2028 年 7 月 1 日
 105. 2028 年 8 月 1 日
 106. 2028 年 9 月 1 日
 107. 2028 年 10 月 1 日
 108. 2028 年 11 月 1 日
 109. 2028 年 12 月 1 日
 110. 2029 年 1 月 1 日
 111. 2029 年 2 月 1 日
 112. 2029 年 3 月 1 日
 113. 2029 年 4 月 1 日
 114. 2029 年 5 月 1 日
 115. 2029 年 6 月 1 日
 116. 2029 年 7 月 1 日
 117. 2029 年 8 月 1 日
 118. 2029 年 9 月 1 日
 119. 2029 年 10 月 1 日
 120. 2029 年 11 月 1 日
 121. 2029 年 12 月 1 日
 122. 2030 年 1 月 1 日
 123. 2030 年 2 月 1 日
 124. 2030 年 3 月 1 日
 125. 2030 年 4 月 1 日
 126. 2030 年 5 月 1 日
 127. 2030 年 6 月 1 日
 128. 2030 年 7 月 1 日
 129. 2030 年 8 月 1 日
 130. 2030 年 9 月 1 日
 131. 2030 年 10 月 1 日
 132. 2030 年 11 月 1 日
 133. 2030 年 12 月 1 日
 134. 2031 年 1 月 1 日
 135. 2031 年 2 月 1 日
 136. 2031 年 3 月 1 日
 137. 2031 年 4 月 1 日
 138. 2031 年 5 月 1 日
 139. 2031 年 6 月 1 日
 140. 2031 年 7 月 1 日
 141. 2031 年 8 月 1 日
 142. 2031 年 9 月 1 日
 143. 2031 年 10 月 1 日
 144. 2031 年 11 月 1 日
 145. 2031 年 12 月 1 日
 146. 2032 年 1 月 1 日
 147. 2032 年 2 月 1 日
 148. 2032 年 3 月 1 日
 149. 2032 年 4 月 1 日
 150. 2032 年 5 月 1 日
 151. 2032 年 6 月 1 日
 152. 2032 年 7 月 1 日
 153. 2032 年 8 月 1 日
 154. 2032 年 9 月 1 日
 155. 2032 年 10 月 1 日
 156. 2032 年 11 月 1 日
 157. 2032 年 12 月 1 日
 158. 2033 年 1 月 1 日
 159. 2033 年 2 月 1 日
 160. 2033 年 3 月 1 日
 161. 2033 年 4 月 1 日
 162. 2033 年 5 月 1 日
 163. 2033 年 6 月 1 日
 164. 2033 年 7 月 1 日
 165. 2033 年 8 月 1 日
 166. 2033 年 9 月 1 日
 167. 2033 年 10 月 1 日
 168. 2033 年 11 月 1 日
 169. 2033 年 12 月 1 日
 170. 2034 年 1 月 1 日
 171. 2034 年 2 月 1 日
 172. 2034 年 3 月 1 日
 173. 2034 年 4 月 1 日
 174

Client

Name _____

Regiments Fund Managers (Pty) Ltd

Att: Rosina Monakgis

Address

3rd Floor, Penthouse Unit 4, 4 The High Street

Town

Melrose Arch

Tel

(011) 715-0340

Date _____

2013/01/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #

REG4710

Invoice No.

1579

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	January Management Fees		R 66,322.39
			
Payment Details <i>Cheque or bank transfer</i> Name: Molelwane Consulting CC Bank: First National Bank		SubTotal Disbursements & Travel VAT TOTAL	R 66,322.39 R 9,285.13 R 75,607.52

Invoice due on presentation



011 453 4024
 011 453 4025
 011 453 4026
 011 453 4027
 011 453 4028
 011 453 4029
 011 453 4030
 011 453 4031
 011 453 4032
 011 453 4033
 011 453 4034
 011 453 4035
 011 453 4036
 011 453 4037
 011 453 4038
 011 453 4039
 011 453 4040

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0346 2196

Date 2012/12/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4700
Invoice No. 1578

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	December Outperformance Fees		R 758,168.45

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 758,168.45
Disbursements & Travel	
VAT	R 106,143.58
TOTAL	R 864,312.03

Invoice due and payable 30 Days from Invoice date



PO BOX 1151, 194
 101 0000 1151 194
 101 0000 1151 194
 101 0000 1151 194
 101 0000 1151 194

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rosina Monakgisi
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2012/12/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4680
Invoice No. 1577

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	December Management Fees		R 64,286.14

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 64,286.14
Disbursements & Travel	
VAT	R 9,000.06
TOTAL	R 73,286.20

Invoice due on presentation



0800 123 456
 011 123 456 789
 011 123 456 789
 011 123 456 789
 011 123 456 789

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusele
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 2012/11/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4670
Invoice No. 1575

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	November Management Fees		R 61,799.92

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 61,799.92
Disbursements & Travel	
VAT	R 8,651.99
TOTAL	R 70,451.91

Invoice due on presentation



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CONSULTING
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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 2012/10/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4650
Invoice No. 1573

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	October Management Fees		R 65,136.09

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 65,136.09
Disbursements & Travel	
VAT	R 9,119.05
TOTAL	R 74,255.14

Invoice due on presentation



Molelwane Consulting
 100% SOUTH AFRICAN OWNED & OPERATED
 P.O. BOX 1000, JORISMELOP, 1600
 TEL: +27 11 403 4600
 FAX: +27 11 403 4601
 MOBILE: 082 403 4602

Client

TAX INVOICE

Name **Regiments Fund Managers (Pty) Ltd**
 Address **Att: Rose Mabusela**
3rd Floor, Penthouse Unit 4, 4 The High Street
 Town **Melrose Arch**
 Tel **(011) 715-0346** **2196**

Date **2012/09/30**
 Your Vat #: **4060225978**
 Our Vat #: **4270177555**
 Ref #: **REG4640**
 Invoice No. **1572**

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	September Outperformance Fees		R 1,506,337.14

Payment Details

Cheque or bank transfer

Name: **Molelwane Consulting CC**
 Bank: **First National Bank**
 Branch **KILLARNEY (Branch Code 256205)**
 A/C #: **62002637025**

SubTotal	R 1,506,337.14
Disbursements & Travel	
VAT	R 210,887.20
TOTAL	R 1,717,224.34

Invoice due and payable 30 Days from invoice date

[illegible]

Client

Name	Regiments Fund Managers (Pty) Ltd
Address	Aft: Rose Mabusela
Town	3rd Floor, Penthouse Unit 4, 4 The High Street
Tel	Melrose Arch 2196 (011) 715-0340

Date	2012/09/30
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4630
Invoice No.	1569

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	September Management Fees		R 61,850.25

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 61,850.25
Disbursements & Travel	
VAT	R 8,659.04
TOTAL	R 70,509.29

Invoice due on presentation



174 Kerk Street
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: (011) 715-0340
 Fax: (011) 715-0340
 Email: info@molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340

Date 2012/08/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4620
Invoice No. 1568

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	August Management Fees		R 62,926.03

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 62,926.03
Disbursements & Travel	
VAT	R 8,809.64
TOTAL	R 71,735.67

Invoice due on presentation



5011 101 10001111
 2101 101 10001111
 0101 101 10001111
 11 101 10001111
 11 101 10001111
 11 101 10001111

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusele
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 2012/07/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4610
Invoice No. 1567

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	July Management Fees		R 55,813.31

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 55,813.31
Disbursements & Travel	
VAT	R 7,813.86
TOTAL	R 63,627.17

Invoice due on presentation



Molelwane Consulting
 111 Main Street, Suite 101, Durban
 4001
 Tel: 031 261 1000
 Fax: 031 261 1001
 Email: info@molelwane.co.za

Client

Name **Regiments Fund Managers (Pty) Ltd**
 Address **Att: Rose Mabusela**
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Town **Melrose Arch**
 Tel **(011) 715-0346** 2196

TAX INVOICE

Date **2012/06/30**
 Your Vat #: **4060225978**
 Our Vat #: **4270177555**
 Ref #: **REG4660**
 Invoice No. **1574**

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	June Outperformance Fees		R 262,151.55

Payment Details

Cheque or bank transfer

Name: **Molelwane Consulting CC**
 Bank: **First National Bank**
 Branch **KILLARNEY (Branch Code 256205)**
 A/C #: **62002637025**

SubTotal	R 262,151.55
Disbursements & Travel	
VAT	R 36,701.22
TOTAL	R 298,852.77

Invoice due and payable 30 Days from invoice date



2012/06/29
 2012/06/29
 2012/06/29
 2012/06/29
 2012/06/29
 2012/06/29

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusele
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 2012/06/29
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4601
Invoice No. 1566

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	June Management Fees		R 49,539.86

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 49,539.86
Disbursements & Travel	
VAT	R 6,935.58
TOTAL	R 56,475.44

Invoice due on presentation



MOLELWANE CONSULTING
11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusele
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

TAX INVOICE

Date 2012/05/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4600
Invoice No. 1565

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	May Management Fees		R 52,417.39

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002837025

SubTotal	R 52,417.39
Disbursements & Travel	
VAT	R 7,338.43
TOTAL	R 59,755.82

Invoice due on presentation



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101-101-101-101-101
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101-101-101-101-101
101-101-101-101-101

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusele
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2012/04/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4560
Invoice No. 1564

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	April Management Fees		R 51,429.29

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 82002637025

SubTotal	R 51,429.29
Disbursements & Travel	
VAT	R 7,200.10
TOTAL	R 58,629.39

Invoice due on presentation

091 4011 1000
 091 4011 1000
 091 4011 1000
 091 4011 1000
 091 4011 1000
 091 4011 1000

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2012/03/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4580
Invoice No. 1563

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	March Management Fees		R 49 210.58

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 49 210.58
Disbursements & Travel	
VAT	R 6 889.48
TOTAL	R 56 100.06

Invoice due on presentation



17th, 18th & 19th Floor
 17th Floor, 18th & 19th Floor
 17th Floor, 18th & 19th Floor
 17th Floor, 18th & 19th Floor
 17th Floor, 18th & 19th Floor
 17th Floor, 18th & 19th Floor

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 2012/02/29
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4570
Invoice No. 1562

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	February Management Fees		R 47,668.12

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 47,668.12
Disbursements & Travel	
VAT	R 6,673.54
TOTAL	R 54,341.66

Invoice due on presentation

$W = \frac{1}{2} \rho \int_{-L}^L \dot{y}^2 dx = \frac{1}{2} \rho \int_{-L}^L \left(\frac{\partial y}{\partial t} \right)^2 dx$
 $\frac{dW}{dt} = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx$
 $\frac{dW}{dt} = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx$
 $\frac{dW}{dt} = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx$
 $\frac{dW}{dt} = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx$
 $\frac{dW}{dt} = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx = \rho \int_{-L}^L \dot{y} \frac{\partial y}{\partial t} dx$

Client

Name _____

Regiments Fund Managers (Pty) Ltd

Att: Rose Mabysela

Address

3rd Floor, Penthouse Unit 4, 4 The High Street

Town

Melrose Arch

Tel

(011) 715-0340

Date _____

2012/01/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #

REG4560

Invoice No.

1561

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	January Management Fees		R 45,772.75
Payment Details <i>Cheque or bank transfer</i> Name: Molelwane Consulting CC Bank: First National Bank		SubTotal Disbursements & Travel VAT TOTAL	R 45,772.75 R 6,408.19 R 52,180.94

Invoice due on presentation



Molelwane Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 464 6075
 Email: info@molelwane.co.za

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2011/12/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4540
Invoice No. 1560

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	December Management Fees		R 42,279.85

Payment Details**Cheque or bank transfer**

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 42,279.85
Disbursements & Travel	
VAT	R 5,919.18
TOTAL	R 48,199.03

Invoice due on presentation

[illegible]

Client

Name	Regiments Fund Managers (Pty) Ltd		
	Att: Rose Mabusela		
Address	3rd Floor, Penthouse Unit 4, 4 The High Street		
Town	Melrose Arch		2196
Tel	(011) 715-0346		

Date	2011/12/30
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4530
Invoice No.	1559

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	December Outperformance Fees		R 1,253,304.63

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 1,253,304.63
Disbursements & Travel	
VAT	R 175,462.65
TOTAL	R 1,428,767.28

Invoice due and payable 30 Days from invoice date



100% Client Satisfaction
 100% Client Satisfaction
 100% Client Satisfaction
 100% Client Satisfaction
 100% Client Satisfaction
 100% Client Satisfaction

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2011/11/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4520
Invoice No. 1558

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	November Management Fees		R 42,378.03

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 42,378.03
Disbursements & Travel	
VAT	R 5,932.92
TOTAL	R 48,310.95

Invoice due on presentation



100% African owned
 5 years in business
 100% African owned
 100% African owned
 100% African owned
 100% African owned

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2011/11/10
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4510
Invoice No. 1557

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	October Management Fees		R 41,812.69
Payment Details		SubTotal	R 41,812.69
Cheque or bank transfer		Disbursements & Travel	
Name: Molelwane Consulting CC		VAT	R 5,853.78
Bank: First National Bank		TOTAL	R 47,666.47
Branch KILLARNEY (Branch Code 256205)			
AIC #: 62002637025			

Invoice due on presentation

[illegible]**Client**

Name	Regiments Fund Managers (Pty) Ltd
Address	Att: Rose Mabusela
Town	3rd Floor, Penthouse Unit 4, 4 Tha High Street
Tel	Melrose Arch 2196
	(011) 715-0340

Date	2011/09/30
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4500
Invoice No.	1556

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	September Management Fees		R 41,440.90

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

	SubTotal	R 41,440.90
	Disbursements & Travel VAT	R 5,801.73
	TOTAL	R 47,242.63

Invoice due on presentation



101 Regent Road
 1st Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: 011 715 0340
 Email: info@molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusele
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2011/08/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4490
Invoice No. 1555

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	August Management Fees		R 37,564.27

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 37,564.27
Disbursements & Travel	
VAT	R 5,259.00
TOTAL	R 42,823.27

Invoice due on presentation



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 011 456 1234
 011 456 1234
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 011 456 1234

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 29/07/2011
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4480
Invoice No. 1552

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	July Management Fees		R 32,443.88

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
AVC #: 62002637025

SubTotal	R 32,443.88
Disbursements & Travel	
VAT	R 4,542.14
TOTAL	R 36,986.02

Invoice due on presentation

[illegible]

Client

Name	Regiments Fund Managers (Pty) Ltd
	Att: Rose Mabusela
Address	3rd Floor, Penthouse Unit 4, 4 The High Street
Town	Melrose Arch
Tel	(011) 715-0346

Date	30/06/2010
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4470
Invoice No.	1551

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	June Outperformance Fees 		R 542,930.21
Payment Details		SubTotal	R 542,930.21
<input type="radio"/> Cheque or bank transfer Name: Molelwane Consulting CC		Disbursements & Travel VAT	
		VAT	R 76,010.23
		TOTAL	R 618,940.44

Invoice due and payable 30 Days from invoice date



081 400 1000
021 400 1000
021 400 1000
021 400 1000
021 400 1000
021 400 1000

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 30/06/2011
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4460
Invoice No. 1550

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	June Management Fees		R 33,335.23

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 33,335.23
Disbursements & Travel	
VAT	R 4,666.93
TOTAL	R 38,002.16

Invoice due on presentation



Registered in South Africa
 T: 011 715 0340
 F: 011 715 0341
 Cell: 082 403 4077
 Email: info@molelwane.co.za

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

TAX INVOICE

Date 31/05/2011
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4450
Invoice No. 1546

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	May Management Fees		R 34,981.66
		SubTotal	R 34,981.66
		Disbursements & Travel	
		VAT	R 4,897.43
		TOTAL	R 39,879.09

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

Invoice due on presentation



011 715-0340
 011 715-0340
 011 715-0340
 011 715-0340
 011 715-0340

Client

Name Regiments Fund Managers (Pty) Ltd
Address At: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

TAX INVOICE

Date 2011/05/09
Your Vat #: 4060225976
Our Vat #: 4270177555
Ref #: REG4440
Invoice No. 1545

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	April Management Fees		R 31,222.13

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 31,222.13
Disbursements & Travel	
VAT	R 4,371.10
TOTAL	R 35,593.23

Invoice due on presentation

Client

Name

Address

Town

Tel

Regiments Fund Managers (Pty) Ltd

Att: Rose Mabusela

3rd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch

Melrose Arch

(011) 715-0340

2196

Date _____

31/03/2011

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4430

Invoice No.

1542

Hours**Description**

Charge

TOTAL

Consulting Fees 2011

March Management Fees

R 30 586.27

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch **KILLARNEY** (Branch Code 256205)
A/C #: 62002607005

A/C #: 62002637025

SubTotal

R 32 710.67

Disbursements & Travel

VAT

R 4 579.49

TOTAL

R 37 290.16

Client

Name

Address

Town

Tel

Regiments Fund Managers (Pty) Ltd

Att: Rose Mabusela

3rd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch

Melrose Arch

(011) 715-0340

2196

Date

2011/02/28

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4420

Invoice No.

1538

Description	Charge
Consulting Fees 2011	
February Management Fees	

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch **KILLARNEY** (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 25 439.47
Disbursements & Travel	
VAT	R 3 561.53
TOTAL	R 29 001.00

Invited due on presentation

**MOLEIWANE
CONSULTING**

Box 105, 1st Floor, 105
105, 1st Floor, 105, 105, 105
105, 1st Floor, 105, 105, 105
105, 1st Floor, 105, 105, 105
105, 1st Floor, 105, 105, 105

Client**Name****Regiments Fund Managers (Pty) Ltd****Address**

Att: Rose Mabusela

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 715-0346

TAX INVOICE**Date**

2010/12/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4410

Invoice No.

1537

Hours**Description****Charge****TOTAL**

Consulting Fees 2010

December Outperformance Fees

R 2 730 758.08

Payment Details*Cheque or bank transfer***Name:** Molelwane Consulting CC**Bank:** First National Bank**Branch:** KILLARNEY (Branch Code 256205)**A/C #:** 62002637025**SubTotal**

R 2 730 758.08

Disbursements & Travel**VAT**

R 382 306.13

TOTAL

R 3 113 064.21

Invoice due and payable 30 Days from invoice date

$\frac{d}{dt} \left(\frac{1}{2} m v^2 + U(r) \right) = 0$

Client

Name _____

Regiments Fund Managers (Pty) Ltd
4th Floor, 111, Market Street, Johannesburg, 2001

Att: Rose Mabusela

Address

3rd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch

Town

Melrose Arch

2196

Tel

(011) 715-0340

Date _____

31/01/2011

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4400

Invoice No.

1536

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	January Management Fees		R 30,586.27
Payment Details <i>Cheque or bank transfer</i> Name: Molelwane Consulting CC Bank: First National Bank		SubTotal Disbursements & Travel VAT TOTAL	R 30,586.27 R 4,282.08 R 34,868.35

Invoice due on presentation

**TAX
INVOICE****Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusefa
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 31/12/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4390
Invoice No. 1533

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	December Management Fees		R 30,064.40
		SubTotal	R 30,064.40
		Disbursements & Travel	
		VAT	R 4,209.02
		TOTAL	R 34,273.42

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

Invoice due on presentation

**TAX
INVOICE****Client**

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 30/11/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4980
Invoice No. 1532

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	November Management Fees		R 30,147.68
		SubTotal	R 30,147.68
		Disbursements & Travel	
		VAT	R 4,220.68
		TOTAL	R 34,368.36

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

Invoice due on presentation

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 31/10/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4370
Invoice No. 1530

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	October Management Fees		R 30,830.79
		SubTotal	R 30,830.79
		Disbursements & Travel	
		VAT	R 4,316.31
		TOTAL	R 35,147.10

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

Invoice due on presentation



100% Tax Deductible
 200% Tax Deductible
 300% Tax Deductible
 400% Tax Deductible
 500% Tax Deductible
 600% Tax Deductible
 700% Tax Deductible
 800% Tax Deductible
 900% Tax Deductible
 1000% Tax Deductible

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusele
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch
 (011) 715-0346 2196

Date 07/01/2011
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4360
Invoice No. 1528

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	September Outperformance Fees		R 2,399,313.80

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62802637025

SubTotal	R 2,399,313.80
Disbursements & Travel	
VAT	R 335,903.93
TOTAL	R 2,735,217.73

Invoice due and payable 30 Days from invoice date

[illegible]

Client

Name

Regiments Fund Managers (Pty) Ltd

Att: Rose Mabusela

Address

3rd Floor, Penthouse Unit 4, 4 The High Street

Town

Melrose Arch

Tel

(011) 715-0346

2196

Date _____

28/02/2011

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4360

Invoice No.

CN031

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	September Outperformance Fees		R 644 927.83
		SubTotal	R 644 927.83
		Disbursements & Travel	
		VAT	R 90 289.90
		TOTAL	R 735 217.73

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Invoice due and payable 30 Days from invoice date

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 30/09/2010
Your Vat #: 4080225978
Our Vat #: 4270177555
Ref #: REG4350
Invoice No. 1527

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	September Management Fees		R 28,800.79
		SubTotal	R 28,800.79
		Disbursements & Travel	
		VAT	R 4,032.11
		TOTAL	R 32,832.90

Payment Details

Cheque or bank transfer

Name: Molehwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
ANC #: 62002637025

Invoice due on presentation

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusele
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

Date 31/08/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4330
Invoice No. 1525

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	August Management Fees		R 29,034.47
		SubTotal	R 29,034.47
		Disbursements & Travel	
		VAT	R 4,064.83
		TOTAL	R 33,099.30

Payment Details

Cheque or bank transfer

Name: Molehwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
ACC #: 62002637025

Invoice due on presentation



2010-2011 Financial Year
2010-2011 Financial Year
2010-2011 Financial Year
2010-2011 Financial Year
2010-2011 Financial Year
2010-2011 Financial Year

Client

TAX INVOICE

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusele
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340 2196

Date 31/07/2010
Your Vat #: 4080226978
Our Vat #: 4270177555
Ref #: REG4330
Invoice No. 1523

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	July Management Fees		R 24,214.06
<div> <div> <div>Payment Details</div> <div> <div><input type="radio"/></div> <div>Cheque or bank transfer</div> </div> <div> <div>Name: Molelwane Consulting CC</div> <div>Bank: First National Bank</div> <div>Branch KILLARNEY (Branch Code 256205)</div> <div>A/C #: 62002637025</div> </div> </div> <div> <div>SubTotal</div> <div>Disbursements & Travel</div> <div>VAT</div> <div>TOTAL</div> </div> <div> <div>R 24,214.06</div> <div></div> <div>R 3,389.97</div> <div>R 27,604.03</div> </div> </div>			

Invoice due on presentation



5th Floor, Unit 4, 4 The High Street
 2196 Melrose Arch, Johannesburg
 011 715 0340
 011 715 0340
 011 715 0340

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

At: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

01/07/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4320

Invoice No.

1522

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	June Outperformance Fees		
			R 999,578.54
		SubTotal	R 999,578.54
		Disbursements & Travel	
		VAT	R 139,941.00
		TOTAL	R 1,139,519.54

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due and payable 30 Days from invoice date



1011 014 • 1040103
 Consulting about estate capture
 1011 014 • 1040103 • 2010
 011 421 11 000 000
 011 421 11 000 000
 011 421 11 000 000

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Rose Mabusele

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

Date

30/06/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4310

Invoice No.

1520

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	June Management Fees		
			R 23,438.57
		SubTotal	R 23,438.57
		Disbursements & Travel	
		VAT	R 3,281.40
		TOTAL	R 26,719.97

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



Professional Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch
 (011) 715-0340
 www.molelwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Rose Mabusele

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

Date

01/06/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4300

Invoice No.

1519

Hours

Description

Charge

TOTAL

Consulting Fees 2010

May Management Fees

R 23,969.58

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002837025

SubTotal	R 23,969.58
Disbursements & Travel	
VAT	R 3,355.74
TOTAL	R 27,325.32

Invoice due on presentation



1001 Fouriesburg Road
 2nd Floor, Unit 201, Fouriesburg
 1601 Fouriesburg, 1601
 Tel: 011 465 1000
 Fax: 011 465 1001

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Rose Mabusele

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 715-0340

Date

01/06/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4290

Invoice No.

1518

Hours

Description

Charge

TOTAL

Consulting Fees 2010

April Management Fees

R 46,338.51

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 46,338.51
Disbursements & Travel	
VAT	R 6,487.39
TOTAL	R 52,825.90

Invoice due on presentation



2010/03/01
 2010/03/01
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 2010/03/01
 2010/03/01
 2010/03/01

Client

TAX INVOICE

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340 2196

Date 31/03/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4270
Invoice No. 1513

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	March Management Fees		R 50,326.96

Payment Details

☐ Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 50,326.96
Disbursements & Travel	
VAT	R 7,045.77
TOTAL	R 57,372.73

Invoice due on presentation



9th Floor, 150, 151 & 152
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Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

Date

01/04/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4260

Invoice No.

1515

Hours

Description

Charge

TOTAL

Consulting Fees 2010

March Outperformance Fees

R 1,623,748.18

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 1,623,748.18
Disbursements & Travel	
VAT	R 227,324.75
TOTAL	R 1,851,072.93

Invoice due and payable 30 Days from Invoice date



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Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340 2196

TAX INVOICE

Date 26/02/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG-4250
Invoice No. 1509

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	February Management Fees		R 39,213.62

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 39,213.62
Disbursements & Travel	
VAT	R 5,489.91
TOTAL	R 44,703.53

Invoice due on presentation



2010-2011 Financial Year
 31/03/2011 to 28/02/2012
 2011-2012 Financial Year
 01/03/2012 to 28/02/2013
 2012-2013 Financial Year
 01/03/2013 to 28/02/2014

Client

TAX INVOICE

Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340 2196

Date 31/01/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4240
Invoice No. 1507

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	January Management Fees		
			R 46,579.44

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 46,579.44
Disbursements & Travel	
VAT	R 6,521.12
TOTAL	R 53,100.56

Invoice due on presentation



Molelwane Consulting
 100% Black Owned & Operated
 100% South African
 Tel: +27 11 428 4000
 Fax: +27 11 428 4001
 Email: info@molelwane.co.za

Client

Name **Regiments Fund Managers (Pty) Ltd**
 Address **Att: Tebogo Leballo**
 Town **3rd Floor, Penthouse Unit 4, 4 The High Street**
 Tel **Molrose Arch**
(011) 715-0340 **2196**

TAX INVOICE

Date **31/12/2009**
 Your Vat #: **4060225978**
 Our Vat #: **4270177555**
 Ref #: **REG4260**
 Invoice No. **1508**

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	December Outperformance Fees		R 592,203.86
		SubTotal	R 592,203.86
		Disbursements & Travel	
		VAT	R 82,908.54
		TOTAL	R 675,112.40

Payment Details

Cheque or bank transfer

Name: **Molelwane Consulting CC**
 Bank: **First National Bank**
 Branch **KILLARNEY (Branch Code 256205)**
 A/C #: **62002637025**

Invoice due and payable 30 Days from invoice date



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Client

Name **Regiments Fund Managers (Pty) Ltd**
 Address **Att: Tebogo Leballo**
 Town **3rd Floor, Penthouse Unit 4, 4 The High Street**
 Tel **Melrose Arch** **2196**
(011) 715-0340

TAX INVOICE

Date **31/12/2009**
 Your Vat #: **4060225978**
 Our Vat #: **4270177555**
 Ref #: **REG4230**
 Invoice No. **1506**

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	December Management Fees		R 46,330.78
		SubTotal	R 46,330.78
		Disbursements & Travel	
		VAT	R 6,486.31
		TOTAL	R 52,817.09

Payment Details

Cheque or bank transfer

Name: **Molelwane Consulting CC**
 Bank: **First National Bank**
 Branch **KILLARNEY (Branch Code 256205)**
 A/C #: **62002637025**

Invoice due on presentation




Molelwane Consulting
 2nd Floor, Penthouse Unit 4, 4 The High Street
 Metrose Arch
 (011) 715-0340
 Fax: (011) 715-0340
 Email: info@molelwane.co.za

Client

TAX INVOICE

Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Metrose Arch
 (011) 715-0340 2196

Date 01/12/2009
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4220
Invoice No. 1505

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	November Management Fees		R 46,395.07
			
SubTotal			R 46,395.07
Disbursements & Travel			
VAT			R 6,495.31
TOTAL			R 52,890.38

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

Invoice due on presentation



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Client

TAX INVOICE

Name Regiments Fund Managers (Pty) Ltd
Address At: Tebogo Lebako
Town 3rd Floor, Perithouse Unit 4, 4 The High Street
Tel Melrose Arch
 (011) 715-0340 2196

Date 01/12/2009
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4250
Invoice No. 1503

Hours	Description	Charge	TOTAL
	Consulting Fees		R 131,578.95

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 131,578.95
Disbursements & Travel	
VAT	R 18,421.05
TOTAL	R 150,000.00

Invoice due on presentation



1011 10th Avenue, Suite 101
P.O. Box 2050, Pretoria 0001
Tel: +27 (0) 11 400 2070
Fax: +27 (0) 11 400 2071
E-mail: info@molelwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

Date

30/10/2009

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4200

Invoice No.

1499

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	October Management Fees		
			R 45,478.50
		SubTotal	R 45,478.50
		Disbursements & Travel	
		VAT	R 6,366.99
		TOTAL	R 51,845.49

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



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Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

24/11/2009

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4190

Invoice No.

1498

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	September Outperformance Fees		R 706,315.94
		SubTotal	R 706,315.94
		Disbursements & Travel	
		VAT	R 98,884.23
		TOTAL	R 805,200.17

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637026

Invoice due and payable 30 Days from invoice date



1077 10th Floor - 10th Floor
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Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 715-0340

Date

30/09/2009

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4180

Invoice No.

1492

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	September Management Fees		R 45,249.12
		SubTotal	R 45,249.12
		Disbursements & Travel	
		VAT	R 6,334.88
		TOTAL	R 51,584.00

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



Professional Services
 Consulting and Management
 100% Black Owned Company
 No. 42 14 001 0754
 Fax: 011 715 0340
 www.molelwane.co.za

Client

Name **Regiments Fund Managers (Pty) Ltd**
 Address **Att: Tebogo Leballo**
 Town **3rd Floor, Penthouse Unit 4, 4 The High Street**
 Tel **Melrose Arch**
(011) 715-0340 **2196**

TAX INVOICE

Date **2009/08/31**
 Your Vat #: **4060225978**
 Our Vat #: **4270177555**
 Ref #: **REG4160**
 Invoice No. **1487**

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	August Management Fees		R 46,409.07

Payment Details

Cheque or bank transfer

Name: **Molelwane Consulting CC**
 Bank: **First National Bank**
 Branch **KILLARNEY (Branch Code 256205)**
 A/C #: **62002637025**

SubTotal	R 46,409.07
Disbursements & Travel	
VAT	R 6,497.27
TOTAL	R 52,906.34

Invoice due on presentation



100% SOUTH AFRICAN
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Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch
(011) 715-0340

2196

TAX INVOICE

Date

2009/07/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4170

Invoice No.

1488

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	July Outperformance Fees		
			R 861,623.25
		SubTotal	R 861,623.25
		Disbursements & Travel	
		VAT	R 120,627.26
		TOTAL	R 982,250.51

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due and payable 30 Days from invoice date



101 Tloa Road, P.O.
Box 1010, 2000, Pretoria, 0001
Tel: 011 403 4075
Fax: 011 403 4076
Email: info@molelwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

At: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 715-0340

Date

2009/07/31

Your Vat #:

4080225978

Our Vat #:

4270177555

Ref #:

REG4150

Invoice No.

1486

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	July Management Fees		R 46,210.79

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 46,210.79
Disbursements & Travel	
VAT	R 6,469.51
TOTAL	R 52,680.30

Invoice due on presentation



011 715 0340
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Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

2009/06/30

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4140

Invoice No.

1484

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	June Management Fees		
			R 47,598.87
		SubTotal	R 47,598.87
		Disbursements & Travel	
		VAT	R 6,663.84
		TOTAL	R 54,262.71

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



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Client

TAX INVOICE

Name **Regiments Fund Managers (Pty) Ltd**
 Address **Att: Tebogo Leballo**
 Town **3rd Floor, Penthouse Unit 4, 4 The High Street**
 Tel **Melrose Arch (011) 715-0340 2196**

Date **2009/05/29**
 Your Vat #: **4060225978**
 Our Vat #: **4270177555**
 Ref #: **REG4130**
 Invoice No. **1473**

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	May Management Fees		R 43,452.50
		SubTotal	R 43,452.50
		Disbursements & Travel	
		VAT	R 6,083.35
		TOTAL	R 49,535.85

Payment Details

Cheque or bank transfer

Name: **Molelwane Consulting CC**
 Bank: **First National Bank**
 Branch **KILLARNEY (Branch Code 256205)**
 A/C #: **62002637025**

Invoice due on presentation



Molelwane Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch
 (011) 715-0340
 Fax: (011) 715-0340
 Email: info@molelwane.co.za

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch
(011) 715-0340

2196

TAX INVOICE

Date

2009/04/30

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4120

Invoice No.

1472

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	April Management Fees		
			R 44,699.41
		SubTotal	R 44,699.41
		Disbursements & Travel	
		VAT	R 6,257.92
		TOTAL	R 50,957.33

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



101-101-101-101
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101-101-101-101-101
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101-101-101-101-101
101-101-101-101-101
101-101-101-101-101
101-101-101-101-101

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

2009/03/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4110

Invoice No.

1471

Hours

Description

Charge

TOTAL

Consulting Fees 2009

March Outperformance Fees

R 1,451,502.61

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal

R 1,451,502.61

Disbursements & Travel

VAT

R 203,210.37

TOTAL

R 1,654,712.98

Invoice due on presentation



551 1001 • 1000 0000
 551 1001 • 1000 0000
 551 1001 • 1000 0000
 551 1001 • 1000 0000
 551 1001 • 1000 0000

Client

TAX INVOICE

Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340 2196

Date 2009/03/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4010
Invoice No. 1470

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	March Management Fees		R 47,498.20
		SubTotal	R 47,498.20
		Disbursements & Travel	
		VAT	R 6,649.75
		TOTAL	R 54,147.95

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

Invoice due on presentation



501 731 1144/1145
 51 731 1144/1145
 51 731 1144/1145
 51 731 1144/1145
 51 731 1144/1145
 51 731 1144/1145

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340 2196

TAX INVOICE

Date 2009/02/27
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG3910
Invoice No. 1469

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	February Management Fees		R 40,975.78

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 40,975.78
Disbursements & Travel	
VAT	R 5,736.61
TOTAL	R 46,712.39

Invoice due on presentation

[illegible]

Client

Name _____

Regiments Fund Managers (Pty) Ltd
Attn: Tobacco Labels

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street
Malmeuse Arch

Tel

Melrose Arch

2196

Date _____

25/06/2009

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG3810

Invoice No.

1458

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	January Management Fees		R 46,059.38
		SubTotal	R 46,059.38
		Disbursements & Travel	
		VAT	R 6,448.31
		TOTAL	R 52,507.69

Payment Details

☐ *Cheque or bank transfer*

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: Witwatersrand

Invoice due on presentation



4th Floor - 15th Floor
 2nd Floor - 15th Floor - 15th Floor
 1st Floor - 15th Floor - 15th Floor
 Tel: 011 400 1144
 Fax: 011 400 1144
 E-mail: info@molelwane.co.za

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

2009/02/17

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG3710

Invoice No.

1457

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	December Outperformance Fees		
			R 1,019,423.00

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 1,019,423.00
Disbursements & Travel	
VAT	R 142,719.22
TOTAL	R 1,162,142.22

Invoice due on presentation



101 Market Street
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch
 2196
 Tel: 011 684-2011
 Fax: 011 684-2011

Client

TAX INVOICE

Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch
 (011) 684-2011 2196

Date 2008/12/18
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG3310
Invoice No. 1445

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	October Management Fees		R 45,017.04
		SubTotal	R 45,017.04
		Disbursements & Travel	
		VAT	R 6,302.38
		TOTAL	R 51,319.42

Payment Details

☐ Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

Invoice due on presentation



021 462 4400/4401/4402
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 462 4400
 Fax: +27 11 462 4401
 Email: info@molelwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 684-2011

Date

2008/12/18

Your Vat #:

4060225976

Our Vat #:

4270177555

Ref #:

REG3410

Invoice No.

1446

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	October Outperformance Fees		
			R 197,405.64

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 197,405.64
Disbursements & Travel	
VAT	R 27,636.79
TOTAL	R 225,042.43

Invoice due and payable 30 Days from invoice date



101 Main Road, Unit 101
 101 Main Road, Unit 101
 101 Main Road, Unit 101
 101 Main Road, Unit 101
 101 Main Road, Unit 101

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 684-2011

2196

TAX INVOICE

Date

2008/10/08

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG3209

Invoice No.

1430

Hours

Description

Charge

TOTAL

Consulting Fees 2008

September Management Fees

R 41,369.54

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal	R 41,369.54
Disbursements & Travel	
VAT	R 5,791.74
TOTAL	R 47,161.27

Invoice due on presentation



Specializing in:
 Financial & Tax Consulting
 Human Resources & Training
 Project Management & Support
 IT & Systems Support
 Recruitment & Staffing
 Business Development

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 684-2011

2196

TAX INVOICE

Date

2008/10/08

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG3108

Invoice No.

1429

Hours

Description

Charge

TOTAL

Consulting Fees 2008

August Management Fees

R 38,463.15

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

SubTotal

R 38,463.15

Disbursements & Travel

VAT

R 5,384.84

TOTAL

R 43,847.99

Invoice due on presentation



1047 Peka Road, Suite 101
 1047 Peka Road, Suite 101
 1047 Peka Road, Suite 101
 1047 Peka Road, Suite 101
 1047 Peka Road, Suite 101

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 684-2011

Date

2008/10/08

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG3007

Invoice No.

1428

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	July Management Fees		
	Overpayment		
			R 35,811.91 (R 703.51)
SubTotal			R 34,908.40
Disbursements & Travel			
VAT			R 4,887.18
TOTAL			R 39,795.58

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



105 Foch Road
 1st Floor, Unit 11, 12, 13, 14
 Park Road, Sandton, Johannesburg 2008
 Tel: 011 684 2011
 Fax: 011 684 2012
 Email: info@molelwane.co.za

TAX INVOICE

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	4060225978
Address	Att: Tebogo Leballo	Our Vat #:	4270177555
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	REG2806
Tel	Melrose Arch (011) 684-2011 2196	Invoice No.	1427

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	June Management Fees		
			R 35,459.26

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 35,459.26
Disbursements & Travel	
VAT	R 4,964.30
TOTAL	R 40,423.56

Invoice due on presentation



507 TROTT ROAD
 2nd FLOOR, STONE BUILDING
 2A COLEMAN STREET, JHB 2000
 Tel: +27 11 400 4000
 Fax: +27 11 400 4000
 Email: info@molelwane.co.za

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 684-2011 2196

TAX INVOICE

Date 2008/07/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2705
Invoice No. 1426

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	May Management Fees		
			R 34,488.19

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 34,488.19
Disbursements & Travel	
VAT	R 4,828.35
TOTAL	R 39,316.54

Invoice due on presentation

CONSULTING

9th floor - Mossburn
 11th floor - 25th floor - 26th floor
 11th floor - 25th floor - 26th floor
 11th floor - 25th floor - 26th floor
 11th floor - 25th floor - 26th floor

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Calvin Sehlapele
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 684-2011

Date 2008/04/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2403
Invoice No. 1387

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	March Outperformance Fees		R 253,187.66

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 253,187.66
Disbursements & Travel	
VAT	R 35,446.27
TOTAL	R 288,633.94

Invoice due on presentation

$\frac{9}{10} \times 0.7 = 0.63$

Client

Name _____

Regiments Fund Managers (Pty) Ltd

Address

Att: Calvin Sehlapelo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

2196

(011) 684-2011

Date _____

2008/04/25

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG2303

Invoice No.

1386

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch **KILLARNEY** (Branch Code 256205)

AIC #: 62002637025

SubTotal

R 35,319.58

Disbursements & Travel

VAT

R 4,944.74

TOTAL

R 40,264.32

Invoice due on presentation

CONSULTING

2nd Floor - Penthouse
 3rd Floor - Penthouse
 4th Floor - Penthouse
 5th Floor - Penthouse
 6th Floor - Penthouse
 7th Floor - Penthouse
 8th Floor - Penthouse
 9th Floor - Penthouse
 10th Floor - Penthouse

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Calvin Sehlapelo
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch
 (011) 684-2011 2196

TAX INVOICE

Date 2008/04/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2202
Invoice No. 1385

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	February Management Fees		R 33,049.20
		SubTotal	R 33,049.20
		Disbursements & Travel	
		VAT	R 4,626.89
		TOTAL	R 37,676.09

Payment Details

Cheque or bank transfer

Name: Molehwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

Invoice due on presentation

CONSULTING

8511 5011 National Rd
 2100 Midway Dr Unit 1000, Midway
 Midway, 2100 • Johannesburg • 20015
 Tel: +27 11 454 5154
 Fax: +27 11 453 1970
 Web: www.molelwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street

Tel

Melrose Arch

(011) 684-2011

2196

Date

2008/05/07

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG2604

Invoice No.

1409

Hours

Description

Charge

TOTAL

Consulting Fees 2008

April Management Fees

R 34,367.09

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

AIC #: 62002637025

SubTotal	R 34,367.09
Disbursements & Travel	
VAT	R 4,811.39
TOTAL	R 39,178.48

Invoice due on presentation

$\frac{1}{2} \times 100 = 50$
 $\frac{1}{2} \times 100 = 50$
 $\frac{1}{2} \times 100 = 50$
 $\frac{1}{2} \times 100 = 50$
 $\frac{1}{2} \times 100 = 50$
 $\frac{1}{2} \times 100 = 50$

Client

Name

Regiments Fund Managers (Pty) Ltd
 At: Tobacco Road

Address

Att: Tebogo Leballo

Town

3rd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch

Tel

Melrose Arch

2196

Date _____

2008/05/07

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG2501

Invoice No.

1407

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		
	January Management Fees		R 31,500.70
		SubTotal	R 31,500.70
		Disbursements & Travel	
		VAT	R 4,410.10
		TOTAL	R 35,910.80

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: KULAS

Invoice due on presentation



2nd floor, Hillside House
17 Empire Road,
Parktown
Johannesburg
2193
Tel (International): +27 (10) 214-0651
Tel (Tollfree): 0800 222 097
Email: inquiries@sastatecapture.org.za
Web: www.sastatecapture.org.za

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

Date: 16 October 2020

Tracking number: RPS17(b)/0434/ST

To: Mr Gugulethu Oscar Madlanga
Madlanga and Partners Inc.
The Offices of Hyde Park
1st Floor, Block A, Strouthos Place
Hyde Park, Johannesburg
Your Ref: GOM/MAT345

Per E-mail: admin@mpiattorneys.co.za

CC. Geoff.makhubo@gmail.com and geoffm@mc.co.za

Dear Sir

**RE: JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE
CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING
ORGANS OF STATE – DIRECTIVES ISSUED IN TERMS OF REGULATION 10(6)
OF THE REGULATIONS OF THE COMMISSION DATED 17 SEPTEMBER 2020
AND 5 OCTOBER 2020**

1. We refer to your letter dated 16 October 2020, the contents of which have been noted.

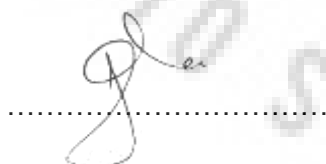
2. We respectfully point out that your client's interpretation of Rule 3.3 of the Rules of the Commission is incorrect. The Rule does not oblige the Commission to furnish every implicated person with copies of all documents in the Commission's possession relating to his/her status as an implicated person. It is a procedural device designed to enable an implicated person
 - a. not to be taken by surprise when another witness implicates him/her in public testimony before the Commission,
 - b. to be present in the hearing where s/he may be implicated, and
 - c. to apply to cross-examine the witness who implicates him/her.
3. If any witness called to testify before the Commission indicates that s/he will implicate your client, the Commission will give your client notice of that fact at least 2 weeks prior to the relevant witness's public testimony and will furnish your client with any relevant extracts from that witness's statement or affidavit that may potentially implicate your client.
4. Once the Commission has received your client's affidavit on or before 7 November 2020, the Commission will also, in compliance with its duties of fairness to your client, provide your client with copies of any documents to which it intends to refer in the public questioning of your client on 24 November 2020. However, it will only be able to identify these documents once it has seen your client's affidavit, and it is under no duty, in advance of receipt of your client's affidavit, to furnish your client with any documents relating to the topics that it has required your client to address in the affidavit.
5. We do not accept the suggestion in paragraph 4 of your letter that your client "*would not be able to provide responses to sub-paragraphs 1.1(c)(e) and (f) without being provided*

with the necessary documentation from which these allegations have been extracted.”

Your client is plainly able to respond to the relevant sub-paragraphs without access to any documentation held by the Commission. If, in oral evidence, he needs to amplify his response in the light of any documentation to which the Commission may refer in questioning him, he will receive such documentation timeously and will have a fair opportunity to consider it before he provides his oral evidence.

6. We note that you have commenced consultations with your client in order to meet the 7 November deadline for his affidavit. Kindly ensure that your client meets this deadline, not least to enable the Commission to comply timeously with its Rule 3.3 duties in relation to any persons who may be implicated by your client's affidavit. In this regard, we specifically draw to your attention the provisions of Regulation 12(1)(b) read with Regulation 10(6) and ask that you advise your client as to the criminal liability that may flow from any frustration of the processes required by the two Regulation 10(6) notices served on him.

Yours faithfully



Prof. Itumeleng Mosala

ACTING SECRETARY:

**Judicial Commission of Inquiry into Allegations of State Capture, Corruption
and Fraud in the Public Sector including Organs of State**



CITY OF JOHANNESBURG
METROPOLITAN MUNICIPALITY

OFFICE OF THE SPEAKER

CITY OF JOHANNESBURG COUNCIL

MINUTES OF THE 57TH ORDINARY MEETING OF THE CITY OF JOHANNESBURG COUNCIL HELD IN THE COUNCIL CHAMBER, GROUND FLOOR, METROPOLITAN CENTRE, BRAAMFONTEIN, ON THURSDAY, 30 JULY 2015, AT 14:00.

These Minutes comprise:

- 1A Index**
- 1B Members Present**
- 1 Opening**
- 2 Applications for Leave of Absence**
- 3 Official Notices**
- 4 Confirmation of Minutes
(56th Ordinary Meeting held on 25 June 2015)**
- 5**
 - (a) Questions for Oral Reply of which Notice has been given in terms of Rule 105(1) of the Standing Rules of Council**
 - (b) Questions for Written Reply of which Notice has been given in terms of Rule 105(2) of the Standing Rules of Council**
- 6 Recommendations to Council**
 - (a) Reports from the Executive (Section A)**
 - (b) Reports from the Legislature (Section C)**
 - (c) Decisions Under Delegated Authority (Section B)**
- 7 Motion/s**
- 8 Announcements by the Speaker**

City of Johannesburg Council 2015-07-30MINUTES

NOTED

(FINANCE)
 (Delrico Muller)
 (Tel. (011) 358-3335)

- Item 2 PROGRESS ON THE CAPITAL BUDGET FOR
 THE 2014/15 FINANCIAL YEAR FOR THE
 PERIOD ENDING 31 MAY 2015

With the consent of Council the item was noted and referred to the Section 79 Finance Committee.

NOTED

(FINANCE)
 (Delrico Muller)
 (Tel. (011) 358-3335)

- Item 3 APPROVAL OF THE PORTFOLIO MANAGEMENT
 AGREEMENT FOR THE APPOINTMENT OF THE
 REDEMPTION FUND ASSET MANAGERS

With the consent of Council the item was approved and referred to the Section 79 Finance Committee.

RECOMMENDATION PUT AND CARRIED

RESOLVED

- 1 That the contract, attached hereto as Annexure C, to manage the City's Redemption Fund, between the City of Johannesburg and Regiments Fund Managers (Proprietary) Limited, is approved.
- 2 That the City Manager be authorized to sign the contract referred to in Annexure C on behalf of the City.

(FINANCE)

- Item 4 FUNDING PLAN FOR MEDIUM-
 TERM CAPITAL BUDGET

With the consent of Council the item was approved and referred to the Section 79 Finance Committee.

RECOMMENDATION PUT AND CARRIED

RESOLVED

- 1 Long-term Borrowing:

It is recommended that Council approves:

RESOLVED

- 1 That the Service Delivery and Budget Implementation Plan 2015/16 for the City of Johannesburg, attached as Annexure A, be noted for information and publication.
- 2 The Service Delivery and Budget Implementation Plan 2015/16 be circulated to all Section 79 committees as a strategic document that will assist the committees to perform their oversight duties.

(OFFICE OF THE EXECUTIVE MAYOR)
(Sipho Madi)

Item 23 **OUTCOMES OF INVESTIGATION INTO
THE ALLEGED BREACH OF THE CODE OF
CONDUCT FOR COUNCILLORS:
CLLR D M NETNOW**

Following discussion, with the consent of Council the item was deferred to the next Council meeting in August 2015, however in an instance where there was new evidence such would be referred to the Committee prior submission to Council.

RESOLVED

- 1 That the item be deferred to the next Council Meeting scheduled for 27 August 2015.
- 2 That should there be any new evidence in this regard, such be forwarded to the Chairperson of the Ethics Committee who will in turn convene the Committee meeting to consider that, prior submission to Council.

(COJ LEGISLATURE)
(Adv. Ernest M. Chipu)
(Tel. (011) 407-6723)

7 MOTION/S

There were no motions submitted for this meeting.

8 ANNOUNCEMENTS BY THE SPEAKER

None.

THE MEETING TERMINATED AT 18:20.

Minutes
tc



CITY OF JOHANNESBURG
METROPOLITAN MUNICIPALITY
OFFICE OF THE SPANER


RESOLUTIONS FOR COUNCIL MEETING 30 JULY 2015

**Item 3 APPROVAL OF THE PORTFOLIO MANAGEMENT
AGREEMENT FOR THE APPOINTMENT OF THE
REDEMPTION FUND ASSET MANAGERS**

RESOLVED

- 1 That the contract, attached hereto as Annexure C, to manage the City's Redemption Fund, between the City of Johannesburg and Regiments Fund Managers (Proprietary) Limited, is approved.
- 2 That the City Manager be authorized to sign the contract referred to in Annexure C on behalf of the City.

(FINANCE)

APPROVED AT
CITY OF JOHANNESBURG COUNCIL
30 JUL 2015
SIGNATURE: 

**COJ: MAYORAL COMMITTEE
COJ: COUNCIL
FINANCE**

**2016-07-23
2016-07-30**

**APPROVAL OF THE PORTFOLIO
MANAGEMENT AGREEMENT FOR
THE APPOINTMENT OF THE
REDEMPTION FUND ASSET
MANAGERS**

1. STRATEGIC THRUST

Well-governed and managed City.

2. OBJECTIVE

The purpose of this report is to obtain Council approval to enter into the 5 year Portfolio Management Agreement for the City's Redemption Fund.

3. SUMMARY

On the 29th June 2012 the Executive Adjudication Committee after a procurement process taken in terms of the Municipal Finance Management Act and the Municipal Supply Chain Regulations awarded the management of the City's Redemption Fund to Regiments Fund Managers (Pty) Ltd.

The contract with the successful service provider was intended and advertised for a period of five years. In order to enter into a contract that may impose a financial obligation beyond the three year period, the municipality may only do so once public participation has been undertaken, council has considered the comments and approves the contract exactly as it is to be executed and authorising the Municipal Manager to sign the contract on behalf of the municipality.

The required notice of advert in terms of s33(1)(a)(i) containing the information statement was published in the local and national newspapers on 20th July 2012 requiring the public to submit their written comments or representations on the proposed contract on or before 23 August 2012. The notice and hard copies of the draft contract were placed in the regional offices customer centres. The advert is annexed hereto as annexure A. In line with s33 letters were sent to National and Provincial Treasury the letters are attached hereto as annexure B

The City's projected financial obligations referred to in section 33(1)(b)(i) and (ii) for the five(5) year contract period are stated in the financial implications

In terms of section 33(1)(c)(i) of the MFMA the City needs to determine whether it will secure a significant capital investment or will derive a significant financial economic or

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- 3 The management fee of the contract is set 0.24% (zero comma two four per cent) per annum of the Market Value of the Fund Assets;
- 4 The out performance fee is subject to a High Water Mark. The high-water mark ensures that the Portfolio manager does not get paid large sums for poor performance. So if the manager does not out perform over a period, they must get the fund above the high watermark before receiving a performance bonus

4. POLICY IMPLICATIONS

NONE

5. LEGAL AND CONSTITUTIONAL IMPLICATIONS

The municipality may enter into a contract which will impose financial obligations on the municipality beyond a financial year, but if the contract will impose financial obligations on the municipality beyond the three years covered in the annual budget for that financial year it may only do so if:

- (a) The Municipal Manager 60 days prior to the Council meeting to approve the contract, undertakes a public participation and consultation with various stakeholders;
- (b) The Municipal Council considers the :
 - i. The projected financial obligations of the proposed contract for each financial year;
 - ii. The comments received from the public and the views and recommendations from the relevant stakeholders;
- (c) The Municipal Council approves the contract exactly as it is to be executed and authorizes the Municipal Manager to sign the contract on behalf of the municipality.

The report is in line with s33 of the Municipal Finance Management

6. FINANCIAL IMPLICATIONS

The financial implication of awarding the bid to Regiments Fund Managers (Pty) Ltd is an annual management fee of 0.24% of the value of the fund excluding statutory, administration fees and outperformance fees.

MINUTES OF THE DECISIONS TAKEN AND/OR RECOMMENDATIONS MADE BY THE EXECUTIVE MAYOR, ASSISTED BY THE MAYORAL COMMITTEE, AT THE MAYORAL COMMITTEE MEETING HELD AT 09:00 ON 23 JULY 2015 IN COMMITTEE ROOM C, 2ND FLOOR COUNCIL CHAMBER WING.

PRESENT

COUNCILLORS :

P Tau	Executive Mayor
M Mokoena	MMC : Corporate and Shared Services
G Makhubo	MMC : Finance (Acting Chairperson)
R Mathang	MMC : Economic Development
C Vondo	MMC : Community Development
R Greeff	MMC : Development Planning
S Lemao	MMC : Public Safety
D Bovu	MMC: Housing
M Mfikoe	MMC: Environment and Infrastructure Services
N Molwele	MMC: Health and Social development
C Walters	MMC: Transport

OFFICIALS

Mr G Dumas	Chief Operations Officer
Mr R Boqo	Group Chief Financial Officer
Mr B Maduka	Group Head: Group Governance
Mr M Ruda	Group Head: Legal and Contracts
Mr H Phalatse	Acting Group Head: Group Strategy, Policy Coordination and Relations
Ms V Shuping	Group Head: CRUM
Mr A Selepe	Private Office of the Executive Mayor
Mr J Koseff	Private Office of the Executive Mayor
Mr T Ehlers	Executive Director: Environment and Infrastructure Services
Ms Y Silimela	Executive Director : Development Planning
Dr R Bismilla	Executive Director : Health
Ms S Nxumalo	Executive Director : Group Audit and Group Assurance Services
Mr Khutsoane	Group Corporate and Shared Services
Ms L Seftel	Executive Director: Transport
Mr R Naidoo	Executive Director: Economic Development

BY INVITATION

Mr M Kau	Acting Managing Director: Johannesburg Road Agency
Ms K Umlaw	Director: Office of the City Manager
Mr S Malahlala	Unit Head: Legal Contracts Support
Ms G Lefifi	Unit Head: Strategic Communications
Mr W Zwane	Executive Head: Social Development
Ms K Letsatsi	Group Head: Treasury & Financial Strategy
Ms C Wurayayi	Acting Unit Head Group Accounting
Mr T Mushayanyama	Deputy Director: Strategic Information

SUPPORT STAFF

Ms L Govender	Unit Head: Group Committee Support
Mr N Zungu	Group Committee Support
Ms Z Ndzube	Group Committee Support
Mr M Zulu	Group Governance and Reporting
Ms P Majola	Office of the City Manager
Mr M Kona	Group Governance and Reporting
Ms D Louwrence	Office of the Leader of Executive Business

Opening and Welcome	The Chairperson declared the meeting open and welcomed all members present at the meeting.
Leave of absence	<p>The following members requested leave of absence and granted:</p> <p>Councillors:</p> <p>Executive Mayor ,Cllr P Tau requested to arrive late due to Council business MMC Mathang requested to be excused at 14:00 due to Council business. MMC Vondo requested to be excused at 16:00 due to family commitments.</p> <p>Officials</p> <p>Mr G Dumas requested to arrive late due to Council Business</p>
Confirming of the agenda	The agenda was confirmed and adopted.
Statements and Communications by the Chairperson	<p>LATE SUBMISSION OF REPORTS AND LATE DISPATCHING OF THE AGENDAS</p> <p><i>The acting Chairperson indicated that late submission of reports delayed dispatching of agendas and meeting proceedings. He therefore emphasized that late submission of reports or tabling of reports and late dispatching of agendas was not acceptable.</i></p> <p><i>He requested Group Governance Department to manage the processes of meetings effectively to avoid continuous tabling of reports at the meeting. The acting Chairperson stated that departments must motivate the urgency for any report to be tabled at the Mayoral Committee meeting and the reasons why the report did not follow the due processes.</i></p> <p>NONE RESPONSE TO DECISION TAKEN BY THE CITY</p> <p><i>The acting Chairperson requested departments to respond to the implementation of decisions taken by the City. He indicated that letters would be written to MMC's requesting them to respond on the utilization of panels by their respective departments.</i></p> <p><i>He emphasized the importance of Departments to respond on the utilization of panels and on the progress of the implementation of decisions taken by the City.</i></p> <p>FINAL PUSH/FINAL YEAR OF TERM OF OFFICE</p> <p><i>The acting Chairperson indicated that the City was in the first month of the final year of the term of office. The City needed to push really hard in addressing the challenges and it cannot be business as usual. The City must also accelerate its capex spending.</i></p> <p>ILLEGAL MINING SITES VISIT</p> <p><i>The Office of the City Manager was requested to organize a site visit to the illegal mining sites in Johannesburg. It was proposed that the team must identify high risk areas to be visited.</i></p>

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Minutes of previous meeting	<p>Minutes of the previous Mayoral Committee held on 11 June 2015.</p> <p>RESOLVED</p> <p>That the minutes of the Mayoral Committee held on 11 June 2015 were considered and approved.</p>
Presentation	<p>RESULTS OF THE CUSTOMER SATISFACTION SURVEY 2015</p> <p>The team gave a brief overview on the results of the customer satisfaction survey 2015.</p> <p>Comments:</p> <p><i>The Committee welcomed the presentation on the results of the customer satisfaction survey 2015. It was indicated that 90% of the things that made the community unsatisfied with the City were things that were not of the city's competence.</i></p> <p><i>The City should utilize this as a tool to change people's perception about the City of Johannesburg. The Community of Johannesburg must also learn to take responsibility for their action.</i></p> <p><i>Communication with communities was emphasized to be the most imperative way in dealing with the negative perception about the City of Johannesburg. It was proposed that a team must be established to deal with fundamental issues raised by the survey.</i></p> <p><i>A comprehensive action plan must be developed and presented to the Mayoral Committee on how the City would address issues raised by the customer satisfaction survey 2015.</i></p> <p><i>The City must continue with focusing on changing citizens' negative perception about the City of Johannesburg.</i></p> <p><i>The Committee resolved that a workshop be convened to address issues raised and a way forward or a plan be developed to deal with issues raised prior to the survey being publicised.</i></p> <p>Noted</p> <p>EXPANDED SOCIAL PACKAGE</p> <p>Mr W Zwane gave a brief overview on the expanded social package.</p> <p>Comments:</p> <p><i>The Department of Social Development and Revenue Department must resolve the IT challenges with immediate effect.</i></p> <p><i>The Committee resolved that a meeting be convened between the Revenue Department, Social Development and IT to resolve challenges faced in relation to the Extended Social Package.</i></p>

Noted

CITY'S RESPONSE TO PUBLIC PROTECTOR BROKEN PROMISES

Mr S Malahlela gave a brief overview on the City's response to public protector broken promises report.

Comments:

The Committee resolved that the report be withdrawn. The City must write to the Public Protector requesting to make a presentation on the City's findings on the broken promises report and to engage further on the matter.

UPDATE ON ECO-MOBILITY FESTIVAL AND FINAL TRANSPORT MANAGEMENT PLAN

Ms L Seftel gave a brief overview on the Eco-Mobility festival and final transport management plan.

Comments:

The Executive Mayor arrived and chaired the meeting thereafter.

The Executive Mayor proposed that the Eco-mobility mobilization must begin internally, within the City of Johannesburg departments in October 2015 prior to the actual event in order to mobilize the City's staff and to create a sense of involvement.

Noted

DESIGN, BUILD, OPERATE AND MAINTAIN AN IN-PIPE TURBINE POWER GENERATION PLANT

Mr L Dhlamini gave a brief overview on the design, operate and maintain an in-pipe turbine power generation plant.

Comments:

The Committee proposed that EISD, Group Finance Department, Supply Chain Management Department, City Power, Joburg Water, Group Legal and Contracts and the Office of the City Manager must convene a meeting to design and finalise the processes on this matter and report back to the Mayoral Committee.

The report must indicate the various approaches or models proposed including time frames, risks and quickest ways to implement the project.

Reports

Resolved as follows

ITEM 1	<p>CHARGING OF EXTERNAL ENGINEERING SERVICE CONTRIBUTIONS FOR HALFWAY GARDENS EXTENSION 54</p> <p>The purpose of the report was to request approval not to charge external engineering contributions for roads but off set such contributions against work undertaken by the developer as per township conditions.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The estimated external engineering service contribution for roads to the value of R1 119 379.84 be offset in full by the Johannesburg Roads Agency. 2. The above resolution shall only apply to the roads contributions and shall not be considered as any entitlement in respect of any other decisions that might be taken in respect of the development. 3. The assets to the amount of R4 389 000.00 be capitalised in the books of the City under the Johannesburg Roads Agency.
ITEM 2	<p>CHARGING OF EXTERNAL ENGINEERING SERVICE CONTRIBUTIONS FOR LASER PARK EXTENSION 32</p> <p>The objective of the report was to request approval not to charge external engineering contributions for roads but off set such contributions against work undertaken by the developer as per township conditions.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The estimated external engineering service contribution for roads to the value of R791 805.61 be offset in full by the Johannesburg Roads Agency. 2. The above resolution shall only apply to the roads contributions and shall not be considered as any entitlement in respect of any other decisions that might be taken in respect of the development. 3. The assets to the amount of R2 345 952.75 be capitalised in the books of the City under the Johannesburg Roads Agency.
ITEM 3	<p>CHARGING OF EXTERNAL ENGINEERING SERVICE CONTRIBUTIONS FOR LASER PARK EXTENSION 32</p> <p>The purpose of the report was to request approval not to charge external engineering contributions for roads but off set such contributions against work undertaken by the developer as per township conditions.</p> <p>IT IS RESOLVED THAT:</p> <ol style="list-style-type: none"> 4. The estimated external engineering service contribution for roads to the value of R791 805.61 be offset in full by the Johannesburg Roads Agency. 5. The above resolution shall only apply to the roads contributions and shall not be considered as any entitlement in respect of any other decisions that might be

	<p>taken in respect of the development.</p> <p>6. The assets to the amount of R2 345 952.75 be capitalised in the books of the City under the Johannesburg Roads Agency.</p>
ITEM 4	<p>REQUEST FOR THE MAYORAL COMMITTEE TO APPROVE THE STANDARDISATION OF DAILY RATE PAID TO THE EPWP BENEFICIARIES</p> <p>The objective of the report was to request the Mayoral Committee to approve the standardisation of the daily rate paid to the EPWP beneficiaries.</p> <p>Comments:</p> <p><i>It was crucial for the City to have a policy that would apply to all departments and entities with regard to the standardisation of daily rate paid to the EPWP beneficiaries.</i></p> <p><i>The Committee resolved that the report be deferred back to EMT for further engagement and finalisation in relation to the suitable daily rate to be paid to EPWP beneficiaries.</i></p>
ITEM 5	<p>IMPLEMENTATION OF THE EXPANDED PUBLIC WORKS PROGRAMME (EPWP) PHASE III (2014/15 – 2018/19) POLICY FRAMEWORK FOR MAYORAL APPROVAL</p> <p>The objective of the report was to request the Mayoral Committee to approve the implementation of the EPWP Phase III (2014/15 – 2018/19) policy framework.</p> <p>RESOLVED THAT:</p> <p>1. The Mayoral Committee approve for implementation the EPWP Phase III (2014/15 – 2018/19) policy framework</p>
ITEM 6	<p>ECONOMIC DEVELOPMENT STRATEGY FOR THE CITY OF JOHANNESBURG (CoJ)</p> <p>The purpose of the report was to request for approval. The document records the economic development strategy for the City of Johannesburg as presented discussed and endorsed at the Mayoral Lekgotla of 17-19 November 2014.</p> <p>Comments:</p> <p><i>The Committee indicated that the report did not indicate what the Department wanted to achieve including the projects that would be driven by the Department.</i></p> <p>RESOLVED THAT:</p> <p>1. That the report be Withdrawn and be resubmitted together with a presentation.</p>
ITEM 7	<p>INVESTIGATION OF UNREGISTERED PROPERTIES (SURVEYOR GENERAL (SG) APPROVED) ON PROCLAIMED TOWNSHIPS AND UNPROCLAIMED TOWNSHIPS (SG APPROVED)</p>

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	<p>The purpose of the report was to identify townships that have not concluded the application/registration processes in order to determine the possible revenue losses on rates and taxes as well as utilities, and actions that are required to rectify the situation.</p> <p>Comments:</p> <p><i>It was emphasized that there must be a plan of action to address unregistered properties that lead to revenue losses.</i></p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. That the content of the report be noted.
ITEM 8	<p>LAND USE APPLICATIONS APPROVED UNDER DELEGATION: THIRD QUARTER : JANUARY TO MARCH 2015</p> <p>The purpose of the report was to provide the Mayoral Committee with an indication of the land use applications approved under delegation and give a synopsis of the additional potential land use rights obtained through the various types of town planning applications approved by the Land Use Management sub-directorate of the Department: Development Planning.</p> <p>RESOLVED THAT:</p> <p>That the content of the report be noted</p>
ITEM 9	<p>LAND USE APPLICATIONS APPROVED UNDER DELEGATION: SECOND QUARTER : OCTOBER TO DECEMBER 2014</p> <p>The purpose of the report was to provide the Mayoral Committee with an indication of the land use applications approved under delegation and give a synopsis of the additional potential land use rights obtained through the various types of town planning applications approved by the Land Use Management sub-directorate of the Department: Development Planning.</p> <p>RESOLVED THAT:</p> <p>That the content of the report be noted.</p>
ITEM 10	<p>MAKING BIKES MORE ACCESSIBLE: RESULTS OF BIKE SHARING FEASIBILITY STUDY AND WAY FORWARD</p> <p>The objective of the report was to provide the Mayoral Committee with the outcome of the feasibility study of Bike Sharing Schemes (BSS) for certain areas in Johannesburg and propose an approach moving forward.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. That the report be noted

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ITEM 11	<p>REVENUE COLLECTION RATE PERFORMANCE FOR THE COLLECTION MONTH OF MAY 2015 AND BILLING MONTH OF APRIL 2015. DEBTORS LEVELS FOR THE MONTH END OF MAY 2015 AND YTD BILLING LEVELS AS AT 30 APRIL 2015 AND COLLECTION LEVELS AS AT 31 MAY 2015.)</p> <p>The purpose of the report was to inform the Committee of the billing and collection performance for the months under view and the year-to-date performance.</p> <p>Comments:</p> <p><i>The report did not address the City's performance and mitigation measures to be put in place to addressing the challenges faced by the City with regard to poor revenue collection.</i></p> <p><i>The Committee requested that when reports were generated, the purpose of the report must be clearly stipulated and what needed to be addressed thereafter.</i></p> <p><i>Illegal dumping was raised as one of the challenges faced by the City.</i></p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. That the contents of the report be noted.
ITEM 12	<p>YEAR TO DATE CASH MANAGEMENT REPORT AS AT 31 MAY 2015</p> <p>The objective of the report was to inform Committees of the City of Johannesburg (CoJ)'s cash management operations for the month ending 31 May 2015.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The contents of the report be noted.
ITEM 13	<p>PROGRESS ON THE OPERATING BUDGET FOR THE 2014/15 FINANCIAL YEAR FOR THE PERIOD ENDING MAY 2015</p> <p>The objective of the report was to report on the actual performance against the operating budget for the period ending May 2015.</p> <p>Comments:</p> <p>RESOLVED THAT:</p> <p>The contents of this report be noted.</p>
ITEM 14	<p>PROGRESS ON THE CAPITAL BUDGET FOR THE 2014/15 FINANCIAL YEAR FOR THE PERIOD ENDING 31 MAY 2015</p> <p>The purpose of the report was to report performance on the capital budget on the actual performance of the year to date expenditure compared to budget for the period ending May 2015.</p> <p>Comments:</p>

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	<p><i>The Committee raised concerns that a report was not a good reflection in terms of the capex spending as of May 2015 and there was a need to improve on capex spending.</i></p> <p><i>Concerns were raised whether departments were spending as per the approved budget.</i></p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The contents of this report be noted.
ITEM 15	<p>PIP- SMART CITY E-LEARNING – EXTENSION AND IMPLEMENTATION OF THE MASSIVE OPEN ONLINE COURSES (MOOCs)</p> <p>The purpose of the report was to inform Mayoral Committee about the implementation of the Massive Open Online Courses (MOOCs) in Community Development in support of the City's e-Learning strategy, seek approval for the extension of the Massive Open Online Varsity (MOOV) eLearning project to 11 additional Community Development facilities through the VulindleleJozi project and, streaming and broadcasting of lectures (live and recorded) in 43 Community Development facilities.</p> <p>Comments:</p> <p><i>The Department was advised that with regard to the request for additional funding they required to follow the budget request processes.</i></p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> [1. That the Mayoral Committee notes the pilot MOOV eLearning project at Sandton and Johannesburg City Libraries; 2. That approval for the extension of MOOV project for the period of 1 year (July 2015 and June 2016), to 11 Community Development additional facilities reflected in attached list through the VulindleleJozi project, be granted ; 3. That massification of eLearning via MOOCs be further extended through streaming of lessons into 43 community development facilities; 4. That the Executive Director Community Development be authorised to sign the Memorandum of Understanding with Harambee regarding the extension of MOOV to additional 11 facilities]
ITEM 16	<p>RESULTS OF THE CUSTOMER SATISFACTION SURVEY 2015</p> <p>The purpose of the report was to report on the results of the 2015 Customer Satisfaction Survey for the City of Johannesburg.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. That the results of the 2015 households' customer satisfaction survey as well as recommendations for improving perceptions, as outlined in the report, be noted. 2. That the results as well as recommendations for improving perceptions be provided to relevant departments and entities to address service delivery challenges.

	<p>3. That the results as well as recommendations for improving perceptions be provided to the relevant stakeholders including the public on request.</p>
ITEM 17	<p>APPROVAL OF THE PORTFOLIO MANAGEMENT AGREEMENT FOR THE APPOINTMENT OF THE REDEMPTION FUND ASSET MANAGERS</p> <p>The purpose of the report was to obtain Council approval to enter into the 5 year Portfolio Management Agreement for the City's Redemption Fund.</p> <p>RESOLVED TO RECOMMEND:</p> <ol style="list-style-type: none"> 1. That the contract, attached hereto as annexure C, to manage the City's Redemption Fund, between the City of Johannesburg and Regiments Fund Managers (Proprietary) Limited, is approved. 2. That the City Manager be authorized to sign the contract referred to in annexure C on behalf of the City.
ITEM 18	<p>REPORT ON MANAGEMENT OF WAYLEAVE BETWEEN JRA AND JOBURG WATER</p> <p>The purpose of the report was to outline the wayleave management process between JRA and Joburg Water.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. That the Mayoral Committee approves the report.
ITEM 19	<p>MARKET OF THE FUTURE IMPLEMENTATION</p> <p>The objective of the report was to inform the Mayoral Committee with a proposed fast tracking approach for Market of the Future.</p> <p>RESOLVED THAT:</p> <p>The report be WITHDRAWN</p>
ITEM 20	<p>CONDONATION ON THE ATTENDANCE OF THE C40 WORKSHOP ON MODERN SLAVERY AND CLIMATE CHANGE AND SYMPOSIUM ON SUSTAINABLE DEVELOPMENT TO BE HELD ON 21 AND 22 JULY 2015 AT THE VATICAN CITY</p> <p>The purpose of the report was to request condonation for the Executive Mayor to attend the C40 Workshop on Modern slavery and Climate Change on 21 July and a Symposium on sustainable development on 22 July to be held at the Vatican City in Italy.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. Mayoral Committee condone the travel of Executive Mayor Councillor Parks Tau and to attend the workshop and symposium on 21 and 22 July 2015 respectively at the Vatican City. 2. That the Executive Mayor be deemed to be on duty during the entire duration of the trip.

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	3. A report be prepared after the trip.
ITEM 21	<p>PROGRESS REPORT ON DECISIONS TAKEN AT THE MAYORAL COMMITTEE IN THE DURING 2014/15 FINANCIAL YEAR: APRIL TO JUNE 2015</p> <p>The objective of the report was inform the Mayoral Committee on the progress made in the implementation of decisions taken at its meetings held from 01 April to 31 June 2015</p> <p>RESOLVED THAT:</p> <p>1. That the report be noted</p>
ITEM 22	<p>FUNDING PLAN FOR MEDIUM TERM CAPITAL BUDGET</p> <p>The objective of the funding plan was to obtain Mayoral and Council approval on:</p> <p>2.1 Long-term Borrowing:</p> <ul style="list-style-type: none"> - Raising the budgeted external borrowing of R3.940 billion, R2.506 billion and R3.000 billion for the 2015/16, 2016/17 and 2017/18 financial years either through issuing a bond or loan or a combination of both in a cost effective manner; <p>2.2 Short-term Borrowing:</p> <ul style="list-style-type: none"> - Providing a new Kelvin bank guarantee in the 2015/16 financial year; - Mending any short term gaps that may arise in the 2015/16, 2016/17 and 2017/18 financial years by accessing either existing/ new short term banking facilities, utilising money market funds from asset managers, issue commercial paper or cash pooling deposits from National Treasury; <p>RESOLVED TO RECOMMEND THAT:</p> <p>1. Long-term Borrowing: It is recommended that Council approves:</p> <ul style="list-style-type: none"> a) The raising of the budgeted external long-term borrowing of R3.940 billion, R2.506 billion and R3.000 billion for capex spending for 2015/16, 2016/17 and 2017/18 per the approved budget or adjustment/ revised budget b) The raising of the budgeted external long-term borrowing through the loans (bilateral/ DFI) or bonds, green bonds, retail bonds or a combination of either of the funding instruments that are deemed optimal and cost effective c) Establishment of committed long term facilities for financing medium term capital budget for 2015/16 to 2017/18 d) The raising of loan funding from financial institutions or DFI funding. e) Council approve either Land Value capture or Tax Increment Financing or the Establishment of an Infrastructure Fund for diversifying the sources of financing and for alleviating pressure off the City's balance sheet, if any of these are feasible. f) That Council approves the cost of no more than 300 basis points above the government benchmark bond for long term debt. <p>2. Short-term Borrowing: It is recommended that Council approves:</p> <ul style="list-style-type: none"> a) The procurement of the new Kelvin Bank Guarantee to the sum of up to R349,595,659.24 at a cost of up to 50 basis points for 12 months b) That Council approves the utilisation of up R1.2 billion standby banking

	<p>facility from Standard Bank that that will be negotiated under the transactional banking offering in 2015/16 financial year and in the period of 01 July 2016 to 29 Sept 2017. The Group Chief Financial Officer must report on any utilisation of the standby facility.</p> <p>c) That Council approves the establishment and utilisation of a new uncommitted standby short term banking facility and the utilisation thereof from one of the following financial institutions: DBSA; ABSA Bank, Nedbank, Rand Merchant Bank and Investec for the 2015/16, 2016/17 and 2017/18 financial years.</p> <p>d) That Council approves the issue of commercial paper of up to R2 billion at a cost of Jibar plus up to 100 basis points in the 2015/16, 2016/17 and 2017/18 financial years to mend short-term gaps that may arise</p> <p>e) The Council approves the utilisation of the National Treasury Cash Polling Deposits to the value of up to R1.5 billion for the 2015/16, 2016/17 and 2017/18 financial years.</p> <p>3. That the City Manager, the Group Chief Financial Officer and the Group Head: Treasury and Financial Strategy be authorised to negotiate and execute all agreements and documents to give effect to the external borrowing requirements.</p>
ITEM 23	<p>BRIEFING ON CONFLICT BETWEEN UBER AND METERED TAXIS</p> <p>The objective of the report was to provide the Mayoral Committee with a briefing on the recent conflict between metered taxis and Uber in the City of Johannesburg.</p> <p>RESOLVED THAT:</p> <p>That the report be noted</p>
ITEM 24	<p>CREDIT RATING STATUS OF THE CITY AFTER REVIEW PROCESS BY FITCH RATINGS</p> <p>The objective of the report was to inform Mayoral and Council of the outcome of the City's credit rating review by Fitch Ratings.</p> <p>RESOLVED THAT:</p> <p>1. The report be noted.</p>
ITEM 25	<p>PROGRESS REPORT ON THE STANDARD BANK WORKING CAPITAL FUND PROGRAMME</p> <p>The purpose of the report was to provide the Committee with a progress report on the Working Capital Fund.</p> <p>RESOLVED THAT:</p> <p>1. The contents of the report be noted.</p>
ITEM 26	<p>POOLED FINANCING MECHANISM AS A METHOD FOR MOBILISING FUNDS FOR CAPITAL EXPENDITURE</p> <p>The objectives of the report was to:</p> <ul style="list-style-type: none"> – Inform Mayoral and Council on the resolutions of the summit that was organised by FMDV in partnership with the City of Johannesburg (CoJ) in

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	<p>January 2015 on innovative schemes for financing South African Cities; and</p> <p>– Inform Council on the progress to date on Pooled Financing initiative.</p> <p>–</p> <p>RESOLVED THAT:</p> <p>1. The contents of the report be noted.</p>
ITEM 27	<p>CITY'S RESPONSE TO PUBLIC PROTECTOR BROKEN PROMISES REPORT</p> <p>RESOLVED THAT:</p> <p>The report be WITHDRAWN for further engagements with the office of the Public Protector.</p>
ITEM 28	<p>MEGA PROJECTS REPORT</p> <p>RESOLVED THAT:</p> <p>The report be DEFERRED back to the Cluster Sub-Committee for further engagements.</p>
ITEM 29	<p>REA VAYA BRT: ACQUISITION OF EXISTING SELBY PUTCO DEPOT 1</p> <p>The objective of the report was to request approval for the acquisition of the existing Putco Selby bus depot (situated on erf 482 Selby Ext 6) for a price which has been estimated to be "above market value". The existing Putco Depot is required for the implementation of Rea Vaya BRT facilities.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The existing Putco Selby Depot situated on erf 482 Selby ext.6 is procured at above market value, for the amount of R 65 000 000.00 (ex. Vat). 2. The Executive Director Transport be authorized, through the offices of the Johannesburg Property Company, to acquire the property described in this report above market value. 3. In the event that the Johannesburg Property Company fails to acquire the property described in this report on a willing buyer/willing seller basis above the market value, that the Executive Director: City of Johannesburg Property Company be authorized, on instruction by the Executive Director: Transport, to acquire the property by means of expropriation.
ITEM 30	<p>HOSTING OF ECO-MOBILITY FESTIVAL: PROGRESS REPORT JULY 2015 AND APPROVAL OF TRANSPORT MANAGEMENT PLAN</p> <p>The objective of the report was to provide progress on the preparations for the Eco-Mobility Festival to be hosted by the City in partnership with ICLEI in October 2015 and to seek approval of the Transport Management Plan including proposal around street closures.</p> <p>RESOLVED THAT:</p> <p>1. THAT progress on the EcoMobility World Festival is noted.</p>

COJ : MAYORAL COMMITTEE

2015-07-23
(Minutes)

	2. THAT the Transport Management Plan, attached as ANNEXURE B is approved.
	Chairperson thanked members for their attendance.

CHAIRPERSON

DATE



EXECUTIVE ADJUDICATION COMMITTEE
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(TREASURY)

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LIABILITY REDEMPTION FUND (A465): TO PRESENT THE RESULTS OF THE BID EVALUATION COMMITTEE, APPOINTMENT OF THE PREFERRED BIDDER AND TO SEEK APPROVAL TO ENTER INTO NEGOTIATIONS WITH THE PREFERRED BIDDER.

1. STRATEGIC THRUST

Well governed and managed City.

2. OBJECTIVE

The purpose of this report is:

- a) To present the BEC results and recommend the appointment of the Preferred Bidder
- b) To obtain approval to enter into negotiations with the Preferred Bidder and to finalise a suitable and acceptable service Level Agreement, as per the SCM Policy and Regulation 24 of the Municipal Supply Chain Management Regulations

3. SUMMARY

3.1 Background

The objective of the Liability Redemption Fund is to make provision for the redemption of the CoJ bond portfolio payments when they fall due. Given the City's liability portfolio profile, the Asset and Liabilities Fund Manager's responsibility is to create an Asset and Liabilities management strategy such that the Liability Redemption Fund's growth over time could cover the redemptions of all liabilities, matching each redemption as it falls due resulting in risk immunisation.

The City appointed Regiments Capital Pty Ltd as the City's Asset manager for the Liability Redemption Fund (Sinking Fund). Regiment Capital (Pty) Ltd was appointed for a five (5) year period expiring 30 June 2012.

3.2 Appointment of a Deloitte Consortium to provide PMO services

The CAC resolution of 5TH March 2012 authorised the appointment of a Deloitte Consortium to provide PMO services on the project. This includes but is not limited to

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following: Technical Oversight, Procurement Oversight, Legal and Contracting oversight and an Independent Audit of the process.

3.3 Bid Specification Process (BSP)

The Bid Specification Committee, approved by the City Manager, met for the approval of the RFP on the 14th April 2012, where all the mandatory requirements have been fulfilled and RFP approved.

3.4 Request for Proposal ("RFP")

In order to comply with the SCM policies / procedures and execute the mandate of the Mayoral Committee in terms of leveraging on large contracts, the BSC drafted the evaluation criteria in such a manner that it would encourage bidders to put forward strong proposals in section 6 (Economic Transformation) in order to proceed to the next stage. In order to achieve this, the threshold to advance was set at 75 % (seventy five per cent). The table below shows the points allocation used in the evaluation of each bid.

REFERENCE	SECTION	ALLOCATION OF POINTS
Part A	Understanding of TOR, Strategy, Approach and Methodology, benchmarks and Fund transition management from the current Fund manager.	30
Part B	Governance and Risk Management	10
Part C	Experience of Bidder	30
Part D	Skills and availability of Resources and Institutional capacity	15
Part E	GPS 2040, Economic Transformation and Value Added Offerings	15
SUB-TOTAL		100
Section 7		
5	Prising	90
Section 6 (e)		
4	BSPB status	10
SUB-TOTAL		10

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TOTAL POINTS	100
--------------	-----

The table above indicates the allocation of points to be used by the COJ in the assessment of proposals. The proposals are evaluated in terms of functionality as well as the 90/10 preference points system. The evaluation of functionality was set out in terms of the PPPFA Regulations of 2011. Firstly, the assessment of functionality will be done in terms of the evaluation criteria and the minimum threshold referred to above. A proposal will be disqualified if it fails to meet the minimum threshold for functionality as per the RFP invitation. Thereafter, only the qualifying proposals will be evaluated in terms of the 90/10 preference points systems where the 90 points are allocated to price only and the 10 points are allocated to the B-BBEE status of a bidder. The minimum functionality threshold for this RFP has been set at 75 points."

The RFP was advertised and published in the following national newspapers:

1. The Sunday Times;
2. The Sowetan;

In complying with the MFMA, the PPPFA and their Regulations, the RFP was issued on 16th April 2012, starting the competitive bidding process, which closed on 14th May 2012.

With the previous issuance of the RFP in 2011, a compulsory briefing session was held. It was found that the session was not attended by bidders, which was a prime reason for the cancellation of the RFP. A non-compulsory briefing session was thus held on 20th April 2012 at CoJ Treasury offices, outlining and clarifying the City's requirements and expectations in terms of the bidders' responses. Prospective bidders attended the briefing session where clarity was provided on how the responsive bids should read.

At the time of closing on 14th May 2012 twelve (12) bidders submitted proposals.

These bidders were:

1. Nedbank Limited
2. Momentum Asset Management and Basis Points Capital JV
3. Regiments Fund Managers (Pty) Ltd
4. Old Mutual Investment Group (SA) (Pty) Ltd
5. Investec Bank LTD and Portfolio Manager JV
6. The Standard Bank of South Africa LTD

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7. Colourfield Liability Solutions (Pty) Ltd
8. Sanlam Investment Management (Pty) Ltd
9. TriAlpha Investment Management (Pty) Ltd, Pamoja Asset Management (pty) Ltd and Celanamix (Pty) LTD, T/A/ Modise Capital (Pty) Ltd Consortium
10. Rand Merchant Bank, a Division of First Rand Bank
11. Pan African Asset Management (Pty) Ltd
12. Stanlib Ltd

3.5 Challenges encountered with the interpretation of the RFP.

Queries were received from the bidders and compiled on the 2nd May 2012. Each query was specifically responded to, and all responses were sent out by 4th May 2012. The queries and responses are shown in Annexure 4.

3.6 Bid Evaluation Committee (BEC)

The Bid Evaluation Committee (BEC) was approved by the City Manager on the 18th May 2012. The proposed BEC members were:

- | | |
|------------------------------|----------------|
| 1. Khomotso Lestsatsi | Treasury |
| 2. Harold van der Westhuizen | Treasury |
| 3. Brenden Petersen | Transportation |
| 4. Nicole das Neves | Legal |
| 5. Fitzgerald Ramaboea | SCMU |
| 6. Sipho Makhanya | JRAS |

The approval noted that Brendan Petersen (JRAS) would be replaced by Bafana Dhlamini (SHU). Due to the unavailability of certain proposed members, the final BEC consisted of:

- | | |
|------------------------------|----------|
| 1. Khomotso Lestsatsi | Treasury |
| 2. Harold van der Westhuizen | Treasury |
| 3. Bafana Dhlamini | SHU |
| 4. Nicole das Neves | Legal |

3.7 Bid Evaluation Process (BEP)

On the 21st May 2012 the Transaction Advisors (TA) and the BEC met so that the TA could present the template for the scoring in respect of Functionality. All the BEC

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This section determines the bidders' experience specifically in respect to Sinking Fund management, and looks at years of experience, sizes of funds under management, as well as the performance of the funds.

This section specifically relates to the previous experience in undertaking Sinking Funds with Redemption. During the evaluation it emerged that three of the respondents had no experience in managing sinking funds per se. The issue of the experience in undertaking Sinking Funds was debated at length during the discussion held by the TA and the City of Johannesburg Treasury. Given the size of the fund at approximately Two Billion Rand (R2bn), it was noted that sufficient caution needed to be exercised in ensuring that the Fund Manager has the right skills to undertake the management thereof. While there was no doubt that the various fund managers would present their ability to manage the large scale funds, the need was explicit to manage Sinking Funds with redemption as this was key to the fund of the City of Johannesburg.

3.9.4 Skills and availability of resources

This section examines the skills and experience of the individual team members, and determines the level of qualification of the fund manager as well as the levels of qualification and experience of the support team. The institutional capacity of the bidder is also examined, and looks at the specific team members as well as the back office functions in terms of research, risk and compliance, report examples and performance calculations.

All the respondents had similar scores in this regard.

3.9.5 GDS 2040, Economic Transformation and Value Added Offerings

This section examines whether the bidder provides a comprehensive plan to partner with the City in pursuit of its Growth and Development Strategy (GDS 2040) and Economic Transformation. The section also examines whether the bidders commit to undertaking value added offerings to the CoJ in terms of training programmes, structural reviews funding programme reviews and changes if necessary and the assessment of Enterprise wide risk management for the City.

Three of the respondents had similar scores on the evaluation, but one respondent achieved a significantly higher score due to:

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- the provision of a comprehensive plan to partner with the City in pursuit of its Growth and Development Strategy (GDS 2040) and Economic Transformation, and
- the respondent indicating in specific terms how it will support the economic transformation policy framework for the duration of the envisaged contract.

3.9.6 Summary of the Functional Evaluation

A summary of the functional evaluation scores is shown in the table below.

Proposal A 465: Sinking Fund Evaluation Template			STANLIB	Regiments	Colouredfield	Pat Alden
Part	Criteria Description	Max points	Average	Average	Average	Average
Part A	Understanding of TOR, Strategy, Approach and Methodology, Benchmarks and Fund Transition Management from the current Fund Manager	30	6.0	28.3	21.6	22.0
Part B	Governance and Risk Management	10	4.0	9.8	6.9	8.4
Part C	Proposer's Track Record in Fund Management	30	2.0	28.8	2.0	1.8
Part D	Skills, availability of resources	15	10.8	14.3	11.5	11.8
Part E	GDS 2040, Economic Transformation and Value Added Offerings	15	3.1	9.5	4.0	5.0
Total		100	25.875	90.375	48	48.6

3.9.7 Conclusion by the BEC based on the evaluation criteria.

In reviewing the composite scores, it was noted that the sections where three of the respondents failed to score adequately specifically related to the previous experience in undertaking Sinking Funds with Redemption. It was also noted that none of the three companies had any experience in managing sinking funds per se. The issue of the experience in undertaking Sinking Funds was debated at length during the discussion held by the TA and the City of Johannesburg Treasury. It was noted that given the size of the fund being at Two Billion Rand (R2bn), sufficient caution needs to be exercised in ensuring that the Fund Manager has the right skills to undertake the management thereof.

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While there was no doubt that the various fund managers would present their ability to manage the large scale funds, the need was explicit to manage Sinking Funds with redemption as this was key to the fund of the City of Johannesburg. Of importance to note are the funds under management by the City of Ekurhuleni, where the fund has been split into smaller bands and given to several fund managers. It has been noted that the lack of experience of managing sinking funds with redemptive clauses are posing some real difficulty for the Ekurhuleni Metro. Based on the risk identified, consensus was reached that key criteria for the chosen fund manager should be experience in the management of sinking funds that were created for the redemption of bonds listed on the same exchange where CoJ Bonds are listed. Credit would be given to that fund manager since it could easily be verified that the said funds do have a redemption status as required in the terms of reference. Of the thirty points (30) allocated in this section the average score achieved was eight (8), with one respondent achieving 28.8, and the rest 2.0.

Another section where many of the respondents failed to score adequately related to the GDS 2040, Economic Transformation and Value Added Offerings. Of the fifteen points (15) allocated to this section the average score attained by the same three companies in the previous section was four (4).

Only one bidder met the required threshold of 75% on the functionality scoring, i.e. Regiments Fund Managers. This bidder therefore goes to the next round of evaluations in terms of the PPPFA preference points scoring system.

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3.9.8 Pricing of all bidders on products and services

The table below shows the points allocated to each qualifying bidder on the pricing of products and services evaluation.

			Successful Bidder	Qualifying Bidders		
			Regiments Fund Managers (Pty) Ltd	Colourfield Liability Solutions (Pty) Ltd	Pan African Asset Management (Pty) Ltd	Stanlib Ltd
Management Fee in Rands (excl Vat)	Lower Limit	R1 bn	2,500,000	1,800,000	27,300	3,500,000
	Upper Limit	R1.3 bn	3,250,000	2,340,000	3,545,145	4,550,000
Management Fee as a %			0.25%	0.18%	0.273%	0.35%
Points for price			90	n/a	n/a	n/a

In terms of the Regulations 6 (1-5) of the PPPFA Regulations of 2011, Regiments Fund Managers, being the only bidder to make through the functional evaluation stage will automatically obtain 90 points for price.

The BEE points were allocated as follows were calculated based on the Bidder's B-BBEE level status ranking. The following table was used to allocate points:

B-BBEE Status Level	Points Allocated
Level 1	10
Level 2	9
Level 3	8
Level 4	5
Level 5	4
Level 6	3
Level 7	2
Level 8	1
Non-compliant contributor	0

The total points were then arrived at by adding the Pricing points and BEE points together, with the winning bidder being the one who scores the highest number of points.

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For completeness and for ease of comparison, the table below shows also the disqualified bidders who were not considered under the functionality criteria because they did not meet the minimum qualifying criteria. These bidders therefore were also not considered in the pricing evaluation.

		Successful Bidder		Qualifying Bidders		Disqualified Bidders				
		Regiments Fund Managers (Pty) Ltd	Colourfield Liability Solutions (Pty) Ltd	Pan African Asset Management (Pty) Ltd	Stanlib Ltd	Monnet Asset Management & SASIS Points Capital	Old Mutual Investment Group	Invested Bank & Portfolio Manager	Standard Bank of South Africa	
Management Fee in Rand (excl Vat)	Lower Limit	R1 bn	1,800,000	27,300	3,500,000	500,000	1,350,000	3,500,000	not indicated	
	Upper Limit	R1.3 bn	2,340,000	3,545,145	4,550,000	650,000	1,755,000	4,550,000	not indicated	
Management Fee as a %		0.25%	0.18%	0.273%	0.35%	0.05%	0.135%	0.35%	not indicated	
Excess Performance Fee %		25%				18%				
	Lowest fee	0.00%								
	Highest Fee	0.45%								
	Median Fee	0.25%								
	Average Fee	0.23%								

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4. FINAL SCORE UNDER THE PPPFA PREFERENCE POINTS SYSTEM

In terms of the Regulations 6 (1-5) of the PPPFA Regulations of 2011, Regiments Fund Managers, being the only bidder to make through the functional evaluation stage will automatically obtain 90 points for price.

The points scored by this bidder for preference, allocated in terms of the bidder's B-BBEE verification scorecard is 8.

Therefore the total points scored by this bidder for this evaluation is 98.

5. POLICY IMPLICATIONS

The results contained in the report are in accordance with the provisions of the SCM Policy of CoJ, Municipal Supply Chain Management Regulations and the PPPFA Regulations of 2011.

The award must be reported to the National Treasury as per the SCM policy (section 10(6) (i)) regarding contracts awarded with a duration extending beyond three years.

The award must be published on the City's website.

6. LEGAL AND CONSTITUTIONAL IMPLICATIONS

The provisions of Section 33 of the MFMA, regarding contracts with future budgetary implications must be adhered to.

7. FINANCIAL IMPLICATIONS

The financial implication of awarding the bid to Regiments Fund Managers (Pty) Ltd is an annual management fee of 0.25% of the value of the fund excluding statutory fees. At a fund value of R1.3bn, this equates to a fund management fee of R3.25M annually. This has been budgeted for.

8. COMMUNICATION IMPLICATIONS

Communications will be sent out to unsuccessful bidders, once the preferred bidder has been notified of the award and negotiations and contracting have been concluded.

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9. OTHER DEPARTMENTS/BODIES CONSULTED

Supply Chain Management
Legal and Compliance
Advisors - Deloitte

10. RECOMMENDATION

IT IS RECOMMENDED THAT:

- a) In terms of the PPPFA of 2000, read with its Regulations of 2011, the bid is awarded to Regiments Fund Managers, who is the bidder with the highest total number of points
- b) The Executive Adjudication Committee authorises the Director Treasury to enter into negotiations with the preferred bidder and to contract with the bidder for a five year period, should negotiations prove to be successful
- c) The Executive Adjudication Committee authorises the Director Treasury to negotiate among other points provided by the Advisors (Deloitte), which include pricing, governance, value add proposition and risk management.
- d) That the Acting ED: Finance and Director: Treasury, in consultation with the Director: Legal and Compliance be granted authority to facilitate the signing of any documents relating to the appointment of Regiments Capital.

KHOMOTSO LETSATSI
DIRECTOR: TREASURY
TEL: 011 242 1043

MS. LUNGELWA SONQISHE
ACTING EXECUTIVE DIRECTOR FINANCE

EXECUTIVE ADJUDICATION COMMITTEE
ED: FINANCE
(TREASURY)

2012-06-29

ANNEXURE 1

Risk Matrix for the CoJ Sinking Fund

ANNEXURE 2

Deloitte Process Confirmation

ANNEXURE 3

Benchmarking Report

ANNEXURE 4

Queries and responses



CoJ Liability Redemption Fund (Sinking Fund) – Risk Matrix

Annexure 1:

Risk Matrix for CoJ Sinking Fund

Introduction

- The matrix below summarizes the specific risks we identified that the City of Johannesburg will face if they outsource the management of their sinking Fund to an external Fund Manager.
- For each risk, we have indicated the likelihood of occurrence and the mitigating measures that can be put in place to limit the risk.

Risk Matrix

	Risk	Likelihood of Occurrence	Mitigation measure
1	Interest rate risk	Medium	Portfolio should be immunized against interest rate risk at all times and the immunization strategy reviewed on a monthly basis.
2	Credit Risk	Low	Investment should be exclusively in investment grade bonds.
3	Liquidity risk	Low	Investments should be exclusively in liquid, investment grade bonds which are listed on the Bond exchange. No OTC instruments should be allowable.
5	Loss of capital due to major unexpected event in capital markets (Event risk)	Medium	Portfolio should be completely hedged by appropriate instruments to mitigate against the risk of unpredictable market shocks. However, the trade-off between the cost of hedging and Fund returns should be clearly spelled out in the SLA.
6	Loss of capital due to fraudulent activities by the Fund Manager	Low	Use of an independent custodian. Insurance cover for such risks should be a prerequisite for the manager. Stringent regulatory oversight from regulatory agencies such as the FSB and the JSE.
7	Loss of capital due to collapse of Fund Management company	Medium	Ensure the manager is in a sound financial position before awarding the contract and monitor the financial position and profitability of the Asset Manager on a yearly basis.
8	Loss of capital as a result of trading losses incurred by Fund Manager	Medium	This risk can be mitigated by making it a requirement for the Asset Manager to have appropriate Insurance cover for such risk.
9	Key man risk	High	There must be a contingency plan in place to deal with the loss of the key person responsible for running the fund.
10	Failure to meet liabilities or settle transactions as and when they fall due. (Settlement Risk)	Medium	The manager should maintain a minimum level of liquidity in the Fund and invest in liquid bonds with a ready secondary market. The use of an independent custodian can also reduce this risk.

CoJ Liability Redemption Fund (Sinking Fund) – Risk Matrix

11	Failure to meet performance benchmark	Medium	Constant monitoring of the Fund's performance and investment strategy.
12	Erosion of capital as a result of the use of an inappropriate benchmark	High	The City should agree on a realistic and unambiguous benchmark which is directly linked to the asset profile of the fund. For a bond portfolio, acceptable benchmarks include STEFI, GOVI and ALBI. These benchmarks can be adjusted to suit the characteristics of the bond portfolio.
13	Assets held do not comply with MFMA Regulations and CoJ Treasury Guidelines	Low	Constant monitoring of the Fund's performance and investment strategy.
14	Fund manager assumes excessive risk to earn extra return	High	Constant monitoring of the Asset portfolio and hedging instruments and strategy adopted to ensure it is in line with the Fund's risk appetite. Measures that can be used to monitor this are the Value at Risk (VaR), Sharpe Ratio, Portfolio duration, Tracking Error and Standard deviation of returns. The City needs to agree with the Asset Manager upfront on these measures at the SLA stage as well as impose penalties on performance fees in cases where the excess performance is achieved on the back of excessive risk taking
15	Derivative instruments are used for speculative rather than hedging purposes	High	Constant monitoring of the hedging instruments and strategy adopted to ensure it is in line with the Fund's risk appetite. Penalties should be imposed on performance fees in cases where the excess performance is achieved on the back of excessive risk taking
16	Risk of the City incurring high penalties from the Asset Manager due to unscheduled withdrawal of Funds from the Managed portfolio to provide bridging finance to other areas of operation.	High	This risk can be minimized by prescribing in the SLA a minimum cash holding for the investment portfolio which the City should be able to draw down without incurring any charges other than the normal transaction fees.

CoJ Liability Redemption Fund (Sinking Fund) – Risk Matrix

Annexure 2:

Deloitte Process Confirmation



CoJ Liability Redemption Fund (Sinking Fund) – Risk Matrix

Annexure 3:

Benchmarking Report

Introduction

To assist the CoJ in coming up with a reasonable fee structure for its pension fund, we considered the fee structure for similar sinking funds that have been outsourced to Asset Managers in the market.

Current Market practice

Unfortunately, there is no public data available for sinking funds and we are aware of only one other sinking fund of this nature, the City of Ekurhuleni sinking Fund. For this fund, fees charged are 20 bps per annum on assets under management. This fee is what the manager is paid for coming up with an immunization strategy for the sinking fund which ensures that the fund meets its liabilities as and when they fall due. There are no performance fees in place.

Indicative pricing

Due of the lack of availability of information, we also considered the proposed fee structures for the bidders who responded to the RFP Proposal A465 for the management of the City's Liability Redemption (Sinking) Fund. We believe that these fees give the City a good indication of how the Asset Management industry prices the provision of Asset Management services to a liability redemption fund. A summary of the proposed fees from the 12 respondents to the RFP is tabulated below:

Base Management Fee	
Average fee	0.23%
Highest fee	0.45%
Lowest fee	0.00%
Median fee	0.25%

Of the 12 respondents, only two proposed outperformance fees, 18% and 25% respectively. In both cases, the outperformance fees were not capped. This is an indication that the market generally does not demand a performance fee on sinking fund mandates.

Appropriate benchmark

The objective of the benchmark is to ensure that the Asset Manager applies best effort in managing the Fund as well as ensure growth of assets is optimal so that

Col Liability Redemption Fund (Sinking Fund) – Risk Matrix

liabilities can be met. An appropriate benchmark would be any of ALBI, STEFI, JIBAR or GOVI adjusted as follows:

Step 1: Calculate the monthly average performance in excess of any of the above benchmarks over the last 5 years.

Step 2: Subtract a fixed percentage, e.g., 50bps (depending on negotiations) from this average to arrive at the applicable benchmark. For example, the benchmark can be $ALBI + 1.5\%$, where $1.5\% = \text{Average monthly performance of the Fund for the last 5 years above benchmark minus 50bps}$

This will ensure that the chosen benchmark is clear and unambiguous, and fair given the past performance of the fund.

One major challenge of the above approach is that the duration of the liability portfolio will be decreasing whilst the duration of the benchmark index may not necessarily decrease as new bonds are listed on the Bond Exchange. To address this, the benchmark arrived at using the above approach can be calculated on a rolling 5 year basis, i.e., using the average performance of the portfolio for the preceding 5 year period in any given year where the benchmark is calculated.

Conclusion

A flat fee structure is beneficial to the client because it ensures the manager is rewarded only for coming up with an immunization strategy which guarantees that the client's liabilities are met as and when they fall due. The absence of a performance fee discourages the Asset Manager from taking unnecessary risk in order to boost their fee income. On the flip side, a performance fee will motivate the Manager to put best effort in managing the fund and ensuring it meets its objectives and benchmarks. The client should strike a balance with the Manager on the two when negotiating the SLA.

Annexure 4:

Queries and Responses

QUERIES AND RESPONSES

COJ SINKING FUND: RFP A 465

Date Query Received	Date Response Sent To Bidder	Query	Response
02/05/2012	03/05/2012	1. How frequently are sinking fund contributions currently made to the COJs sinking fund?	Frequency of contributions will be a function of the modeling exercise done by the Fund. At a minimum, contributions will be made biannually.
02/05/2012	03/05/2012	2. Re 5.1 f) (page 10): Please can you provide a list of the assets being managed by the current fund manager so that we can adequately address how the transition will be implemented? If a list is not possible, please indicate: a. Rand value of assets held b. Asset classes held c. Credit rating of the instruments d. Approximate duration by instrument	a. R2 billion indicatively b. Fixed income assets and money market c. All assets are investment grade d. The duration is available. However, the City expect bidders to utilize the NPV of the assets of R2 billion for modelling purposes.

Date Query Received	Date Response Sent	Query Response
02/05/2012	03/05/2012	<p data-bbox="798 1143 893 1793">3. Re 5.1 h): 5th bullet. Please indicate what performance calculations are required?</p> <ul data-bbox="343 445 1372 1107" style="list-style-type: none"> ▪ We require the following information with regards to performance calculations: <ul style="list-style-type: none"> ○ A detailed formula for calculating fund returns. (Fund performance should be calculated on a total return basis based on the assets of the portfolio). ○ How you select the appropriate benchmark used in calculating relative performance. ○ The detailed methodology for valuation of the assets. ▪ The calculation of all fees payable within the sinking fund mandate should be linked to Section 2 of the Request for Proposal document, and must include a full breakdown all components of fees associated with the management of the Fund. The fee breakdown should be provided for all asset size brackets and competitiveness would be looked at across all brackets and bidders should consider that the indicative value of the assets is R2 billion.



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TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Tebogo Leballo
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 01/07/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4320
Invoice No. 1522

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	June Outperformance Fees		R 999,578.54

Payment Details*Cheque or bank transfer*

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 999,578.54
Disbursements & Travel	
VAT	R 139,941.00
TOTAL	R 1,139,519.54

Invoice due and payable 30 Days from invoice date



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tel: +27 11 403 0444

fax: +27 11 403 4075

www.molelwane.co.za

STATEMENT**Vendor**

Name	Regiments Fund Managers (Pty) Ltd		
	Att: Rose Mabusela		
Address	3rd Floor, Penthouse Unit 4, 4 The High Street		
Town	Melrose Arch	2196	
Tel	(011) 715-0340		

Date	31/07/2010
Your Vat #:	4210117901
Our Vat #:	4270177555
Ref #:	Reg
Stat #:	16 August 2010

Date	Inv no	Description	Debit	Credit	Balance
30-Sep	1492	September 2009 Management Fees	51,584.00		51,584.00
30-Oct	1499	October 2009 Management Fees	51,845.49		103,429.49
24-Nov-09	1498	September 2009 Outperformance fees	805,200.17		908,629.66
27-Nov-09	PMT	PAYMENT RECEIVED		1,007,045.66	-98,416.00
01-Dec-09	1503	Consulting fees	150,000.00		51,584.00
01-Dec-09	1505	November Management fees	52,890.38		104,474.38
31-Dec-09	1506	December 2009 Management fees	52,817.09		157,291.47
31-Dec-09	1508	December 2009 Outperformance fees	675,112.40		832,403.87
31-Jan-10	1507	January 2010 Management fees	53,100.56		885,504.43
22-Feb-10	PMT	PAYMENT RECEIVED		190,889.29	694,615.14
28-Feb-10	1508	February 2010 Management fees	44,703.53		739,318.67
04-Mar-10	PMT	PAYMENT RECEIVED		694,615.14	44,703.53
31-Mar-10	1513	March 2010 Management fees	57,372.73		102,076.26
01-Apr-10	1514	March 2010 Outperformance fees	1,851,072.93		1,953,149.19
08-Apr-10	PMT	PAYMENT RECEIVED		190,889.29	1,762,259.90
29-Apr-10	PMT	PAYMENT RECEIVED		300,000.00	1,462,259.90
03-May-10	PMT	PAYMENT RECEIVED		102,076.26	1,360,183.64
18-May-10	PMT	PAYMENT RECEIVED		700,000.00	660,183.64
19-May-10	PMT	PAYMENT RECEIVED		660,183.64	-0.00
01-Jun-10	1518	April 2010 Management fees	52,825.90		52,825.90
01-Jun-10	1519	May 2010 Management fees	27,325.32		80,151.22
30-Jun-10	1520	June 2010 Management fees	26,719.97		106,871.19
01-Jul-10	1522	June 2010 Outperformance fees	1,139,519.54		1,246,390.73
26-Jul-10	PMT	PAYMENT RECEIVED		106,871.19	1,139,519.54

Opening Date	Closing Date			Total Due
90+ Days	60+ Days	30+ Days	Current	
-	-	-	1,139,519.54	1,139,519.54

Sibusiso Tshikovhi

From: Eric Wood
Sent: Monday, 30 August 2010 12:30
To: Rose Mabusela
Subject: FW: Emailing: Outperformance June 2010
Attachments: Reg4320_Invoice_OF.pdf; Regiments_Statement 28_July_2010.pdf



Eric Wood
Executive Director
91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: ericw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 16831 Reg. No. 2004/023761/07

From: Geoff Makhubo [<mailto:geoffm@molelwane.co.za>]
Sent: 30 August 2010 12:30 PM
To: Eric Wood
Subject: FW: Emailing: Outperformance June 2010

Dear Eric

Please find our Invoice and Statement. We are a bit low on cashflow for our month end commitments. I will appreciate if the transfer can be done today

I will send on a separate email a letter from the ANC discussed with Litha on the donation of R 200,000 to R 250,000 that was needed urgently into the ANC account. I will appreciate your urgent response.

Regards,

Geoff Makhubo

-----Original Message-----
From: Angela Leboa [<mailto:angela@molelwane.co.za>]
Sent: 30 August 2010 12:25

To: 'Geoff Makhubo'
 Subject: FW: Emailing: Outperformance June 2010

Angela Leboa
 Molelwane Consulting CC
 011 403 0444 (Tel)
 011 403 0475 (Fax)
 email: angela@molelwane.co.za
 'Be kinder than necessary
 because everyone you meet is fighting some kind of battle.'

-----Original Message-----
 From: Angela Leboa [mailto:angela@molelwane.co.za]
 Sent: 16 August 2010 01:04 PM
 To: 'Rose Mabusela'
 Subject: RE: Emailing: Outperformance June 2010

Angela Leboa
 Molelwane Consulting CC
 011 403 0444 (Tel)
 011 403 0475 (Fax)
 email: angela@molelwane.co.za
 'Be kinder than necessary
 because everyone you meet is fighting some kind of battle.'

-----Original Message-----
 From: Rose Mabusela [mailto:RoseM@regiments.co.za]
 Sent: 16 August 2010 11:44 AM
 To: Angela Leboa
 Subject: Emailing: Outperformance June 2010

<<Outperformance June 2010.pdf>> Hi

Attached please find our outperformance invoice for June, I am going to send you the July management fee calculations soon.

Regards,
 Rose

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Tested on: 2010/08/30 12:29:33 PM
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Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 12:30:02 PM
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Sibusiso Tshikovhi

From: Eric Wood
Sent: Monday, 30 August 2010 12:34
To: Geoff Makhubo
Subject: RE: Emailing: Outperformance June 2010

Hi Geoff
I will action
Thanks
Eric Wood



Eric Wood
Executive Director

91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: erlcw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 16831 Reg. No. 2004/023761/07

From: Geoff Makhubo [mailto:geoffm@molelwane.co.za]
Sent: 30 August 2010 12:30 PM
To: Eric Wood
Subject: FW: Emailing: Outperformance June 2010

Dear Eric

Please find our Invoice and Statement. We are a bit low on cashflow for our month end commitments. I will appreciate if the transfer can be done today

I will send on a separate email a letter from the ANC discussed with Litha on the donation of R 200,000 to R 250,000 that was needed urgently into the ANC account. I will appreciate your urgent response.

Regards,

Geoff Makhubo

-----Original Message-----

From: Angela Leboa [mailto:angela@molelwane.co.za]
Sent: 30 August 2010 12:25
To: 'Geoff Makhubo'
Subject: FW: Emailing: Outperformance June 2010

Angela Leboa
Molelwane Consulting CC
011 403 0444 (Tel)
011 403 0475 (Fax)
email: angela@molelwane.co.za
'Be kinder than necessary
because everyone you meet is fighting some kind of battle.'

-----Original Message-----

From: Angela Leboa [mailto:angela@molelwane.co.za]
Sent: 16 August 2010 01:04 PM
To: 'Rose Mabusela'
Subject: RE: Emailing: Outperformance June 2010

Angela Leboa
Molelwane Consulting CC
011 403 0444 (Tel)
011 403 0475 (Fax)
email: angela@molelwane.co.za
'Be kinder than necessary
because everyone you meet is fighting some kind of battle.'

-----Original Message-----

From: Rose Mabusela [mailto:RoseM@regiments.co.za]
Sent: 16 August 2010 11:44 AM
To: Angela Leboa
Subject: Emailing: Outperformance June 2010

<<Outperformance June 2010.pdf>> Hi

Attached please find our outperformance invoice for June, I am going to send you the July management fee calculations soon.

Regards,

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

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Sibusiso Tshikovhi

From: Eric Wood
Sent: Monday, 30 August 2010 15:35
To: Rose Mabusela
Subject: FW: ANC Donation request
Attachments: Sponsorship Letter_Regiments.pdf



Eric Wood
Executive Director
91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: ericw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 16831 Reg. No. 2004/023761/07

From: Geoff Makhubo [<mailto:geoffm@molelwane.co.za>]
Sent: 30 August 2010 12:33 PM
To: Eric Wood
Subject: FW: ANC Donation request

From: Geoff Makhubo [<mailto:geoffm@molelwane.co.za>]
Sent: 18 August 2010 18:31
To: 'lithan@regiment.co.za'
Subject: ANC Donation request

Dear Litha
Please find a donation request letter as discussed
Regards,
Geoff

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Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 12:33:25 PM
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Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 03:34:40 PM
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Sibusiso Tshikovhi

From: Eric Wood
Sent: Friday, 19 November 2010 12:36
To: Niven Pillay
Attachments: Geoff Makhubo Briefing.docx



Eric Wood
Executive Director
91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: ericw@regiments.co.za www.regiments.co.za
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Virus Database (VPS): 101118-2, 2010/11/18
Tested on: 2010/11/19 12:35:37 PM
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1. Loan to COJ from DBSA

- a. Stalled because Parks made some negative comment re the pricing
- b. In fact, pricing is 45 basis points better than DCM pricing
- c. R1 billion of 20 year funding provides a better Asset-Liability match for COJ than the DCM alternative
- d. Direction needs to be provided to Treasury to proceed with this loan

2. Interest Rate Hedge

- a. Seeks to convert existing floating rate exposure to fixed at optimal all time low yield curve
- b. Will protect COJ from interest rate increases in the imminent business cycle upturn
- c. Treasury has approved the transaction in principle, needs mandate from Mayoral Committee

3. Fund Management Fee (3rd Quarter 2010)

- a. Amount of R27m (VAT inclusive) due to Regiments Fund Managers, Molelwane and JP Morgan, has been withheld by Treasury on JPC instructions
- b. JPC alleges that this is in accordance with the surety agreement provided by Regiments Capital for the obligations of Cedar Park Properties (Kgoro Consortium)
- c. In terms of the agreements between JPC/COJ and the Kgoro Consortium, there are no funds due until transfer (which has not taken place yet), if transfer had taken place, JPC would have first had to summon the Kgoro Consortium, and fully excused before the surety become executable
- d. Further, these funds are due by COJ to totally different parties to the debtor or the surety
- e. Therefore, the withholding of these funds is unlawful and needs to be released forthwith

4. Sinking Fund Tender

- a. Needs to be adjudicated and appointment needs to be made
- b. The issue around splitting the mandate between two managers needs to be killed
- c. Cannot be done due to counterparty, risk limits and lack of risk consolidation capacity within COJ Treasury

5. JPC Property Fund Tender

- a. Needs to be adjudicated and appointment needs to be made



Taj Printers

12 Golden Drive, Morehill Benoni.
Tel: (011) 425-0450 Fax: (011) 425-0458
Reg. No. 1994/024356/23 VAT Reg. No. 4060121789

Proforma/ Tax Invoice

Date: 04/05/2011
Page: Page 1 of 1
Invoice No: 34,473

Invoice:

ANC Johannesburg

VAT REG NO:

Deliver To:

Tel No:
Fax No:
Cell No: 0835364297

ACCOUNT NO:	ORDER NO:	Tax %	WT
ANCJ01	Miranda	14,00	24215

Quantity	Description	Unit Price	Nett Price
100,000.00	Posters A1 full colour s/sided CANDIDATE (130 candidates) .Complete Layout & Design to be done by us.	3.93	393,163.33

E & O.E.

Payment terms strictly 30 days nett.

Received by: _____ Date: _____

Print name: _____

Sub total:	R 393,163.33
Disc. %:	0.00
Sub-Total	R 393,163.33
Tax:	R 55,042.87
Total:	R 448,206.20

Sibusiso Tshikovhi

From: Rose Mabusela
Sent: Thursday, 05 May 2011 13:42
To: Litha Nyhonyha
Cc: Eric Wood
Subject: RE: Taj Printers C/o Litha

Will do, Xolisa will bring a requisition for signature.

Regards,
Rose

From: Litha Nyhonyha
Sent: 05 May 2011 01:12 PM
To: Rose Mabusela
Cc: Eric Wood
Subject: Fwd: Taj Printers C/o Litha

Hi Rose
Please process payment as discussed and copy Geoff of proof of payment.

Sent from Litha's iPhone

Begin forwarded message:

From: Geoff Makhubo <geoffm@molelwane.co.za>
Date: 05 May 2011 2:21:26 SAST
To: Litha Nyhonyha <LithaN@regiments.co.za>
Subject: Fwd: Taj Printers C/o Litha

Broer

Please find the second invoice; I have asked that they address it to Regiments Capital. Can u please facilitate payment on the mean tome and send me proof of payment

Regards

Geoff

Sent from my iPhone

Begin forwarded message:

From: "Miranda Komane" <mirandak@webmail.co.za>
Date: 04 May 2011 20:28:59 SAST
To: <geoffm@molelwane.co.za>
Subject: Fw: Taj Printers C/o Litha

Original Message

Subject: FW: C/o Litha
From: "Sajid Shahaboodien"
Date: Wed, 4 May 2011 14:21:35 +0200

Regards



From: Nirashmi Taj Printers
Sent: 04 May 2011 02:15 PM
To: Sajid Shahaboodien
Subject:

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SEEMA PRINTING

You name it, we'll print it
For all your printing requirements

Reg. No. 2003/059185/23
VAT No. 4210209054

PO Box 16563
Doornfontein 2028
E-mail: seema4@telkomsa.net

5 Beacon Rd, cnr. Staid
Unit 6C, 6th Floor
Access City Building
New Doornfontein
Tel: (011) 402 6118
Fax: (011) 402 6115
Cell: 082 685 1909

Caps

T-Shirts

Golf Shirts

CONFERENCE
BAGS

Stickers

BANNERS

Dry Macs

Tax invoice no2011 - 314

Job no 2011 - 314

order no

10/05/2011

Regiments Capital
3rd floor. Penthouse unit 4
4 the High street
Melrose arch 2196
VAT 4060225978

Item Description	Qty	Unit price	Total
T-shirts printed	7250	23.00	166 750.00

Total: R166 750.00
Vat: R23 345.00
Grand total: R190 095.00

Banking details
Absa bank
Acc no 4063901918
Branch code 420-741

Yours faithfully

Tokomi Seema
082 685 1909

Sibusiso Tshikovhi

From: Litha Nyhonyha
Sent: Saturday, 14 May 2011 10:52
To: Rose Mabusela
Cc: Eric Wood
Subject: Fwd: FW:
Attachments: Seema Printers Invoice.pdf; ATT00001..htm

Hi Rose
Find below self explanatory email from Geoff.

Sent from Litha's iPhone

Begin forwarded message:

From: Geoff Makhubo <geoffm@molelwane.co.za>
Date: 11 May 2011 22:45:32 SAST
To: Litha Nyhonyha <LithaN@regiments.co.za>
Subject: FW:

Heita Broer

Please find another (final) invoice for T shirts. I will appreciate if it can be processed soonest

Please join us at the Siyaqoba Rally on Sunday. If available; I will forward the tickets on Friday

Thanks

Geoff

From: Miranda Komane [mailto:mirandak@webmail.co.za]
Sent: 11 May 2011 20:39
To: geoffm@molelwane.co.za
Subject: Fw:

Hi ,

Please find the part invoice for shirts

Regards!

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FSP (896)

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**PROTEA HOTEL
WANDERERS**

Cnr Corlett Drive and Rudd Road, Ilkovo, 2195, South Africa
PO Box 1000, Northlands, 2115, South Africa
Tel: +27 (0) 11 770 5500 Fax: +27 (0) 11 770 5555
Email: meeting@phwanderers.co.za
Internet: www.proteahotels.com

VAT reg no: 4500176963

Group Name	Venue	Arrival	Depart
ANC Greater Joburg Region No 12 Newtown Street Mashalltown CBD Johannesburg	Wanderers 1 & 2	11-Feb-12	12-Feb-12
Billing Address			
Attention: Ntombifuthi			
Tel: 011 628 4541			
Email: NtombifuthiV@joburg.org.za			

001	11-Feb Conference Package	60pax @ R345.00 per person	20700.00	DK
002	11-Feb Beverage	60pax @ R25.00 per person	1500.00	DK
003	11-Feb PA System	PA System @ R500.00	500.00	DK
004	11-Feb Microphone	02 Roving Mics @ R300.00 each	600.00	DK
005	11-Feb Accommodation	58 Standard Single Rooms @ R915.00 BB per room	53070.00	DK
006	11-Feb Tourism Levy	1 % Tourism Levy @ R7.60	440.80	DK
007	11-Feb Braai Dinner	58pax @ R150.00 per person	8700.00	DK
008	11-Feb Beverage	Beverage limit @ R2000.00	2000.00	DK
VAT Summary				
Nett Amount	VAT	Total Amount	Balance Due	
76763.86	10746.94	87510.80	87510.80	
			Signature	

Banking details: FIRST NATIONAL BANK - Rosebank
Branch code: 253305
Account Number: 62012071825





PROTEA HOTEL WANDERERS

08 February 2012

Attention: Ntombi
CITY OF JOHANNESBURG

CLIENT: ANC GREATER JOBURG REGION

Email : NtombifuthiV@joburg.org.za

RE : **ACCOMODATION AND CONFERENCE**

Dear Ntombi,

With reference to our recent conversation, I have pleasure in confirming the following arrangements at the **PROTEA HOTEL WANDERERS**.

ACCOMODATION REQUIREMENTS:

58 Standard Single Rooms/ Standard Double Rooms

Arrive : 11th February 2012
Depart : 12th February 2012

RATES: BED AND BREAKFAST

R915.00 Bed and Breakfast per night, per room in single accommodation

R1070.00 Bed and Breakfast per night, per room in double accommodation

THE ABOVE RATES INCLUDES:-

- Include Vat of 14%
- Exclude 1% Tourism Levy
- Full English Breakfast
- Are net and non Commissionable
- Are only Valid for the above Period Only
- Are valid for Standard rooms only
- Are subject to availability of rooms in this rate

DINNER REQUIREMENTS

Buffet Braai Dinner

R150.00 per person

Beverage

R2000.00

Arthur's Road, Sea Point, 7981, RSA • PO Box 27, Sea Point 7990 • Telephone: 021 430 4090
 Department Telefax Numbers: Protea Hotels (021) 430 5121 • 021 430 5121
 South Africa Central Reservations: Telephone: 027 471 4991/5351 • Fax: 027 471 430 5350
 Central Reservations 0861 11 9000 • E-mail: info@proteahotels.co.za • Internet: <http://www.proteahotels.co.za>
 Chairman: Othello Mchik • Managing Director: Arthur C. Gillis • S.S. Schmitz
 Directors: G. Baud • P. Bekker • P. Bryer • W. Ems • C. Houtchek • G. Kruger • A. Meyer • P. Meyers • R. Merson • E. Schreiner
 Protea Hotels Trading Office: 111 Reg. No. 2004/02762/0907

CONFERENCE REQUIREMENTS

Dates : 11th –February 2012
 Delegates : 60
 Seating : School Room
 Venue : Wanderers 1 & 2
 Times : 08.00am – 17.00pm
 Equipment : STANDARD

Rates

Full Day Conference Package
 R 345.00 per delegate, per day

Beverage
 R25.00 per delegate, per day

Halaal/Kosher Surcharge
 R 150.00 per person

Data Projector:
 Included in above rate, should one be required please advise.

In order to facilitate your pre-planning, we would like to bring the following points to your attention:

1. Should the above meet with your approval, please sign and return this CONTRACT LETTER by **08 February 2012**. If the signed copy of the contract letter is not received by this date, the hotel reserves the right to release any / all arrangements as stipulated in this letter, at which time you will be notified in writing.

2. **DEPOSIT / PAYMENT REQUIREMENTS**

- 2.1 **AFRICAN NATIONAL CONGRECE GREATER JOBURG REGION** will be responsible for a **100% FULL PREPAYMENT** to be paid DIRECT to the hotel on or before **09 February 2012**. The Hotel, however, reserves the right to require payment of the aforementioned deposit prior thereto in special circumstances.

- 2.2 Hotel's details, for payments:

BANK	:	FIRST NATIONAL BANK
BRANCH	:	ROSEBANK
BRANCH CODE	:	253305
ACCT NO	:	6201 2071 825

Please fax a copy of your deposit slip to the hotel at fax number 0866131357 once payment has been made. Please include your Company Name and the date of your booking.

- 2.3 Should any of the payments not be received timeously, the hotel will notify you in writing that you have a further seven working days to make payment. Should payment still not be received, the hotel reserves the right to release all or some of the rooms, provided that the hotel holds

those number of rooms which is proportional to payment received.

3. Any further outstanding amounts should be settled on presentation of the invoice on departure from the Hotel.
4. **AFRICAN NATIONAL CONGRECE GREATER JOBURG** will be responsible for full payment of all accounts unless otherwise instructed.
- 4.1 Should you have authorised credit facilities with **PROTEA HOTEL WANDERERS** in place; clauses 2.1, 2.2 and 3 do not apply. Please forward a copy of a signed company order / voucher direct to the hotel on or before 30 days prior to arrival.
5. On or before **09 February 2012** your final rooming list/function requirements will be required by the hotel. Please send these details **DIRECT** to the hotel concerned.
6. **CANCELLATION FEES**

Up to 60 days prior to arrival, 100% of rooms / conference facilities / catering arrangements reserved / delegate attendance may be cancelled with no cost.
Up to 30 days prior to arrival, 50% of rooms / conference facilities / catering arrangements reserved / delegate attendance may be cancelled with no cost.
Up to 7 days prior to arrival, 10% of rooms / conference facilities / catering arrangements reserved / delegate attendance may be cancelled with no cost.
7 days to 0 days prior to arrival, 100% cancellation fee will apply on rooms / delegate attendance/ conference facilities / catering arrangements reserved.

The above review dates have been devised in the hope of developing mutual understanding and professionalism, to establish whether or not rooms should be released back to the hotel, in order to safeguard our mutual interests and prevent losses.

7. ADDITIONAL TERMS & CONDITIONS

- 7.1 All invoices shall be due and payable upon presentation. Queries in respect of specific invoices shall not affect immediate payment of any other outstanding amounts. Any amount payable by the client to the Hotel in terms of this agreement and not paid on due date, shall accrue interest at 2% (two percent) above the prime bank overdraft rate as advised by the Hotel's Bankers.
- 7.2 The Hotel reserves the right to cancel any booking forthwith and without liability on its part in the event of any damage to, or destruction of the allocated rooms by fire, vis major act of God, any shortage of labour or food supplies, strikes, lockouts, and industrial unrest, or any other causes beyond the control of the Hotel which shall prevent it from performing its obligations in connection with any booking. In these circumstances, every effort will be made to accommodate the booking at another Protea Hotel Group establishment.
- 7.3 The Hotel reserves the right to change the name and location of the clients previously designated function room upon having given reasonable notice to do so.
- 7.4 The provision of standard operating apparel and/or equipment for, e.g., linen used by the Hotel shall be dependent on availability at no extra charge.

- 7.5 Neither the Hotel nor its agents or employees shall be liable for any damages or loss which may be caused to any of the goods of the client, its employees or invitees brought into the premises for whatever reason, not to any injury or loss of life to the client or its employees or invitees howsoever caused. The client further indemnifies and holds harmless the Hotel against any claim that may be made against the Hotel by any third party relating to the provisions of the clause.
- 7.6 The client shall be responsible for any damage caused to the allocated rooms, furnishings, utensils and equipment therein, by any act or omission of the client or guests/employee of the client.
- 7.7 The client shall not be entitled to:
- 7.7.1 paint, affix or attach to the function room provided any advertising signs, notices or other matter without the prior written consent of the Hotel which shall not be unreasonably withheld;
 - 7.7.2 drive into the walls, floor, partition or doors of the function room any screws or nails in a manner calculated to damage same.
- 7.8 All day and evening functions must terminate by 17h00 and 24h00 respectively, unless a later time is specifically agreed in writing with the Hotel, at the time the booking is made. Functions finishing after these times will attract a venue hire fee of R1000, 00 (one thousand rand) per hour or part thereof, to cover the costs of staff overtime, transport and/or accommodation.
- 7.9 No food or beverage may be brought into the allocated rooms by clients for consumption on the premises.
- 7.10 The client shall not be entitled to assign or cede the booking to any third party not utilising the Hotel's facilities for any purpose than that stated without the Hotel's prior written consent which shall not be reasonably withheld.
- 7.11 A certificate signed by the General Manager or Financial Controller of the Hotel showing the amount owing by the client at any one time and reflecting the amount thereupon as due and unpaid shall be *prima facie* proof of the effect therein stated for the purpose of any action (whether by way of provisional sentence or otherwise) shall be sufficient proof of the clients indebtedness on insolvency or for any purpose whatsoever.
- 7.12 Any indulgence shown to the client shall not constitute a waiver or novation of the Hotel's rights.
- 7.13 All information obtained in any brochure, or catalogue (or which accompanies or forms part of any tender made by the Hotel) which shall include prices, is subject to change and the Hotel will not be bound to comply exactly therewith. The Hotel shall not be liable for any inaccuracies in any brochures or information supplied by it which the client fails to verify with the Hotel management. Where a price increase is necessitated, the client will be notified by the Hotel within a reasonable period.
- 7.14 The Hotel shall have the right to cancel this agreement by written notice to the client in the event that the client is placed under provisional or final liquidation, judicial management or sequestration or commits any act of insolvency as defined in the Insolvency Act.

- 7.15 Advice, recommendations or opinions by representatives of the Hotel are given and expressed in good faith and shall not constitute representations of any description, and shall not give rise to any claim against the Hotel or such representatives.
- 7.16 This agreement constitutes the whole agreement *citandi et executandi* for all purposes under this agreement at the trading/residential address set out on the face of any agreement until the client notifies the Hotel in writing of the change of address.
- 7.17 This agreement constitutes the whole agreement between the parties and no warranties or representations, whether express or implied not stated herein shall be binding on the parties. No agreement at variance with the terms and conditions herein shall be binding on the parties unless reduced to writing and signed by or on behalf of the parties by duly authorised person.
- 7.18 This agreement shall be governed by the laws of the Republic of South Africa and in the event of the Hotel having to institute legal proceedings against the client in terms of this agreement, then the client agrees to pay the Hotel all costs incurred in respect of such action on a scale as between attorney and own client, including collection commission.

8. **DISCLAIMER**

The Client hereby agrees that it is a condition of their employees occupation of the property premises that the Client shall be responsible and/or liable for any accident or bodily injury to any occupant or loss of damage to any property brought by the Client's employees upon the premises whether arising from fire, theft or from any other causes and by whom so ever caused or arising from the negligence or wrongful act of any person in the employ of the Client. The Client whose employees occupy premises in the property is deemed to contract with Protea on this basis. The Client further agrees that a wireless internet connection is unsecured and that their employees utilise the internet at their own risk. The Client hereby indemnifies and holds Protea harmless against any loss or harm whatsoever arising direct or indirect from the dissemination of any data through the use of Protea's internet facilities. The Client agrees on behalf of their employees to bind their employees to the conditions of occupation of the property in question.

Please contact the Reservations/ Banqueting department at the hotel **011 770 5500** should you require any additional information.

**WE LOOK FORWARD TO WELCOMING AFRICAN NATIONAL CONGRECE GREATER
JOBURG TO THE PROTEA HOTEL WANDERERS!**

Yours sincerely

Dikeledi Sebolai

Banqueting Coordinator

Tel no : (011) 770 5500

Fax no : (011) 770 5519

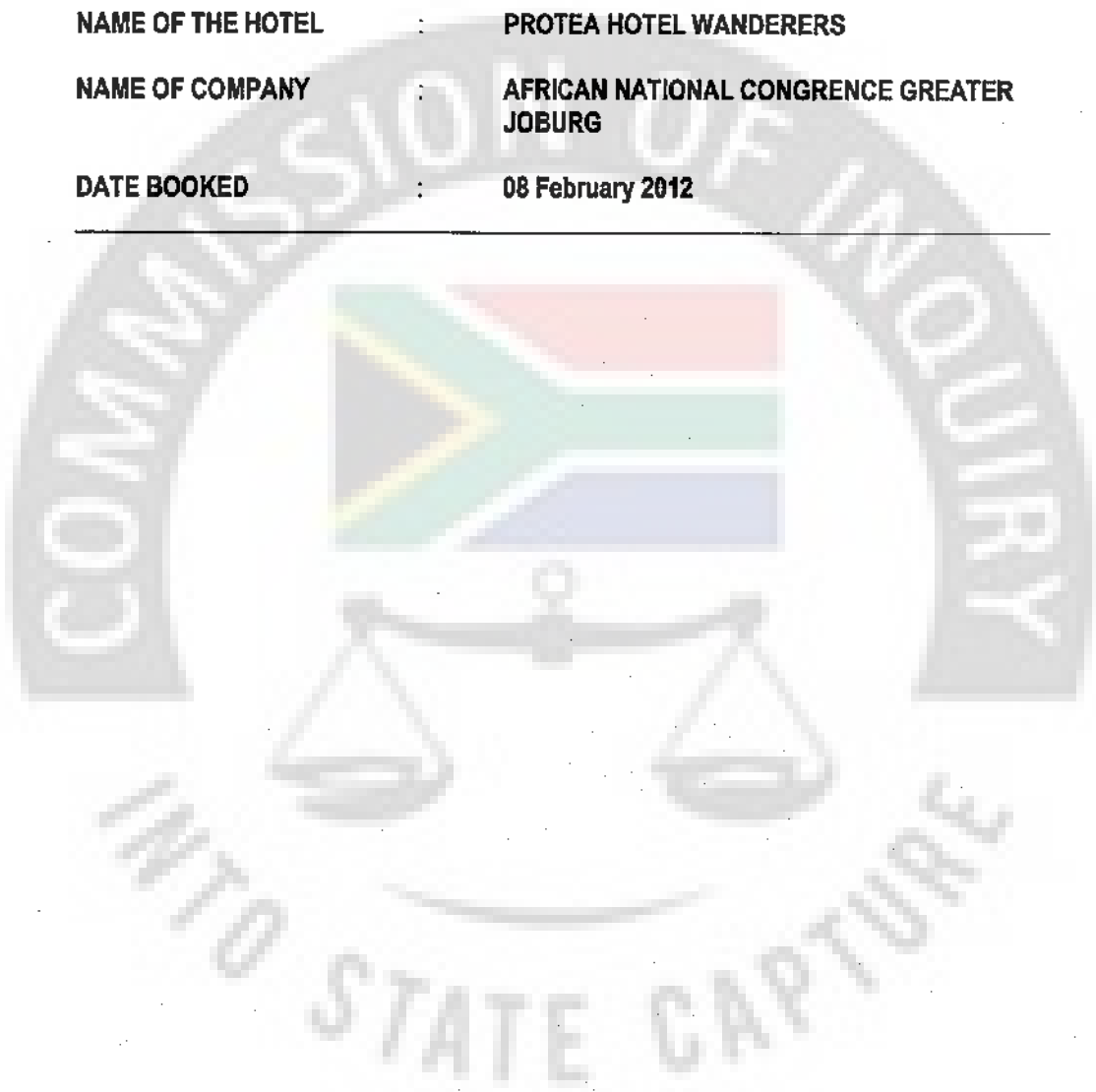
**Please initial each page, sign below and fax or email this contract to:
011 770 5519 or MEETING@PHWANDERERS.CO.ZA**

AFRICAN NATIONAL CONGRENCES GREATER JOBURG

NAME (PRINT).....SIGNATURE.....

DATE.....COMPANY STAMP.....

NAME OF THE HOTEL	:	PROTEA HOTEL WANDERERS
NAME OF COMPANY	:	AFRICAN NATIONAL CONGRENCES GREATER JOBURG
DATE BOOKED	:	08 February 2012





PROTEA HOTEL WANDERERS

BRAAI MENU

STARTERS

Salad Boutique with condiments'
Pasta salad
Potatoes' salad
chakalaka
Homemade Bread

MAINS

Pap
Sheba Sauce
Roasted butternut
Corn on the Cob
Creamy spinach with mushroom

MEATS

Lamb Chops
Beef braai wors
Chicken drumsticks

DESSERT

Chilled Wanderers Apple Pie
Selection of Cakes
Fresh Fruit Salad
Ice cream and trio of sauces

Sibusiso Tshikovhi

From: Litha Nyhonyha
Sent: Friday, 10 February 2012 10:07
To: Rose Mamabolo; Eric Wood
Subject: Fwd: New Fax Received
Attachments: 20120208165531_18.pdf; ATT000001.htm

Hi Rose

Pls process payment as discussed with you and Eric. Send pop to ANC treasurer as below.

Sent from Litha's iPhone

Begin forwarded message:

From: Geoff Makhubo <geoff.makhubo@gmail.com>
Date: 09 February 2012 9:13:45 SAST
To: "lithan@regiment.co.za" <lithan@regiment.co.za>
Subject: Fwd: New Fax Received

Morning Broer

Is there anyway you can assist with our Extended REC Lekgotla this weekend? And what is happening to our payment?

Geoff Makhubo

Begin forwarded message:

From: NtombifuthiV@joburg.org.za
Date: 08 February 2012 17:13:43 SAST
To: Geoffrey_Makhubo/joburg.org.za@joburg.org.za
Subject: New Fax Received



Ntombifuthi M Vena
MMC Finance Office
City of Johannesburg
Tel: (011)628-4541
Fax: (011)628-4395
Cell:083 634 9211
E-mail: ntombifuthiv@joburg.org.za

----- Forwarded by Ntombifuthi Vena@joburg.org.za on 02/08/2012 05:13 PM -----

FAXME

<support@faxme.co> To: ntombifuthi <ntombifuthiv@joburg.org.za>
.za> cc:

Subject: New Fax Received
02/08/2012 05:02 PM
Please respond to
FAXME



-----+-----
| Logo | Fax Notification |
| |

|| Your FAX is attached to this email |
-----+-----

Fax Details |

For attention:ntombifuthiv@joburg.org.za |

Fax Number: 0862601768 |

Sender: |

Number of Pages: 8 |

Time Received: 2012-02-08 17:02:57 |

Your Fax Account |

Please Note |

The user acknowledges that should their fax number not be used for more than 2 | months then their fax number may be suspended. Should the user not receive a fax | for a further month then the account will be marked for deletion |

Fax Help |

Click here to download adobe acrobat Please join our Facebook page

Click Here and register a new or separate Fax2Email number for a colleague or Friend.

If you need any assistance, please contact us at: support@faxme.co.za
Sincerely, The Faxme Team

If you feel that you are a victim of email abuse, and no longer want to utilize this service, please go to our unsubscribe page
Terms and Conditions(See attached file: 20120208165531_18.pdf)

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Please note that the recipient must scan this e-mail and any attached files for viruses and the like. While we do everything possible to protect information from viruses, the City of Johannesburg accepts no liability of whatever nature for any loss, liability, damage or expense resulting directly or indirectly from the access and/or downloading of any files which are attached to this e-mail message.



African National Congress Greater Johannesburg region

No12 New Street Gandhi Square,
Johannesburg, 2001
Tel: (011) 834 1002 / Fax: (011) 834-1110

OFFICE OF THE REGIONAL TREASURER

Mr. Litha Nyhonyha
Executive Chairman
Regiments Capital
91 Central Street, Houghton, Sandton, 2198

08 March 2013

Dear Mr. Nyhonyha,

RE: REQUEST FOR DONATION

Thank you for your continued assistance.

The ANC in Johannesburg will be engaged in campaigns in various 2013 leading up to the 2014 National and Provincial elections. To this end the Regional Executive Committee will be holding its extended Lekgotla from the 15th to the 17th March 2013.

We request assistance and donation of R500 000.00 towards this Lekgotla and to kick start our election campaign by setting up structures.

Our Bank Details are as follows:

Account Name: ANC Greater Johannesburg
Account Number: 50520066454
Branch Name: Bank City
Branch Code: 250805

We hope that our request will reach your favourable consideration.

Sincerely,

Geoff Makhubo
ANC Regional Treasurer
083 261 3356

Sibusiso Tshikovhi

From: Litha Nyhonyha
Sent: Friday, 10 May 2013 11:47
To: Eric Wood; Kyansambo Vundla
Subject: Fwd: Letter: Request for Donation
Attachments: 20130308130713942.pdf; ATT00001..htm

Litha on Mobile

Begin forwarded message:

From: Geoff Makhubo <geoff.makhubo@gmail.com>
Date: 08 March 2013 6:04:59 PM SAST
To: "lithan@regiment.co.za" <lithan@regiment.co.za>
Subject: Fwd: Letter: Request for Donation

Please find our letter of request

Sent from my iPad

Subject: Letter: Request





African National Congress

Greater Johannesburg Region

12 New Street, 6th Floor Masa House, Ghandi Square
Johannesburg, 2001
Tel: (011) 834-1106 / Fax: (011) 833-8773

Mr. Litha Nyhonyha
Regiments Capital
91 Central Street
Houghton
Johannesburg
2198

Per Email

July 24, 2013

Re: Request for Sponsorship

Dear Mr. Nyhonyha,

Further to our meeting, please receive our request. The ANC in Greater Johannesburg Region will be involved in campaigns most important of which is the 2014 National and Provincial Government Elections. These require resources to ensure that the campaign is resourced.

We request your assistance in the form of sponsorship or funding of R 1 000,000.00 for us to execute these campaigns which are necessary to strengthen our democratic order. We will be launching the ANC Moses Kotane Volunteers Brigade as a team of volunteers who will steer the ANC to victory.

Our Banking Details are as follows:

Account Name: GREATER JHB ELECTIONS ACCOUNT
Account Number: 62212836665
Branch: Bank City
Branch Code: 250805

We hope our request will reach your positive consideration.

Yours in democracy,

Geoff Makhubo
ANC GJHB Treasurer
083 261 3356

Sibusiso Tshikovhi

From: Kyansambo Vundla
Sent: Wednesday, 24 July 2013 18:11
To: Litha Nyhonyha; Eric Wood
Cc: Niven Pillay
Subject: RE: Scanned from a Xerox multifunction device

Hi Mr N

I have just come back from the meeting with PPC , this will be processed first thing in the morning

Regards



REGIMENTS CAPITAL™

Kyansambo Vundla
Chief Financial Officer

91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0356 Fax: +27 11 715 0352
Mobile: + 27 82 475 1841 Email: kyansambov@regiments.co.za www.regiments.co.za

Regiments Capital (Pty) Ltd is an authorised Financial services provider FSP Number 16831 Reg. No. 2004/023761/07

From: Litha Nyhonyha
Sent: 24 July 2013 04:30 PM
To: Eric Wood; Kyansambo Vundla
Cc: Niven Pillay
Subject: Fwd: Scanned from a Xerox multifunction device

Hi Kya

Find attached a request for funding by the ANC Greater Gauteng Region. Please process ASAP as they require the funding for election events commencing this coming weekend.

Litha on Mobile

Begin forwarded message:

From: Geoff Makhubo <geoff.makhubo@gmail.com>
Date: 24 July 2013 3:51:14 PM SAST
To: "lithan@regiment.co.za" <lithan@regiment.co.za>
Subject: Fwd: Scanned from a Xerox multifunction device

Dear Litha

Please find request letter as requested



AFRICAN NATIONAL CONGRESS

GREATER JOHANNESBURG REGION

ANC GREATER JHB REGION

No 12 New Street
Gandhi Square, 5th Floor
Johannesburg



Tel : (011) 834-5973

Fax : (011) 833-8773

OFFICE OF THE REGIONAL TREASURER

Mr Litha Nyonyha
The Executive Chairman
Regiments Capital
91 Central Street
JOHANNESBURG
2198

18th September 2014

RE: REQUEST FOR FINANCIAL ASSISTANCE

Dear Mr Nyhonyha

We would like to thank you for the support your organisation has given to the ANC in the past. The ANC in Greater Johannesburg Region will be going to its conference from the 16th to the 19th October 2014 at Cedar Park in Woodmead. We are expecting 500 delegates from Branches, The Leagues, The Alliance, representatives of Business and the Religious Sector. The congress will discuss and take resolutions on issues like Governance, Elections, the economic transformation and social transformation.

This conference requires resources to execute. We therefore humbly request a donation R 2,000,000 to the ANC Greater Johannesburg to cover venue and accommodation at this conference.

We further request a donation R 500,000 to defray September office expenses.

Our Banking Details are as follows:

Bank name	: FNB Bank City
Account name	: ANC Greater Johannesburg Account
Account No	: 50520066454
B/Code	: 250805
Reference	: Your Company Name

Your support is highly appreciated and we thank you in advance for your commitment and contribution towards strengthening democracy

Yours in democracy



GEOFF MAKHUBO
REGIONAL TREASURER
0832613356



AFRICAN NATIONAL CONGRESS

GREATER JOHANNESBURG REGION

ANC GREATER JHB REGION

No 12 New Street

Gandhi Square, 5th Floor

Johannesburg



Tel : (011) 834-5973

Fax : (011) 833-8773

OFFICE OF THE REGIONAL TREASURER

Mr Litha Nyonyha
The Executive Chairman
Regiments Capital
91 Central Street
JOHANNESBURG
2198

18th September 2014

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Account name	: ANC Greater Johannesburg Account
Account No	: 50520066454
B/Code	: 250805
Reference	: Your Company Name

Your support is highly appreciated and we thank you in advance for your commitment and contribution towards strengthening democracy

Yours in democracy



GEOFF MAKHUBO
REGIONAL TREASURER
0832613356



Sibusiso Tshikovhi

From: Kyansambo Vundla
Sent: Monday, 22 September 2014 11:04
To: Yvonne Mokone
Subject: FW: Request for financial assistance
Attachments: [Untitled].pdf; ATT00001.htm

Categories: done

From: Litha Nyhonyha
Sent: 19 September 2014 05:04 PM
To: Kyansambo Vundla
Cc: Eric Wood; Niven Pillay
Subject: Fwd: Request for financial assistance

Hi Kya

Find attached below request for funding from the ANC Joburg region. Please process accordingly. I had previously discussed the funding request with my partners and we have agreed to provide it. As you know I'm only back in SA next week Thursday. You may have challenges in effecting eft.

Regards

Sent from my iPad

Begin forwarded message:

From: Geoff Makhubo <geoff.makhubo@gmail.com>
Date: 19 September 2014 at 16:29:22 GMT+2
To: "lithan@regiment.co.za" <lithan@regiment.co.za>
Cc: "lithan@regiments.co.za" <lithan@regiments.co.za>
Subject: Request for financial assistance

Dear Litha

Please find a letter of financial assistance towards our regional conference

Regards

Geoff Makhubo



Sibusiso Tshikovhi

From: Kyansambo Vundla
Sent: Tuesday, 03 February 2015 14:18
To: Perry Tambatamba; Yvonne Mokone
Subject: FW: Donation Letter

From: Litha Nyhonyha
Sent: 03 February 2015 02:17 PM
To: Kyansambo Vundla
Cc: Eric Wood; Niven Pillay
Subject: Re: Donation Letter

Hi Kya
It's R300k.

Sent from Litha's iPhone

On 03 Feb 2015, at 9:00, "Kyansambo Vundla" <KyansamboV@regiments.co.za> wrote:

Hi Mr N

Please advise on the quantum , the letter requests for a minimum donation of R300k. The gap in their funding requirements is R600k .

Regards
Kyansambo

From: Litha Nyhonyha
Sent: 03 February 2015 06:15 AM
To: Kyansambo Vundla
Cc: Eric Wood; Niven Pillay
Subject: Fwd: Donation Letter

Morning Kya
Please process the request below.
Regards.

Sent from Litha's iPhone

Begin forwarded message:

From: Geoff Makhubo <geoff.makhubo@gmail.com>

Date: 03 February 2015 at 0:13:59 SAST

To: <lithan@regiments.co.za>

Subject: Donation Letter

Dear Litha

as discussed telephonically last week, please find request letter

regards

Geoff Makhubo



Sibusiso Tshikovhi

From: Litha Nyhonyha
Sent: Tuesday, 22 July 2008 18:36
To: Tebogo Leballo
Cc: Niven Pillay; Eric Wood; geoffm@molelwane.co.za
Subject: FW: parksfunding08.doc; ANC Conference 1 to 3 Aug 08.xls
Attachments:
Importance: High

Hi Tebo

Regiments has agreed to contribute to the ANC Johannesburg branch conference costs to the tune of R250 000.00. In that respect we will be paying that amount directly to Eskom.

Liaise with Obakeng Chikane from Molelwane for any other details. If you do not win please get back to me immediately. The payment is long overdue. I suggest you make a bank transfer as soon as possible.

Regards

Litha

From: Geoff Makhubo [mailto:geoffm@molelwane.co.za]
Sent: 22 July 2008 13:01
To: Litha Nyhonyha
Subject: FW:

Please confirm with me how much was paid so that we can raise the difference

From: Parks_Tau/joburg.org.za@JOBURG.ORG.ZA [mailto:Parks_Tau/joburg.org.za@JOBURG.ORG.ZA]
Sent: 22 July 2008 10:36 AM
To: geoffm@molelwane.co.za
Subject: Fw:

----- Original Message -----

From: "vsmith" [vsmith@anc.org.za]

Sent: 2008/07/07 11:39 PM ZET

To: Parks Tau

Hi Parks as per our discussion. Plse request that proof of payment be faxed to Eskom as well as to me at (011) 673 6627.

Regards

The contents of this e-mail and any attachments are confidential. It is intended for the named recipient(s) only. If you have received this email in error please notify the system manager or the sender immediately and do not disclose the contents to any one or make copies.

Please note that the recipient must scan this e-mail and any attached files for viruses and the like. While we do everything possible to protect information from viruses, the City of Johannesburg accepts no liability of whatever nature for any loss, liability, damage or expense resulting directly or indirectly from the access and/or downloading of any files which are attached to this e-mail message.

Information from ESET NOD32 Antivirus, version of virus signature database 3287 (20080722)

The message was checked by ESET NOD32 Antivirus.

<http://www.eset.com>

African National Congress Greater Johannesburg Region



Tel (011) 834 1002
Fax (011) 834 1110

07 July 2008

Dear Sir/Madam

Request for Funding – ANC Johannesburg Regional Conference

The ANC Regional Conference is held once every three years to debate and adopt policy that the City ultimately has the responsibility of implementing. Ours is a plan to constantly improve the lives of all citizen of the city. We also acknowledge the role of the private sector in ensuring the plan of the city is realized and without your positive contributions the city can hardly expect to function optimally. We strive, as the ANC, to build and maintain healthy relations with business, labour and the residents of Joburg.

At the end of July 2008 the Region will be holding its conference at Eskom Training Centre in Midrand where new JHB Regional leadership will be elected and policy adopted. This letter is a request to your organization for a contribution towards conference costs.

The total cost (venue and tshirts and bags and printing) for this conference is in the region of R1 000 000.00. Payment can be effected electronically directly into our bank account or a cheque made out to the ANC Greater JHB Region or payment directly to the service provider.

Banking details are:-

Bank	FNB
Branch	Bank City
A/C	50520066454
Code	250-805
Name	ANC Greater JHB Region
Type	Current

We also want to acknowledge and thank you sincerely for the fact that you have over the years always been receptive and understanding whenever approached to assist with our fundraising initiatives. We thank you very much even for this contribution.

Kind Regards



Vincent G Smith
Regional Treasurer
0832863006





Quotation (All prices including VAT)

It is with pleasure that we submit the following quotation.

NAME OF EVENT:	ANC Conference	ESKOM BOOKINGS ONLY:
COMPANY:	ANC JHB Region	VENDOR NO: 19018
DATE OF FUNCTION:	1 to 3 August 2008	
BOOKING NO:	#7554/103488	MATERIALS TYPE: ICCONF
VENUE:	John Maree Auditorium	*Please Insert the relevant information*
CONTACT PERSON:	Vincent Smith/Litye Mathiso	SAP PURCHASE ORDER NO:*
TEL NO:	011 407 6832	
FAX NO:	011 339 1530	COST CENTRE NO:*
E-MAIL:	vsmith@anc.org.za / lityem@anc.org.za	

SERVICE					PRICE
CONFERENCE PACKAGE 1 - 3 August 2008					
350 Delegates x Daily Conference Package	@	R 313,50 per person per	x	3 Days	R 329 175,00
350 1 x Soft Drink at Lunch	@	R 9,00 per person per	x	3 Days	R 9 450,00
ACCOMMODATION 1 to 3 Aug 2008 (350 rooms)					
148 Single Deluxe Room Dinner, Bed, B/Fast	@	R 511,63 p/p	x	2 Nights	R 151 442,48
56 Double Deluxe Room Dinner, Bed, B/Fast	@	R 570,57 p/p	x	2 Nights	R 63 903,84
44 Economy Female Dinner, Bed, B/Fast	@	R 372,44 p/p	x	2 Nights	R 32 774,72
44 Economy Male Dinner, Bed, B/Fast	@	R 372,44 p/p	x	2 Nights	R 32 774,72
58 Standard Room Dinner, Bed, B/Fast	@	R 467,74 p/p	x	2 Nights	R 54 257,84
350 1 x Soft Drink at Dinner (estimate)	@	R 9,00 p/p	x	2 Nights	R 6 300,00
1 15% Contingency Fee	@	R 102 011,79	x	1	R 102 011,79
CONFERENCE PACKAGE INCLUDES THE FOLLOWING: Venue Hire, Arrival Tea/Coffee, Mid-morning Tea/Coffee & Refreshments, Buffet Lunch in Umgeni Dining Room, Afternoon Tea/Coffee & Refreshments. Standard equipment.					
STANDARD EQUIPMENT IN JOHN MAREE AUDITORIUM					
Maximum Capacity 350 In house PA/ 2 x Lapel & 1 x Roving Mic White Boards and Pens Water and Mints, Flipchart and Pens, Overhead Project Data Projector available Refreshment Area					
SEATING STYLE:	Auditorium				
SUB TOTAL:					R 686 044,20
VAT:					R 96 046,19
TOTAL AMOUNT DUE:					R 782 090,39

I/We hereby agree to the quoted and acknowledge that I/we have read the terms and conditions applicable to the hiring of the facilities and the making of bookings and that I/We understand the document. In a representative capacity, I hereby warrant that I am duly authorised to sign the quotation.

CO-ORDINATE ON BEHALF OF ECC-	SIGNED ON BEHALF OF CLIENT
CO-SIGNED BY: Savash Naidoo	PRINT NAME & DATE
DATE: 19-Feb-08	
REVISED: 25 March 08 - 2008 Prices	
E&OE	



Terms and conditions

Cancellation Policy

- Please note that any booking not cancelled in writing 90 days in advance will be subject to a cancellation fee:

Period	Venue	Accommodation	Catering
More than 3 months	No penalty	No penalty	No penalty
1 – 3 months	50%	25%	No penalty
2-4 weeks	100%	50%	No penalty
1 week or less	100%	100%	100%

- In the case of a booking made less than three months in advance, once the quotation is signed all cancellations will be charged as above.

Deposit Policy

- A deposit equal to 100% of the quotation is required once the quotation is accepted to confirm and secure the booking.
- Deposits will be accepted in the form of:
 - Bank transfers – deposit slip must be faxed to ensure all monies are credited to your account.
 - Eskom Purchase order number (45 numbers)
 - Government Order number
 - Credit card authorization form completed and returned
- If payment is not received within the stipulated period we reserve the right to release the venue for resale and cancellation clauses as stated above would become applicable.
- Payment may be banked directly into our bank account and the deposit slip faxed to (011) 651 6824

Bank details:

First National Bank:	Eskom Holdings
Branch code: 255005	Account no: 50610025211
Account type: Current	Ref no: ECC and booking no

- Any changes to this booking must be requested and confirmed in writing.
- NO BOOKING IS CONFIRMED UNTIL A SIGNED QUOTATION AND 100% DEPOSIT IS RECEIVED IN FULL. A SIGNED QUOTATION MUST BE RECEIVED WITHIN 5 WORKING DAYS OR THE BOOKING WILL BE AUTOMATICALLY RELEASED.**

Confirmation of details

- Number of conference delegates should be finalised in advance. No decrease in numbers will be accepted within 7 working days of the event. Numbers may be increased only up to 48 hours in advance. If numbers increase more than 10% ECC reserve the right to serve alternative menus. Final charges will be based on the greater of confirmed or actual numbers.
- Should the numbers confirmed drop below the minimum numbers, Eskom Convention Centre reserve the right to change the venue should business levels dictate.
- The signature of the person on the quotation shall be deemed as having delegation of authority to accept such charges on behalf of the company concerned and no queries will be entered into in this regard.
- Unless specific written instructions are given as to the delegated signatory for the event, any signatures will be accepted for bar accounts, etc and will be transferred to the main account.

Terms and Conditions - Continued

Rates

- All rates quoted are subject to change without notice. However, once proof of payment is received prices are considered fixed as long as the booking is taking place in less than three months after any increase is implemented. E&OE.

Residential Groups

- Number of residential delegates must be finalised in advance and a name list submitted at least 7 days in advance of arrival. No decrease in numbers will be accepted within 7 working days of expected arrival. Numbers may be increased only up to 48 hours in advance however Eskom Convention Centre does not guarantee availability of rooms or specific room types. If name lists are not submitted Eskom Convention Centre reserves the right to release the rooms without further communication.
- All changes to name lists, arrival dates, departure dates, etc must be done and confirmed in writing.
- Payment instructions for extra's such as laundry, telephones, bars, etc must be specified in advance and in writing. None receipt of such a written instruction may result in any such extras not recovered from individuals, being transferred to the main account.
- No shows will be charged to the main account for the full cost quoted, for the full period.
- For your convenience our reception is available 24 hours a day however accommodation check in time is from 14:00 on day of arrival and check out time by 11:00 on day of departure. Late departures will incur a penalty charge.
- Eskom Convention Centre reserves the right to make alternative accommodation arrangements at other hotels in the event of non availability on the day of arrival due to circumstances beyond our control.
- Individuals who are paying for their own extra's such as laundry, telephones, etc will be requested to pay a deposit of R100 on arrival at Reception.

General

- Eskom Convention Centre is a licensed premises. All catering and beverage requirements will be met by the Eskom Convention Centre only.
- Eskom Convention Centre will not be liable for any loss or damage resulting from the presence of our clients or their guests or their respective properties on Eskom premises. Eskom is exempt from any claim which may be brought against them in this respect.
- Restaurant dress code: smart casual.

For any inquiries regarding this confirmation please do not hesitate to contact the Sales & Marketing Manager on:

Tel: (011) 651-6192/6161 or Fax: (011) 651-6824 or email: odette.metcalf@eskom.co.za

Please sign acceptance of our terms and conditions and fax back to us on: (011) 651-6824

Signed on behalf of company

Sales Co-ordinator
Eskom Convention Centre

Name printed

Name printed

Date

Date

CC-Confidential



2nd floor, Hillside House
17 Empire Road,
Parktown
Johannesburg
2193
Tel (International): +27 (10) 214-0651
Tel (Tollfree): 0800 222 097
Email: inquiries@sastatecapture.org.za
Web: www.sastatecapture.org.za

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

23 January 2020

The Sheriff of Sandton South
Ms Frida Moeletsi
Unit B6, Lanzerec Office Park
22 Old Pretoria Road
Halfway House
Midrand
South Africa

By hand

Dear Sirs

URGENT SAME DAY SERVICE OF SUMMONS

***TO BE SERVED ON MR LITHA MVELISO NYHONYHA PERSONALLY, IF UNAVAILABLE SERVE
ON AN OFFICIAL IN HIS OFFICE***

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

1. Enclosed herewith is an original Summons in terms of section 3(2) of the Commissions Act 8 of 1947 ("marked "O") ("**the Summons**") and a copy of the original Summons (marked "C"), to be served **urgently** on **Friday 24 January 2010** on Mr Litha Mveliso Nyhonyha in his capacity as Executive Chairman of Regiments Capital (Pty) Ltd.

2. Please serve the attached Summons on the following address:

Mr Litha Mveliso Nyhonyha
REGIMENTS CAPITAL (PTY) LTD
35 Ferguson Road
Illovo
Sandton
2196

3. Please contact Lerato Radebe on 010 214 0651/060 7491 422 or email lerator@commissionsc.org.za when service is complete, so that we may arrange for urgent collection of the return of service and original Notice. Alternatively, should the return of service be sent via your offices please ensure that such return is sent to the offices of the Commission of Inquiry into State Capture at:

17 Empire Road, Parktown
Hillside House, 2nd & 3rd floor
Johannesburg

Marked for the attention of Adv. Andre Lamprecht and Ms Lerato Radebe

4. We tender your costs for urgent service. Please process all costs through the account of the Department of Justice.
5. Thank you for your assistance.

Yours faithfully


MS BRIGITTE SHABALALA

ACTING SECRETARY

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



2nd floor, Hillside House
17 Empire Road,
Parktown
Johannesburg
2193

Tel (International): +27 (10) 214-0651
Tel (Tollfree): 0800 222 097
Email: inquiries@sastatecapture.org.za
Web: www.sastatecapture.org.za

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

SUMMONS TO:

PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECTS

This summons is issued in terms of section 3(2) of the Commissions Act 8 of 1947, read with:

- Proclamation 3 published in Government Gazette No. 41403 on 25 January 2018
- Government Notice No. 105 published in Government Gazette No. 41436 on 9 February 2018 (as amended)
- Rules of the Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud in the Public Sector including Organs of State published in Government Gazette No. 41774 on 16 July 2018

Tracking reference:

SPS17(b)/0368/ST

To the sheriff or his/her deputy of Sandton South

INFORM: MR LITHA MVELISO NYHONYHA

IN HIS CAPACITY AS EXECUTIVE CHAIRMAN

OF

**REGIMENTS CAPITAL (PTY) LTD
35 FERGUSON ROAD
ILLOVO
SANDTON
2196**

That he is hereby directed to:

- a) produce the book(s), documents(s) and or object(s) which are in his possession or under his control as listed in **Annexure "A"** hereto, within ten (10) days of receiving this summons in hard or electronic copy to the Offices of the Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud into the Public Sector including Organs of State (**'the Commission'**) at Hillside House, 17 Empire Road, Parktown, Johannesburg; and
- b) if any book(s), document(s) or object(s) listed in **Annexure "A"** cannot be produced, explain why that is so in an affidavit submitted to the Commission within ten (10) days of receiving this summons.

Your failure to comply with the requirements set out in paragraphs a) or b) above without sufficient cause constitutes an offence under section 6(1) of the Commissions Act 8 of 1947, as amended.

Dated at Parktown on this 22 day of January 2020.



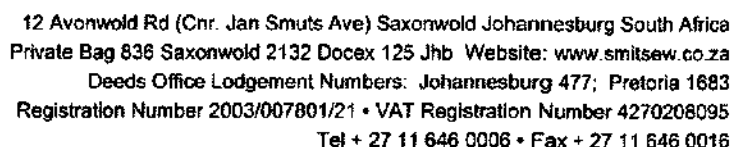
Ms Brigitte Shabalala

ACTING SECRETARY:

**Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud
in the Public Sector including Organs of State**

ANNEXURE "A"

EVIDENCE, BOOKS, DOCUMENTS AND OBJECTS REQUIRED	
ITEM NO.	DESCRIPTION
1.	<p>You are required to provide the following information for the periods 2006 to date:</p> <p>1.1 All contracts entered into between any of the companies within the Regiments Group of companies with the City of Johannesburg and any other Municipal and State Owned entities in South Africa,</p> <p>1.2 All contracts entered into between any of the companies within the Regiments Group of companies and Molelwane Consulting CC,</p> <p>1.3 All the invoices issued by Molelwane Consulting CC or its directors to the any of the companies within the Regiments Group of Companies, and</p> <p>1.4 Records of all payments made by any of the companies within the Regiments Group of Companies to Molelwane Consulting CC, its directors or employees.</p>



BY HAND
JUDICIAL COMMISSION OF INQUIRY: STATE CAPTURE
2nd FLOOR, HILLSIDE HOUSE
17 EMPIRE ROAD
PARKTOWN
JOHANNESBURG

COMMISSION OF INQUIRY INTO STATE CAPTURE
2nd Floor, Hillside House, 17 Empire Road,
Parktown Johannesburg 2000

2020-02-12

[Signature]

Registry

Name: *Norbertus Bosh*

ATTENTION: MR VAN VUUREN

2020-02-12

Registry

Name: ASACOTAPPA

12 February 2020

Dear Sirs,

RE: - SUMMONS TO PRODUCE EVIDENCE IN TERMS OF SECTION 3(2)

1. We represent Regiments Capital (Pty) Ltd and its subsidiaries (“the Regiments Group”).
2. Our client is in receipt of the summons to produce evidence issued by the Acting Secretary in terms of section 3(2) of the Commissions Act 8 of 1947 on 22 January 2020.
3. We attach hereto the documents listed in 1.2 to 1.4 of Annexure A to the summons, namely:
 - 3.1. the only contract entered into between any of the companies within the Regiments Group of companies and Molelwane Consulting CC;
 - 3.2. all the invoices received by the Regiments Group from Molelwane Consulting CC; and
 - 3.3. records of all payments made by any of the companies within the Regiments Group of Companies to Molelwane Consulting CC, its directors or employees.

DIRECTORS: Rikesh Sewgoolam; Johannes Engelbrecht; Tiaan Jonker; Anlia du Plessis; Bouwer van Niekerk; Jacques Marais; Rachelle Freed; Ravika Sukdeo; Peto Milton.

SENIOR ASSOCIATE: Eileana Myburgh. **ASSOCIATE:** Marnelize Olivier. **JUNIOR ASSOCIATES:** Lizzanne Fourie; Chantelle van der Schyff; Ashley Seckel; Anél Coetzee; Danielle de Kock; Leah Jaqwanth.

ALSO AT Cape Town

IN ASSOCIATION WITH: Schoerie & Sewooolam Inc – Pietermaritzburg

PROUDLY LEVEL 2 BBBEE- QSE Codes gazetted on 6 May 2015

4. The summons also calls for *“All contracts entered into between any of the companies within the Regiments Group of companies with the City of Johannesburg and any other Municipal and State Owned entities in South Africa”* since 2006.
5. We attach hereto a copy of two Portfolio Management Agreements concluded with the City of Johannesburg on 1 October 2015, which agreements were concluded pursuant to a successful tender process contemplated in the agreement concluded with Molelwane Consulting CC.
6. Our client has limited resources. Whereas it employed approximately 100 staff members within the group (consisting of 31 entities) at some stage, it currently has no employees. It does not have available resources to trawl through data and documents in an attempt to identify all contracts concluded with Municipal and State Owned entities since 2006.
7. Our client is prepared to mandate a third party service provider to do so, subject to the Commission agreeing to pay the cost.
8. Alternatively, the Commission may avail itself to our client’s offer of controlled access to its server for purposes of extracting copies of the contracts sought. In this regard we refer you to our letter dated 28 May 2019, a copy of which we attach hereto for your ease of reference.
9. We look forward to hearing from you.

Yours faithfully,

SMIT SEWGOOLAM INC.

per: O C JONKER

cc: Andre Lamprecht; Warren Redcliffe and Bridgitte Shabalala

Acknowledgement of receipt

Name:

Surname:

Date:

Time:

Signature:



12 Avonwold Rd (Cnr. Jan Smuts Ave) Saxonwold Johannesburg South Africa
Private Bag 836 Saxonwold 2132 Docex 125 Jhb Website: www.smitsew.co.za
Deeds Office Lodgement Numbers: Johannesburg 477; Pretoria 1683
Registration Number 2003/007801/21 • VAT Registration Number 4270208095
Tel + 27 11 646 0006 • Fax + 27 11 646 0016

Our Reference: MAT33444/OCJ/AS

E-mail: tiaan@smitsew.co.za

BY HAND

JUDICIAL COMMISSION OF INQUIRY: STATE CAPTURE

2nd FLOOR, HILLSIDE HOUSE

17 EMPIRE ROAD

PARKTOWN

JOHANNESBURG

ATTENTION: MR VAN VUUREN

12 February 2020

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3. We attach hereto the documents listed in 1.2 to 1.4 of Annexure A to the summons, namely:
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 - 3.2. all the invoices received by the Regiments Group from Molelwane Consulting CC; and
 - 3.3. records of all payments made by any of the companies within the Regiments Group of Companies to Molelwane Consulting CC, its directors or employees.

DIRECTORS: Rikesh Sewgoolam; Johannes Engelbrecht; Tiaan Jonker; Arilia du Plessis; Bouwer van Niekerk; Jacques Marais; Rachelle Freed; Ravika Sukdeo; Peto Milton.

SENIOR ASSOCIATE: Eileana Myburgh. **ASSOCIATE:** Marnelize Olivier. **JUNIOR ASSOCIATES:** Lizzanne Fourie; Chantelle van der Schyff; Ashley Seckel; Anél Coetzee; Danielle de Kock; Leah Jagwanth.

ALSO AT Cape Town

IN ASSOCIATION WITH: Schoerie & Sewgoolam Inc – Pietermaritzburg

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7. Our client is prepared to mandate a third party service provider to do so, subject to the Commission agreeing to pay the cost.
8. Alternatively, the Commission may avail itself to our client's offer of controlled access to its server for purposes of extracting copies of the contracts sought. In this regard we refer you to our letter dated 28 May 2019, a copy of which we attach hereto for your ease of reference.
9. We look forward to hearing from you.

Yours faithfully,


SMIT SEWGOOLAM INC.

per: O C JONKER

cc: Andre Lamprecht; Warren Redcliffe and Bridgitte Shabalala

Acknowledgement of receipt

Name:

Surname:

Date:

Time:

Signature:

Index to the Documents Bundle

No	Description	Page No
1.	20060131 - Agreement between Regiment Capital and Molelwane Consulting CC	1 - 6
2.	20120228 - Molelwane – Invoices	7 - 22
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STRICTLY PRIVATE & CONFIDENTIAL

**MEMORANDUM OF AGREEMENT
("MOA")**

entered into between

Regiments Capital (Proprietary) Limited
(Registration Number: 2004/023761/07)
hereafter referred to as "Regiments Capital"

and

Molelwane Consulting CC
(Registration Number: CK 1997/026316/23)
hereafter referred to as "Molelwane Consulting"

collectively and / or individually "the parties"

1. RECORDAL

- 1.1 Regiments Capital is a black-owned and controlled financial services company registered in the Republic of South Africa ("South Africa"), whose main areas of focus is financial advisory services, specialized fund management and own balance sheet investment. Regiments Capital concentrates its advisory activities on a client base consisting of mainly of parastatals, corporates, institutions, pension funds and banks. Its investment activities are targeted primarily at assets within the financial services and related sectors.
- 1.2 Molelwane Consulting is a black owned and managed financial consulting company registered in the Republic of South Africa ("South Africa"), whose main areas of focus are financial and business process consulting, business advisory services, business process outsourcing solutions, packaged applications and ERP solutions. Molelwane Consulting has vast experience and the requisite relationships in dealing with the public sector within South Africa.
- 1.3 The parties have been in discussions regarding working together in a strategic and mutually beneficial commercial relationship in jointly pursuing various fund management and financial services advisory opportunities within primarily the public sector in South Africa.
- 1.4 Following from the above, the parties have identified the Request for Proposal number A148 ("RFP") issued by The City of Johannesburg Metropolitan Municipality ("COJ") for the appointment of a specialist financial fund and investment manager to assist COJ in the design, structuring, establishment and management of a sinking fund ("the COJ sinking fund opportunity"), as an ideal opportunity to establish and implement the joint working relationship as envisaged in clause 1.3 above. In terms of the RFP, the sinking fund will be utilized by COJ to retire portions of debt raised on South African financial, debt and capital markets as part of its capital expenditure funding program.
- 1.5 Accordingly, the parties have entered into this MOA to record their respective intentions, roles & responsibilities in terms of pursuing and if successfully awarded, implementing the COJ sinking fund opportunity.
- 1.6 This MOA is a legally binding document and therefore by entering into this MOA the parties agree to be legally bound by it.

2. RESPECTIVE ROLES AND RESPONSIBILITIES

- 2.1 The respective roles and responsibilities of the parties in terms of this MOA are as detailed below:
 - 2.1.1 Regiments Capital:
 - 2.1.1.1 Review and obtain a detailed understanding of the contents of the RFP and the disclosed information.
 - 2.1.1.2 Identify and perform needs analysis of COJ in terms of the RFP.

- 2.1.1.3 Conceptualize and design an appropriate sinking fund technical proposal to meet the needs of COJ.
- 2.1.1.4 Review and identify the requirements for entering into arrangements with other professional financial services companies, as may or may not be required in terms of the solution design, in order to provide COJ with an optimal skills pool.
- 2.1.1.5 Enter into negotiations and arrangements with other professional financial services companies as may be required.
- 2.1.1.6 Prepare all detailed bid documentation in response to RFP.
- 2.1.1.7 Ensure compliance with all bid requirements and that bid documentation is submitted on time.
- 2.1.1.8 Prepare all presentations and other documentation that may be required by COJ in bid evaluation process.
- 2.1.1.9 If required by COJ, make presentations to COJ regarding bid.
- 2.1.1.10 If successfully appointed, negotiate, jointly with Molelwane Consulting, mandates and fee structures with COJ.
- 2.1.1.11 Perform all fund management activities including *inter-alia*, investment strategies, investment decisions, reporting & accounting.
- 2.1.1.12 Maintain the highest standards of professionalism in dealing with COJ, its employees and representatives during the period of the fund management contract.

2.2 Molelwane Consulting:

- 2.2.1 Review and obtain a detailed understanding of the contents of the RFP and the disclosed information.
- 2.2.2 Identify and perform needs analysis of COJ in terms of the RFP.
- 2.2.3 Review and advise on the design of the sinking fund technical proposal to ensure that the needs of COJ as outlined in the RFP are met.
- 2.2.4 Review bid documentation and advise on relevant aspects as considered appropriate.
- 2.2.5 Review the contents of presentations that may need to be prepared for COJ and advise on relevant aspects as considered appropriate.

- 2.2.6 If considered relevant, make presentations jointly with Regiments Capital to COJ as may be required.
- 2.2.7 Maintain on an ongoing basis all strategic relationships with COJ before, during and after completion of fund management mandate for the mutual benefit of the parties.

3. FEE STRUCTURE

3.1 Structuring Fee

The structuring fee relates to the structuring of the sinking fund in line with the technical proposal. It is anticipated that the structuring fee will be R850 000.00 excluding value added tax. The parties will share the structuring fee as follows:

Regiments Capital:	R440 000.00
Molelwane Consulting:	R410 000.00

The structuring fee will be paid to the parties upon receipt from COJ. Any additional structuring fees, if any, will be distributed on a basis to be agreed by Regiments and Molelwane when such a fee is actually received.

3.2 Fund Management Fee

The fund management fee relates to the ongoing management of the fund during the mandate period. The parties will share the fund management fee as follows:

Regiments Capital:	90%
Molelwane Consulting:	10%

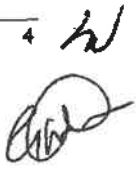
The monthly fund management fees will be shared after deducting administration fees due to Umbono Fund Managers and the reimbursement of all travel and accommodation costs that result directly from the execution of the fund management mandate and that were approved by the parties prior to them being incurred.

3.3 The Out Performance Fee

The parties will share the out performance fee (which relates to the fees receivable from the client, if any, for the out performance by Regiments Capital of the expected investment return benchmark) after deducting administration fees due to Umbono Fund Managers and the reimbursement of all travel and accommodation costs that result directly from the execution of the fund management mandate, as follows:

Regiments Capital:	90%
Molelwane Consulting:	10%

4



4. CONFIDENTIALITY

- 4.1 The parties acknowledge that in the course of passed and future discussion they have gained and will gain access to certain information relating to their businesses which information is not publicly available ("confidential information").
- 4.2 The parties wish that such confidential information remain as such. Accordingly, the parties warrant that:
- 4.2.1 they will not directly and or indirectly either use or disclose any of the confidential information, other than as may be required to comply with the law.
- 4.3 All provisions of this MOA shall remain confidential at all times save as provided for in this MOA or as is required to comply with the law.
- 4.4 The parties shall use their best endeavors to ensure that their officers, employees, agents and representatives comply with the parties' confidentiality undertakings in this MOA.

5. BREACH

- 5.1 Should any party ("defaulting party") commit a material breach of any provision of this MOA and fail to remedy such material breach within 30 (thirty) days of receiving notice from the other party ("aggrieved party") requiring it to do so, then the aggrieved party shall be entitled to cancel this agreement or to claim immediate specific performance of all of the defaulting party's obligations, without prejudice to the aggrieved party's rights in law, including the right to claim financial damages.

6. DOMICILIUM

- 6.1 The parties choose their domicilium citandi et executandi ("domicilium") for all purposes relating to this MOA as follows:

- | | | |
|-------|----------------------|---|
| 6.1.1 | Regiments Capital | 1 st Floor, Building 4
Commerce Square
39 Rivonia Road
Sandhurst
Sandton
South Africa |
| | | Fax: (011) 268 2130 |
| 6.1.2 | Molelwane Consulting | 8 th Floor, Noswal Hall
3 Siemens Street
Braamfontein

South Africa |

STRICTLY PRIVATE & CONFIDENTIAL

Fax: (011) 403-0475

7. GENERAL

- 7.1 This MOA constitutes the sole record of the agreement between the parties. No party shall be bound by any express or implied term, representation, warranties or promise not recorded in this MOA.
- 7.2 This MOA supersedes and replaces all prior commitments, undertakings or representations whether oral or written between the parties.
- 7.3 No addition to, variation or agreed cancellation of this MOA or any aspect of this MOA shall be legally binding upon the parties unless recorded in writing and signed by the parties.

Signed at

SANDTON

on
For31 JANUARY
Molelwane Consulting

2006

am h


Who warrants that he is duly authorized.

Signed at

SANDTON

on
For31 JANUARY
Regiments Capital (Proprietary)
Limited

2006

am h


Who warrants that he is duly authorized.



Professional services
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 491 4041
 Fax: +27 11 491 4045
 Email: info@molelwane.co.za

TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/01/30
	At: Xolisa Nyhonyha	Your Vat #:	4060225978
Address	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Town	Melrose Arch 2196	Ref #:	REG4890
Tel	(011) 715-0340	Invoice No.	1599

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 72,486.41

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
 Bank: First National Bank
 Branch KILLARNEY (Branch Code 256205)
 A/C #: 62002637025

SubTotal	R 72,486.41
Disbursements & Travel	
VAT	R 10,148.10
TOTAL	R 82,634.51

Invoice due on presentation



Directors: Molelwane
 Molelwane Consulting
 2013/03/08
 4060225978
 4270177555
 REG4890
 1578

TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/03/08
Address	Att: Xolisa Nyhonyha	Your Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Tel	Melrose Arch 2196	Ref #:	REG4890
	(011) 715-0340	Invoice No.	1578

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Outperformance fees		R 438,596.49

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
 Bank: First National Bank
 Branch KILLARNEY (Branch Code 256205)
 AIC #: 62002637025

SubTotal	R 438,596.49
Disbursements & Travel	
VAT	R 61,403.51
TOTAL	R 500,000.00

Invoice due on presentation



2013/03/28
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch 2196
 Tel: +27 11 353 4075
 Fax: +27 11 353 4075

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address At: Xolisa Nyhonyha
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/03/28
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1579

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Outperformance fees		R 736,771.54

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 736,771.54
Disbursements & Travel	
VAT	R 103,148.02
TOTAL	R 839,919.56

Invoice due on presentation



8th Floor, 1st Floor
 3rd Floor, 4th Floor, 5th Floor, 6th Floor
 1st Floor, 2nd Floor, 3rd Floor, 4th Floor
 5th Floor, 6th Floor, 7th Floor, 8th Floor
 9th Floor, 10th Floor, 11th Floor, 12th Floor
 13th Floor, 14th Floor, 15th Floor, 16th Floor
 17th Floor, 18th Floor, 19th Floor, 20th Floor
 21st Floor, 22nd Floor, 23rd Floor, 24th Floor
 25th Floor, 26th Floor, 27th Floor, 28th Floor
 29th Floor, 30th Floor, 31st Floor, 32nd Floor
 33rd Floor, 34th Floor, 35th Floor, 36th Floor
 37th Floor, 38th Floor, 39th Floor, 40th Floor
 41st Floor, 42nd Floor, 43rd Floor, 44th Floor
 45th Floor, 46th Floor, 47th Floor, 48th Floor
 49th Floor, 50th Floor, 51st Floor, 52nd Floor
 53rd Floor, 54th Floor, 55th Floor, 56th Floor
 57th Floor, 58th Floor, 59th Floor, 60th Floor
 61st Floor, 62nd Floor, 63rd Floor, 64th Floor
 65th Floor, 66th Floor, 67th Floor, 68th Floor
 69th Floor, 70th Floor, 71st Floor, 72nd Floor
 73rd Floor, 74th Floor, 75th Floor, 76th Floor
 77th Floor, 78th Floor, 79th Floor, 80th Floor
 81st Floor, 82nd Floor, 83rd Floor, 84th Floor
 85th Floor, 86th Floor, 87th Floor, 88th Floor
 89th Floor, 90th Floor, 91st Floor, 92nd Floor
 93rd Floor, 94th Floor, 95th Floor, 96th Floor
 97th Floor, 98th Floor, 99th Floor, 100th Floor

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
 Alt: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/09/14
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1590

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 2,057,217.41

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 2,057,217.41
Disbursements & Travel	
VAT	R 288,010.44
TOTAL	R 2,345,227.85

Invoice due on presentation

12



PO BOX 100000
Johannesburg 2000
P.O. Box 100000, Johannesburg 2000
Tel: +27 11 407 0000
Fax: +27 11 407 0001
www.molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Alt: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/11/15
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1596

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 1,109,370.29

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 1,109,370.29
Disbursements & Travel	
VAT	R 155,311.84
TOTAL	R 1,264,682.13

Invoice due on presentation



Molelwane Consulting
 311 Main Street, Unit 4, 4th Floor
 Cape Town 7700
 Tel: +27 (0)21 551 1011
 Fax: +27 (0)21 551 1012
 www.molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/11/15
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1598

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 68,750.27

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 68,750.27
Disbursements & Travel	
VAT	R 9,625.04
TOTAL	R 78,375.31

Invoice due on presentation

16



MOLELWANE CONSULTING
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 703 4075
 Email: info@molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/07/12
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1580

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 66,663.61

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 66,663.61
Disbursements & Travel	
VAT	R 9,332.91
TOTAL	R 75,996.52

Invoice due on presentation

17



Private Practice
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch 2196
 Tel: 011 715 0340
 Email: info@molelwane.co.za

TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/07/12
Address	Att: Xolisa Nyhonyha	Your Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Tel	Melrose Arch 2196	Ref #:	REG4890
	(011) 715-0340	Invoice No.	1582

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 74,782.40

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 74,782.40
Disbursements & Travel	
VAT	R 10,469.54
TOTAL	R 85,251.94

Invoice due on presentation

18



Business Address:
Tshwane (Pretoria) Region
Private Office 201/202/203
1st Floor 201/202/203
Tel: +27 11 482 0141
Fax: +27 11 482 0175
www.molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/07/12
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1583

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 71,401.85

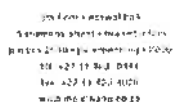
Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 71,401.85
Disbursements & Travel	
VAT	R 9,996.26
TOTAL	R 81,398.11

Invoice due on presentation



Client

Name	Regiments Fund Managers (Pty) Ltd	Date	2013/07/12
	Att: Xolisa Nyhonyha	Your Vat #:	4060225978
Address	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Town	Melrose Arch	Ref #:	REG4890
Tel	(011) 715-0340	Invoice No.	1584

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 66,743.30

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

	SubTotal	R 66,743.30
Disbursements & Travel	VAT	R 9,344.06
	TOTAL	R 76,087.36

Invoice due on presentation

20



Molelwane Consulting
 1501 1st Floor, 1st Floor, 1st Floor
 1st Floor, 1st Floor, 1st Floor
 1st Floor, 1st Floor, 1st Floor
 1st Floor, 1st Floor, 1st Floor
 1st Floor, 1st Floor, 1st Floor

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/07/12
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1586

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 60,166.64

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 60,166.64
Disbursements & Travel	
VAT	R 8,423.33
TOTAL	R 68,589.97

Invoice due on presentation



100% INDEPENDENT
 25 YEARS OF EXPERIENCE
 100% SATISFACTION GUARANTEED
 100% HONESTY
 100% INTEGRITY
 100% COMMITMENT

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Xolisa Nyhonyha
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 2013/07/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1586

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Outperformance Fee		3,291,528.68

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 3,291,528.68
Disbursements & Travel	
VAT	R 460,814.02
TOTAL	R 3,752,342.70

Invoice due on presentation



Ety: 011 715 0340
 3 Molelwane Street, 4th Floor, Unit 4
 P.O. Box 2649, Johannesburg, 2009
 Tel: +27 11 715 0340
 Fax: +27 11 715 0340
 Email: info@molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Alt: Tebogo Leballo
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (011) 715-0340

Date 26/02/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4250
Invoice No. 1509

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		
	February Management Fees		R 39,213.62

Payment Details



Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 39,213.62
Disbursements & Travel	
VAT	R 5,489.91
TOTAL	R 44,703.53

Invoice due on presentation

23



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Statement date	: 31 January 2011
Frequency	Month-end
Statement period	
From	31 December 2010
To	31 January 2011
Total number of pages:	4
Client VAT number	: 4620216665

Account type: CURRENT ACCOUNT	Account number: 1489142856	Page: 2 of 4
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Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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11/01/2011	Molelwane		10.50	900,000.00		
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24



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Statement date	: 28 February 2011
Frequency	: Month-end
Statement period	
From	: 31 January 2011
To	: 28 February 2011
Total number of pages:	: 4
Client VAT number	: 4620216665

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 3 of 4

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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	15/02/2011	Molelwane	10.50	35,147.10		
	15/02/2011	Molelwane	10.50	34,888.35		
	15/02/2011	Molelwane	10.50	34,368.36		
000390	15/02/2011	Molelwane	10.50	34,273.42		



00030000104915217

25



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Statement date : 31 March 2011
 Frequency : Month-end
 Statement period
 From : 28 February 2011
 To : 31 March 2011
 Total number of pages: 5
 Client VAT number : 4620216665

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 5 of 5

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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	28/03/2011	Molelwane		1,200,000.00		
	31/03/2011	Molelwane	10.50	61,833.90		



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Statement date : 30 April 2011
 Frequency : Month-end
 Statement period
 From : 31 March 2011
 To : 30 April 2011
 Total number of pages: 5
 Client VAT number : 4620216685

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 3 of 5

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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	07/04/2011	Molelwane	10.50	1,200,000.00		-R471,413.71
000409	11/04/2011	Molelwane	10.50	713,084.21		



018814285603276815

27



Statement date	31 May 2011
Frequency	Month-end
Statement period	
From	30 April 2011
To	31 May 2011
Total number of pages:	6
Client VAT number	4620216665

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT	Account number: 1469142856	Page: 3 of 6
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Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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	03/05/2011	Molelwane	10.50	37,290.16		
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016914285602949130

28



Statement date : 31 May 2011
 Frequency : Month-end
 Statement period
 From : 30 April 2011
 To : 31 May 2011
 Total number of pages: 6
 Client VAT number : 4620216665

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 4 of 6

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
						
	13/05/2011	Molelwane		10.50	35,593.23	



016814285603276815



Statement date : 30 November 2011
 Frequency : Month-end
 Statement period
 From : 31 October 2011
 To : 30 November 2011
 Total number of pages: 5
 Client VAT number : 4620216665

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 3 of 5

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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15/11/2011 Motelware

10.50

47,666.47



016914285604587538

30



Statement date : 31 December 2011
 Frequency : Month-end
 Statement period
 From : 30 November 2011
 To : 31 December 2011
 Total number of pages: 5
 Client VAT number : 4620216665

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142855 Page: 2 of 5

Cash Fee Formula	Service Fee Formula
R 1.38 per R100 or part thereof	R 2.86 for the first R100, then R 1.43 per R100 for remaining value, with a Maximum of R21.01.

Bank Charges for the period 30 November 2011 to 31 December 2011

Narrative Description	Item Cost	VAT	Total
Cash fees	40.00	5.60	45.60
Electronic banking fees	835.07	116.91	951.98
Payroll solutions	7235.67	1012.99	8248.66
Service fees	1744.89	244.28	1989.17
Other charges	0.00	0.00	0.00
Total Charges			11235.41

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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12/12/2011	Molelwane	10.50	50,000.00
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016914285503604496

31



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 2 of 6

Statement date : 29 February 2012
 Frequency Month-end
 Statement period
 From 31 January 2012
 To 29 February 2012
 Total number of pages: 6
 Client VAT number : 4620216665

Cash Fee Formula	Service Fee Formula
R 1.46 per R100 or part thereof	R 3.03 for the first R100, then R 1.52 per R100 for remaining value, with a Maximum of R22.27.

Bank Charges for the period 31 January 2012 to 29 February 2012

Narrative Description	Item Cost	VAT	Total
Electronic banking fees	824.46	115.43	939.89
Payroll solutions	3524.52	493.43	4017.95
Service fees	2056.66	287.93	2344.59
Other charges	31.58	4.42	36.00
Total Charges			7338.43

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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01/02/2012	Molelwane	11.13	40,065.90			
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06/02/2012	Molelwane	11.13	48,310.95			
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016914285604915218



Statement date : 29 February 2012
 Frequency : Month-end
 Statement period
 From : 31 January 2012
 To : 29 February 2012
 Total number of pages: 6
 Client VAT number : 4620216665

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 5 of 6

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
--------------	------	-----------------------	------	--------	---------	---------



29/02/2012 | Molelwane | 11.13 | 48,199.03



016914285603604495



Statement date : 31 March 2012
 Frequency : Month-end
 Statement period
 From : 29 February 2012
 To : 31 March 2012
 Total number of pages: 5
 Client VAT number : 4620216665

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 3 of 5

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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15/03/2012	Molelwane	11.13	52,180.94			
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016914285603932179



Statement date : 30 April 2012
 Frequency : Month-end
 Statement period
 From : 31 March 2012
 To : 30 April 2012
 Total number of pages: 5
 Client VAT number : 4620216665

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 4 of 5

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
	30/04/2012	Molelwane	11.13	54,341.66		



016914205502948130

IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98



1469142856 STATEMENT 540
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98

191152442436

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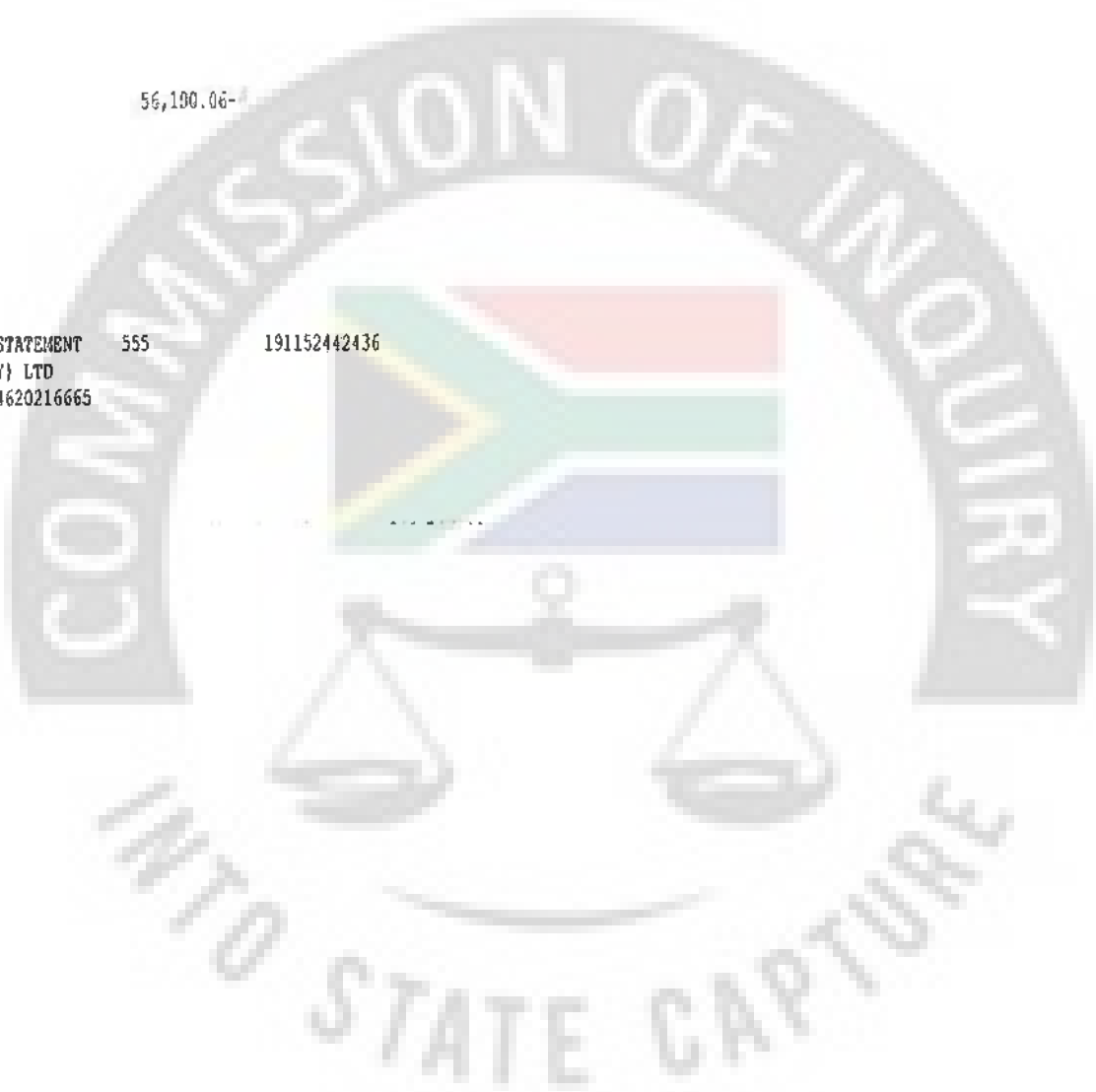
1469142856 STATEMENT 541
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON

191152442436

elwane 56,100.06-

1469142856 STATEMENT 555 191152442436
MENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98

1469142856 STATEMENT 556 191152442436
MENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98



37



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOGAUTENG
2193 2107

Customer Care Centre: 0860 101 341

16 November 2012
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 15
VAT Reg. No.
Page 10 of 20

Statement Frequency MONTHLY
Statement from 17 October 2012 to 16 November 2012

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:57

348.929,54- 10 31



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOGAUTENG
2193 2107

Customer Care Centre: 0860 101 341

16 November 2012
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 15
VAT Reg. No.
Page 16 of 20

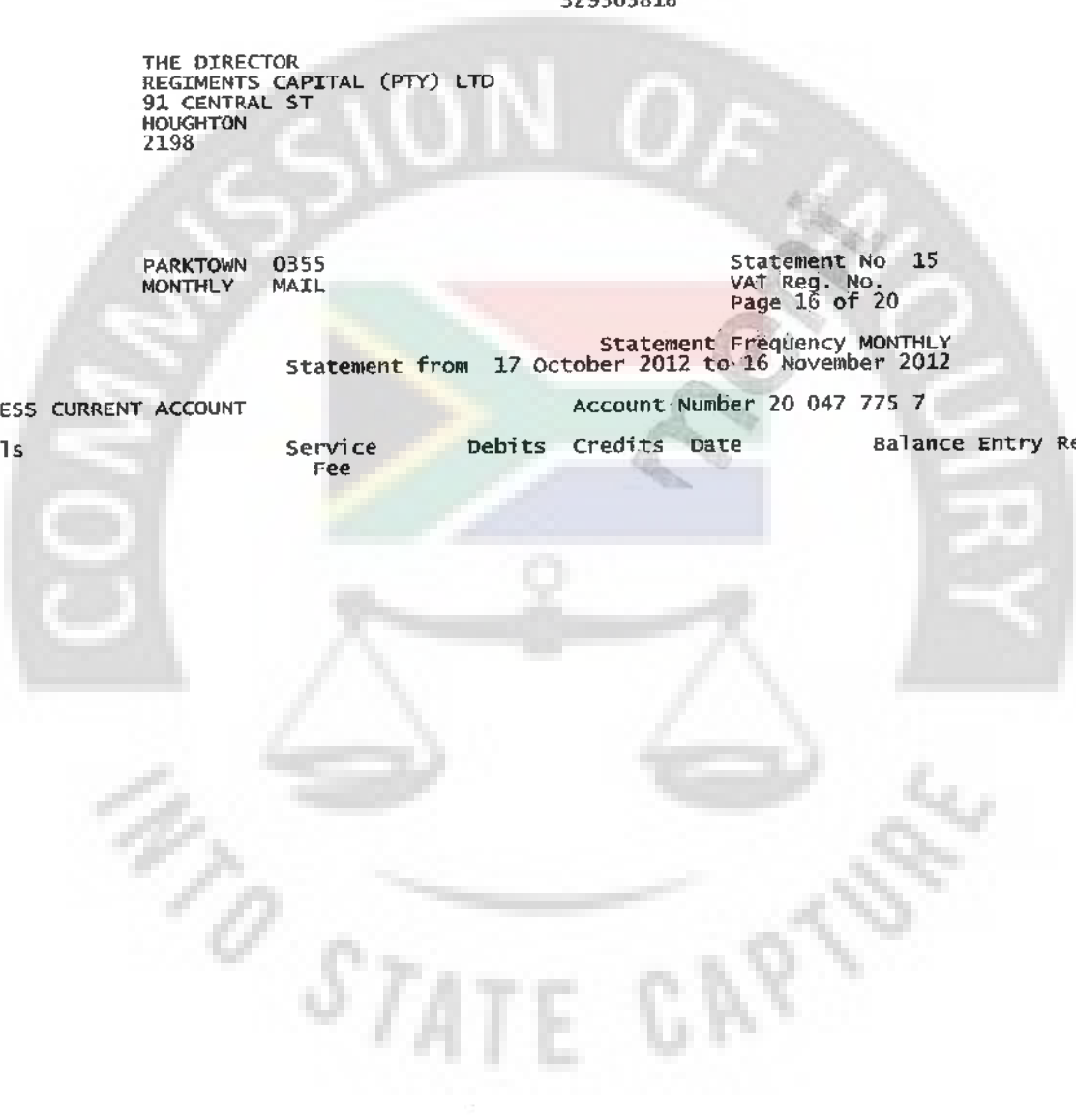
Statement Frequency MONTHLY
Statement from 17 October 2012 to 16 November 2012

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
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39



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOGAUTENG
2193 2107

Customer Care Centre: 0860 101 341

16 January 2013
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 17
VAT Reg. No.
Page 5 of 9

Statement Frequency MONTHLY
Statement from 18 December 2012 to 16 January 2013

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT

Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
-------------	--------	---------	------	-------------------

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 12:22

70.451,91-- 01 16

40



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOWN
2193

PARKTOWN
PO BOX 62325
MARSHALLTOWN
2107

Customer Care Centre: 0860 101 341

16 January 2013
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 17
VAT Reg. No.
Page 6 of 9

Statement Frequency MONTHLY
Statement from 18 December 2012 to 16 January 2013

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT

Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 12:22

73.286,20-

01 16

600,000.00 - 26 FEB 11 538,694.54 (11.86) B0960

A/C 1469142856 STATEMENT 599 191152442436
 REGIMENTS CAPITAL (PTY) LTD
 Client VAT Reg NO : 4620216665
 91 CENTRAL STREET
 HOUGHTON
 JOHANNESBURG
 02198

A/C 1469142856 STATEMENT 600 191152442436
 REGIMENTS CAPITAL (PTY) LTD
 Client VAT Reg NO : 4620216665
 91 CENTRAL STREET
 HOUGHTON
 JOHANNESBURG
 02198

A/C 1469142856 STATEMENT 601 191152442436
 REGIMENTS CAPITAL (PTY) LTD
 Client VAT Reg NO : 4620216665
 91 CENTRAL STREET
 HOUGHTON
 JOHANNESBURG
 02198

42



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOWN
2193

PARKTOWN
PO BOX 62325
MARSHALLTOWN
2107

Customer Care Centre: 0860 101 341

30 March 2013
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 20
VAT Reg. No.
Page 2 of 21

Statement from 01 March 2013 to 30 March 2013
Statement Frequency MONTHLY

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT

Details

Service
Fee

Debits Credits Date

Balance Entry Ref

MOLELWANE FSF11 14:12

500.000,00~

03 08



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOGAUTENG
2193

PARKTOWN
PO BOX 62325
MARSHALLTOWN
2107

Customer Care Centre: 0860 101 341

30 March 2013
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 20
VAT Reg. No.
Page 19 of 21

Statement Frequency MONTHLY
Statement from 01 March 2013 to 30 March 2013

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT

Details

BALANCE BROUGHT FORWARD

Service Fee	Debits	Credits	Date	Balance Entry Ref
				1.355.863,17-

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 14:11

839.919,56- 03 28



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOGAUTENG
2193

PARKTOWN
PO BOX 62325
MARSHALLTOWN
2107

Customer Care Centre: 0860 101 341

31 July 2013
329363818

THE DIRECTOR
REGIMENT'S CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 24
VAT Reg. No.
Page 8 of 26

Statement Frequency MONTHLY
Statement from 01 July 2013 to 31 July 2013

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT
Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:03

387,323,92-	07 12
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200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOGAUTENG
2193

PARKTOWN
PO BOX 62325
MARSHALLTOWN
2107

Customer Care Centre: 0860 101 341

31 July 2013
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 24
VAT Reg. No.
Page 17 of 26

Statement Frequency MONTHLY
Statement from 01 July 2013 to 31 July 2013

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

Details

Service Fee

Debits Credits Date

Balance Entry Ref

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:22

1,000,000,00-

07 30



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE
ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOWN
2193

PARKTOWN
PO BOX 62325
MARSHALLTOWN
2107

Customer Care Centre: 0860 101 341

31 July 2013
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 24
VAT Reg. No.
Page 20 of 26

Statement Frequency MONTHLY
Statement from 01 July 2013 to 31 July 2013

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT
Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
-------------	--------	---------	------	-------------------

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:22

752.342,69-	07 30
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Please verify all transactions reflected on this statement and notify any discrepancies to the Bank as soon as possible.

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200477757

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Customer Care Centre: 0860 101 341

30 September 2013
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 26
VAT Reg. No.
Page 11 of 32

Statement Frequency MONTHLY
Statement from 02 September 2013 to 30 September 2013

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

Details

Service Fee

Debits Credits Date

Balance Entry Ref

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

74.875,21-

09 14

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

345.227,85-

09 14

These fees are inclusive of VAT

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MONTHLY MAIL

Statement No 26
VAT Reg. No.
Page 15 of 32

Statement from 02 September 2013 to 30 September 2013
Statement Frequency MONTHLY

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

Details

Service
Fee

Debits Credits Date

Balance Entry Ref

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

1,000,000,00- 09 14

These fees are inclusive of VAT

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PARKTOWN 0355
MONTHLY MAIL

Statement No 26
VAT Reg. No.
Page 17 of 32

Statement Frequency MONTHLY
Statement from 02 September 2013 to 30 September 2013

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT

Details

Service Fee

Debits

Credits

Date

Balance Entry Ref

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

1.000.000,00- 09 14

These fees are inclusive of VAT

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15 December 2012
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PARKTOWN 0355
MONTHLY MAIL

Statement No 16
VAT Reg. No.
Page 3 of 30

Statement Frequency MONTHLY
Statement from 17 November 2012 to 15 December 2012

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:42

262,666,19-	11 23
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These fees are inclusive of VAT

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PARKTOWN 0355
MONTHLY MAIL

Statement No 16
VAT Reg. No.
Page 22 of 30

Statement Frequency MONTHLY
Statement from 17 November 2012 to 15 December 2012

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
-------------	--------	---------	------	-------------------

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 16:06

717,224,34-	12 14
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These fees are inclusive of VAT

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31 January 2014
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MONTHLY MAIL

Statement No 30
VAT Reg. No.
Page 10 of 13

Statement Frequency MONTHLY
Statement from 02 January 2014 to 31 January 2014

BUSINESS CURRENT ACCOUNT		Account Number	20 047 775 7	
Details	Service Fee	Credits	Debits	Date
CATS THIRD PARTY PAYMENT		82,634,51-		01 30
MOLELWANE	F8F11 14:58			
## These fees are inclusive of VAT				

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31 March 2014
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MONTHLY MAIL

Statement No 32
VAT Reg. No.
Page 6 of 18

Statement Frequency MONTHLY
Statement from 01 March 2014 to 31 March 2014

BUSINESS CURRENT ACCOUNT		Account Number	20 047 775 7
Details	Service Fee	Credits Debits	Date Balance
CATS THIRD PARTY PAYMENT MOLELWANE FSF11 12:04			
	641,487,71-	03 18	
## These fees are inclusive of VAT			

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30 April 2014
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PARKTOWN 0355
MONTHLY MAIL

Statement No 33
VAT Reg. No.
Page 12 of 14

Statement Frequency MONTHLY
Statement from 01 April 2014 to 30 April 2014

BUSINESS CURRENT ACCOUNT		Account Number	20 047 775 7
Details	Service Fee	Credits Debits	Date Balance
<div> <div>COMMISSION OF ENQUIRY</div> <div>INTO STATE CAPTURE</div> </div>			
CATS THIRD PARTY PAYMENT MOLELWANE FSF11 15:11		77.063,57-	04 30
## These fees are inclusive of VAT			

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MONTHLY MAIL

Statement No 33
VAT Reg. No.
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Statement Frequency MONTHLY
Statement from 01 April 2014 to 30 April 2014

BUSINESS CURRENT ACCOUNT		Account Number	20 047 776 7	
Details	Service Fee	Credits	Date	Balance
		Debits		
CATS THIRD PARTY PAYMENT MOLELWANE FSF11 15:11		83.914,00-	04 30	

These fees are inclusive of VAT

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MONTHLY MAIL

Statement No 36
VAT Reg. No.
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Statement Frequency MONTHLY
Statement from 01 July 2014 to 31 July 2014

BUSINESS CURRENT ACCOUNT		Account Number	20 047 775 7	
Details	Service Fee	Credits	Date	Balance
		Debits		
CATS THIRD PARTY PAYMENT		83.024,21-	07 15	
MOLELWANE FSF11 20:11				
## These fees are inclusive of VAT				

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31 July 2014
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PARKTOWN 0355
MONTHLY MAIL

Statement No 36
VAT Reg. No.
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Statement Frequency MONTHLY
Statement from 01 July 2014 to 31 July 2014

BUSINESS CURRENT ACCOUNT		Account Number	20 047 775 7	
Details	Service Fee	Debits	Credits	Date
CAT'S THIRD PARTY PAYMENT MOLELWANE FSF11 20:11				
		88.440,70-		07 15
## These fees are inclusive of VAT				

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30 September 2014
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PARKTOWN 0355
MONTHLY MAIL

Statement No 38
VAT Reg. No.
Page 5 of 18

Statement Frequency MONTHLY
Statement from 01 September 2014 to 30 September 2014

BUSINESS CURRENT ACCOUNT		Account Number	20 047 775 7	
Details	Service Fee	Credits	Date	Balance
	Debits			
CATS THIRD PARTY PAYMENT MOLELWANE FSF11 15:20	87,654,12-		09 12	
STANDARD BANK CARD FSF11 15:20				
## These fees are inclusive of VAT				

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The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06). Authorised financial services provider.
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MONTHLY MAIL

Statement No 38
VAT Reg. No.
Page 13 of 18

Statement Frequency MONTHLY
Statement from 01 September 2014 to 30 September 2014

BUSINESS CURRENT ACCOUNT	Account Number	20 047 775 7
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Details	Service Fee	Debits	Credits	Date	Balance
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CATS THIRD PARTY PAYMENT MOLELWANE FSF11 13:14		83.728,53-		09 30	
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These fees are inclusive of VAT

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MONTHLY MAIL

Statement No 40
VAT Reg. No.
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Statement Frequency MONTHLY
Statement from 01 November 2014 to 29 November 2014

BUSINESS CURRENT ACCOUNT				Account Number	20 047 775 7
Details	Service Fee	Debits	Credits	Date	Balance
<div> <div>CATS THIRD PARTY PAYMENT</div> <div>MOLELWANE FSF11 17:00</div> <div>343.735,48-</div> <div>11 28</div> </div>					
## These fees are inclusive of VAT					

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 PARKTOWN 0355
 MONTHLY MAIL

 Statement No 40
 VAT Reg. ***
 Page 15 o

 Statement Frequency MONTHLY
 Statement from 01 November 2014 to 29 November 2014

BUSINESS CURRENT ACCOUNT			Account Number 20 047 775 7		
Details	Service Fee	Debits	Credits	Date	Balance
<div> <div>COMMISSION OF ENQUIRY</div> <div>INTO STATE CAPTURE</div> </div>					
CATS THIRD PARTY PAYMENT MOLELWANE FSF11 17:00		1,000,000,00-		11 28	
## These fees are inclusive of VAT					

Please verify all transactions reflected on this statement and notify any discrepancies to the Bank as soon as possible.

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Statement No 48
VAT Reg. No.
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Statement Frequency MONTHLY
Statement from 01 July 2015 to 31 July 2015

BUSINESS CURRENT ACCOUNT		Account Number		20 047 775 7	
Details	Service Fee	Debits	Credits	Date	Balance
CATS THIRD PARTY PAYMENT		194.173,37-		07 14	
MOLELWANE FSF11 15:47					
CATS THIRD PARTY PAYMENT		11.473,99-		07 14	

These fees are inclusive of VAT

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MONTHLY MAIL

 Statement No 49
VAT Reg. No.
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 Statement Frequency MONTHLY
Statement from 01 August 2015 to 31 August 2015

BUSINESS CURRENT ACCOUNT		Account Number		20 047 775 7	
Details	Service Fee	Credits	Date	Balance	
		Debits			
CATS THIRD PARTY PAYMENT MOLELWANE FSF11 14:58		799,197,11-	08 28		
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 30 September 2015
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MONTHLY MAIL

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VAT Reg. No.
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 Statement Frequency MONTHLY
Statement from 01 September 2015 to 30 September 2015

BUSINESS CURRENT ACCOUNT
Account Number 20 047 775 7

Details	Service Fee	Credits	Date	Balance
		Debits		
CATS THIRD PARTY PAYMENT MOLELWANE SNJ72 15:57		101,925,77-	09 02	
## These fees are inclusive of VAT				

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PORTFOLIO MANAGEMENT AGREEMENT

entered into between

TRANSNET SECOND DEFINED BENEFIT FUND

and

REGIMENTS FUND MANAGERS PROPRIETARY LIMITED

(Registration No. 2005/014462/07)

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RSM

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WHEREBY IT IS AGREED AS FOLLOWS:**1. INTERPRETATION AND PRELIMINARY**

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 -

1.1. words importing -

1.1.1. any one gender include the other two genders;

1.1.2. the singular include the plural and *vice versa*; and

1.1.3. natural persons include created entities (corporate or unincorporate) and *vice versa*;

1.2. the following terms shall have the meanings assigned to them hereunder and cognate expressions shall have corresponding meanings, namely -

1.2.1. "Accrual Rate" means in relation to each Quarter, the JIBAR on the Reset Date, adjusted, to the extent required, in terms of clause 11.3;

1.2.2. "Agreement" means this portfolio management agreement, as well as all annexures hereto, as may be amended from time to time;

1.2.3. "Applicable Law" means the Pension Funds Act, FAIS, FICA, the Financial Institutions (Protection of Funds) Act, No. 28 of 2001, the FMA, and all other statutory provisions, licences, financial services provider codes of conduct promulgated under FAIS and authorisations regulating the affairs of Regiments and the Client as contemplated in this Agreement, to the extent applicable;

1.2.4. "Associates" includes, but is not limited to shareholders, officers, directors, employees, nominees, representatives and agents from time to time, in their capacity as such, as well as subsidiaries, branches, holding companies and subsidiaries thereof, related parties or persons and any other persons or entities directly or indirectly associated with the above;

1.2.5. "Average Swap Yield Curve" means the average of the midpoints between the buy and sell yields on the "swap yield curve" of each of Absa Bank Limited, Rand Merchant Bank (a division FirstRand Bank Limited), The Standard Bank of South Africa Limited and Nedbank Limited, as close as possible to 17h00 on any relevant date on which a valuation of the Fund is conducted as required in terms of this Agreement, as these figures have been updated on Reuters or

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Bloomberg, whichever of these two news services Regiments may elect to use in its business as its primary source of news;

- 1.2.6. **"Banks Act"** means the Banks Act, No. 94 of 1990;
- 1.2.7. **"Business Days"** means any day other than a Saturday, Sunday or South African public holiday;
- 1.2.8. **"Client"** means Transnet Second Defined Benefit Fund (registration number 12/8/28846), a retirement fund established in terms of the Transnet Pension Fund Act, 62 of 1990;
- 1.2.9. **"Custodian"** means the custodian as contemplated in clause 9.2;
- 1.2.10. **"Designated Account"** means the separately designated bank account opened and operated by the Client for the purposes of holding the cash forming part of the Portfolio Assets whilst it is not invested in a term investment, as contemplated in clause 9.3;
- 1.2.11. **"Effective Date"** means 1 October 2015 (or such later date as the Parties may agree to in writing);
- 1.2.12. **"Execution Costs"** means the actual cost of executing a trade and shall include –
- 1.2.12.1. the difference between the actual trade price and the mid-market price of the instrument at the time of the trade;
 - 1.2.12.2. the brokerage fees paid pursuant to the trade; and
 - 1.2.12.3. booking fees paid to any agent or exchange;
- 1.2.13. **"FAIS"** means the Financial Advisory and Intermediary Services Act, No. 37 of 2002;
- 1.2.14. **"FICA"** means the Financial Intelligence Centre Act, No. 38 of 2001;
- 1.2.15. **"FMA"** means the Financial Markets Act, No.19 of 2012;
- 1.2.16. **"Fund Payment"** means any pension payment made or to be made from the Portfolio Assets by the Client to its members in respect of the liabilities owed to them, which payments are typically made on a monthly basis and are intended to accord with the Liability Schedule;

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- 1.2.17. **"Independent Expert"** means an independent expert appointed in accordance with clause 21.2;
- 1.2.18. **"Investment and Risk Management Framework"** means the investment and risk management framework and parameters adopted by the Client in consultation with Regiments. The Investment and Risk Management Framework, as at the Effective Date, is attached as **Annexure C**, which framework may be amended by the Parties in writing from time to time;
- 1.2.19. **"JIBAR "** means in relation to each Quarter, the arithmetic mean of the mid-market yield rate (rounded upwards, if necessary, to the nearest one thousandth of a percentage point) for deposits in South African Rand for a 3 (three) month period which appears on the Reuters market data system (or its successor) as at the 'fixing' time for the day (which is at 11h00, as at the Signature Date);
- 1.2.20. **"JSE"** means JSE Limited (Registration No. 2005/022939/06);
- 1.2.21. **"Liability Schedule"** means the schedule setting out the projected monthly pension payment liabilities of the Client to its members which are to be made from the Portfolio Assets, attached as **Annexure A**, as amended or replaced from time to time pursuant to the actuarial restatement of the liabilities in question, which is anticipated to occur not more frequently than annually (and which amendment or replacement shall only take effect for purposes of this Agreement once provided to Regiments in writing);
- 1.2.22. **"Management Fees"** means the management fees payable by the Client to Regiments, determined in accordance with clause 10;
- 1.2.23. **"Market Value"** means, in relation to -
- 1.2.23.1. an instrument listed on the securities exchange operated by the JSE or any other licensed securities exchange, the value of the instrument on the relevant date at the last traded price as quoted by that securities exchange;
 - 1.2.23.2. money market assets, the value calculated in accordance with the appropriate yield curve on the relevant date, midway between buy and sell rates;
 - 1.2.23.3. cash, the face value of the cash on the relevant date at face value plus the present value of any interest accrued in relation thereto but not yet received; and

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- 1.2.23.4. all other instruments not listed on a securities exchange, a value derived from the value(s) quoted on the securities exchange operated by the JSE or any other securities exchange, using a valuation methodology that is accepted in the market with reference to the valuation of the relevant security or instrument;
- 1.2.24. **"Outperformance"** means the outperformance of the Portfolio in relation to the benchmark over a Period, which shall be calculated in accordance with clause 11;
- 1.2.25. **"Outperformance Fees"** means the performance fees payable to Regiments (if any), determined in accordance with clause 11;
- 1.2.26. **"Parties"** means the Client and Regiments collectively and **"Party"** means either one of them, as the context may require;
- 1.2.27. **"Pension Funds Act"** means the Pension Funds Act, No. 24 of 1956;
- 1.2.28. **"Period"** means the period under consideration, being either a month or a Quarter, or a portion thereof, as the context may indicate;
- 1.2.29. **"Portfolio"** means the portfolio of the Client to be managed by Regiments in terms of this Agreement, which portfolio encompasses the Portfolio Assets and/or the Portfolio Liabilities, as the context may require;
- 1.2.30. **"Portfolio Assets"** means the cash in the Designated Account and the investments of the Client under this Agreement, the Market Value of which shall be calculated on the 1st (first) Business Day of the relevant Period and as otherwise contemplated in this Agreement, which, as at the Signature Date, are those reflected in Annexure B;
- 1.2.31. **"Portfolio Liabilities"** means the pension payment liabilities from time to time of the Portfolio actuarially estimated to be owing to its members, which, as at the Signature Date, constitute those as set out in the Liability Schedule;
- 1.2.32. **"Present Value of Liabilities"** means the present value of all future Portfolio Liabilities calculated by the Average Swap Yield Curve;
- 1.2.33. **"Quarter"** means each period of 3 (three) months calculated from the first day of January, April, July and October, respectively, provided that where the Effective Date of the Agreement is not the first day of any such quarter, any values to be determined in relation to the first quarter to which this Agreement applies shall be determined *pro rata* to the actual number of days of the first

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quarter during which the Services were provided in terms of this Agreement and references to "Quarterly" shall be construed accordingly;

- 1.2.34. **"Regiments"** means Regiments Fund Managers Proprietary Limited (Registration No. 2005/014462/07), a private limited liability company incorporated under the laws of the Republic of South Africa;
- 1.2.35. **"Representative"** means the person appointed by Regiments to communicate and manage the relationship with the Client in terms of this Agreement. The Client shall be notified in writing of the name and contact details of the Representative from time to time, failing which the representative shall be the chief executive officer of Regiments;
- 1.2.36. **"Reset Date"** means the last Business Day of the Quarter preceding the Quarter in question;
- 1.2.37. **"Services"** means the asset management, investment and financial services to be rendered by Regiments in terms of this Agreement;
- 1.2.38. **"Signature Date"** means the date on which this Agreement is signed by the Party signing last in time;
- 1.2.39. **"Structural Execution Costs"** means the Execution Costs of trade/s incurred by the Portfolio as a result of changes to the Portfolio Assets and/or Portfolio Liabilities resulting from Transition Events, or, where no trade/s is/are executed, the value of the change in the Market Value of the Portfolio resulting from such changes;
- 1.2.40. **"Take On Value of the Portfolio"** means the value of the Portfolio Assets as at the Effective Date, determined as contemplated in clause 5.3;
- 1.2.41. **"Transition Event"** means any of the following acts or omissions being committed by the Client –
- 1.2.41.1. the amendment of the Liability Schedule;
 - 1.2.41.2. withdrawal of any Portfolio Assets from the Portfolio other than to effect a Fund Payment on the date on which it is scheduled to be made in accordance with the Liability Schedule;
 - 1.2.41.3. the revision of the Investment and Risk Management Framework in terms of clause 4.5;

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- 1.2.41.4. the Client issuing an instruction to Regiments, as contemplated in clause 6.1.3;
 - 1.2.41.5. the revocation by the Client of any proxy Issued by Regiments in the circumstances set out in clause 7.2.12; or
 - 1.2.41.6. providing Regiments with instructions in terms of clause 7.6 where such instruction requires a change to be made to the Portfolio Assets and/or requires deviation from the Investment and Risk Management Framework;
- 1.2.42. "VAT" means Value-Added Tax levied in terms of the Value-Added Tax Act, No. 89 of 1991;
- 1.2.43. "ZAR" or "Rand" means the lawful currency of the Republic of South Africa;
- 1.3. any reference in this Agreement to "exchange" and "securities" shall, unless otherwise stated or inconsistent with the context, bear the meanings assigned to them in the FMA;
- 1.4. any reference to an enactment is to that enactment as at the Signature Date and as amended or re-enacted from time to time and includes any subordinate legislation made from time to time under such enactment. Any reference to a particular section in an enactment is to that section as at the Signature Date, and as amended or re-enacted from time to time and/or an equivalent measure in an enactment, provided that if as a result of such amendment or re-enactment, the specific requirements of a section referred to in this Agreement are changed, the relevant provision of this Agreement shall be read also as if it had been amended as necessary, without the necessity for an actual amendment;
- 1.5. if any provision in a definition is a substantive provision conferring rights or imposing obligations on any Party, notwithstanding that it is only in the definition clause, effect shall be given to it as if it were a substantive provision in the body of the agreement;
- 1.6. when any number of days is prescribed in this Agreement, same shall be reckoned exclusively of the first and inclusively of the last day unless the last day falls on a Saturday, Sunday or a South African public holiday, in which case the last day shall be the next succeeding day which is not a Saturday, Sunday or a South African public holiday;
- 1.7. if figures are referred to in numerals and in words and if there is any conflict between the two, the words shall prevail;
- 1.8. expressions defined in this Agreement shall bear the same meanings in schedules or annexures to this Agreement which do not themselves contain their own definitions;

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- 1.9. if 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;
- 1.10. the expiration or termination of this Agreement shall not affect such of the provisions of this Agreement as expressly provide that they will operate after any such expiration or termination or which of necessity must continue to have effect after such expiration or termination, notwithstanding that the clauses themselves do not expressly provide for this;
- 1.11. the rule of construction that a contract shall be interpreted against the Party responsible for the drafting or preparation of the contract, shall not apply;
- 1.12. any reference in this Agreement to a Party shall include a reference to that Party's assigns expressly permitted under this Agreement and, if such Party is liquidated or sequestrated, be applicable also to and binding upon that Party's liquidator or trustee, as the case may be;
- 1.13. the words "include", "including" and "in particular" shall be construed as being by way of example or emphasis only and shall not be construed, nor shall they take effect, as limiting the generality of any preceding word/s;
- 1.14. any reference in this Agreement to any other agreement or document shall be construed as a reference to such other agreement or document as same may have been, or may from time to time be, amended, varied, novated or supplemented;
- 1.15. the words "other" and "otherwise" shall not be construed *eiusdem generis* with any preceding words if a wider construction is possible.

2. RECORDAL

- 2.1. The Portfolio was established by the Client in order to ensure that the Client will be able to effect the Fund Payments.
- 2.2. Pursuant to a bid process by the Client and based on the proposal submitted to the Client by Regiments, Regiments has been selected to be appointed to manage the Portfolio.
- 2.3. Accordingly, the Parties wish to record their agreement in relation to the management of the Portfolio.
- 2.4. Regiments is a Category 2 Financial Services Provider (FSP 22302) with the following sub-categories:
- 2.4.1. Securities and Instruments : Shares;
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- 2.4.2. Securities and Instruments : Money market instruments;
- 2.4.3. Securities and Instruments : Debentures and securitised debt;
- 2.4.4. Securities and Instruments : Warrants, certificates and other instruments;
- 2.4.5. Securities and Instruments : Bonds;
- 2.4.6. Securities and Instruments : Derivative instruments.

3. APPOINTMENT

- 3.1. The Client appoints Regiments, who hereby accepts such appointment, as the fund manager in respect of the Portfolio, to provide the Services as set out in this Agreement.
- 3.2. For the duration of this Agreement, Regiments shall be appointed as the exclusive fund manager in respect of the Portfolio.

4. DURATION

- 4.1. Subject to the provisions of clause 4.2, this Agreement will commence on the Effective Date and shall, unless terminated in terms of clause 4.3, 4.4, 22.2.2, 22.5.2 or 24, endure for an initial period of 3 (three) years ("Initial Period").
- 4.2. The Agreement will automatically renew and endure for a further period of 2 (two) years after the expiry of the Initial Period, unless –
 - 4.2.1. the Client notifies Regiments, in writing and by no later than 120 (one hundred and twenty) days before the expiry of the Initial Period, that it does not wish to renew the Agreement for the further 2 (two) year period; or
 - 4.2.2. terminated in terms of clause 4.3, 4.4, 22.2.2, 22.5.2 or 24.
- 4.3. Regiments may terminate this Agreement on at least 60 (sixty) days' prior written notice to the Client.
- 4.4. The Client may terminate this Agreement on at least 60 (sixty) days' prior written notice to Regiments, provided that should the termination in terms of this clause 4.4 take effect prior to the expiry of the Initial Period, the Client shall (in addition to any other amounts that may be due to Regiments in terms of this Agreement) be liable to pay Regiments an amount (exclusive of VAT) equal to –
 - 4.4.1. 50% (fifty percent) of the monthly management fee that would have been payable in terms of clause 10 over the period commencing on the day after the day on which the termination takes effect and ending on the last day of the

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Initial Period (both days inclusive), for purposes of calculation of which the Market Value of the Portfolio Assets as at the last day of the month immediately preceding the day on which the termination takes effect, shall be used; less

- 4.4.2. the monthly management fees (if any) (exclusive of VAT) that Regiments had received, as at the day on which the termination takes effect, in terms of any liability driven investment mandate concluded after the Signature Date with the Client, the Transnet Retirement Fund and/or the Transport Pension Fund.

The amount so calculated (together with VAT thereon) shall become payable against production by Regiments of an invoice to the Client and the provisions of clauses 14.3 and 14.4 shall apply *mutatis mutandis* to the payment thereof.

- 4.5. In the event that the Agreement is terminated as contemplated in clause 4.3 or 4.4, the Client shall, if it wishes to restrict the investment and risk management framework and/or parameters as then contained in the Investment and Risk Management Framework ("Old Framework") until the termination of the Agreement takes effect, provide Regiments with the revised Investment and Risk Management Framework which Regiments is required to implement ("Revised Framework"), in which event Regiments shall implement the Revised Framework as soon as reasonably possible, but mindful of the undertakings provided by Regiments in terms of clause 7.1. Should the Client elect to avail itself of its rights in terms of this clause 4.5, the New Framework shall be provided to be received by Regiments –

- 4.5.1. within 15 (fifteen) Business Days of Regiments giving notice of termination to the Client, as contemplated in clause 4.3; or
- 4.5.2. simultaneously with the termination notice as contemplated in clause 4.4 being provided to Regiments,

failing which the Old Framework shall continue to apply until the termination of the Agreement becomes effective.

- 4.6. Once the termination of this Agreement takes effect -

- 4.6.1. any and all powers of attorney granted by the Client to Regiments in terms of this Agreement shall be deemed to be cancelled with immediate effect; and
- 4.6.2. Regiments shall forthwith return to the Client or cause to be returned to the Client all cash, assets and documents of title in its possession (taking into account the provisions of clause 9.1), and shall simultaneously provide the Client with a detailed final statement of account.
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- 4.7. Notwithstanding the duration of this Agreement as provided for in this clause 4, in the event that, upon the termination or expiry of this Agreement, the Client has not yet concluded a new portfolio management agreement either with Regiments or another fund manager, the Client and Regiments may agree in writing to extend this Agreement until such time as a new portfolio management agreement has been concluded between the Client and a fund manager and such agreement has become effective in accordance with its terms.

5. TRANSITION MANAGEMENT

- 5.1. It is acknowledged by the Parties that transition management may be required to be effected to certain Portfolio Assets when Regiments commences to render the Services from the Effective Date. It is envisaged that such transition management would focus on cash-flow matching transactions that the Client has in place prior to the Effective Date.
- 5.2. Regiments shall accordingly evaluate the risk and monitor for opportunities to restructure the cash flow matching instruments that may form part of the Portfolio Assets as at the commencement of this Agreement, with a view to unwind and restructure the then Portfolio Assets so as to reduce risk and/or enhance returns in the Portfolio.
- 5.3. In order to allow Regiments opportunity to unwind and restructure the relevant Portfolio Assets, without the transition management impacting upon its performance measurement, the Parties agree that the Portfolio shall have an agreed take on value, as at the Effective Date. For such purposes, Regiments shall be entitled to obtain quotations for the unwind and/or restructure cost (including costs that would constitute Execution Costs when the unwind and/or restructure is effected) of the relevant investments or transactions, prior to the Effective Date. The Client shall provide reasonable assistance to Regiments in its engagements with the issuers of the investments or transaction counterparties (including any authorities that may be required by Regiments to approach them) and ensure that Regiments is afforded access to the documents and/or records relating to such investments or transactions. By no later than the 5th (fifth) Business Day after the Effective Date (or such longer period as agreed to between the Parties in writing), the Parties, acting in good faith, shall endeavour to agree the take on value of the Portfolio, as at the Effective Date, for purposes of this Agreement. Failing such agreement between the Parties, either Party shall be entitled to refer the matter for expert determination in terms of clause 20. Pending the determination of the matter by the Independent Expert, the take on value of the Portfolio shall be deemed to be the Market Value of the Portfolio, as at the Effective Date, as reduced by any undisputed portion of the unwind and/or restructure cost ("Deemed Take On Value"). Should the take on value of the Portfolio, as at the Effective Date, once determined by the Independent Expert, be lower than the Deemed Take On Value of the Portfolio, the Outperformance and Outperformance Fees, if any, shall be recalculated based on such value as determined by the Independent Expert. Any shortfall in Outperformance Fees shall

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be paid to Regiments at the end of the Quarter during which the Independent Expert makes his/her determination known to the Parties.

6. AUTHORITY

6.1. Subject to the Investment and Risk Management Framework, Applicable Law and the provisions of this Agreement, the Client authorises Regiments to –

- 6.1.1. take over the management of the Portfolio and to do all things necessary to effect this takeover;
- 6.1.2. take all such actions as Regiments considers reasonably necessary to attain the investment objectives of the Portfolio, as set out in the Investment and Risk Management Framework;
- 6.1.3. exercise any rights conferred on the Client by virtue of the investments of the Portfolio, on behalf of the Client and in a manner that Regiments considers to be in the best interest of the Client, unless the Client specifically instructs Regiments in writing to the contrary; and
- 6.1.4. operate and have access to the Designated Account for the purposes of managing the Portfolio and providing the Services.

6.2. Regiments' authority in terms of this Agreement shall be evidenced in a separately contained power of attorney in the form set out in Annexure D, which may be amended by agreement between the Parties in writing upon approval by the relevant mandated official of the Client, which approval may not be unreasonably withheld or delayed.

7. POWERS AND RESPONSIBILITIES OF REGIMENTS

Management of the Portfolio

7.1. Regiments undertakes to manage the Portfolio and render the Services –

- 7.1.1. diligently and professionally at all times and acknowledges that it has a fiduciary duty to act with the standard of care that can reasonably be expected of an authorised professional financial services provider acting in good faith and with reasonable care and skill;
- 7.1.2. in accordance with the provisions of this Agreement, the Investment and Risk Management Framework and all Applicable Law. To the extent that any of the provisions of this Agreement may conflict with, be inconsistent with, or impose a lesser standard on Regiments than that in terms of Applicable Law, the

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provisions of such Applicable Law shall prevail and be complied with by Regiments; and

- 7.1.3. in accordance with the service level standards used in the financial management industry,

in its capacity as fund manager for and on behalf of the Client.

- 7.2. Subject to the provisions of clauses 7.1 and 7.6, Regiments shall have full power and discretion and shall be entitled, without prior approval or consent from the Client, to deal with the Portfolio in whatever manner it deems necessary or appropriate in order to achieve the Client's investment objectives as set out in the Investment and Risk Management Framework. Regiments' powers to manage the Portfolio shall include (without limitation) the power, and, where appropriate, obligation as the Client's agent, to –

- 7.2.1. buy any investments on behalf of the Client, including, but not limited to call or term accounts, overnight deposits, negotiable certificates of deposit, investment grade South African bonds and cash, and to sell or otherwise realise or deal with any investments comprised in the Portfolio;
- 7.2.2. subscribe to issues and apply for offers for sale and accept placings;
- 7.2.3. withdraw from the Custodian such monies as may be required to effect payment for assets purchased and costs associated with any such purchase;
- 7.2.4. instruct any member of a financial exchange or a licensed securities exchange to deal on any such exchange on the Client's behalf in any listed financial instrument or other listed security;
- 7.2.5. utilise licensed brokers and investment and commercial banks for the purchasing and selling of assets on behalf of the Portfolio;
- 7.2.6. execute "put-through" transactions (as defined in the Rules of the JSE) between different clients of Regiments, including the Client, provided that such transactions shall at all times be concluded on an arms' length basis at prices no worse to the Client than market related prices and on a basis which is not prejudicial to the Client and, where applicable, be processed through a broker authorised in terms of the Applicable Laws. For the purposes of this clause 7.2.6, "put-through" transactions shall mean counter party settlements to be executed through authorised brokers where Regiments require such counterparty settlements to be made and will be fully disclosed to the Client on a monthly basis;

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- 7.2.7. where necessary, for and on behalf of the Client, enter into any client agreements with any other person, financial exchange, financial exchange member or regulatory body, including but not limited to ISDA (International Swaps and Derivatives Association), ISMA (International Security Management Association), and ISLA (International Securities Lending Association) agreements (where applicable) as well as agreements entered into in accordance with the requirements of any financial exchange or licensed securities exchange and with such members of such exchanges as Regiments may determine, provided, if Regiments enters into any such agreements for the Client, it shall advise the Client of the conclusion of such agreements (in its monthly report as contemplated in clause 1.1.1.1 of Annexure F) and provided further that Regiments shall ensure that such agreements are concluded on terms that are fair and reasonable to the Client and no worse to the Client than market related terms. Regiments shall ensure that all procedures are in place to maintain adequate margin balances and to settle client agreements on behalf of the Client as may be dictated by the provisions of the relevant client agreements;
- 7.2.8. enter into, as agent for and on behalf of the Client, derivative transaction client agreements with any broking member of the Derivatives Market of the JSE for the purchase and sale of any derivative instruments governed by the derivatives legislation and/or derivatives rules published by the JSE from time to time and comply with all procedures for the settlement of derivative transactions and the maintenance of adequate margin balances in terms of the JSE Derivatives Rules by instructing the Custodian to make payment directly to the clearing member of the Derivatives Market out of the Client's cash assets in the Portfolio as may be required to meet any calls for margin;
- 7.2.9. retain any cash accruals (including interest and dividends) that it receives on the Client's behalf (with the Custodian) and reinvest such cash accruals at its discretion in accordance with clause 7.2.10;
- 7.2.10. reinvest any income derived from investments made in respect of the Portfolio, or to re-invest such proceeds arising upon their sale or redemption, at its discretion (whether by depositing the cash accruals in a bank account with a bank finally registered in terms of the Banks Act on a term investment, or purchasing assets other than cash) for the Client's benefit;
- 7.2.11. aggregate purchases or sales of investments for the Portfolio with purchases or sales, as the case may be, of the same investments of the same issuer for other clients of Regiments occurring on the same day, provided that such aggregation

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does not cause any impairment to the Portfolio. When transactions are so aggregated, the actual prices applicable to the aggregated transactions shall be averaged, and the Portfolio and the accounts of other participating clients of Regiments will be deemed to have purchased or sold, as the case may be, their proportionate share of the investments involved at the average price so obtained;

7.2.12. attend any meetings held for the holders of Portfolio Assets or sign proxies for the purpose of voting thereat or for any purpose connected therewith, and exercise or elect not to exercise any voting rights or other rights, including accepting scrip or cash dividends, conferred on the Client by virtue of the investments of the Portfolio, on behalf of the Client, provided that Regiments shall at all times act only in the Client's own best interest, that is in furtherance of what Regiments believes in good faith to be the Client's best interest as an investor in the securities concerned. In this regard, Regiments undertakes to maintain a written record of its exercise of, or election not to exercise, any rights and privileges which attach to the investments of the Portfolio. Except as may be explicitly provided by Applicable Law, neither Regiments nor its Associates shall incur any liability to the Client by reason of any exercise of, or failure to exercise, any such discretion. Where Regiments elects to exercise or procure the exercise of voting rights or other rights, it does so exclusively on the basis of the records and positions held by the Custodian and the Client acknowledges that Regiments shall be entitled to rely on the information supplied by any other person acting for the Custodian or appointed by the Client, provided that Regiments shall be required to investigate or reconcile any discrepancies between the information held by it and the information held by the Custodian, to the extent reasonably possible. It is moreover recorded and agreed that the right to vote on any of the securities held in the Portfolio remains and rests at all times with the Client as the beneficial and/or registered owner of such securities. The Client may at any time, up to and including at the meeting of securities holders, in writing, addressed to Regiments, the Custodian and the issuer company concerned, revoke any proxy issued by Regiments;

7.2.13. to administer any such investments and to hold them, or arrange for them to be held, in safe custody on behalf of the Client, at the cost of the Client;

7.2.14. generally do whatever may be necessary to comply with the provisions of the Investment and Risk Management Framework (unless otherwise instructed or consented to in writing by the Client), the rules of the securities exchange (including the procedures for the settlement of transactions and maintenance of

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adequate margin balances in terms of derivatives legislation and/or derivatives rules published by the JSE from time to time) and all Applicable Laws; and

7.2.15. generally attend to all actions ancillary to the provision of the Services.

7.3. A determination as to whether an investment falls within the risk parameters as set out in the Investment and Risk Management Framework shall be made as at the date of purchase of that investment and the Investment and Risk Management Framework shall not be deemed breached as a result of changes in the value or status (including the credit rating) of an investment following purchase.

Risk Disclosure

7.4. The Parties shall use best endeavours to ensure that all and any risks pertaining to the management and administration of the Portfolio are considered and, if appropriate, minimized.

7.5. Regiments hereby informs the Client of the risks pertaining to any investment of the Portfolio, both local and foreign, which may include, but shall not be limited to the risks set out in Annexure E, that are inherent in the buying and selling of listed financial instruments issued by individual financial exchanges from time to time in relation to specific financial markets. The Client shall accept such risks, which may result in financial loss to the Client and will not hold Regiments responsible or liable therefor, provided that all such investments to which the risks relate fall within the parameters of the Investment and Risk Management Framework. The Client, however, acknowledges that –

7.5.1. it understands and is aware of the various risks that are involved in holding a portfolio of investments and in dealing therein in the financial markets;

7.5.2. Regiments does not guarantee any future performance of the investments of the Portfolio entrusted to it or acquired in terms of this Agreement, nor does Regiments guarantee that any investment of the Portfolio will hold its value or behave in any particular manner; and

7.5.3. there is an investment risk associated with all asset classes, including foreign investments, that are exposed to currency risk.

Further Instructions

7.6. The Client may give reasonable instructions in writing to Regiments relating to Regiments' duties under this Agreement from time to time (such instructions to be given in accordance with clause 26, also setting out the duration for which each instruction is intended to apply), provided that no such instruction may –

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- 7.6.1. be inconsistent with the objectives set out in clause 1 of Annexure C;
- 7.6.2. require that Regiments should breach any of its undertakings in terms of clause 7.1 in order to give effect thereto; or
- 7.6.3. result in the unilateral amendment of any provision of this Agreement by the Client (save as contemplated in clause 4.5),

and provided further that should Regiments exercise its right to terminate this Agreement under clause 4.3 during the Initial Period (as defined in clause 4.1) following receipt of an instruction in terms of this clause 7.6, the Client shall, provided that Regiments had given notice of termination in terms of clause 4.3 within 15 (fifteen) Business Days of receipt by Regiments of the Client's instructions given in accordance with clause 26 (in addition to any other amounts that may be due to Regiments in terms of this Agreement) be liable to pay Regiments an amount (exclusive of VAT) as determined, and payable to Regiments, *mutatis mutandis* in accordance with the provisions of clause 4.4.

8. DUTIES OF THE CLIENT

For the duration of this Agreement, the Client shall –

- 8.1. pay to Regiments –
 - 8.1.1. all Management Fees and Outperformance Fees, plus VAT thereon, as may be due and payable to Regiments in accordance with clauses 10 and 11, respectively;
 - 8.1.2. all costs and disbursements incurred by Regiments in respect of the implementation of instructions as contemplated in clause 7.6 or the purchase, sale, settlement, retention of investments and administration of the Portfolio, in accordance with clause 13;
 - 8.1.3. the cost of external audits, in the event that the Client requires such audits to be undertaken by external auditors; and
 - 8.1.4. the costs of any additional services, not included in this Agreement, to be rendered by Regiments at the request of the Client;
- 8.2. remain responsible for the management of its affairs for tax, legal and accounting purposes. In this regard, it is recorded that Regiments shall not be required to provide the Client with tax, legal or accounting advice or services and is under no obligation to report to the Client on the tax, legal or accounting consequences of buying or selling assets on behalf of the Portfolio;

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- 8.3. consult with Regiments with regard to early Fund Payments proposed in relation to the Liability Schedule as soon as reasonably practicable;
- 8.4. respond to Regiments within 7 (seven) Business Days of Regiments making a request for approval to the Client in respect of a possible investment that falls outside of the risk parameters set out in the Investment and Risk Management Framework, including when Regiments seeks approval to conduct alternative types of trades or deals with alternative counterparties; and
- 8.5. give the requisite instructions to the Custodian to transfer cash or securities in connection with the settlement of transactions and procure that the Custodian provides Regiments with copies of periodic statements and access to electronic systems and gives Regiments timely notice of any voting or other rights due to be exercised with respect to any of the Portfolio Assets as soon as possible upon becoming aware of any such rights.

9. **DESIGNATED ACCOUNT & REGISTRATION OF INVESTMENTS**

- 9.1. All investments will be held and registered in the name of the Client.
- 9.2. The Client has appointed Nedbank Limited, a bank registered in terms of the Banks Act, to be its banker in respect of the investments and to be the custodian of the Portfolio Assets on its behalf.
- 9.3. All investments which belong to the Client and which are subject to this Agreement shall be held in safe custody by the Custodian on behalf of the Client in the Designated Account, particulars of which shall be notified by the Client in writing, such notice to be received by Regiments by no later than 23h59 on the Effective Date.
- 9.4. Any employee/s of –
 - 9.4.1. Regiments; and/or
 - 9.4.2. Regiments' back office service provider which attends to settlement on behalf of Regiments and is accountable to Regiments on such a basis that Regiments can remain in control of the cash in the Designated Account,

designated for this purpose in writing to the Client and subsequently approved by the Client (which approval shall not be unreasonably withheld or delayed) may withdraw such monies from the Designated Account for investment on the Client's behalf or to make payments in accordance with the Client's instructions or in performance of the Services in terms of this Agreement.

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- 9.5. Any change to the arrangements contemplated by this clause 9 must be in writing and must be signed by both Parties.
- 9.6. Regiments shall, on a daily basis, reconcile all script and cash held with the same records of the Custodian. This reconciliation shall be done for both holdings and the market value. In the event that a difference remains unreconciled for 3 (three) Business Days, the reasons therefore shall be reported in writing to the Client.
- 9.7. The Client shall procure that the Custodian with whom the Designated Account is held provides access to download bank statements of the Designated Account to Regiments on a daily basis.

10. MANAGEMENT FEES

- 10.1. The Client shall pay to Regiments a monthly management fee to be calculated, exclusive of VAT, as 0.17% (zero comma one seven per cent) per annum of the Market Value of the Portfolio Assets, taking into account accrued interest and dividends, and which amount shall be apportioned by reference to the number of days of the month in question.
- 10.2. The Market Value of the Portfolio Assets shall be calculated by Regiments as at the last day of the month immediately preceding the month in question in accordance with clause 1.2.30.

11. OUTPERFORMANCE FEE

- 11.1. In addition to the Management Fee, the Client shall, subject to the provisions of this clause 11, pay Regiments an Outperformance Fee in respect of each Quarter based on Outperformance by Regiments.
- 11.2. The Outperformance (if any) in respect of each Quarter shall be calculated –
- 11.2.1. with reference to a benchmark for the Outperformance, which shall be calculated as follows –

$$B = V_{L1} - V_{L0}$$

where –

B = benchmark;

V_{L0} = V_{L1} incremented to the last Business Day of the Quarter in question at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, V_{L0} will always be a negative rand amount;

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V_{L0} = the Present Value of Liabilities at close of business on the last Business Day of the Quarter preceding the Quarter in question. For the avoidance of any doubt, V_{L0} will always be a negative rand amount;

V_{L1} = Present Value of Liabilities at close of business on the last Business Day of the Quarter in question. For the avoidance of any doubt, V_{L1} will always be a negative rand amount;

- 11.2.2. with reference to the performance of the Portfolio Assets ("Asset Performance") at the end of each Quarter, which shall be calculated as follows –

$$AP = V_{A1} - V_{A0}$$

where –

AP = Asset Performance at close of business on the last Business Day of the Quarter in question;

V_{A0} = V_{A0} incremented to the last Business Day of the Quarter in question at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date;

V_{A0} = the Take On Value of the Portfolio, where the Quarter in question is the Quarter commencing on the Effective Date, and, thereafter, the Market Value of the Portfolio Assets at close of business on the last Business Day of the Quarter preceding the Quarter in question;

V_{A1} = Market Value of the Portfolio Assets at close of business on the last Business Day of the Quarter in question;

and

- 11.2.3. in accordance with the following formula –

$$POP = AP + B - T_T - T_F - T_R - T_C$$

where –

POP = Period Outperformance;

AP = Portfolio Asset Performance at close of business on the last Business Day of the Quarter in question as set out in clause 11.2.2;

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B = the benchmark calculated as set out in clause 11.2.1;

T_T = all the Structural Execution Costs, if any, incurred in respect of the Portfolio during the Quarter in question, which, for the avoidance of any doubt, T_T will be a negative rand amount, provided that where there were no Structural Execution Costs incurred during the relevant Outperformance measurement Period, T_T will be equal to zero;

T_F = all the Management Fees, Outperformance Fees, banking charges, custody fees and/or any other statutory charges or imposts paid in respect of the Portfolio during the Quarter in question, if any, including any VAT thereon, incremented from the date of payment of the fee to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, (i) T_F will be a negative rand amount, provided that where there were no fees paid during the Quarter in question T_F will be equal to zero and (ii) Execution Costs will never be added back to determine Outperformance during the relevant Period (save to the extent that such costs form part of Structural Execution Costs as contemplated in T_T);

T_R = any changes to the Liability Schedule during the Quarter in question, incremented from the date of the change to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, T_R will be a negative rand amount where the liability profile is increased (on a net basis) and will be a positive rand amount where the liability profile is decreased (on a net basis), provided that where there were no changes to the liability profile (on a net basis) during the Quarter in question T_R will be equal to zero;

T_C = any cash which the Client may pay into the Designated Account or other assets which the Client may transfer into the Portfolio during the term of this Agreement, by agreement with Regiments, to be managed by Regiments in accordance with the provisions of this Agreement ("Contributions") received into the Portfolio during the Quarter in question, incremented from the date of receipt of the Contribution to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate

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shall be fixed on the relevant Reset Date. For the avoidance of any doubt, T_c will be a positive rand amount, provided that where there were no Contributions made during the Quarter in question, T_c will be equal to zero.

11.3. All values set out in this clause 11 that are incremented will be incremented in accordance with the following –

11.3.1. if the Accrual Rate has a compounding frequency that is not quarterly it will be adjusted to a rate with a quarterly compounding frequency using standard market convention;

11.3.2. the quarterly compounding Accrual Rate referred to in clause 11.3.1 will then be further adjusted to an effective accrual rate in respect of the Quarter in question by multiplying it by the actual number of days in the Quarter in question, divided by 365 (three hundred and sixty five) ("Effective Accrual Rate");

11.3.3. if a value is incremented over the full Quarter in question, it will be multiplied by the Effective Accrual Rate;

11.3.4. if a value is incremented over a portion of the Quarter in question, the value will be incremented using the following formula –

$$IV = VS * (1 + EAR)^{\left(\frac{AD}{NDQ}\right)}$$

where –

IV = incremented value;

VS = value to be incremented;

EAR = Effective Accrual Rate;

AD = accrual days; and

NDQ = number of days in the Quarter.

11.4. The Outperformance Fee (if any) in respect of each Quarter shall be calculated, exclusive of VAT, at a rate of 0% (zero per cent) of the Outperformance over the Quarter in question, as calculated in accordance with clause 11.2.3 (provided such Outperformance is higher than R0,00 (zero rand)).

11.5. The Outperformance Fee shall be due and payable in accordance with the provisions of clause 14.

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12. PROFESSIONAL ADVICE

Should Regiments at any time consider that it is necessary or prudent, for the proper execution of its duties to manage the Portfolio, to take legal or other professional advice, Regiments will consult with the Client and the matter shall be referred by Regiments on behalf of and at the reasonable cost of the Client, to professionals duly approved and/or appointed by the Client in accordance with its procurement policies. Should the Client fail and/or refuse to refer the matter to the appropriate professional or fail to refer the matter timeously or refuse to bear the costs of obtaining such legal or professional advice, it will have no recourse whatsoever against Regiments for not performing any relevant duty to manage the Portfolio in accordance with this Agreement and the Client hereby indemnifies Regiments and holds it harmless against all claims, damages, costs, expenses, losses or liabilities of the Client arising as a result of a matter not being referred (or referred timeously) for legal or other professional advice in accordance with this clause 12.

13. EXECUTION COSTS

It is recorded that the Portfolio shall, subject to the provisions of clause 16.4, bear any Execution Costs incurred by Regiments in the performance of its Services, as well as any other actual costs or expenses incurred (other than with an Associate, unless the Agreement contemplates the relevant cost being borne by the Portfolio and the cost is incurred on an arms' length basis) in respect of the purchase, sale, settlement and retention in safekeeping of investments of the Portfolio, "back office" costs (such as asset administration fees, fund accounting, generation of standard reporting packs, and system maintenance, operation and support), custodial service fees, brokerage charges, commissions, transfer fees, registration fees, exchange fees, settlement fees, and stamp duty, tax or other fiscal liabilities or any other transaction related expenses and fees arising out of transactions in respect of the Portfolio incurred by Regiments, its delegates, Associates or third parties in performing the Services under this Agreement.

14. INVOICING, PAYMENT AND VAT

14.1. Regiments shall provide the Client with separate written invoices in relation to –

- 14.1.1. the Management Fees due and payable, in terms of clause 10, which fees are invoiced on the 1st (first) Business Day of each month and payable at the end of the month; and
- 14.1.2. Outperformance Fees that may become due and payable in terms of clause 11, which fees are due in arrears on the 1st (first) Business Day following the Quarter in question and payable within 20 (twenty) Business Days after Regiments issues a written invoice to the Client.

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- 14.2. All invoices submitted by Regiments in accordance with clause 14.1 shall set out the amount due and payable, plus VAT thereon, and may indicate whether any portion of such total amount has already been paid.
- 14.3. Subject to clause 14.4, any amounts owing to Regiments in accordance with an invoice submitted in terms of clause 14.1, shall be debited from the Designated Account by the employee of Regiments designated to operate the Designated Account, as contemplated in clause 9.4, and paid directly to Regiments and the Client authorises Regiments to effect such debits when payment is due.
- 14.4. In the event that the amount of any fee or disbursement as set out in an invoice issued by Regiments in terms of clause 14.1 is disputed by the Client, the Client shall notify Regiments of such dispute in writing within 5 (five) Business Days of the Client's receipt of the invoice issued by Regiments. The matter shall be submitted to the principal officer of the Client and the chief executive officer of Regiments for resolution. In the event that the principal officer of the Client and the chief executive officer of Regiments fail to reach agreement on the matter within 10 (ten) Business Days of the date of the Client's written notice contemplated above, the matter shall be submitted for determination by an Independent Expert in accordance with clause 21. In the event that the Independent Expert has not resolved the matter within the 25 (twenty five) Business Day period referred to in clause 21.7, Regiments may provide the Client with a separate written invoice in respect of the undisputed amount, which amount shall be paid to Regiments in accordance with clause 14.3. Once the Independent Expert has made his/her determination as to the total amount to be paid to Regiments, Regiments shall provide the Client with another invoice in respect of the amount in excess of the undisputed amount (if any), which shall be paid to Regiments in accordance with clause 14.3 within 5 (five) Business Days of the Independent Expert's determination.
- 14.5. Save as otherwise provided herein, all Management Fees and Outperformance Fees payable to the Regiments in terms of this Agreement are calculated exclusive of VAT and the Client will be liable to pay VAT thereon as set out in the relevant written invoice submitted by Regiments.
- 14.6. The Management Fees, the Outperformance Fees, and any costs and disbursements, as contemplated in clause 13, shall be reflected on the Client's monthly portfolio statement for the Period in question.
- 14.7. In respect of any investment made, or other transactions concluded, by Regiments in terms of this Agreement on behalf of the Client, the Client shall be entitled to such brokerages and commissions to which it would have been entitled (in terms of the prospectus or other offer document setting out the terms of the investment) as if it had made such investment, or

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concluded such transaction, itself. Regiments shall not receive any commissions or rebates for making investments, or concluded such transactions, on the Client's behalf.

14.8. No part of any fee paid by the Client to Regiments in terms of this Agreement may be shared with any of the Client's trustees, officers or consultants (provided they are known to Regiments to be consultants of the Client) and no commission shall be paid to any such trustee, officer or consultant, without the express approval of the Client in writing in each instance.

14.9. All amounts payable in terms of this Agreement shall be paid in Rand.

15. ACCOUNTING AND REPORTING REQUIREMENTS

15.1. Regiments shall be obliged to keep separate transaction records in respect of the Portfolio, as prescribed for a fund manager in terms of Applicable Laws and applicable accounting standards.

15.2. Regiments hereby undertakes, as part of the delivery of the Services and at its own cost, to report to the Client as set out in Annexure F.

15.3. Regiments shall retain transaction records and any supporting vouchers, notes and/or documents, in relation to the transactions processed by Regiments on behalf of the Portfolio, for a minimum period of 5 (five) years, and to allow them to be inspected or reviewed by the Client's officials or independent auditors whenever necessary for audit and control purposes, as may be prescribed by Applicable Laws, provided that inspections and/or reviews are conducted within business hours and upon reasonable notice being given to Regiments.

16. CONFLICTS OF INTEREST

16.1. It is recorded that Regiments is involved in a wider range of investment management, corporate finance and securities issuing, trading and research. As a result of these varied activities, conflicts of interests and duties in relation to the provision of the Services may arise. It is recorded that, in accordance with Applicable Laws, Regiments has established and maintains a conflict of interest management policy ("COI Policy") that prescribes certain practices and procedures, including information barriers, which restrict the flow of information and thereby manages or assists in managing such conflicts in a proper manner.

16.2. Regiments undertakes to provide the Client with a copy of its COI Policy as at the Signature Date and undertakes to notify the Client of any amendments thereto or the replacement thereof, which COI Policy, as amended or replaced from time to time, will be available on Regiments' website.

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16.3. Regiments agrees that, notwithstanding the practices and procedures referred to in clause 16.1, it shall -

16.3.1. as far as reasonably possible, undertake not to place itself in a position where the interests and duties of Regiments may conflict with the interests of the Client or to sell for its own account any asset owned by it to the Client, or to buy from the Client any Portfolio Assets;

16.3.2. be obliged to notify the Client, as soon as possible, of any potential or actual conflicts of interests or duties that may arise.

16.4. Subject to Applicable Law, Regiments may, when acting as agent for the Client, or dealing on a fiduciary basis with the Client, deal with or through, or make use of the services of any of Regiments' Associates. Regiments' Associates shall be entitled to retain any fees, profits or other consideration arising from such dealings or from the use or provision of such services as though Regiments was not acting as such agent or fiduciary.

17. REPRESENTATIONS AND WARRANTIES

17.1. Each of the Parties hereby warrants to and in favour of the other that -

17.1.1. it has the legal capacity and has taken all necessary corporate actions required to empower and authorise it to enter into this Agreement;

17.1.2. this Agreement constitutes an agreement that is valid and binding on it and enforceable against it in accordance with its terms;

17.1.3. the execution of this Agreement and the performance of its obligations hereunder does not and shall not -

17.1.3.1. contravene any Applicable Law or regulation to which that Party is subject;

17.1.3.2. contravene any provision of that Party's constitutional documents;
or

17.1.3.3. conflict with, or constitute a breach of any of the provisions of any other agreement, obligation, restriction or undertaking which is binding on it;

17.1.4. to the best of its knowledge and belief, it is not aware of the existence of any fact or circumstance that may impair its ability to comply with all or any of its obligations in terms of this Agreement;

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- 17.1.5. it is entering into this Agreement as principal (and not as agent or in any other capacity);
- 17.1.6. the natural person who signs and executes this Agreement on its behalf is validly and duly authorised to do so;
- 17.1.7. it is not relying upon any statement or representation by or on behalf of the other Party to this Agreement, except those expressly set forth in this Agreement.
- 17.2. Regiments warrants in favour of the Client that as at the Signature Date and at all times during the currency of this Agreement –
- 17.2.1. it is a licenced financial services provider registered in terms of FAIS and holds all appropriate licences and approvals issued in terms of FAIS required by it to give effect to this Agreement;
- 17.2.2. its designated representatives and key individuals are registered with the Financial Services Board and meet the fit and proper requirements in relation to their operational competency, skills, qualifications and experience as set out in Applicable Laws;
- 17.2.3. it is an accountable institution as contemplated in FICA, and as such warrants that it complies with the obligations outlined in FICA pertaining to the combating of money laundering. In pursuance hereof, Regiments ensures that all clients are identified and verified in accordance with the requisite "know your client" requirements and keeps records of client transactions within the course of a business relationship or single transaction and furthermore adheres to all reporting requirements of FICA;
- 17.2.4. it has not taken any steps for its de-registration in terms of section 82 of the Companies Act, No. 71 of 2008, and is not aware of any steps that have been taken by a third party for its de-registration;
- 17.2.5. it is not aware of any corporate action, legal proceedings or other procedure or step which has been taken or which is pending or threatened in relation to -
- 17.2.5.1. the suspension of payments, a moratorium of indebtedness, liquidation, winding-up, dissolution, administration, judicial management or business rescue in respect of it;
- 17.2.5.2. a composition, compromise, assignment or arrangement with any of its creditors;

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17.2.5.3. the appointment of a liquidator, receiver, administrative receiver, administrator, compulsory manager, judicial manager, business rescue practitioner or other similar officer in respect of Regiments;

17.2.5.4. the enforcement of any security over any of Regiments' assets,
or any analogous procedure is taken in any jurisdiction;

17.2.6. no meeting has been proposed or convened by the directors of Regiments, no resolution has been proposed or passed, no application been made or an order of court applied for or granted, to authorise the entry into or implementation of any business rescue proceedings (or any similar proceedings) or any analogous procedure or step has been taken in any jurisdiction.

17.3. Notwithstanding any other provision in this Agreement, no warranty, assurance or undertaking is given by Regiments as to the performance of the Services, returns, increase in or retention of value or profitability of the Portfolio (or any part of it) or that the investment objectives or targets set out in the Investment and Risk Management Framework shall be successfully achieved, whether in whole or in part.

17.4. The Client warrants in favour of Regiments that, as at the Effective Date, it will have complied with the provisions of Applicable Law, including those governing its powers or capacity to select Regiments as fund manager of the Portfolio, and has taken such other legal steps with which it is required to comply to validly conclude the Agreement and give effect to its terms, or which otherwise requires statutory approval to be obtained by the Client.

17.5. Each of the representations and warranties given by the Parties in terms of clause 17 shall –

17.5.1. be a separate warranty and will in no way be limited or restricted by inference from the terms of any other warranty or by any other words in this Agreement; and

17.5.2. *prima facie* be deemed to be material and to be a material warranty and/or representation inducing the other Party to this Agreement to enter into this Agreement.

18. LIMITATION OF LIABILITY

18.1. Notwithstanding anything contained in this Agreement to the contrary, no liability (whether based on a single or multiple causes of action) shall be incurred by Regiments in relation to claims, damages, costs, expenses, losses or liabilities of the Client, its Associates or the Portfolio, whether arising from warranties, representations, indemnities or otherwise in terms

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of this Agreement, to the extent that the liability is in excess of the Management Fees and Performance Fees paid and/or accrued to Regiments under this Agreement during the 12 (twelve) months prior to the institution of the claim by the Client (provided that where this Agreement has been in force for less than 12 (twelve) months, Regiments' liability shall be limited to the aggregate of the Management Fees and Performance Fees paid and/or accrued to Regiments from the Effective date until the date on which the Client instituted its claim) ("Limitation Amount"), except that where any liability for any claims, damages, costs, expenses, losses or liabilities is directly attributable to the fraud, dishonesty or gross negligence of Regiments or any of Regiments' Associates employed or engaged in the performance of the Services, the liability of Regiments shall not be limited to the Limitation Amount.

- 18.2. The provisions of clause 18 constitute a *stipulatio alteri* in favour of the Associates of Regiments, capable of acceptance at any time.

19. INDEMNITY AND INSURANCE

- 19.1. Regiments shall not be liable to the Client, its Associates or to any third party and, without derogating from the generality of the foregoing, to any member, customer or client of the Client for any loss, liability, damage, expense or penalty of any nature whatsoever (whether direct, indirect or consequential, and whether or not in the contemplation of the Parties) which the Client, any of its Associates or any such other third party may suffer or incur, whether directly or indirectly, as a result of, or which may be attributable to or caused by any act or omission on the part of Regiments pursuant to –

19.1.1. any instructions from the Client or the Client's investment advisor; and/or

19.1.2. the performance by Regiments or its directors, employees, representatives, agents and/or shareholders of any of Regiments' obligations under the Agreement,

unless such loss, liability, damage or expense is directly attributable to fraud, dishonesty or gross negligence on the part of Regiments.

- 19.2. Accordingly, and without limiting the generality hereof the Client hereby indemnifies and holds harmless Regiments from –

19.2.1. any loss incurred on the Client's behalf or on behalf of any member, customer or client of the Client pursuant to any *bona fide* investment made by Regiments in terms of this mandate; and

19.2.2. any and all claims, damages, liabilities, costs and expenses, including reasonable attorneys' fees as between attorney and client, which may be

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brought against, or claimed from, Regiments or such third parties by reason of the operation of the Client's account,

unless such loss, claim, damages, liabilities, costs or expense are directly attributable to fraud, dishonesty or gross negligence on the part of Regiments.

- 19.3. If any Party becomes aware of any claim which may give rise to any liability under this Agreement, such Party will promptly notify the other Parties in writing within 5 (five) Business Days.
- 19.4. Notwithstanding the provisions of clause 19.3, Regiments shall advise the Client in writing within 48 (fourty eight) hours (or within such shorter period as may be possible, should circumstances reasonably require expedient notification) of any breach of Applicable Laws or of the Investment and Risk Management Framework, or of any breach of Regiments' internal compliance rules that directly affects the Client in any manner.
- 19.5. Regiments undertakes to arrange and maintain, at its expense, fidelity and professional indemnity insurance to indemnify it against any losses that may result from the negligence, dishonesty or fraud of any of the officers, directors or employees of Regiments, its holding company or any other subsidiaries of its holding company. The details of such insurance cover shall be disclosed to the Client on request. Regiments shall indemnify and hold the Client harmless in respect of any loss or damage suffered by the Client as a result of any failure by Regiments to maintain the cover or to comply with the insurer's requirements and any subsequent refusal by the insurer to pay the claim.
- 19.6. The rights conferred on the Associates of Regiments in terms of the provisions of clause 19 or elsewhere in this Agreement, which shall apply to them *mutatis mutandis*, constitute a *stipulatio alteri* in favour of them, capable of acceptance at any time.

20. CONFIDENTIALITY AND PUBLICITY

- 20.1. Any information obtained by either Party in terms, or arising from the implementation, of this Agreement ("Confidential Information") shall be treated as confidential by the Parties and shall not be used, divulged or permitted to be divulged to any person not being a Party to this Agreement, without the prior written consent of the other Party, save that –
- 20.1.1. each Party shall be entitled to disclose such information to such of its employees (which shall include any of its directors and agents), professional advisors and/or contractors who need to know such information for the purpose of this Agreement or for the purpose of performing the duties of their office or appointment and such information shall only be used for that purpose. Before revealing the Confidential Information to any such employees and/or

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professional advisors and/or contractors, each Party undertakes to procure that the employees and/or professional advisors and/or contractors are aware of the confidential nature of the Confidential Information being made available to them and are either generally subject to contractual or legal duties of confidentiality in relation to the confidential information of Regiments' clients or specifically in relation to the Confidential Information;

20.1.2. the Client may disclose any such Confidential Information to Transnet SOC Limited and the directors, agents, professional advisors and contractors thereof on the same basis as disclosure pursuant to clause 20.1.1;

20.1.3. any information which is required to be furnished by law or by any securities exchange on which the shares of Regiments are listed may be so furnished;

20.1.4. Regiments shall be entitled (after consultation with the Client so as to avoid embarrassment or prejudice, to the extent possible) to make such information available to its shareholders as may be necessary to enable such shareholders to consider the value and prospects of their shareholdings, provided that such shareholders are aware of the confidential nature of the Confidential Information being made available to them and are subject to appropriate contractual duties of confidentiality;

20.1.5. neither Party shall be precluded from divulging any Confidential Information to any person who is negotiating with such Party for the acquisition of an interest in such Party, provided that the person to whom any disclosure is made in the aforesaid circumstances shall first have undertaken in writing not to divulge such information to any other person and to use it only for the purpose of evaluating the value of the enterprise;

20.1.6. neither Party shall be precluded from using or divulging the Confidential Information in order to pursue any legal remedy available to it.

20.2. For the avoidance of doubt, the Confidential Information shall not include –

20.2.1. any part of such information which is or becomes public knowledge and in the public domain by reason of becoming public property other than through an act or omission by either Party;

20.2.2. information which came lawfully into the Party's possession from a third party lawfully possessing such information.

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20.3. Neither Party shall publish the fact of or any information concerning the conclusion of this Agreement or the terms hereof without the consent of the other Party, save –

20.3.1. as required by Applicable Law or to implement this Agreement;

20.3.2. in instances where Regiments finds it necessary to include information concerning the fact that this Agreement has been concluded and such other matters as may be approved by the Client in any response to a request for proposal.

20.4. No announcements of any nature whatsoever will be made by or on behalf of a Party relating to this Agreement without the prior written consent of the other Party, save for any announcement or other statement required to be made in terms of the provisions of any Applicable Law or by the rules of any recognised securities exchange, in which event the Party obliged to make such statement will first consult with the other Parties in order to enable the Parties in good faith to attempt to agree the content of such announcement, which (unless agreed) must go no further than is required in terms of such Applicable Law or rules. This will not apply to a Party wishing to respond to the other Party which has made an announcement of some nature in breach of this clause.

21. **EXPERT DETERMINATION**

21.1. The provisions of this clause shall apply to any matter which must, by express statement to that effect in this Agreement, be submitted to and determined by an Independent Expert.

21.2. The expert shall be an independent practising chartered accountant, chartered financial analyst or other professional, as may be suitable depending on the nature of the matter subject to determination, of not less than 10 (ten) years' standing and registered with the applicable professional association, agreed upon between the Client and Regiments. If the Client and Regiments fail to agree on an expert within 14 (fourteen) days after the matter is subjected to determination by an Independent Expert, the expert shall be nominated, at the request of any one of the Client or Regiments by the CEO or Chairperson for the time being of the South African Institute of Chartered Accountants.

21.3. The Independent Expert shall obtain from each of the Client and Regiments a written submission containing, where applicable, an indication of the monetary amount or valuation which they respectively believe to be appropriate in respect of the matter the subject of the determination and consult with each of them in an endeavour to reach agreement. If either of the Client or Regiments failed to make a submission to the Independent Expert within 5 (five) Business Days of being requested in writing by the Independent Expert to do so, the right of such Party to make such submission to the Independent Expert shall immediately cease and the Independent Expert shall not, save with the written approval of the other of

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them, be entitled to have regard to any submission lodged after the expiry of such period. If agreement is not reached, the Independent Expert shall make a fair determination, taking due regard of the provisions of this Agreement, the aforesaid submission/s and all other relevant circumstances.

21.4. Each Party shall give effect to the determination made by the Independent Expert, provided that if the Independent Expert's determination is found to be manifestly unjust by a court, but the court exercises its general power, if any, to correct such determination, the Parties shall be bound thereby.

21.5. The Independent Expert –

21.5.1. may award interest with effect from any date, and on any basis, he considers appropriate in the circumstances; and

21.5.2. shall determine the liability for his charges.

21.6. Any applicable matter shall be deemed to have been subjected to determination by an Independent Expert when either of the Client or Regiments gives written notice to the other of them demanding determination by an Independent Expert and requests agreement on an Independent Expert.

21.7. It is the intention that the determination by the Independent Expert shall, where possible, be concluded within 25 (twenty five) Business Days following the matter being subjected to determination by the Independent Expert. Each of the Client and Regiments shall use their best endeavours to procure the expeditious finalisation of the determination.

22. BREACH

22.1. Regiments shall be deemed to have breached this Agreement, for the purposes of clause 22.2, in circumstances where it –

22.1.1. breaches any warranty or representation or fails to fulfill any of its obligations contained in this Agreement; or

22.1.2. ceases to hold a valid license under FAIS.

22.2. In the event that Regiments commits a breach of this Agreement, as contemplated in clause 22.1, and fails to remedy such breach within 20 (twenty) Business Days (or such longer period as may be agreed to between the Parties in writing should the Parties agree that such failure or breach is not capable of being remedied within 20 (twenty) Business Days) after written notice from the Client requiring that it be remedied or such extended period as may be determined by the Client in its discretion, from the date of written notice

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from the Client calling upon it to do so, the Client shall be entitled, without prejudice to its other rights in terms of this Agreement and the law, including obtaining an interdict, to –

22.2.1. claim specific performance of any obligation; or

22.2.2. cancel the Agreement by written notice to Regiments,

without prejudice to the Client's right to claim damages.

22.3. The provisions of clause 22.2 shall not prevent the Client from obtaining an interdict or other relief on an urgent basis or otherwise, without having given Regiments the period of notice referred to in clause 22.2.

22.4. Despite clause 22.2, if any of the warranties given in clause 17.1 or 17.2 are not true at any time, this Agreement may forthwith be terminated on notice to Regiments.

22.5. In the event that the Client commits a breach of this Agreement and fails to remedy such breach within 20 (twenty) Business Days (or such longer period as may be agreed to between the Parties in writing should the Parties agree that such failure or breach is not capable of being remedied within 20 (twenty) Business Days) after written notice from Regiments requiring that it be remedied or such extended period as may be determined by Regiments in its discretion, from the date of written notice from Regiments calling upon it to do so, Regiments shall be entitled, without prejudice to its other rights in terms of this Agreement and the law, including obtaining an interdict, to –

22.5.1. claim specific performance of any obligation; or

22.5.2. cancel the Agreement by written notice to the Client,

without prejudice to Regiments' right to claim damages.

22.6. The provisions of clause 22.5 shall not prevent Regiments from obtaining an interdict or other relief on an urgent basis or otherwise, without having given the Client the period of notice referred to in clause 22.5.

22.7. Despite clause 22.5, if any of the warranties given in clause 17.1 or 17.4 are not true at any time, this Agreement may forthwith be terminated on notice to the Client.

22.8. Termination of the Agreement shall not affect accrued rights, existing commitments or any contractual provision intended to survive termination.

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23. ARBITRATION

23.1. Save in respect of those provisions of this Agreement which provide for determination by an Independent Expert or other remedies which would be incompatible with arbitration, a dispute which arises in regard to -

23.1.1. the interpretation of; or

23.1.2. the carrying into effect of; or

23.1.3. either of the Parties' rights and obligations arising from; or

23.1.4. the termination or purported termination of or arising from the termination of; or

23.1.5. the rectification or proposed rectification of

this Agreement, or out of or pursuant to this Agreement, (other than where an interdict is sought or urgent relief may be obtained from a court of competent jurisdiction), shall be submitted to and decided by arbitration.

23.2. That arbitration shall be held -

23.2.1. with only the parties, their representatives and their legal representatives present thereat;

23.2.2. in Johannesburg, South Africa.

23.3. The arbitration shall, where possible, be held and concluded in 21 (twenty one) Business Days after it has been demanded. The Parties shall use their Best Endeavours to procure the expeditious completion of the arbitration.

23.4. The arbitrator shall be an independent person nominated by the Parties or failing agreement between them within 7 (seven) days after the arbitration has been demanded shall be a person appointed by the chairperson for the time being of the Arbitration Foundation of Southern Africa (or its successor body).

23.5. The Rules of the Arbitration Foundation of Southern Africa shall apply to this arbitration.

23.6. The arbitrator shall have the fullest and freest discretion with regard to the proceedings.

23.7. The arbitrator shall have the power to give default judgment if any Party fails to make submissions on due date and/or fails to appear at the arbitration.

23.8. The arbitrator shall be obliged to give his award to the Parties to the dispute in writing fully supported by reasons.

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- 23.9. The Parties shall keep the evidence in the arbitration proceedings and any order made by any arbitrator confidential.
- 23.10. The arbitrator's decision shall be final and binding on the Parties to the dispute save in the case of manifest error. The arbitrator may make an award as to his costs.
- 23.11. The provisions of this clause are severable from the rest of this Agreement and shall remain in effect even if this Agreement is terminated for any reason.

24. FORCE MAJEURE

- 24.1. Should Regiments be prevented from fulfilling any of its obligations in terms of this Agreement as a result of an event of *force majeure*, then –
- 24.1.1. those obligations shall be deemed to have been suspended to the extent that and for so long as Regiments is so prevented from fulfilling them and the corresponding obligations of the Client shall be suspended to the same extent;
 - 24.1.2. Regiments shall promptly notify the Client in writing of such event of *force majeure* and such notice shall include an estimation of the approximate period for which the suspension in terms of clause 24.1.1 will endure, which estimate shall not be binding on Regiments; and
 - 24.1.3. the duration of this Agreement as well as each period within which and each date by which any obligation is required to be performed in terms of this Agreement shall be extended or postponed, as the case may be, by the period of suspension in terms of clause 24.1.1.
- 24.2. Should Regiments partially or completely cease to be prevented from fulfilling their obligations by the event of *force majeure*, Regiments shall immediately give written notice to the Client of such cessation and Regiments shall, as soon as possible, attempt to fulfil its obligations which were previously suspended, provided that in the event and to the extent that fulfilment is no longer possible or the Client has given written notice that it no longer requires such fulfilment, Regiments shall not be obliged to fulfil its suspended obligations and the Client shall not be obliged to fulfil its corresponding obligations. Regiments shall not be liable for any loss, liability, damage or expense of whatsoever nature which is caused by or attributable exclusively to such *force majeure* event.
- 24.3. Should an event of *force majeure* continue for more than 30 (thirty) days after the date of the notice referred to in clause 24.1.2 and notice in terms of clause 24.2 that the Client no longer requires fulfilment of the obligation has not been given, then Regiments shall be entitled (but not obliged) to terminate this Agreement by giving not less than 30 (thirty) days written notice to the Client to that effect, provided that any such notice of termination shall be

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deemed not to have been given if a notice in terms of clause 24.2 is received by Regiments prior to the expiry of such 30 (thirty) day period.

- 24.4. An "event of force majeure" shall mean any event or circumstance whatsoever which is not within the reasonable control of Regiments, including *vis major*, *cases fortuitus*, any act of nature, strike, fire, explosion, riot, insurrection or other civil disorder, war (whether declared or not) or military operations, international restrictions, the extended downtime of any external telecommunications line, the computer hardware and data reliant equipment, software, applications, operating and/or business systems or any enhancements, modifications, upgrades and peripherals thereto of Regiments and/or any business partner on whom Regiments relies, whether directly or indirectly, any requirement of any international authority, any requirement of any government or other competent local authority, any court order, export control and shortage of transport facilities.

25. INTEREST ON OVERDUE AMOUNTS

Any amount falling due for payment by any Party to the other in terms of or pursuant to this Agreement and not paid on due date, including any amount which may be payable as damages, shall bear interest at the prime rate plus 2% (two per cent), compounded monthly in arrears, calculated on and with effect from the due date for payment or discharge thereof up to and including the date of actual payment or discharge thereof. In the case of a dispute as to the rate of interest, a certificate in writing by a manager or accountant of The Standard Bank of South Africa Limited shall be prima facie evidence.

26. DOMICILIUM CITANDI ET EXECUTANDI

- 26.1. The Parties choose as their *domicilia citandi 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 –

26.1.1. the Client:

Physical: Metropolitan Park, Block A
8 Hillside Road
Parktown
2193
Postal: Private Bag X41
Braamfontein
2017
E-mail: peet.maritz@transnetfunds.co.za
Marked for the attention of: Peet Maritz

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26.1.2. Regiments:

Physical: 35 Ferguson Road
Illovo
Johannesburg

Postal: Postnet Suite 25
Private Bag x11
Birnam Park
2015

E-mail: NivenP@regiments.co.za and EricW@regiments.co.za

Marked for the attention of: Niven Pillay and Eric Wood

26.2. Any notice or communication required or permitted to be given in terms of this Agreement shall be valid and effective only if in writing but it shall be competent to give notice by e-mail.

26.3. Any Party may by notice to the others change the physical address chosen as its *domicilium citandi et executandi* to another physical address where postal delivery occurs in the Republic of South Africa or its postal address or its e-mail address, provided that the change shall become effective on the 7th (seventh) Business Day from the deemed receipt of the notice by the other Party.

26.4. Any notice to a Party –

26.4.1. delivered by hand to a responsible person during ordinary business hours at the physical address chosen as its *domicilium citandi et executandi* shall be deemed to have been received on the day of delivery; or

26.4.2. sent by e-mail to its chosen e-mail address stipulated in clause 26.1, shall be deemed to have been received on the date of despatch (unless the contrary is proved).

26.5. 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 *domicilium citandi et executandi*.

27. GOOD FAITH AND CO-OPERATION

27.1. The Parties undertake to observe good faith in dealing with each other and in implementing the provisions of this Agreement.

27.2. The Parties undertake to co-operate with each other in all respects in order to give effect to this Agreement according to its intent and purpose.

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28. GOVERNING LAW

Notwithstanding the conflict of law principles which might otherwise have governed this Agreement shall be governed by and interpreted in accordance with the substantive laws of the Republic of South Africa (and if the prescription laws of the Republic of South Africa are not considered to be substantive laws thereof, by the prescription laws as well but excluding its conflict of law principles).

29. WHOLE AGREEMENT, NO AMENDMENT

- 29.1. This Agreement constitutes the whole agreement between the Parties relating to the subject matter hereof and supersedes any other discussions, agreements and/or understandings regarding the subject matter hereof.
- 29.2. No amendment or consensual cancellation of this Agreement or any provision or term hereof or of any agreement, bill of exchange or other document issued or executed pursuant to or in terms of this Agreement and no settlement of any disputes arising under this Agreement and no extension of time, waiver or relaxation or suspension of or agreement not to enforce or to suspend or postpone the enforcement of any of the provisions or terms of this Agreement or of any agreement, bill of exchange or other document issued pursuant to or in terms of this Agreement shall be binding unless recorded in a written document signed by the Parties (or in the case of an extension of time, waiver or relaxation or suspension, signed by the Party granting such extension, waiver or relaxation). 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.
- 29.3. No oral *pactum de non petendo* shall be of any force or effect.
- 29.4. No extension of time or waiver or relaxation of any of the provisions or terms of this Agreement or any agreement, bill of exchange 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 (save as to any extension, waiver or relaxation actually given) thereafter from exercising its rights strictly in accordance with this Agreement.
- 29.5. To the extent permissible by law neither Party shall be bound by any express or implied or tacit term, representation, warranty, promise or the like not recorded herein, whether it induced the contract and/or whether it was negligent or not.

30. LEGAL COSTS

Each Party shall bear its own costs of and incidental to the negotiation, preparation, settling, signing and implementation of this Agreement (including prior drafts and consultations) including VAT.

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31. STIPULATIO ALTERI

No part of this Agreement shall constitute a *stipulatio alteri* in favour of any person who is not a Party to the Agreement unless the provision in question expressly provides that it does constitute a *stipulatio alteri*.

32. SEVERABILITY

Each provision of this Agreement is severable from all others, notwithstanding the manner in which they may be linked together or grouped grammatically and if in terms of any judgement or order, any provision, phrase, sentence, paragraph or clause is found to be defective or unenforceable for any reason, the remaining provisions, phrases, sentences, paragraphs and clauses shall nevertheless continue to be of full force. In particular and without limiting the generality of the foregoing, the Parties acknowledge the intention to continue to be bound by this Agreement notwithstanding that any provision may be found to be unenforceable or void or voidable, in which event, the provision concerned shall be severed from the other provisions, each of which shall continue to be of full force.

33. CESSION AND ASSIGNMENT

33.1. Neither Party may assign any of its rights or obligations under this Agreement without the prior written consent of the other Party.

33.2. Notwithstanding the provisions of clause 33.1, Regiments shall be entitled to delegate any of the Services to any person which is an Associate thereof, provided Regiments notifies the Client in writing promptly thereafter and provided further that such Associate is authorised in terms of FAIS to represent Regiments in providing such services to the Client.

33.3. Regiments' liability to the Client shall not be affected by any delegation to another party of its obligations under this Agreement.

34. EXECUTION IN COUNTERPARTS

This Agreement may be executed in several counterparts, each of which shall together constitute one and the same instrument.

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For: **TRANSNET SECOND DEFINED BENEFIT FUND**

Signature: _____



who warrants that he / she is duly authorised thereto

Name: _____

PJJ Mavika

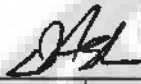
Date: _____

01 OCTOBER 2015

Place: _____

JOHANNESBURG

Witness: _____

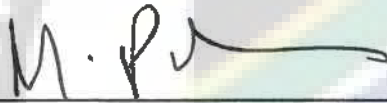


Witness: _____



For: **REGIMENTS FUND MANAGERS PROPRIETARY LIMITED**

Signature: _____



who warrants that he / she is duly authorised thereto

Name: _____

M. PILLAY

Date: _____

01 OCTOBER 2015

Place: _____

JOHANNESBURG

Witness: _____

Witness: _____

Annexure A - Liability Schedule

It is noted that where the 22nd day of the relevant month falls on a Saturday, Sunday or public holiday then notwithstanding the date specified below the payment date shall be the business day immediately preceding the relevant payment date. Payment should be made by no later than 12h00 of the relevant day.

Date	Amount	Date	Amount	Date	Amount
22-Aug-15	13,553,260.66	22-Feb-19	11,561,608.76	22-Aug-22	9,459,774.49
22-Sep-15	13,511,551.98	22-Mar-19	11,513,385.94	22-Sep-22	9,411,350.08
22-Oct-15	13,469,130.43	22-Apr-19	11,463,120.09	22-Oct-22	9,362,663.78
22-Nov-15	13,424,058.07	22-May-19	11,413,046.67	22-Nov-22	9,312,563.45
22-Dec-15	13,378,508.13	22-Jun-19	11,362,677.07	22-Dec-22	9,262,233.39
22-Jan-16	13,330,560.57	22-Jul-19	11,312,300.67	22-Jan-23	9,210,678.14
22-Feb-16	13,285,035.72	22-Aug-19	11,263,775.71	22-Feb-23	9,161,595.23
22-Mar-16	13,241,479.58	22-Sep-19	11,215,364.64	22-Mar-23	9,113,374.32
22-Apr-16	13,195,236.38	22-Oct-19	11,166,596.44	22-Apr-23	9,063,902.53
22-May-16	13,149,029.82	22-Nov-19	11,115,840.81	22-May-23	9,014,534.36
22-Jun-16	13,102,839.13	22-Dec-19	11,064,785.73	22-Jun-23	8,964,937.69
22-Jul-16	13,056,311.36	22-Jan-20	11,012,034.31	22-Jul-23	8,915,432.85
22-Aug-16	13,012,060.35	22-Feb-20	10,961,933.90	22-Aug-23	8,867,054.69
22-Sep-16	12,967,729.46	22-Mar-20	10,913,171.94	22-Sep-23	8,819,066.23
22-Oct-16	12,922,833.30	22-Apr-20	10,862,576.45	22-Oct-23	8,771,012.56
22-Nov-16	12,875,395.39	22-May-20	10,812,236.31	22-Nov-23	8,721,498.21
22-Dec-16	12,827,533.32	22-Jun-20	10,761,548.32	22-Dec-23	8,671,804.77
22-Jan-17	12,777,456.49	22-Jul-20	10,710,906.17	22-Jan-24	8,621,230.35
22-Feb-17	12,729,898.87	22-Aug-20	10,661,939.48	22-Feb-24	8,572,866.02
22-Mar-17	12,684,187.08	22-Sep-20	10,613,153.18	22-Mar-24	8,525,166.75
22-Apr-17	12,636,001.73	22-Oct-20	10,563,857.98	22-Apr-24	8,476,553.27
22-May-17	12,587,897.09	22-Nov-20	10,512,957.86	22-May-24	8,428,376.74
22-Jun-17	12,539,728.84	22-Dec-20	10,461,720.64	22-Jun-24	8,379,580.66
22-Jul-17	12,491,320.19	22-Jan-21	10,409,018.72	22-Jul-24	8,331,235.65
22-Aug-17	12,445,072.03	22-Feb-21	10,358,957.70	22-Aug-24	8,283,914.34
22-Sep-17	12,398,803.84	22-Mar-21	10,310,032.49	22-Sep-24	8,236,962.29
22-Oct-17	12,352,053.83	22-Apr-21	10,259,401.21	22-Oct-24	8,189,786.62
22-Nov-17	12,302,899.14	22-May-21	10,209,142.57	22-Nov-24	8,141,563.01
22-Dec-17	12,253,415.83	22-Jun-21	10,158,502.28	22-Dec-24	8,093,084.32
22-Jan-18	12,201,895.02	22-Jul-21	10,107,992.20	22-Jan-25	8,043,720.93
22-Feb-18	12,152,965.20	22-Aug-21	10,058,978.61	22-Feb-25	7,996,496.03
22-Mar-18	12,105,728.15	22-Sep-21	10,010,204.31	22-Mar-25	7,949,865.44
22-Apr-18	12,056,232.52	22-Oct-21	9,961,149.55	22-Apr-25	7,902,395.82
22-May-18	12,006,878.23	22-Nov-21	9,910,488.11	22-May-25	7,855,475.61
22-Jun-18	11,957,357.74	22-Dec-21	9,859,512.34	22-Jun-25	7,807,948.15
22-Jul-18	11,907,695.12	22-Jan-22	9,807,229.76	22-Jul-25	7,760,748.07
22-Aug-18	11,860,048.16	22-Feb-22	9,757,553.40	22-Aug-25	7,714,495.71
22-Sep-18	11,812,448.39	22-Mar-22	9,708,845.09	22-Sep-25	7,668,725.39
22-Oct-18	11,764,436.41	22-Apr-22	9,658,700.19	22-Oct-25	7,622,389.03
22-Nov-18	11,714,251.34	22-May-22	9,608,870.20	22-Nov-25	7,575,435.26
22-Dec-18	11,663,734.51	22-Jun-22	9,558,539.48	22-Dec-25	7,528,306.54
22-Jan-19	11,611,353.23	22-Jul-22	9,508,497.98	22-Jan-26	7,480,401.95

Date	Amount
22-Feb-26	7,434,738.65
22-Mar-26	7,389,340.46
22-Apr-26	7,343,237.60
22-May-26	7,297,605.60
22-Jun-26	7,251,478.34
22-Jul-26	7,205,819.25
22-Aug-26	7,160,858.73
22-Sep-26	7,116,397.90
22-Oct-26	7,071,694.19
22-Nov-26	7,026,236.06
22-Dec-26	6,980,589.84
22-Jan-27	6,934,280.19
22-Feb-27	6,890,082.73
22-Mar-27	6,846,072.88
22-Apr-27	6,801,448.84
22-May-27	6,757,434.40
22-Jun-27	6,712,863.77
22-Jul-27	6,668,762.72
22-Aug-27	6,625,295.50
22-Sep-27	6,582,314.80
22-Oct-27	6,539,093.63
22-Nov-27	6,495,326.19
22-Dec-27	6,451,338.72
22-Jan-28	6,406,774.42
22-Feb-28	6,364,185.78
22-Mar-28	6,321,674.88
22-Apr-28	6,278,675.53
22-May-28	6,236,316.53
22-Jun-28	6,193,462.30
22-Jul-28	6,151,066.48
22-Aug-28	6,109,219.76
22-Sep-28	6,067,872.19
22-Oct-28	6,026,291.13
22-Nov-28	5,984,302.77
22-Dec-28	5,942,126.12
22-Jan-29	5,899,438.99
22-Feb-29	5,858,583.85
22-Mar-29	5,817,715.97
22-Apr-29	5,776,471.47
22-May-29	5,735,892.41
22-Jun-29	5,694,849.07
22-Jul-29	5,654,281.51
22-Aug-29	5,614,190.12
22-Sep-29	5,574,511.13
22-Oct-29	5,534,705.76
22-Nov-29	5,494,623.80
22-Dec-29	5,454,357.34
22-Jan-30	5,413,663.17
22-Feb-30	5,374,654.73
22-Mar-30	5,335,554.27
22-Apr-30	5,296,183.15

Date	Amount
22-May-30	5,257,494.80
22-Jun-30	5,218,373.43
22-Jul-30	5,179,733.09
22-Aug-30	5,141,528.07
22-Sep-30	5,103,821.70
22-Oct-30	5,065,907.33
22-Nov-30	5,027,817.69
22-Dec-30	4,989,558.08
22-Jan-31	4,950,906.94
22-Feb-31	4,913,837.41
22-Mar-31	4,876,608.73
22-Apr-31	4,839,194.69
22-May-31	4,802,484.68
22-Jun-31	4,765,373.34
22-Jul-31	4,728,754.96
22-Aug-31	4,692,524.02
22-Sep-31	4,656,777.73
22-Oct-31	4,620,839.09
22-Nov-31	4,584,841.74
22-Dec-31	4,548,666.98
22-Jan-32	4,512,202.48
22-Feb-32	4,477,141.17
22-Mar-32	4,441,869.07
22-Apr-32	4,406,484.63
22-May-32	4,371,812.19
22-Jun-32	4,336,772.60
22-Jul-32	4,302,219.66
22-Aug-32	4,268,038.88
22-Sep-32	4,234,287.37
22-Oct-32	4,200,404.51
22-Nov-32	4,166,533.42
22-Dec-32	4,132,500.69
22-Jan-33	4,098,228.55
22-Feb-33	4,065,223.42
22-Mar-33	4,031,965.68
22-Apr-33	3,998,657.91
22-May-33	3,966,060.11
22-Jun-33	3,933,140.80
22-Jul-33	3,900,706.10
22-Aug-33	3,868,608.23
22-Sep-33	3,836,964.18
22-Oct-33	3,805,167.08
22-Nov-33	3,773,448.40
22-Dec-33	3,741,572.88
22-Jan-34	3,709,514.12
22-Feb-34	3,678,593.06
22-Mar-34	3,647,388.66
22-Apr-34	3,616,179.80
22-May-34	3,585,675.84
22-Jun-34	3,554,892.58
22-Jul-34	3,524,576.05

Date	Amount
22-Aug-34	3,494,588.90
22-Sep-34	3,465,034.89
22-Oct-34	3,435,344.22
22-Nov-34	3,405,784.34
22-Dec-34	3,376,086.30
22-Jan-35	3,346,239.28
22-Feb-35	3,317,396.69
22-Mar-35	3,288,258.77
22-Apr-35	3,105,366.39
22-May-35	3,105,366.39
22-Jun-35	3,105,366.39
22-Jul-35	3,105,366.39
22-Aug-35	3,105,366.39
22-Sep-35	3,105,366.39
22-Oct-35	3,105,366.39
22-Nov-35	3,105,366.39
22-Dec-35	3,105,366.39
22-Jan-36	3,105,366.39
22-Feb-36	3,105,366.39
22-Mar-36	3,105,366.39
22-Apr-36	2,785,208.65
22-May-36	2,785,208.65
22-Jun-36	2,785,208.65
22-Jul-36	2,785,208.65
22-Aug-36	2,785,208.65
22-Sep-36	2,785,208.65
22-Oct-36	2,785,208.65
22-Nov-36	2,785,208.65
22-Dec-36	2,785,208.65
22-Jan-37	2,785,208.65
22-Feb-37	2,785,208.65
22-Mar-37	2,785,208.65
22-Apr-37	2,489,761.87
22-May-37	2,489,761.87
22-Jun-37	2,489,761.87
22-Jul-37	2,489,761.87
22-Aug-37	2,489,761.87
22-Sep-37	2,489,761.87
22-Oct-37	2,489,761.87
22-Nov-37	2,489,761.87
22-Dec-37	2,489,761.87
22-Jan-38	2,489,761.87
22-Feb-38	2,489,761.87
22-Mar-38	2,489,761.87
22-Apr-38	2,218,333.83
22-May-38	2,218,333.83
22-Jun-38	2,218,333.83
22-Jul-38	2,218,333.83
22-Aug-38	2,218,333.83
22-Sep-38	2,218,333.83
22-Oct-38	2,218,333.83

VP
RSM

Date	Amount
22-Nov-38	2,218,333.83
22-Dec-38	2,218,333.83
22-Jan-39	2,218,333.83
22-Feb-39	2,218,333.83
22-Mar-39	2,218,333.83
22-Apr-39	1,970,029.01
22-May-39	1,970,029.01
22-Jun-39	1,970,029.01
22-Jul-39	1,970,029.01
22-Aug-39	1,970,029.01
22-Sep-39	1,970,029.01
22-Oct-39	1,970,029.01
22-Nov-39	1,970,029.01
22-Dec-39	1,970,029.01
22-Jan-40	1,970,029.01
22-Feb-40	1,970,029.01
22-Mar-40	1,970,029.01
22-Apr-40	1,743,725.71
22-May-40	1,743,725.71
22-Jun-40	1,743,725.71
22-Jul-40	1,743,725.71
22-Aug-40	1,743,725.71
22-Sep-40	1,743,725.71
22-Oct-40	1,743,725.71
22-Nov-40	1,743,725.71
22-Dec-40	1,743,725.71
22-Jan-41	1,743,725.71
22-Feb-41	1,743,725.71
22-Mar-41	1,743,725.71
22-Apr-41	1,538,192.23
22-May-41	1,538,192.23
22-Jun-41	1,538,192.23
22-Jul-41	1,538,192.23
22-Aug-41	1,538,192.23
22-Sep-41	1,538,192.23
22-Oct-41	1,538,192.23
22-Nov-41	1,538,192.23
22-Dec-41	1,538,192.23
22-Jan-42	1,538,192.23
22-Feb-42	1,538,192.23
22-Mar-42	1,538,192.23
22-Apr-42	1,352,193.18
22-May-42	1,352,193.18
22-Jun-42	1,352,193.18
22-Jul-42	1,352,193.18
22-Aug-42	1,352,193.18
22-Sep-42	1,352,193.18
22-Oct-42	1,352,193.18
22-Nov-42	1,352,193.18
22-Dec-42	1,352,193.18
22-Jan-43	1,352,193.18

Date	Amount
22-Feb-43	1,352,193.18
22-Mar-43	1,352,193.18
22-Apr-43	1,184,437.70
22-May-43	1,184,437.70
22-Jun-43	1,184,437.70
22-Jul-43	1,184,437.70
22-Aug-43	1,184,437.70
22-Sep-43	1,184,437.70
22-Oct-43	1,184,437.70
22-Nov-43	1,184,437.70
22-Dec-43	1,184,437.70
22-Jan-44	1,184,437.70
22-Feb-44	1,184,437.70
22-Mar-44	1,184,437.70
22-Apr-44	1,033,566.49
22-May-44	1,033,566.49
22-Jun-44	1,033,566.49
22-Jul-44	1,033,566.49
22-Aug-44	1,033,566.49
22-Sep-44	1,033,566.49
22-Oct-44	1,033,566.49
22-Nov-44	1,033,566.49
22-Dec-44	1,033,566.49
22-Jan-45	1,033,566.49
22-Feb-45	1,033,566.49
22-Mar-45	1,033,566.49
22-Apr-45	898,270.64
22-May-45	898,270.64
22-Jun-45	898,270.64
22-Jul-45	898,270.64
22-Aug-45	898,270.64
22-Sep-45	898,270.64
22-Oct-45	898,270.64
22-Nov-45	898,270.64
22-Dec-45	898,270.64
22-Jan-46	898,270.64
22-Feb-46	898,270.64
22-Mar-46	898,270.64
22-Apr-46	777,342.96
22-May-46	777,342.96
22-Jun-46	777,342.96
22-Jul-46	777,342.96
22-Aug-46	777,342.96
22-Sep-46	777,342.96
22-Oct-46	777,342.96
22-Nov-46	777,342.96
22-Dec-46	777,342.96
22-Jan-47	777,342.96
22-Feb-47	777,342.96
22-Mar-47	777,342.96
22-Apr-47	669,595.76

Date	Amount
22-May-47	669,595.76
22-Jun-47	669,595.76
22-Jul-47	669,595.76
22-Aug-47	669,595.76
22-Sep-47	669,595.76
22-Oct-47	669,595.76
22-Nov-47	669,595.76
22-Dec-47	669,595.76
22-Jan-48	669,595.76
22-Feb-48	669,595.76
22-Mar-48	669,595.76
22-Apr-48	573,928.61
22-May-48	573,928.61
22-Jun-48	573,928.61
22-Jul-48	573,928.61
22-Aug-48	573,928.61
22-Sep-48	573,928.61
22-Oct-48	573,928.61
22-Nov-48	573,928.61
22-Dec-48	573,928.61
22-Jan-49	573,928.61
22-Feb-49	573,928.61
22-Mar-49	573,928.61
22-Apr-49	489,340.94
22-May-49	489,340.94
22-Jun-49	489,340.94
22-Jul-49	489,340.94
22-Aug-49	489,340.94
22-Sep-49	489,340.94
22-Oct-49	489,340.94
22-Nov-49	489,340.94
22-Dec-49	489,340.94
22-Jan-50	489,340.94
22-Feb-50	489,340.94
22-Mar-50	489,340.94
22-Apr-50	414,881.66
22-May-50	414,881.66
22-Jun-50	414,881.66
22-Jul-50	414,881.66
22-Aug-50	414,881.66
22-Sep-50	414,881.66
22-Oct-50	414,881.66
22-Nov-50	414,881.66
22-Dec-50	414,881.66
22-Jan-51	414,881.66
22-Feb-51	414,881.66
22-Mar-51	414,881.66
22-Apr-51	349,651.06
22-May-51	349,651.06
22-Jun-51	349,651.06
22-Jul-51	349,651.06

V
ADP

Date	Amount
22-Aug-51	349,651.06
22-Sep-51	349,651.06
22-Oct-51	349,651.06
22-Nov-51	349,651.06
22-Dec-51	349,651.06
22-Jan-52	349,651.06
22-Feb-52	349,651.06
22-Mar-52	349,651.06
22-Apr-52	292,783.12
22-May-52	292,783.12
22-Jun-52	292,783.12
22-Jul-52	292,783.12
22-Aug-52	292,783.12
22-Sep-52	292,783.12
22-Oct-52	292,783.12
22-Nov-52	292,783.12
22-Dec-52	292,783.12
22-Jan-53	292,783.12
22-Feb-53	292,783.12
22-Mar-53	292,783.12
22-Apr-53	243,524.39
22-May-53	243,524.39
22-Jun-53	243,524.39
22-Jul-53	243,524.39
22-Aug-53	243,524.39
22-Sep-53	243,524.39
22-Oct-53	243,524.39
22-Nov-53	243,524.39
22-Dec-53	243,524.39
22-Jan-54	243,524.39
22-Feb-54	243,524.39
22-Mar-54	243,524.39
22-Apr-54	201,115.75
22-May-54	201,115.75
22-Jun-54	201,115.75
22-Jul-54	201,115.75
22-Aug-54	201,115.75
22-Sep-54	201,115.75
22-Oct-54	201,115.75
22-Nov-54	201,115.75
22-Dec-54	201,115.75
22-Jan-55	201,115.75
22-Feb-55	201,115.75
22-Mar-55	201,115.75
22-Apr-55	164,877.35
22-May-55	164,877.35
22-Jun-55	164,877.35
22-Jul-55	164,877.35
22-Aug-55	164,877.35
22-Sep-55	164,877.35
22-Oct-55	164,877.35

Date	Amount
22-Nov-55	164,877.35
22-Dec-55	164,877.35
22-Jan-56	164,877.35
22-Feb-56	164,877.35
22-Mar-56	164,877.35
22-Apr-56	134,148.14
22-May-56	134,148.14
22-Jun-56	134,148.14
22-Jul-56	134,148.14
22-Aug-56	134,148.14
22-Sep-56	134,148.14
22-Oct-56	134,148.14
22-Nov-56	134,148.14
22-Dec-56	134,148.14
22-Jan-57	134,148.14
22-Feb-57	134,148.14
22-Mar-57	134,148.14
22-Apr-57	108,318.10
22-May-57	108,318.10
22-Jun-57	108,318.10
22-Jul-57	108,318.10
22-Aug-57	108,318.10
22-Sep-57	108,318.10
22-Oct-57	108,318.10
22-Nov-57	108,318.10
22-Dec-57	108,318.10
22-Jan-58	108,318.10
22-Feb-58	108,318.10
22-Mar-58	108,318.10
22-Apr-58	86,747.60
22-May-58	86,747.60
22-Jun-58	86,747.60
22-Jul-58	86,747.60
22-Aug-58	86,747.60
22-Sep-58	86,747.60
22-Oct-58	86,747.60
22-Nov-58	86,747.60
22-Dec-58	86,747.60
22-Jan-59	86,747.60
22-Feb-59	86,747.60
22-Mar-59	86,747.60
22-Apr-59	68,910.74
22-May-59	68,910.74
22-Jun-59	68,910.74
22-Jul-59	68,910.74
22-Aug-59	68,910.74
22-Sep-59	68,910.74
22-Oct-59	68,910.74
22-Nov-59	68,910.74
22-Dec-59	68,910.74
22-Jan-60	68,910.74

Date	Amount
22-Feb-60	68,910.74
22-Mar-60	68,910.74
22-Apr-60	54,296.96
22-May-60	54,296.96
22-Jun-60	54,296.96
22-Jul-60	54,296.96
22-Aug-60	54,296.96
22-Sep-60	54,296.96
22-Oct-60	54,296.96
22-Nov-60	54,296.96
22-Dec-60	54,296.96
22-Jan-61	54,296.96
22-Feb-61	54,296.96
22-Mar-61	54,296.96
22-Apr-61	42,414.03
22-May-61	42,414.03
22-Jun-61	42,414.03
22-Jul-61	42,414.03
22-Aug-61	42,414.03
22-Sep-61	42,414.03
22-Oct-61	42,414.03
22-Nov-61	42,414.03
22-Dec-61	42,414.03
22-Jan-62	42,414.03
22-Feb-62	42,414.03
22-Mar-62	42,414.03
22-Apr-62	32,856.65
22-May-62	32,856.65
22-Jun-62	32,856.65
22-Jul-62	32,856.65
22-Aug-62	32,856.65
22-Sep-62	32,856.65
22-Oct-62	32,856.65
22-Nov-62	32,856.65
22-Dec-62	32,856.65
22-Jan-63	32,856.65
22-Feb-63	32,856.65
22-Mar-63	32,856.65
22-Apr-63	25,241.25
22-May-63	25,241.25
22-Jun-63	25,241.25
22-Jul-63	25,241.25
22-Aug-63	25,241.25
22-Sep-63	25,241.25
22-Oct-63	25,241.25
22-Nov-63	25,241.25
22-Dec-63	25,241.25
22-Jan-64	25,241.25
22-Feb-64	25,241.25
22-Mar-64	25,241.25
22-Apr-64	19,227.38

V

RST

Date	Amount
22-May-64	19,227.38
22-Jun-64	19,227.38
22-Jul-64	19,227.38
22-Aug-64	19,227.38
22-Sep-64	19,227.38
22-Oct-64	19,227.38
22-Nov-64	19,227.38
22-Dec-64	19,227.38
22-Jan-65	19,227.38
22-Feb-65	19,227.38
22-Mar-65	19,227.38
22-Apr-65	14,531.20
22-May-65	14,531.20
22-Jun-65	14,531.20
22-Jul-65	14,531.20
22-Aug-65	14,531.20
22-Sep-65	14,531.20
22-Oct-65	14,531.20
22-Nov-65	14,531.20
22-Dec-65	14,531.20
22-Jan-66	14,531.20
22-Feb-66	14,531.20
22-Mar-66	14,531.20
22-Apr-66	10,899.35
22-May-66	10,899.35
22-Jun-66	10,899.35
22-Jul-66	10,899.35
22-Aug-66	10,899.35
22-Sep-66	10,899.35
22-Oct-66	10,899.35
22-Nov-66	10,899.35
22-Dec-66	10,899.35
22-Jan-67	10,899.35
22-Feb-67	10,899.35
22-Mar-67	10,899.35
22-Apr-67	8,118.95
22-May-67	8,118.95
22-Jun-67	8,118.95
22-Jul-67	8,118.95
22-Aug-67	8,118.95
22-Sep-67	8,118.95
22-Oct-67	8,118.95
22-Nov-67	8,118.95
22-Dec-67	8,118.95
22-Jan-68	8,118.95
22-Feb-68	8,118.95
22-Mar-68	8,118.95
22-Apr-68	6,007.01
22-May-68	6,007.01
22-Jun-68	6,007.01
22-Jul-68	6,007.01

Date	Amount
22-Aug-68	6,007.01
22-Sep-68	6,007.01
22-Oct-68	6,007.01
22-Nov-68	6,007.01
22-Dec-68	6,007.01
22-Jan-69	6,007.01
22-Feb-69	6,007.01
22-Mar-69	6,007.01
22-Apr-69	4,418.07
22-May-69	4,418.07
22-Jun-69	4,418.07
22-Jul-69	4,418.07
22-Aug-69	4,418.07
22-Sep-69	4,418.07
22-Oct-69	4,418.07
22-Nov-69	4,418.07
22-Dec-69	4,418.07
22-Jan-70	4,418.07
22-Feb-70	4,418.07
22-Mar-70	4,418.07
22-Apr-70	3,234.80
22-May-70	3,234.80
22-Jun-70	3,234.80
22-Jul-70	3,234.80
22-Aug-70	3,234.80
22-Sep-70	3,234.80
22-Oct-70	3,234.80
22-Nov-70	3,234.80
22-Dec-70	3,234.80
22-Jan-71	3,234.80
22-Feb-71	3,234.80
22-Mar-71	3,234.80
22-Apr-71	2,357.57
22-May-71	2,357.57
22-Jun-71	2,357.57
22-Jul-71	2,357.57
22-Aug-71	2,357.57
22-Sep-71	2,357.57
22-Oct-71	2,357.57
22-Nov-71	2,357.57
22-Dec-71	2,357.57
22-Jan-72	2,357.57
22-Feb-72	2,357.57
22-Mar-72	2,357.57
22-Apr-72	1,713.23
22-May-72	1,713.23
22-Jun-72	1,713.23
22-Jul-72	1,713.23
22-Aug-72	1,713.23
22-Sep-72	1,713.23
22-Oct-72	1,713.23

Date	Amount
22-Nov-72	1,713.23
22-Dec-72	1,713.23
22-Jan-73	1,713.23
22-Feb-73	1,713.23
22-Mar-73	1,713.23
22-Apr-73	1,245.48
22-May-73	1,245.48
22-Jun-73	1,245.48
22-Jul-73	1,245.48
22-Aug-73	1,245.48
22-Sep-73	1,245.48
22-Oct-73	1,245.48
22-Nov-73	1,245.48
22-Dec-73	1,245.48
22-Jan-74	1,245.48
22-Feb-74	1,245.48
22-Mar-74	1,245.48
22-Apr-74	903.98
22-May-74	903.98
22-Jun-74	903.98
22-Jul-74	903.98
22-Aug-74	903.98
22-Sep-74	903.98
22-Oct-74	903.98
22-Nov-74	903.98
22-Dec-74	903.98
22-Jan-75	903.98
22-Feb-75	903.98
22-Mar-75	903.98
22-Apr-75	655.91
22-May-75	655.91
22-Jun-75	655.91
22-Jul-75	655.91
22-Aug-75	655.91
22-Sep-75	655.91
22-Oct-75	655.91
22-Nov-75	655.91
22-Dec-75	655.91
22-Jan-76	655.91
22-Feb-76	655.91
22-Mar-76	655.91
22-Apr-76	475.96
22-May-76	475.96
22-Jun-76	475.96
22-Jul-76	475.96
22-Aug-76	475.96
22-Sep-76	475.96
22-Oct-76	475.96
22-Nov-76	475.96
22-Dec-76	475.96
22-Jan-77	475.96

P
RST

Date	Amount
22-Feb-77	475.96
22-Mar-77	475.96
22-Apr-77	345.34
22-May-77	345.34
22-Jun-77	345.34
22-Jul-77	345.34
22-Aug-77	345.34
22-Sep-77	345.34
22-Oct-77	345.34
22-Nov-77	345.34
22-Dec-77	345.34
22-Jan-78	345.34
22-Feb-78	345.34
22-Mar-78	345.34
22-Apr-78	250.48
22-May-78	250.48
22-Jun-78	250.48
22-Jul-78	250.48
22-Aug-78	250.48
22-Sep-78	250.48
22-Oct-78	250.48
22-Nov-78	250.48
22-Dec-78	250.48
22-Jan-79	250.48
22-Feb-79	250.48
22-Mar-79	250.48
22-Apr-79	181.05
22-May-79	181.05
22-Jun-79	181.05
22-Jul-79	181.05
22-Aug-79	181.05
22-Sep-79	181.05
22-Oct-79	181.05
22-Nov-79	181.05
22-Dec-79	181.05
22-Jan-80	181.05
22-Feb-80	181.05
22-Mar-80	181.05
22-Apr-80	130.58
22-May-80	130.58
22-Jun-80	130.58
22-Jul-80	130.58
22-Aug-80	130.58
22-Sep-80	130.58
22-Oct-80	130.58
22-Nov-80	130.58
22-Dec-80	130.58
22-Jan-81	130.58
22-Feb-81	130.58
22-Mar-81	130.58
22-Apr-81	93.55

Date	Amount
22-May-81	93.55
22-Jun-81	93.55
22-Jul-81	93.55
22-Aug-81	93.55
22-Sep-81	93.55
22-Oct-81	93.55
22-Nov-81	93.55
22-Dec-81	93.55
22-Jan-82	93.55
22-Feb-82	93.55
22-Mar-82	93.55
22-Apr-82	66.49
22-May-82	66.49
22-Jun-82	66.49
22-Jul-82	66.49
22-Aug-82	66.49
22-Sep-82	66.49
22-Oct-82	66.49
22-Nov-82	66.49
22-Dec-82	66.49
22-Jan-83	66.49
22-Feb-83	66.49
22-Mar-83	66.49
22-Apr-83	46.64
22-May-83	46.64
22-Jun-83	46.64
22-Jul-83	46.64
22-Aug-83	46.64
22-Sep-83	46.64
22-Oct-83	46.64
22-Nov-83	46.64
22-Dec-83	46.64
22-Jan-84	46.64
22-Feb-84	46.64
22-Mar-84	46.64
22-Apr-84	32.34
22-May-84	32.34
22-Jun-84	32.34
22-Jul-84	32.34
22-Aug-84	32.34
22-Sep-84	32.34
22-Oct-84	32.34
22-Nov-84	32.34
22-Dec-84	32.34
22-Jan-85	32.34
22-Feb-85	32.34
22-Mar-85	32.34
22-Apr-85	22.09
22-May-85	22.09
22-Jun-85	22.09
22-Jul-85	22.09

Date	Amount
22-Aug-85	22.09
22-Sep-85	22.09
22-Oct-85	22.09
22-Nov-85	22.09
22-Dec-85	22.09
22-Jan-86	22.09
22-Feb-86	22.09
22-Mar-86	22.09
22-Apr-86	14.78
22-May-86	14.78
22-Jun-86	14.78
22-Jul-86	14.78
22-Aug-86	14.78
22-Sep-86	14.78
22-Oct-86	14.78
22-Nov-86	14.78
22-Dec-86	14.78
22-Jan-87	14.78
22-Feb-87	14.78
22-Mar-87	14.78
22-Apr-87	9.66
22-May-87	9.66
22-Jun-87	9.66
22-Jul-87	9.66
22-Aug-87	9.66
22-Sep-87	9.66
22-Oct-87	9.66
22-Nov-87	9.66
22-Dec-87	9.66
22-Jan-88	9.66
22-Feb-88	9.66
22-Mar-88	9.66
22-Apr-88	6.13
22-May-88	6.13
22-Jun-88	6.13
22-Jul-88	6.13
22-Aug-88	6.13
22-Sep-88	6.13
22-Oct-88	6.13
22-Nov-88	6.13
22-Dec-88	6.13
22-Jan-89	6.13
22-Feb-89	6.13
22-Mar-89	6.13
22-Apr-89	3.78
22-May-89	3.78
22-Jun-89	3.78
22-Jul-89	3.78
22-Aug-89	3.78
22-Sep-89	3.78
22-Oct-89	3.78

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Date	Amount	Date	Amount
22-Nov-89	3.78	22-Feb-94	0.37
22-Dec-89	3.78	22-Mar-94	0.37
22-Jan-90	3.78	22-Apr-94	0.18
22-Feb-90	3.78	22-May-94	0.18
22-Mar-90	3.78	22-Jun-94	0.18
22-Apr-90	2.26	22-Jul-94	0.18
22-May-90	2.26	22-Aug-94	0.18
22-Jun-90	2.26	22-Sep-94	0.18
22-Jul-90	2.26	22-Oct-94	0.18
22-Aug-90	2.26	22-Nov-94	0.18
22-Sep-90	2.26	22-Dec-94	0.18
22-Oct-90	2.26	22-Jan-95	0.18
22-Nov-90	2.26	22-Feb-95	0.18
22-Dec-90	2.26	22-Mar-95	0.18
22-Jan-91	2.26	22-Apr-95	0.07
22-Feb-91	2.26	22-May-95	0.07
22-Mar-91	2.26	22-Jun-95	0.07
22-Apr-91	1.30	22-Jul-95	0.07
22-May-91	1.30	22-Aug-95	0.07
22-Jun-91	1.30	22-Sep-95	0.07
22-Jul-91	1.30	22-Oct-95	0.07
22-Aug-91	1.30	22-Nov-95	0.07
22-Sep-91	1.30	22-Dec-95	0.07
22-Oct-91	1.30	22-Jan-96	0.07
22-Nov-91	1.30	22-Feb-96	0.07
22-Dec-91	1.30	22-Mar-96	0.07
22-Jan-92	1.30	22-Apr-96	0.02
22-Feb-92	1.30	22-May-96	0.02
22-Mar-92	1.30	22-Jun-96	0.02
22-Apr-92	0.71	22-Jul-96	0.02
22-May-92	0.71	22-Aug-96	0.02
22-Jun-92	0.71	22-Sep-96	0.02
22-Jul-92	0.71	22-Oct-96	0.02
22-Aug-92	0.71	22-Nov-96	0.02
22-Sep-92	0.71	22-Dec-96	0.02
22-Oct-92	0.71	22-Jan-97	0.02
22-Nov-92	0.71	22-Feb-97	0.02
22-Dec-92	0.71	22-Mar-97	0.02
22-Jan-93	0.71	22-Apr-97	0.00
22-Feb-93	0.71	22-May-97	0.00
22-Mar-93	0.71	22-Jun-97	0.00
22-Apr-93	0.37	22-Jul-97	0.00
22-May-93	0.37	22-Aug-97	0.00
22-Jun-93	0.37	22-Sep-97	0.00
22-Jul-93	0.37	22-Oct-97	0.00
22-Aug-93	0.37	22-Nov-97	0.00
22-Sep-93	0.37	22-Dec-97	0.00
22-Oct-93	0.37	22-Jan-98	0.00
22-Nov-93	0.37	22-Feb-98	0.00
22-Dec-93	0.37	22-Mar-98	0.00
22-Jan-94	0.37	22-Apr-98	-

Annexure B - Effective Date Portfolio Assets

1. The Client has entered into a swap transaction (the "Swap Transaction") with JPMorgan Chase Bank N.A., Johannesburg Branch ("JP Morgan"), the terms of which are documented in -
 - 1.1. a written ISDA 2002 Master Agreement and Schedule to the 2002 Master Agreement dated as of 30 November 2007 executed in counterparts between the Client and JP Morgan on or about 5 December 2007;
 - 1.2. a written confirmation ("Confirmation") in relation to the ISDA Master Agreement executed in counterparts between the Client and JP Morgan on or about 30 November 2007;
 - 1.3. a written credit support deed executed in counterparts between the Client and JP Morgan on or about 30 November 2007 (the "Credit Support Deed");
 - 1.4. a written side letter executed in counterparts between the Client and JP Morgan on or about 30 November 2007;
 - 1.5. a written rectification to the Schedule to the 2002 ISDA Master Agreement dated as of 3 January 2008 executed in counterparts between the Client and JP Morgan on or about 14 January 2008; and
 - 1.6. a written amendment to the Confirmation dated as of January 2008 executed in counterparts between the Client and JP Morgan on or about 23 January 2008.
2. The Portfolio Assets shall comprise -
 - 2.1. the rights and obligations of the Client under either -
 - 2.1.1. a written swap confirmation with JP Morgan, which confirmation shall evidence one half of the rights and obligations under the Swap Transaction referred to in clause 1.2 of this Annexure B; or
 - 2.1.2. one half of the rights and obligations under the Swap Transaction referred to in clause 1.2 of this Annexure B;
 - 2.2. the reference bonds contemplated as being held by the Client to fund its obligations under clause 2.1.1 or 2.1.2 of this Annexure B;
 - 2.3. one half of the bonds pledged to JP Morgan under the Credit Support Deed referred to in clause 1 of this Annexure B; and

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- 2.4. the rights and obligations of the Client under the other documents referred to in clauses 1.1, 1.3, 1.4, 1.5 and 1.6 of this **Annexure B** insofar as those documents apply to the rights and obligations referred to in clause 2.1 of this **Annexure B**.



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Annexure C - Investment and Risk Management Framework

1. OBJECTIVES OF THE LIABILITY DRIVEN INVESTMENT (LDI) SOLUTION

- 1.1. **Effective management of liquidity risk.** A risk facing the Client arises from the requirement to pay monthly benefit payments into the future. The LDI solution manages this actively and makes use of a liquidity buffer to ensure benefit payments are managed optimally.
- 1.2. **Immunise interest rate risk.** Fluctuation in interest rates affects the valuation of the liability profile, which creates volatility in the valuation of the Portfolio. The asset strategy for the Portfolio is designed to mirror and offset these fluctuations, thus reducing valuation risks in respect of the Portfolio.
- 1.3. **Generate outperformance over the liabilities.**
 - 1.3.1. Within a defined risk framework, 300 basis points over the liabilities is targeted.
 - 1.3.2. The investment performance shall be measured on quarterly basis as well as over the 3 (three) year rolling periods ending on the 3rd (third), 4th fourth and 5th (fifth) anniversaries of the Effective Date, respectively.
- 1.4. **Tracking:** Closely track the investment performance of the benchmark such that the funding level is not volatile.

2. INVESTMENT GUIDELINES

2.1. General -

Regiments shall at all times adhere to the requirements of the Pension Funds Act, Regulation 28 and other regulations and notices issued by the Financial Services Board from time to time in relation to pension funds, including without limitation the draft "Conditions for the use of Derivative Instruments" posted for comment in December 2013, once they take effect.

2.2. Repurchase (repo) transactions -

- 2.2.1. Regiments may transact in repos (sell/buy-back and buy/sell-back) trades in order to enhance the performance of the bond component of the Portfolio.
- 2.2.2. The maximum allowable portion of the Portfolio which can be transacted in repos at any given point in time, will be limited to a maximum of 50% (fifty percent) of the Portfolio.

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- 2.2.3. Any repo trade will only be transacted with counter-parties where a Global Master Repurchase Agreement (GMRA) agreement is in place.
- 2.2.4. Repo trades may only be entered into with counter-parties that have a minimum short-term credit rating of F1. For instruments of more than 1 (one) year's duration the counter-party must have a minimum long-term credit rating of AA-.
- 2.2.5. Repo trades are subject to the same Credit Guidelines as outlined in clause 3 of Annexure C.
- 2.2.6. Trading activity will be limited to trades through the JSE Debt Market.
- 2.2.7. Any repo trade must be fully collateralised.
- 2.2.8. Regiments will not perform any securities lending beyond that of repo (sell/buy-back or buy/sell-back) trades as stipulated above.
- 2.2.9. Regiments is required to report on repo trades in its monthly reporting to the Client.
- 2.3. Prior written approval from the Client is required for investment in -
- 2.3.1. a pooled vehicle where the investment is not directly held and any such investments may be subject to further guidelines and restrictions as may be prescribed by the Client from time to time;
- 2.3.2. equity securities, commodities or direct currency exposures other than Rand.

3. RISK FRAMEWORK

3.1. Credit Risk:

- 3.1.1. *Investment Credit risk* is limited in accordance with the following table:

Rating	Limit of Credit portfolio
AAA	100%
AA+	80%
AA	80%
AA-	80%
A+	70%
A	70%
A-	70%
BBB+	20%
BBB	20%
BBB-	10%

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3.1.2. **Counterparty credit risk** is managed by calling for collateral in accordance with the Credit Support Annexure (CSA) to the Master ISDA Agreements with Over-the-Counter (OTC) counterparties. When trading with a new OTC counterparty, a long form confirmation will be used for each trade. A Master ISDA agreement will be signed as soon as possible.

3.1.3. Credit exposure is further managed by meeting either one of the following criteria:

3.1.3.1. limiting the exposure to a single obligor to less than or equal to 10% (ten per cent) of the Market Value of the Portfolio (including the Portfolio Liabilities and the Portfolio Assets); or;

3.1.3.2. limiting the exposure to a single obligor to less than or equal to 20% (twenty per cent) of the net asset value of the obligor in question.

3.1.4. In the event that a potential counterparty is not rated, a credit report and request for counterparty exposure limit will be submitted to the Client for approval. In the event that the Client grants such approval, Regiments shall be entitled to transact with that counter-party.

3.2. **Liquidity Risk:**

3.2.1. Liquidity is monitored on a daily basis, save in respect of days which are not Business Days, and is limited in accordance with the following table to a percentage of the Market Value of the Portfolio Assets:

Maturity	Shortfall
< 1 months	0%
1 - 2 months	0%
2 - 3 months	5%
3 - 6 months	7%
6 - 12 months	13,5%
> 1 year	no limit

3.2.2. The solution is able to cover the shortfall in the time to maturity of the cash flow with minimal cost, if any. For example if there is a shortfall of 5% (five percent) of the Market Value of the Portfolio Assets in just over 2 (two) months' time, the cash could be comfortably raised without incurring position unwinding costs. Cash and near cash instruments are used.

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3.3. Market Risk:

The following risk attributes are considered when positioning the Portfolio and are also monitored on a daily basis for performance.

Attribute	Description	Limit	
Parallel Curve Moves	Change in the net value of the Portfolio with a 100bps parallel change in the swap curve	2,5% of the value of the Portfolio Assets.	
Credit Spread Moves	Change in the net value of the Portfolio with a change in the credit spread of 100bps in each credit position at the same time.	5% of the value of the Portfolio Assets.	
Bonds vs Swaps	Change in the net value of the Portfolio with a 100bps change in the asset swap spread between bonds and swaps.	5% of the value of the Portfolio Assets.	

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Annexure D - Power of Attorney

SPECIAL POWER OF ATTORNEY

We, the undersigned, being duly authorised hereto by a resolution of the trustees of the Transnet Second Defined Benefit Fund ("the Client"), dated 19 August 2014 do hereby nominate, constitute and appoint Regiments Fund Managers (Pty) Ltd ("REGIMENTS"), to manage the Client investments and matters relating thereto and to transact on behalf of the Client in relation to such investments on the basis set out hereinafter and in accordance with the terms of the Portfolio Management Agreement entered into or to be entered into between the Client and REGIMENTS on [•] 2015 ("Portfolio Management Agreement").

REGIMENTS has full power and authority, with the power of substitution, to be the Client's lawful attorney and agent, and without detracting from the generality thereof, in its name, place and stead to buy, sell acquire, dispose of, vote convert, manage, transact and otherwise deal with those assets and securities of the Client that are entrusted to REGIMENTS, including placing and removing script in the Client's name from safe custody, without the requirement for further authorisation, provided however that:

- i. REGIMENTS shall only be entitled to realise the Client investments if the proceeds of such realised investments are deposited into an account designated by the Client ("Client Designated Account");
- ii. all transactions contemplated herein including, without limitation the receipt of dividends or other proceeds on investments must be processed through the Client Designated Account;
- iii. REGIMENTS shall at all times act in accordance with the provisions of the Investment and Risk Management Framework attached to the Portfolio Management Agreement.

This authorisation does not only apply to the Client assets and securities currently in existence entrusted REGIMENTS. It also applies to and includes such further assets and securities as the Client may from time to time entrust to REGIMENTS, in terms of the Portfolio Management Agreement.

REGIMENTS is further authorised to sign all documentation in the Client's name, place and stead for purposes of effecting the objectives aforesaid, and to do or cause to be done whatsoever shall be further required to achieve such objectives as the Client might or could do if personally present and acting therein.

SIGNED at Johannesburg on this 01 OCTOBER 2015 of _____ in the presence of the undersigned witnesses:

Witnesses:

1. [Signature]
2. [Signature]

[Signature]
who warrants that he/she is duly authorised thereto

FOR AND ON BEHALF OF TRANSNET SECOND
DEFINED BENEFIT FUND

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Annexure E - Risk Disclosure**1. INTRODUCTION**

It is recorded that -

- 1.1. there is a natural degree of risk inherent in trading and investing in financial instruments and markets;
- 1.2. the purpose of this annexure is to explain in general terms the nature of risks involved in investing in any of the financial instruments referred to in Annexure C. This annexure does not disclose or explain all of the risks and other significant aspects of dealing in financial instruments and markets;
- 1.3. past performance may not be indicative of future performance;
- 1.4. investment in any of the financial instruments referred to in Annexure C is generally done by sophisticated institutional investors who understand and are able to bear the risks involved in making the investment and the impact of the investment on their overall investment portfolio; and
- 1.5. in addition to the risks listed below and such other risks as have not been disclosed in this Annexure C, is the risk of losing the entire value of an investment or (in the case of certain derivative and other Transactions) the risk of being exposed to liability over and above the initial investment.

2. INVESTMENT RISK

Investment risk can be defined as the risk of not meeting a long term investment objective and/or by losing capital over the short to medium term. Investment risk is, amongst others, dependent upon market conditions. Due to a wide range of factors, financial instruments may trade at a discount to their offering price.

3. REINVESTMENT RISK

Reinvestment risk may arise in the circumstances where it may not be possible to reinvest interest or dividends earned from an investment in such a way that the same effective rate of return is yielded as had been earned by the invested funds through which they had been generated. For example, falling interest rates may prevent bond coupon payments from earning the same rate of return as the original bond. As an extreme example, where too high a weighting is held in cash to protect capital, then should interest rates go sideways to slightly downwards, it may be necessary to continually reinvest at lower and lower rates of return.

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4. CUSTODIAN / INSTITUTIONAL RISK

Custodian or institutional risk is unquantifiable. While the probability of this risk materialising may be low, when it does occur, it may result in a substantial negative impact upon a significant portion of the investment. For this reason, Regiments pays particular attention to this risk and only uses the approved or graded institutions when placing investment funds in accordance with the Investment and Risk Management Framework.

5. CREDIT RISK

Credit risk may arise if a bond issuer were to default, by failing to repay principal debt and/or interest in a timely manner. Potential causes for such default could include impaired liquidity and changes in the issuer's industry affecting its market share. Bonds issued by the government are highly unlikely to default. Municipalities occasionally default as well, although it is uncommon. Bonds issued by corporations are more likely to be defaulted on.

6. EXCHANGE RATE RISK

The risk that the value of an investment could be affected as a result of fluctuations in the applicable exchange rate constitutes exchange rate risk. Collateral deposits denominated in one currency may be subject to margin calls in circumstances where the obligations secured by such collateral are denominated in another currency.

7. POLITICAL, SOCIAL AND/OR REGULATORY RISKS.

The value of an investment may be adversely affected by uncertainties due to international or local political or social developments, changes in government policies, taxation, restrictions on foreign investment and currency repatriation, currency fluctuations and other developments in the laws and regulations of the countries in which the assets are invested, which are beyond the issuer's control.

8. ECONOMIC CONDITIONS

The success of any investment activity is affected by general economic conditions that may affect the level and volatility of many of the key market indicators and the extent and timing of the engagement into the trading activity. Unexpected volatility or illiquidity in the markets in which the positions are held could impair the client ability to carry out the investor's business or cause the investor to incur losses.

9. LIQUIDITY AND MARKET RISK

In some circumstances the markets in which the trades are made may be illiquid, thereby making it difficult to acquire or dispose of investments at prices quoted on the relevant exchanges rapidly and at a satisfactory price. In addition, the suspension by an exchange of trading in a particular market

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could make it impossible for positions to be realised and consequently there may be exposure to losses.



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Annexure F - Reporting**1. MONTHLY REPORTS**

1.1. Regiments will provide the Client at monthly intervals by no later than 17h00 on –

1.1.1. the 5th (fifth) Business Day of each month with -

1.1.1.1. a monthly portfolio report reflecting full details of -

1.1.1.1.1. any change in the composition of the Portfolio since the date of the previous statement of account, including particulars of any Fund Payments and any assets delivered to the Client;

1.1.1.1.2. any Portfolio Assets on the date to which the statement of account relates, as well as details of cash received and payments made by Regiments since the date of the previous statement of account;

1.1.1.1.3. the cost and market value of all assets on the date to which the statement relates;

1.1.1.1.4. all commissions, fees and other charges incurred by Client as contemplated in this Agreement;

1.1.1.2. a "Statement M" in the standard format attached hereto as Annexure G or in a different format but containing as a minimum the information as contemplated in the attached statement format.

In the event of Regiments being unable to supply any such monthly reports by the agreed time, Regiments shall notify the Client immediately;

1.1.2. 10th (tenth) Business Day of each month with a monthly risk report, reflecting full details of -

1.1.2.1. yield to maturity of the overall portfolio and each instrument and how this compares to the liability;

1.1.2.2. the probability of default, the loss given default and the expected default rate on the portfolio and each instrument (provided on a "best endeavours" basis using credit ratings);

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- 1.1.2.3. interest rate risk (modified duration, convexity, Rand per point, sensitivity) of overall portfolio and each instrument and how this compares to the liability;
- 1.1.2.4. spread risk of overall portfolio and each instrument and how this compares to the liability;
- 1.1.2.5. credit breakdown of portfolio compared to mandate guidelines;
- 1.1.2.6. basis risk of portfolio compared to liability, being the risk that arises from assets being priced off a different curve to that of the liabilities (e.g. if assets are priced off a swap curve but liabilities off a bond curve);
- 1.1.2.7. liquidity risk and breakdown of portfolio;
- 1.1.2.8. maturity breakdown of overall portfolio;
- 1.1.2.9. projected liquidity position of overall portfolio on a roll forward basis;
- 1.1.2.10. exposure and sensitivity analysis to repo, swap, futures and options transactions compared to mandate guidelines; and
- 1.1.2.11. full reporting on any collateral arrangements.

2. QUARTERLY REPORTING

- 2.1. Regiments shall, no later than 1 (one) month after a Quarter end, provide the Client with -
 - 2.1.1. the information required for the Client to comply with reporting requirements of the South African Reserve Bank, as set out in the specimen report attached as Annexure H;
 - 2.1.2. detailed information which the Client will require in order to assess the Client's compliance with Regulation 28 of Pension Funds Act ("Regulation 28"), as contemplated by the forms prescribed by the Financial Services Board from time to time in relation to pension funds. This information shall include a quarterly portfolio listing with investment holdings classified according to the categories specified in Regulation 28 together with the name of the issuer of each security included in the listing and an indication of whether the security is listed on an exchange or not. The "look-through" principle of Regulation 28 shall apply.

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2.2. Regiments shall furnish the Client with a quarterly report by the 15th (fifteenth) Business Day of the month following the end of the Quarter to which the report relates, reflecting at least the following -

2.2.1. an analysis of the performance of the Portfolio and a comparison of the Portfolio's performance to the benchmark as set out in the Investment and Risk Management Framework;

2.2.2. a statement of the quarterly and annual investment returns attributable to the asset allocation, sector selection and stock selection.

2.3. Regiments shall, on a quarterly basis -

2.3.1. provide the Client with a report setting out the manner in which it voted on resolutions of the companies in which the Client's assets are invested. The report shall also show which securities holders meetings Regiments attended in person or by proxy. This information shall be provided no later than 1 (one) month after a Quarter end;

2.3.2. make suitable senior personnel available to the Client as required, for consultation and report-back purposes;

2.3.3. Provide the Client with a statement by the compliance officer confirming compliance with the mandate requirements over the period.

3. ANNUAL REPORTING

Regiments shall, on an annual basis, provide the Client with a report setting out the progress it has made in terms of transformation and black economic empowerment. This shall include, but not be limited to -

3.1. an analysis of the investment professionals by seniority and the proportion of staff that are previously disadvantaged persons by seniority. It is specifically provided that this analysis relates to persons that are involved in the investment decision and analysis process (including trainees) and does not include administrative, operational and marketing staff;

3.2. the amount of money spent on the training and development of staff involved in the investment decision and analysis process;

3.3. the number of previously disadvantaged persons that joined Regiments in a capacity where he or she will be involved in the investment decision and analysis process. The same information must be provided for PDI staff that leave the business and the reason for their departure;

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- 3.4. details of shareholding; and
- 3.5. information regarding procurement.

The above report shall be provided by 31 March each year.

4. MISCELLANEOUS INFORMATION

Regiments shall, from time to time at the request of the Client, furnish its comments and investment views to the Client to keep the Client informed of current investment trends, and shall furnish such information regarding the management of the Portfolio as the Client may reasonably request, and shall attend meetings at times and places as reasonably requested by the Client. The Client acknowledges and confirms that no part of the Services constitutes a solicitation, recommendation, guidance or proposal, and that the Services are not intended nor do they constitute financial, tax, legal, investment or other advice. The Client should take particular care to consider, either on its own or through its own qualified financial advisor, whether the investment is appropriate considering the Client's objectives, financial situation and particular needs.

5. FORMAT OF REPORTING

- 5.1. The reports referred to in this Annexure F shall be made available to the Client in electronic format or, upon specific written request, in hard copy format.
- 5.2. The statement contemplated in clause 1.1.1.2 of this Annexure F shall comply with the formatting requirements set out in such clause and shall be emailed to the relevant contact persons as notified to Regiments by the Client in writing.

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Annexure G - Statement M



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Statement M

Month Ended: 31 AUGUST 2015
Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

FUND NAME FUND CODE

	Market value as at 31-Jul-2015	Exposure Value as at 31-Jul-2015	Purchases Consideration	Sales Proceeds	Investment Income	Nett Cashflow	Market value as at 31-Aug-2015	Exposure Value as at 31-Aug-2015	Money/Time Weighted MV	Modified Dietz MV
Local Equity										
Basic Materials										
Consumer Goods										
Consumer Services										
Derivatives										
Financials										
Industrials										
Oil & Gas										
Specialist Securities										
Technology										
Telecommunications										
Local Commodities										
Metals										
Local Cash										
General Cash										
Money Market										
Call										
CCD										
Local Bonds										
Fixed Interest Bonds										
+12YRS										
1-3YRS										
3-7YRS										
7-12YRS										
Other										
Floating Rate Securities										
1-3YRS										
Bond Cash										
Inflation linked bonds										

Statement M

Month Ended: 31 AUGUST 2015
Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

FUND NAME FUND CODE

	Market value as at 31-Jul-2015	Exposure Value as at 31-Jul-2015	Purchases Consideration	Sales Proceeds	Investment Income	Nett Cashflow	Market value as at 31-Aug-2015	Exposure Value as at 31-Aug-2015	Money/Time Weighted MV	Modified Dietz MV
3-7YRS										
Total Local Assets										
Total Assets (Gross of Fees)										
Total Assets (Nett of Fees)										

Cash Flow	Contributions	0.00	Expenses & Withdrawals	0.00	Net Contribution	0.00
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Annexure H - SARB Reporting Items



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Quarterly Asset Allocation Report D427			ABC PENSION FUND		Month ended		March 31, 2015	
Name and address of reporting Institution			SECTION A: ASSET ALLOCATION					
			Rand denominated		Foreign assets R'000		Foreign currency denominated R'000	
			Domestic assets R'000		(2)		(3)	
(1)								
A) Cash and Deposits			R343		R0		R0	
B) Loans			R0		R0		R0	
C) Bonds and Debentures			R0		R0		R0	
D) Property			R0		R0		R0	
E) Equities			R0		R0		R0	
E.1) Equities with Primary listing on JSE			R0		R0		R0	
E.2) Equities with Secondary Listing on JSE			R0		R0		R0	
E.3) Other Foreign Listed Equities			R0		R0		R0	
E.4) Unlisted Securities			R0		R0		R0	
E.5) Equity Index-linked Instruments			R0		R0		R0	
F) Other Portfolio Assets (specify)			R0		R0		R0	
G) Total portfolio assets			R343		R0		R0	
H) Institutional assets deemed foreign for exchange control purposes			R0					
I) Institutional assets deemed African for exchange control purposes			R0					
J) Assets deemed foreign for exchange control purposes			R0					
							% of total portfolio assets	
							0.00%	

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PORTFOLIO MANAGEMENT AGREEMENT

entered into between

TRANSNET SECOND DEFINED BENEFIT FUND

and

REGIMENTS FUND MANAGERS PROPRIETARY LIMITED

(Registration No. 2005/014462/07)

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[Signature]

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WHEREBY IT IS AGREED AS FOLLOWS:**1. INTERPRETATION AND PRELIMINARY**

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 -

1.1. words importing -

- 1.1.1. any one gender include the other two genders;**
- 1.1.2. the singular include the plural and *vice versa*; and**
- 1.1.3. natural persons include created entities (corporate or unincorporate) and *vice versa*;**

1.2. the following terms shall have the meanings assigned to them hereunder and cognate expressions shall have corresponding meanings, namely -

- 1.2.1. "Accrual Rate" means in relation to each Quarter, the JIBAR on the Reset Date, adjusted, to the extent required, in terms of clause 11.3;**
- 1.2.2. "Agreement" means this portfolio management agreement, as well as all annexures hereto, as may be amended from time to time;**
- 1.2.3. "Applicable Law" means the Pension Funds Act, FAIS, FICA, the Financial Institutions (Protection of Funds) Act, No. 28 of 2001, the FMA, and all other statutory provisions, licences, financial services provider codes of conduct promulgated under FAIS and authorisations regulating the affairs of Regiments and the Client as contemplated in this Agreement, to the extent applicable;**
- 1.2.4. "Associates" includes, but is not limited to shareholders, officers, directors, employees, nominees, representatives and agents from time to time, in their capacity as such, as well as subsidiaries, branches, holding companies and subsidiaries thereof, related parties or persons and any other persons or entities directly or indirectly associated with the above;**
- 1.2.5. "Average Swap Yield Curve" means the average of the midpoints between the buy and sell yields on the "swap yield curve" of each of Absa Bank Limited, Rand Merchant Bank (a division FirstRand Bank Limited), The Standard Bank of South Africa Limited and Nedbank Limited, as close as possible to 17h00 on any relevant date on which a valuation of the Fund is conducted as required in terms of this Agreement, as these figures have been updated on Reuters or**

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Bloomberg, whichever of these two news services Regiments may elect to use in its business as its primary source of news;

- 1.2.6. **"Banks Act"** means the Banks Act, No. 94 of 1990;
- 1.2.7. **"Business Days"** means any day other than a Saturday, Sunday or South African public holiday;
- 1.2.8. **"Client"** means Transnet Second Defined Benefit Fund (registration number 12/8/28846), a retirement fund established in terms of the Transnet Pension Fund Act, 62 of 1990;
- 1.2.9. **"Custodian"** means the custodian as contemplated in clause 9.2;
- 1.2.10. **"Designated Account"** means the separately designated bank account opened and operated by the Client for the purposes of holding the cash forming part of the Portfolio Assets whilst it is not invested in a term investment, as contemplated in clause 9.3;
- 1.2.11. **"Effective Date"** means 1 October 2015 (or such later date as the Parties may agree to in writing);
- 1.2.12. **"Execution Costs"** means the actual cost of executing a trade and shall include –
- 1.2.12.1. the difference between the actual trade price and the mid-market price of the Instrument at the time of the trade;
 - 1.2.12.2. the brokerage fees paid pursuant to the trade; and
 - 1.2.12.3. booking fees paid to any agent or exchange;
- 1.2.13. **"FAIS"** means the Financial Advisory and Intermediary Services Act, No. 37 of 2002;
- 1.2.14. **"FICA"** means the Financial Intelligence Centre Act, No. 38 of 2001;
- 1.2.15. **"FMA"** means the Financial Markets Act, No.19 of 2012;
- 1.2.16. **"Fund Payment"** means any pension payment made or to be made from the Portfolio Assets by the Client to its members in respect of the liabilities owed to them, which payments are typically made on a monthly basis and are intended to accord with the Liability Schedule;

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- 1.2.17. **"Independent Expert"** means an independent expert appointed in accordance with clause 21.2;
- 1.2.18. **"Investment and Risk Management Framework"** means the investment and risk management framework and parameters adopted by the Client in consultation with Regiments. The Investment and Risk Management Framework, as at the Effective Date, is attached as **Annexure C**, which framework may be amended by the Parties in writing from time to time;
- 1.2.19. **"JIBAR "** means in relation to each Quarter, the arithmetic mean of the mid-market yield rate (rounded upwards, if necessary, to the nearest one thousandth of a percentage point) for deposits in South African Rand for a 3 (three) month period which appears on the Reuters market data system (or its successor) as at the 'fixing' time for the day (which is at 11h00, as at the Signature Date);
- 1.2.20. **"JSE"** means JSE Limited (Registration No. 2005/022939/06);
- 1.2.21. **"Liability Schedule"** means the schedule setting out the projected monthly pension payment liabilities of the Client to its members which are to be made from the Portfolio Assets, attached as **Annexure A**, as amended or replaced from time to time pursuant to the actuarial restatement of the liabilities in question, which is anticipated to occur not more frequently than annually (and which amendment or replacement shall only take effect for purposes of this Agreement once provided to Regiments in writing);
- 1.2.22. **"Management Fees"** means the management fees payable by the Client to Regiments, determined in accordance with clause 10;
- 1.2.23. **"Market Value"** means, in relation to -
- 1.2.23.1. an instrument listed on the securities exchange operated by the JSE or any other licensed securities exchange, the value of the instrument on the relevant date at the last traded price as quoted by that securities exchange;
 - 1.2.23.2. money market assets, the value calculated in accordance with the appropriate yield curve on the relevant date, midway between buy and sell rates;
 - 1.2.23.3. cash, the face value of the cash on the relevant date at face value plus the present value of any interest accrued in relation thereto but not yet received; and

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- 1.2.23.4. all other instruments not listed on a securities exchange, a value derived from the value(s) quoted on the securities exchange operated by the JSE or any other securities exchange, using a valuation methodology that is accepted in the market with reference to the valuation of the relevant security or instrument;
- 1.2.24. **"Outperformance"** means the outperformance of the Portfolio in relation to the benchmark over a Period, which shall be calculated in accordance with clause 11;
- 1.2.25. **"Outperformance Fees"** means the performance fees payable to Regiments (if any), determined in accordance with clause 11;
- 1.2.26. **"Parties"** means the Client and Regiments collectively and **"Party"** means either one of them, as the context may require;
- 1.2.27. **"Pension Funds Act"** means the Pension Funds Act, No. 24 of 1956;
- 1.2.28. **"Period"** means the period under consideration, being either a month or a Quarter, or a portion thereof, as the context may indicate;
- 1.2.29. **"Portfolio"** means the portfolio of the Client to be managed by Regiments in terms of this Agreement, which portfolio encompasses the Portfolio Assets and/or the Portfolio Liabilities, as the context may require;
- 1.2.30. **"Portfolio Assets"** means the cash in the Designated Account and the investments of the Client under this Agreement, the Market Value of which shall be calculated on the 1st (first) Business Day of the relevant Period and as otherwise contemplated in this Agreement, which, as at the Signature Date, are those reflected in Annexure B;
- 1.2.31. **"Portfolio Liabilities"** means the pension payment liabilities from time to time of the Portfolio actuarially estimated to be owing to its members, which, as at the Signature Date, constitute those as set out in the Liability Schedule;
- 1.2.32. **"Present Value of Liabilities"** means the present value of all future Portfolio Liabilities calculated by the Average Swap Yield Curve;
- 1.2.33. **"Quarter"** means each period of 3 (three) months calculated from the first day of January, April, July and October, respectively, provided that where the Effective Date of the Agreement is not the first day of any such quarter, any values to be determined in relation to the first quarter to which this Agreement applies shall be determined *pro rata* to the actual number of days of the first



quarter during which the Services were provided in terms of this Agreement and references to "Quarterly" shall be construed accordingly;

- 1.2.34. **"Regiments"** means Regiments Fund Managers Proprietary Limited (Registration No. 2005/014462/07), a private limited liability company incorporated under the laws of the Republic of South Africa;
- 1.2.35. **"Representative"** means the person appointed by Regiments to communicate and manage the relationship with the Client in terms of this Agreement. The Client shall be notified in writing of the name and contact details of the Representative from time to time, failing which the representative shall be the chief executive officer of Regiments;
- 1.2.36. **"Reset Date"** means the last Business Day of the Quarter preceding the Quarter in question;
- 1.2.37. **"Services"** means the asset management, investment and financial services to be rendered by Regiments in terms of this Agreement;
- 1.2.38. **"Signature Date"** means the date on which this Agreement is signed by the Party signing last in time;
- 1.2.39. **"Structural Execution Costs"** means the Execution Costs of trade/s incurred by the Portfolio as a result of changes to the Portfolio Assets and/or Portfolio Liabilities resulting from Transition Events, or, where no trade/s is/are executed, the value of the change in the Market Value of the Portfolio resulting from such changes;
- 1.2.40. **"Take On Value of the Portfolio"** means the value of the Portfolio Assets as at the Effective Date, determined as contemplated in clause 5.3;
- 1.2.41. **"Transition Event"** means any of the following acts or omissions being committed by the Client –
- 1.2.41.1. the amendment of the Liability Schedule;
 - 1.2.41.2. withdrawal of any Portfolio Assets from the Portfolio other than to effect a Fund Payment on the date on which it is scheduled to be made in accordance with the Liability Schedule;
 - 1.2.41.3. the revision of the Investment and Risk Management Framework in terms of clause 4.5;


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- 1.2.41.4. the Client issuing an instruction to Regiments, as contemplated in clause 6.1.3;
- 1.2.41.5. the revocation by the Client of any proxy issued by Regiments in the circumstances set out in clause 7.2.12; or
- 1.2.41.6. providing Regiments with instructions in terms of clause 7.6 where such instruction requires a change to be made to the Portfolio Assets and/or requires deviation from the Investment and Risk Management Framework;
- 1.2.42. "VAT" means Value-Added Tax levied in terms of the Value-Added Tax Act, No. 89 of 1991;
- 1.2.43. "ZAR" or "Rand" means the lawful currency of the Republic of South Africa;
- 1.3. any reference in this Agreement to "exchange" and "securities" shall, unless otherwise stated or inconsistent with the context, bear the meanings assigned to them in the FMA;
- 1.4. any reference to an enactment is to that enactment as at the Signature Date and as amended or re-enacted from time to time and includes any subordinate legislation made from time to time under such enactment. Any reference to a particular section in an enactment is to that section as at the Signature Date, and as amended or re-enacted from time to time and/or an equivalent measure in an enactment, provided that if as a result of such amendment or re-enactment, the specific requirements of a section referred to in this Agreement are changed, the relevant provision of this Agreement shall be read also as if it had been amended as necessary, without the necessity for an actual amendment;
- 1.5. if any provision in a definition is a substantive provision conferring rights or imposing obligations on any Party, notwithstanding that it is only in the definition clause, effect shall be given to it as if it were a substantive provision in the body of the agreement;
- 1.6. when any number of days is prescribed in this Agreement, same shall be reckoned exclusively of the first and inclusively of the last day unless the last day falls on a Saturday, Sunday or a South African public holiday, in which case the last day shall be the next succeeding day which is not a Saturday, Sunday or a South African public holiday;
- 1.7. if figures are referred to in numerals and in words and if there is any conflict between the two, the words shall prevail;
- 1.8. expressions defined in this Agreement shall bear the same meanings in schedules or annexures to this Agreement which do not themselves contain their own definitions;

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- 1.9. if 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;
- 1.10. the expiration or termination of this Agreement shall not affect such of the provisions of this Agreement as expressly provide that they will operate after any such expiration or termination or which of necessity must continue to have effect after such expiration or termination, notwithstanding that the clauses themselves do not expressly provide for this;
- 1.11. the rule of construction that a contract shall be interpreted against the Party responsible for the drafting or preparation of the contract, shall not apply;
- 1.12. any reference in this Agreement to a Party shall include a reference to that Party's assigns expressly permitted under this Agreement and, if such Party is liquidated or sequestrated, be applicable also to and binding upon that Party's liquidator or trustee, as the case may be;
- 1.13. the words "include", "including" and "in particular" shall be construed as being by way of example or emphasis only and shall not be construed, nor shall they take effect, as limiting the generality of any preceding word/s;
- 1.14. any reference in this Agreement to any other agreement or document shall be construed as a reference to such other agreement or document as same may have been, or may from time to time be, amended, varied, novated or supplemented;
- 1.15. the words "other" and "otherwise" shall not be construed *eiusdem generis* with any preceding words if a wider construction is possible.

2. RECORDAL

- 2.1. The Portfolio was established by the Client in order to ensure that the Client will be able to effect the Fund Payments.
- 2.2. Regiments has been selected to be appointed to manage the Portfolio.
- 2.3. Accordingly, the Parties wish to record their agreement in relation to the management of the Portfolio.
- 2.4. Regiments is a Category 2 Financial Services Provider (FSP 22302) with the following sub-categories:
- 2.4.1. Securities and Instruments : Shares;
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- 2.4.2. Securities and Instruments : Money market instruments;
- 2.4.3. Securities and Instruments : Debentures and securitised debt;
- 2.4.4. Securities and Instruments : Warrants, certificates and other instruments;
- 2.4.5. Securities and Instruments : Bonds;
- 2.4.6. Securities and Instruments : Derivative instruments.

3. APPOINTMENT

- 3.1. The Client appoints Regiments, who hereby accepts such appointment, as the fund manager in respect of the Portfolio, to provide the Services as set out in this Agreement.
- 3.2. For the duration of this Agreement, Regiments shall be appointed as the exclusive fund manager in respect of the Portfolio.

4. DURATION

- 4.1. Subject to the provisions of clause 4.2, this Agreement will commence on the Effective Date and shall, unless terminated in terms of clause 4.3, 4.4, 22.2.2, 22.5.2 or 24, endure for an initial period of 3 (three) years ("Initial Period").
- 4.2. The Agreement will automatically renew and endure for a further period of 2 (two) years after the expiry of the Initial Period, unless –
 - 4.2.1. the Client notifies Regiments, in writing and by no later than 120 (one hundred and twenty) days before the expiry of the Initial Period, that it does not wish to renew the Agreement for the further 2 (two) year period; or
 - 4.2.2. terminated in terms of clause 4.3, 4.4, 22.2.2, 22.5.2 or 24.
- 4.3. Regiments may terminate this Agreement on at least 60 (sixty) days' prior written notice to the Client.
- 4.4. The Client may terminate this Agreement on at least 60 (sixty) days' prior written notice to Regiments.
- 4.5. In the event that the Agreement is terminated as contemplated in clause 4.3 or 4.4, the Client shall, if it wishes to restrict the investment and risk management framework and/or parameters as then contained in the Investment and Risk Management Framework ("Old Framework") until the termination of the Agreement takes effect, provide Regiments with the revised Investment and Risk Management Framework which Regiments is required to implement ("Revised Framework"), in which event Regiments shall implement the Revised

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Framework as soon as reasonably possible, but mindful of the undertakings provided by Regiments in terms of clause 7.1. Should the Client elect to avail itself of its rights in terms of this clause 4.5, the New Framework shall be provided to be received by Regiments –

4.5.1. within 15 (fifteen) Business Days of Regiments giving notice of termination to the Client, as contemplated in clause 4.3; or

4.5.2. simultaneously with the termination notice as contemplated in clause 4.4 being provided to Regiments,

failing which the Old Framework shall continue to apply until the termination of the Agreement becomes effective.

4.6. Once the termination of this Agreement takes effect -

4.6.1. any and all powers of attorney granted by the Client to Regiments in terms of this Agreement shall be deemed to be cancelled with immediate effect; and

4.6.2. Regiments shall forthwith return to the Client or cause to be returned to the Client all cash, assets and documents of title in its possession (taking into account the provisions of clause 9.1), and shall simultaneously provide the Client with a detailed final statement of account.

4.7. Notwithstanding the duration of this Agreement as provided for in this clause 4, in the event that, upon the termination or expiry of this Agreement, the Client has not yet concluded a new portfolio management agreement either with Regiments or another fund manager, the Client and Regiments may agree in writing to extend this Agreement until such time as a new portfolio management agreement has been concluded between the Client and a fund manager and such agreement has become effective in accordance with its terms.

5. TRANSITION MANAGEMENT

5.1. It is acknowledged by the Parties that transition management may be required to be effected to certain Portfolio Assets when Regiments commences to render the Services from the Effective Date. It is envisaged that such transition management would focus on cash-flow matching transactions that the Client has in place prior to the Effective Date.

5.2. Regiments shall accordingly evaluate the risk and monitor for opportunities to restructure the cash flow matching instruments that may form part of the Portfolio Assets as at the commencement of this Agreement, with a view to unwind and restructure the then Portfolio Assets so as to reduce risk and/or enhance returns in the Portfolio.

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- 5.3. In order to allow Regiments opportunity to unwind and restructure the relevant Portfolio Assets, without the transition management impacting upon its performance measurement, the Parties agree that the Portfolio shall have an agreed take on value, as at the Effective Date. For such purposes, Regiments shall be entitled to obtain quotations for the unwind and/or restructure cost (including costs that would constitute Execution Costs when the unwind and/or restructure is effected) of the relevant investments or transactions, prior to the Effective Date. The Client shall provide reasonable assistance to Regiments in its engagements with the issuers of the investments or transaction counterparties (including any authorities that may be required by Regiments to approach them) and ensure that Regiments is afforded access to the documents and/or records relating to such investments or transactions. By no later than the 5th (fifth) Business Day after the Effective Date (or such longer period as agreed to between the Parties in writing), the Parties, acting in good faith, shall endeavour to agree the take on value of the Portfolio, as at the Effective Date, for purposes of this Agreement. Failing such agreement between the Parties, either Party shall be entitled to refer the matter for expert determination in terms of clause 20. Pending the determination of the matter by the Independent Expert, the take on value of the Portfolio shall be deemed to be the Market Value of the Portfolio, as at the Effective Date, as reduced by any undisputed portion of the unwind and/or restructure cost ("Deemed Take On Value"). Should the take on value of the Portfolio, as at the Effective Date, once determined by the Independent Expert, be lower than the Deemed Take On Value of the Portfolio, the Outperformance and Outperformance Fees, if any, shall be recalculated based on such value as determined by the Independent Expert. Any shortfall in Outperformance Fees shall be paid to Regiments at the end of the Quarter during which the Independent Expert makes his/her determination known to the Parties.

6. AUTHORITY

- 6.1. Subject to the Investment and Risk Management Framework, Applicable Law and the provisions of this Agreement, the Client authorises Regiments to –
- 6.1.1. take over the management of the Portfolio and to do all things necessary to effect this takeover;
 - 6.1.2. take all such actions as Regiments considers reasonably necessary to attain the investment objectives of the Portfolio, as set out in the Investment and Risk Management Framework;
 - 6.1.3. exercise any rights conferred on the Client by virtue of the investments of the Portfolio, on behalf of the Client and in a manner that Regiments considers to be in the best interest of the Client, unless the Client specifically instructs Regiments in writing to the contrary; and

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6.1.4. operate and have access to the Designated Account for the purposes of managing the Portfolio and providing the Services.

6.2. Regiments' authority in terms of this Agreement shall be evidenced in a separately contained power of attorney in the form set out in Annexure D, which may be amended by agreement between the Parties in writing upon approval by the relevant mandated official of the Client, which approval may not be unreasonably withheld or delayed.

7. POWERS AND RESPONSIBILITIES OF REGIMENTS

Management of the Portfolio

7.1. Regiments undertakes to manage the Portfolio and render the Services –

7.1.1. diligently and professionally at all times and acknowledges that it has a fiduciary duty to act with the standard of care that can reasonably be expected of an authorised professional financial services provider acting in good faith and with reasonable care and skill;

7.1.2. in accordance with the provisions of this Agreement, the Investment and Risk Management Framework and all Applicable Law. To the extent that any of the provisions of this Agreement may conflict with, be inconsistent with, or impose a lesser standard on Regiments than that in terms of Applicable Law, the provisions of such Applicable Law shall prevail and be complied with by Regiments; and

7.1.3. in accordance with the service level standards used in the financial management industry,

in its capacity as fund manager for and on behalf of the Client.

7.2. Subject to the provisions of clauses 7.1 and 7.6, Regiments shall have full power and discretion and shall be entitled, without prior approval or consent from the Client, to deal with the Portfolio in whatever manner it deems necessary or appropriate in order to achieve the Client's investment objectives as set out in the Investment and Risk Management Framework. Regiments' powers to manage the Portfolio shall include (without limitation) the power, and, where appropriate, obligation as the Client's agent, to –

7.2.1. buy any investments on behalf of the Client, including, but not limited to call or term accounts, overnight deposits, negotiable certificates of deposit, investment grade South African bonds and cash, and to sell or otherwise realise or deal with any investments comprised in the Portfolio;

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- 7.2.2. subscribe to issues and apply for offers for sale and accept placings;
- 7.2.3. withdraw from the Custodian such monies as may be required to effect payment for assets purchased and costs associated with any such purchase;
- 7.2.4. instruct any member of a financial exchange or a licensed securities exchange to deal on any such exchange on the Client's behalf in any listed financial instrument or other listed security;
- 7.2.5. utilise licensed brokers and investment and commercial banks for the purchasing and selling of assets on behalf of the Portfolio;
- 7.2.6. execute "put-through" transactions (as defined in the Rules of the JSE) between different clients of Regiments, including the Client, provided that such transactions shall at all times be concluded on an arms' length basis at prices no worse to the Client than market related prices and on a basis which is not prejudicial to the Client and, where applicable, be processed through a broker authorised in terms of the Applicable Laws. For the purposes of this clause 7.2.6, "put-through" transactions shall mean counter party settlements to be executed through authorised brokers where Regiments require such counterparty settlements to be made and will be fully disclosed to the Client on a monthly basis;
- 7.2.7. where necessary, for and on behalf of the Client, enter into any client agreements with any other person, financial exchange, financial exchange member or regulatory body, including but not limited to ISDA (International Swaps and Derivatives Association), ISMA (International Security Management Association), and ISLA (International Securities Lending Association) agreements (where applicable) as well as agreements entered into in accordance with the requirements of any financial exchange or licensed securities exchange and with such members of such exchanges as Regiments may determine, provided, if Regiments enters into any such agreements for the Client, it shall advise the Client of the conclusion of such agreements (in its monthly report as contemplated in clause 1.1.1.1 of Annexure F) and provided further that Regiments shall ensure that such agreements are concluded on terms that are fair and reasonable to the Client and no worse to the Client than market related terms. Regiments shall ensure that all procedures are in place to maintain adequate margin balances and to settle client agreements on behalf of the Client as may be dictated by the provisions of the relevant client agreements;

- 7.2.8. enter into, as agent for and on behalf of the Client, derivative transaction client agreements with any broking member of the Derivatives Market of the JSE for the purchase and sale of any derivative instruments governed by the derivatives legislation and/or derivatives rules published by the JSE from time to time and comply with all procedures for the settlement of derivative transactions and the maintenance of adequate margin balances in terms of the JSE Derivatives Rules by instructing the Custodian to make payment directly to the clearing member of the Derivatives Market out of the Client's cash assets in the Portfolio as may be required to meet any calls for margin;
- 7.2.9. retain any cash accruals (including interest and dividends) that it receives on the Client's behalf (with the Custodian) and reinvest such cash accruals at its discretion in accordance with clause 7.2.10;
- 7.2.10. reinvest any income derived from investments made in respect of the Portfolio, or to re-invest such proceeds arising upon their sale or redemption, at its discretion (whether by depositing the cash accruals in a bank account with a bank finally registered in terms of the Banks Act on a term investment, or purchasing assets other than cash) for the Client's benefit;
- 7.2.11. aggregate purchases or sales of investments for the Portfolio with purchases or sales, as the case may be, of the same investments of the same issuer for other clients of Regiments occurring on the same day, provided that such aggregation does not cause any impairment to the Portfolio. When transactions are so aggregated, the actual prices applicable to the aggregated transactions shall be averaged, and the Portfolio and the accounts of other participating clients of Regiments will be deemed to have purchased or sold, as the case may be, their proportionate share of the investments involved at the average price so obtained;
- 7.2.12. attend any meetings held for the holders of Portfolio Assets or sign proxies for the purpose of voting thereat or for any purpose connected therewith, and exercise or elect not to exercise any voting rights or other rights, including accepting scrip or cash dividends, conferred on the Client by virtue of the investments of the Portfolio, on behalf of the Client, provided that Regiments shall at all times act only in the Client's own best interest, that is in furtherance of what Regiments believes in good faith to be the Client's best interest as an investor in the securities concerned. In this regard, Regiments undertakes to maintain a written record of its exercise of, or election not to exercise, any rights and privileges which attach to the investments of the Portfolio. Except as may be explicitly provided by Applicable Law, neither Regiments nor its Associates

shall incur any liability to the Client by reason of any exercise of, or failure to exercise, any such discretion. Where Regiments elects to exercise or procure the exercise of voting rights or other rights, it does so exclusively on the basis of the records and positions held by the Custodian and the Client acknowledges that Regiments shall be entitled to rely on the information supplied by any other person acting for the Custodian or appointed by the Client, provided that Regiments shall be required to investigate or reconcile any discrepancies between the information held by it and the information held by the Custodian, to the extent reasonably possible. It is moreover recorded and agreed that the right to vote on any of the securities held in the Portfolio remains and rests at all times with the Client as the beneficial and/or registered owner of such securities. The Client may at any time, up to and including at the meeting of securities holders, in writing, addressed to Regiments, the Custodian and the issuer company concerned, revoke any proxy issued by Regiments;

7.2.13. to administer any such investments and to hold them, or arrange for them to be held, in safe custody on behalf of the Client, at the cost of the Client;

7.2.14. generally do whatever may be necessary to comply with the provisions of the Investment and Risk Management Framework (unless otherwise instructed or consented to in writing by the Client), the rules of the securities exchange (including the procedures for the settlement of transactions and maintenance of adequate margin balances in terms of derivatives legislation and/or derivatives rules published by the JSE from time to time) and all Applicable Laws; and

7.2.15. generally attend to all actions ancillary to the provision of the Services.

7.3. A determination as to whether an investment falls within the risk parameters as set out in the Investment and Risk Management Framework shall be made as at the date of purchase of that investment and the Investment and Risk Management Framework shall not be deemed breached as a result of changes in the value or status (including the credit rating) of an investment following purchase.

Risk Disclosure

7.4. The Parties shall use best endeavours to ensure that all and any risks pertaining to the management and administration of the Portfolio are considered and, if appropriate, minimized.

7.5. Regiments hereby informs the Client of the risks pertaining to any investment of the Portfolio, both local and foreign, which may include, but shall not be limited to the risks set out in Annexure E, that are inherent in the buying and selling of listed financial instruments

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issued by individual financial exchanges from time to time in relation to specific financial markets. The Client shall accept such risks, which may result in financial loss to the Client and will not hold Regiments responsible or liable therefor, provided that all such investments to which the risks relate fall within the parameters of the Investment and Risk Management Framework. The Client, however, acknowledges that –

- 7.5.1. it understands and is aware of the various risks that are involved in holding a portfolio of investments and in dealing therein in the financial markets;
- 7.5.2. Regiments does not guarantee any future performance of the investments of the Portfolio entrusted to it or acquired in terms of this Agreement, nor does Regiments guarantee that any investment of the Portfolio will hold its value or behave in any particular manner; and
- 7.5.3. there is an investment risk associated with all asset classes, including foreign investments, that are exposed to currency risk.

Further Instructions

7.6. The Client may give reasonable instructions in writing to Regiments relating to Regiments' duties under this Agreement from time to time (such instructions to be given in accordance with clause 26, also setting out the duration for which each instruction is intended to apply), provided that no such instruction may –

- 7.6.1. be inconsistent with the objectives set out in clause 1 of Annexure C;
- 7.6.2. require that Regiments should breach any of its undertakings in terms of clause 7.1 in order to give effect thereto; or
- 7.6.3. result in the unilateral amendment of any provision of this Agreement by the Client (save as contemplated in clause 4.5).

8. DUTIES OF THE CLIENT

For the duration of this Agreement, the Client shall –

8.1. pay to Regiments –

- 8.1.1. all Management Fees and Outperformance Fees, plus VAT thereon, as may be due and payable to Regiments in accordance with clauses 10 and 11, respectively;
- 8.1.2. all costs and disbursements incurred by Regiments in respect of the implementation of instructions as contemplated in clause 7.6 or the purchase,

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sale, settlement, retention of investments and administration of the Portfolio, in accordance with clause 13;

8.1.3. the cost of external audits, in the event that the Client requires such audits to be undertaken by external auditors; and

8.1.4. the costs of any additional services, not included in this Agreement, to be rendered by Regiments at the request of the Client;

8.2. remain responsible for the management of its affairs for tax, legal and accounting purposes. In this regard, it is recorded that Regiments shall not be required to provide the Client with tax, legal or accounting advice or services and is under no obligation to report to the Client on the tax, legal or accounting consequences of buying or selling assets on behalf of the Portfolio;

8.3. consult with Regiments with regard to early Fund Payments proposed in relation to the Liability Schedule as soon as reasonably practicable;

8.4. respond to Regiments within 7 (seven) Business Days of Regiments making a request for approval to the Client in respect of a possible investment that falls outside of the risk parameters set out in the Investment and Risk Management Framework, including when Regiments seeks approval to conduct alternative types of trades or deals with alternative counterparties; and

8.5. give the requisite instructions to the Custodian to transfer cash or securities in connection with the settlement of transactions and procure that the Custodian provides Regiments with copies of periodic statements and access to electronic systems and gives Regiments timely notice of any voting or other rights due to be exercised with respect to any of the Portfolio Assets as soon as possible upon becoming aware of any such rights.

9. DESIGNATED ACCOUNT & REGISTRATION OF INVESTMENTS

9.1. All investments will be held and registered in the name of the Client.

9.2. The Client has appointed Nedbank Limited, a bank registered in terms of the Banks Act, to be its banker in respect of the investments and to be the custodian of the Portfolio Assets on its behalf.

9.3. All investments which belong to the Client and which are subject to this Agreement shall be held in safe custody by the Custodian on behalf of the Client in the Designated Account, particulars of which shall be notified by the Client in writing, such notice to be received by Regiments by no later than 3 (three) Business Days after the Effective Date.

9.4. Any employee/s of –

9.4.1. Regiments; and/or

9.4.2. Regiments' back office service provider which attends to settlement on behalf of Regiments and is accountable to Regiments on such a basis that Regiments can remain in control of the cash in the Designated Account,

designated for this purpose in writing to the Client and subsequently approved by the Client (which approval shall not be unreasonably withheld or delayed) may withdraw such monies from the Designated Account for investment on the Client's behalf or to make payments in accordance with the Client's instructions or in performance of the Services in terms of this Agreement.

9.5. Any change to the arrangements contemplated by this clause 9 must be in writing and must be signed by both Parties.

9.6. Regiments shall, on a daily basis, reconcile all script and cash held with the same records of the Custodian. This reconciliation shall be done for both holdings and the market value. In the event that a difference remains unreconciled for 3 (three) Business Days, the reasons therefore shall be reported in writing to the Client.

9.7. The Client shall procure that the Custodian with whom the Designated Account is held provides access to download bank statements of the Designated Account to Regiments on a daily basis.

10. MANAGEMENT FEES

10.1. The Client shall pay to Regiments a monthly management fee to be calculated, exclusive of VAT, as 0.17% (zero comma one seven per cent) per annum of the Market Value of the Portfolio Assets, taking into account accrued interest and dividends, and which amount shall be apportioned by reference to the number of days of the month in question.

10.2. The Market Value of the Portfolio Assets shall be calculated by Regiments as at the last day of the month immediately preceding the month in question in accordance with clause 1.2.30.

11. OUTPERFORMANCE FEE

11.1. In addition to the Management Fee, the Client shall, subject to the provisions of this clause 11, pay Regiments an Outperformance Fee in respect of each Quarter based on Outperformance by Regiments.

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11.2. The Outperformance (if any) in respect of each Quarter shall be calculated –

11.2.1. with reference to a benchmark for the Outperformance, which shall be calculated as follows –

$$B = V_{L1} - V_{L0}$$

where –

B = benchmark;

V_{L1} = V_{L0} incremented to the last Business Day of the Quarter in question at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, V_{L1} will always be a negative rand amount;

V_{L0} = the Present Value of Liabilities at close of business on the last Business Day of the Quarter preceding the Quarter in question. For the avoidance of any doubt, V_{L0} will always be a negative rand amount;

V_{L1} = Present Value of Liabilities at close of business on the last Business Day of the Quarter in question. For the avoidance of any doubt, V_{L1} will always be a negative rand amount;

11.2.2. with reference to the performance of the Portfolio Assets ("Asset Performance") at the end of each Quarter, which shall be calculated as follows –

$$AP = V_{A1} - V_{A0}$$

where –

AP = Asset Performance at close of business on the last Business Day of the Quarter in question;

V_{A1} = V_{A0} incremented to the last Business Day of the Quarter in question at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date;

V_{A0} = the Take On Value of the Portfolio, where the Quarter in question is the Quarter commencing on the Effective Date, and, thereafter, the Market Value of the Portfolio Assets at close of business on the last Business Day of the Quarter preceding the Quarter in question;

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V_{A1} = Market Value of the Portfolio Assets at close of business on the last Business Day of the Quarter in question;

and

11.2.3. in accordance with the following formula –

$$POP = AP + B - T_T - T_F - T_R - T_C$$

where –

POP = Period Outperformance;

AP = Portfolio Asset Performance at close of business on the last Business Day of the Quarter in question as set out in clause 11.2.2;

B = the benchmark calculated as set out in clause 11.2.1;

T_T = all the Structural Execution Costs, if any, incurred in respect of the Portfolio during the Quarter in question, which, for the avoidance of any doubt, T_T will be a negative rand amount, provided that where there were no Structural Execution Costs incurred during the relevant Outperformance measurement Period, T_T will be equal to zero;

T_F = all the Management Fees, Outperformance Fees, banking charges, custody fees and/or any other statutory charges or imposts paid in respect of the Portfolio during the Quarter in question, if any, including any VAT thereon, incremented from the date of payment of the fee to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, (i) T_F will be a negative rand amount, provided that where there were no fees paid during the Quarter in question T_F will be equal to zero and (ii) Execution Costs will never be added back to determine Outperformance during the relevant Period (save to the extent that such costs form part of Structural Execution Costs as contemplated in T_T);

T_R = any changes to the Liability Schedule during the Quarter in question, incremented from the date of the change to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, T_R will be a negative rand amount

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where the liability profile is increased (on a net basis) and will be a positive rand amount where the liability profile is decreased (on a net basis), provided that where there were no changes to the liability profile (on a net basis) during the Quarter in question T_R will be equal to zero;

T_C = any cash which the Client may pay into the Designated Account or other assets which the Client may transfer into the Portfolio during the term of this Agreement, by agreement with Regiments, to be managed by Regiments in accordance with the provisions of this Agreement ("Contributions") received into the Portfolio during the Quarter in question, incremented from the date of receipt of the Contribution to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, T_C will be a positive rand amount, provided that where there were no Contributions made during the Quarter in question, T_C will be equal to zero.

11.3. All values set out in this clause 11 that are incremented will be incremented in accordance with the following –

- 11.3.1. if the Accrual Rate has a compounding frequency that is not quarterly it will be adjusted to a rate with a quarterly compounding frequency using standard market convention;
- 11.3.2. the quarterly compounding Accrual Rate referred to in clause 11.3.1 will then be further adjusted to an effective accrual rate in respect of the Quarter in question by multiplying it by the actual number of days in the Quarter in question, divided by 365 (three hundred and sixty five) ("Effective Accrual Rate");
- 11.3.3. if a value is incremented over the full Quarter in question, it will be multiplied by the Effective Accrual Rate;
- 11.3.4. if a value is incremented over a portion of the Quarter in question, the value will be incremented using the following formula –

$$IV = VS * (1 + EAR)^{\left(\frac{AD}{NDQ}\right)}$$

where –

IV = incremented value;

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VS = value to be incremented;

EAR = Effective Accrual Rate;

AD = accrual days; and

NDQ = number of days in the Quarter.

11.4. The Outperformance Fee (if any) in respect of each Quarter shall be calculated, exclusive of VAT, at a rate of 25% (twenty five per cent) of the Outperformance over the Quarter in question, as calculated in accordance with clause 11.2.3 (provided such Outperformance is higher than R0,00 (zero rand)).

11.5. The Outperformance Fee shall be due and payable in accordance with the provisions of clause 14.

12. PROFESSIONAL ADVICE

Should Regiments at any time consider that it is necessary or prudent, for the proper execution of its duties to manage the Portfolio, to take legal or other professional advice, Regiments will consult with the Client and the matter shall be referred by Regiments on behalf of and at the reasonable cost of the Client, to professionals duly approved and/or appointed by the Client in accordance with its procurement policies. Should the Client fail and/or refuse to refer the matter to the appropriate professional or fail to refer the matter timeously or refuse to bear the costs of obtaining such legal or professional advice, it will have no recourse whatsoever against Regiments for not performing any relevant duty to manage the Portfolio in accordance with this Agreement and the Client hereby indemnifies Regiments and holds it harmless against all claims, damages, costs, expenses, losses or liabilities of the Client arising as a result of a matter not being referred (or referred timeously) for legal or other professional advice in accordance with this clause 12.

13. EXECUTION COSTS

It is recorded that the Portfolio shall, subject to the provisions of clause 16.4, bear any Execution Costs incurred by Regiments in the performance of its Services, as well as any other actual costs or expenses incurred (other than with an Associate, unless the Agreement contemplates the relevant cost being borne by the Portfolio and the cost is incurred on an arms' length basis) in respect of the purchase, sale, settlement and retention in safekeeping of investments of the Portfolio, "back office" costs (such as asset administration fees, fund accounting, generation of standard reporting packs, and system maintenance, operation and support), custodial service fees, brokerage charges, commissions, transfer fees, registration fees, exchange fees, settlement fees, and stamp duty, tax or other fiscal liabilities or any other transaction related expenses and fees arising out of transactions in respect of the Portfolio incurred by Regiments, its delegates, Associates or third parties in performing the Services under this Agreement.

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14. INVOICING, PAYMENT AND VAT

- 14.1. Regiments shall provide the Client with separate written invoices in relation to –
- 14.1.1. the Management Fees due and payable, in terms of clause 10, which fees are invoiced on the 1st (first) Business Day of each month and payable at the end of the month; and
 - 14.1.2. Outperformance Fees that may become due and payable in terms of clause 11, which fees are due in arrears on the 1st (first) Business Day following the Quarter in question and payable within 20 (twenty) Business Days after Regiments issues a written invoice to the Client.
- 14.2. All invoices submitted by Regiments in accordance with clause 14.1 shall set out the amount due and payable, plus VAT thereon, and may indicate whether any portion of such total amount has already been paid.
- 14.3. Subject to clause 14.4, any amounts owing to Regiments in accordance with an invoice submitted in terms of clause 14.1, shall be debited from the Designated Account by the employee of Regiments designated to operate the Designated Account, as contemplated in clause 9.4, and paid directly to Regiments and the Client authorises Regiments to effect such debits when payment is due.
- 14.4. In the event that the amount of any fee or disbursement as set out in an invoice issued by Regiments in terms of clause 14.1 is disputed by the Client, the Client shall notify Regiments of such dispute in writing within 5 (five) Business Days of the Client's receipt of the invoice issued by Regiments. The matter shall be submitted to the principal officer of the Client and the chief executive officer of Regiments for resolution. In the event that the principal officer of the Client and the chief executive officer of Regiments fail to reach agreement on the matter within 10 (ten) Business Days of the date of the Client's written notice contemplated above, the matter shall be submitted for determination by an Independent Expert in accordance with clause 21. In the event that the Independent Expert has not resolved the matter within the 25 (twenty five) Business Day period referred to in clause 21.7, Regiments may provide the Client with a separate written invoice in respect of the undisputed amount, which amount shall be paid to Regiments in accordance with clause 14.3. Once the Independent Expert has made his/her determination as to the total amount to be paid to Regiments, Regiments shall provide the Client with another invoice in respect of the amount in excess of the undisputed amount (if any), which shall be paid to Regiments in accordance with clause 14.3 within 5 (five) Business Days of the Independent Expert's determination.
- 14.5. Save as otherwise provided herein, all Management Fees and Outperformance Fees payable to the Regiments in terms of this Agreement are calculated exclusive of VAT and

the Client will be liable to pay VAT thereon as set out in the relevant written invoice submitted by Regiments.

- 14.6. The Management Fees, the Outperformance Fees, and any costs and disbursements, as contemplated in clause 13, shall be reflected on the Client's monthly portfolio statement for the Period in question.
- 14.7. In respect of any investment made, or other transactions concluded, by Regiments in terms of this Agreement on behalf of the Client, the Client shall be entitled to such brokerages and commissions to which it would have been entitled (in terms of the prospectus or other offer document setting out the terms of the investment) as if it had made such investment, or concluded such transaction, itself. Regiments shall not receive any commissions or rebates for making investments, or concluded such transactions, on the Client's behalf.
- 14.8. No part of any fee paid by the Client to Regiments in terms of this Agreement may be shared with any of the Client's trustees, officers or consultants (provided they are known to Regiments to be consultants of the Client) and no commission shall be paid to any such trustee, officer or consultant, without the express approval of the Client in writing in each instance.
- 14.9. All amounts payable in terms of this Agreement shall be paid in Rand.

15. ACCOUNTING AND REPORTING REQUIREMENTS

- 15.1. Regiments shall be obliged to keep separate transaction records in respect of the Portfolio, as prescribed for a fund manager in terms of Applicable Laws and applicable accounting standards.
- 15.2. Regiments hereby undertakes, as part of the delivery of the Services and at its own cost, to report to the Client as set out in Annexure F.
- 15.3. Regiments shall retain transaction records and any supporting vouchers, notes and/or documents, in relation to the transactions processed by Regiments on behalf of the Portfolio, for a minimum period of 5 (five) years, and to allow them to be inspected or reviewed by the Client's officials or independent auditors whenever necessary for audit and control purposes, as may be prescribed by Applicable Laws, provided that inspections and/or reviews are conducted within business hours and upon reasonable notice being given to Regiments.

16. CONFLICTS OF INTEREST

- 16.1. It is recorded that Regiments is involved in a wider range of investment management, corporate finance and securities issuing, trading and research. As a result of these varied activities, conflicts of interests and duties in relation to the provision of the Services may



arise. It is recorded that, in accordance with Applicable Laws, Regiments has established and maintains a conflict of interest management policy ("COI Policy") that prescribes certain practices and procedures, including information barriers, which restrict the flow of information and thereby manages or assists in managing such conflicts in a proper manner.

16.2. Regiments undertakes to provide the Client with a copy of its COI Policy as at the Signature Date and undertakes to notify the Client of any amendments thereto or the replacement thereof, which COI Policy, as amended or replaced from time to time, will be available on Regiments' website.

16.3. Regiments agrees that, notwithstanding the practices and procedures referred to in clause 16.1, it shall -

16.3.1. as far as reasonably possible, undertake not to place itself in a position where the interests and duties of Regiments may conflict with the interests of the Client or to sell for its own account any asset owned by it to the Client, or to buy from the Client any Portfolio Assets;

16.3.2. be obliged to notify the Client, as soon as possible, of any potential or actual conflicts of interests or duties that may arise.

16.4. Subject to Applicable Law, Regiments may, when acting as agent for the Client, or dealing on a fiduciary basis with the Client, deal with or through, or make use of the services of any of Regiments' Associates. Regiments' Associates shall be entitled to retain any fees, profits or other consideration arising from such dealings or from the use or provision of such services as though Regiments was not acting as such agent or fiduciary.

17. REPRESENTATIONS AND WARRANTIES

17.1. Each of the Parties hereby warrants to and in favour of the other that -

17.1.1. it has the legal capacity and has taken all necessary corporate actions required to empower and authorise it to enter into this Agreement;

17.1.2. this Agreement constitutes an agreement that is valid and binding on it and enforceable against it in accordance with its terms;

17.1.3. the execution of this Agreement and the performance of its obligations hereunder does not and shall not -

17.1.3.1. contravene any Applicable Law or regulation to which that Party is subject;

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- 17.1.3.2. contravene any provision of that Party's constitutional documents;
or
- 17.1.3.3. conflict with, or constitute a breach of any of the provisions of any other agreement, obligation, restriction or undertaking which is binding on it;
- 17.1.4. to the best of its knowledge and belief, it is not aware of the existence of any fact or circumstance that may impair its ability to comply with all or any of its obligations in terms of this Agreement;
- 17.1.5. it is entering into this Agreement as principal (and not as agent or in any other capacity);
- 17.1.6. the natural person who signs and executes this Agreement on its behalf is validly and duly authorised to do so;
- 17.1.7. it is not relying upon any statement or representation by or on behalf of the other Party to this Agreement, except those expressly set forth in this Agreement.
- 17.2. Regiments warrants in favour of the Client that as at the Signature Date and at all times during the currency of this Agreement –
- 17.2.1. it is a licenced financial services provider registered in terms of FAIS and holds all appropriate licences and approvals issued in terms of FAIS required by it to give effect to this Agreement;
- 17.2.2. its designated representatives and key individuals are registered with the Financial Services Board and meet the fit and proper requirements in relation to their operational competency, skills, qualifications and experience as set out in Applicable Laws;
- 17.2.3. it is an accountable institution as contemplated in FICA, and as such warrants that it complies with the obligations outlined in FICA pertaining to the combating of money laundering. In pursuance hereof, Regiments ensures that all clients are identified and verified in accordance with the requisite "know your client" requirements and keeps records of client transactions within the course of a business relationship or single transaction and furthermore adheres to all reporting requirements of FICA;

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- 17.2.4. it has not taken any steps for its de-registration in terms of section 82 of the Companies Act, No. 71 of 2008, and is not aware of any steps that have been taken by a third party for its de-registration;
- 17.2.5. it is not aware of any corporate action, legal proceedings or other procedure or step which has been taken or which is pending or threatened in relation to -
- 17.2.5.1. the suspension of payments, a moratorium of indebtedness, liquidation, winding-up, dissolution, administration, judicial management or business rescue in respect of it;
 - 17.2.5.2. a composition, compromise, assignment or arrangement with any of its creditors;
 - 17.2.5.3. the appointment of a liquidator, receiver, administrative receiver, administrator, compulsory manager, judicial manager, business rescue practitioner or other similar officer in respect of Regiments;
 - 17.2.5.4. the enforcement of any security over any of Regiments' assets,
- or any analogous procedure is taken in any jurisdiction;
- 17.2.6. no meeting has been proposed or convened by the directors of Regiments, no resolution has been proposed or passed, no application been made or an order of court applied for or granted, to authorise the entry into or implementation of any business rescue proceedings (or any similar proceedings) or any analogous procedure or step has been taken in any jurisdiction.
- 17.3. Notwithstanding any other provision in this Agreement, no warranty, assurance or undertaking is given by Regiments as to the performance of the Services, returns, increase in or retention of value or profitability of the Portfolio (or any part of it) or that the investment objectives or targets set out in the Investment and Risk Management Framework shall be successfully achieved, whether in whole or in part.
- 17.4. The Client warrants in favour of Regiments that, as at the Effective Date, it will have complied with the provisions of Applicable Law, including those governing its powers or capacity to select Regiments as fund manager of the Portfolio, and has taken such other legal steps with which it is required to comply to validly conclude the Agreement and give effect to its terms, or which otherwise requires statutory approval to be obtained by the Client.

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17.5. Each of the representations and warranties given by the Parties in terms of clause 17 shall –

17.5.1. be a separate warranty and will in no way be limited or restricted by inference from the terms of any other warranty or by any other words in this Agreement; and

17.5.2. *prima facie* be deemed to be material and to be a material warranty and/or representation inducing the other Party to this Agreement to enter into this Agreement.

18. LIMITATION OF LIABILITY

18.1. Notwithstanding anything contained in this Agreement to the contrary, no liability (whether based on a single or multiple causes of action) shall be incurred by Regiments in relation to claims, damages, costs, expenses, losses or liabilities of the Client, its Associates or the Portfolio, whether arising from warranties, representations, indemnities or otherwise in terms of this Agreement, to the extent that the liability is in excess of the Management Fees and Performance Fees paid and/or accrued to Regiments under this Agreement during the 12 (twelve) months prior to the institution of the claim by the Client (provided that where this Agreement has been in force for less than 12 (twelve) months, Regiments' liability shall be limited to the aggregate of the Management Fees and Performance Fees paid and/or accrued to Regiments from the Effective date until the date on which the Client instituted its claim) ("Limitation Amount"), except that where any liability for any claims, damages, costs, expenses, losses or liabilities is directly attributable to the fraud, dishonesty or gross negligence of Regiments or any of Regiments' Associates employed or engaged in the performance of the Services, the liability of Regiments shall not be limited to the Limitation Amount.

18.2. The provisions of clause 18 constitute a *stipulatio alteri* in favour of the Associates of Regiments, capable of acceptance at any time.

19. INDEMNITY AND INSURANCE

19.1. Regiments shall not be liable to the Client, its Associates or to any third party and, without derogating from the generality of the foregoing, to any member, customer or client of the Client for any loss, liability, damage, expense or penalty of any nature whatsoever (whether direct, indirect or consequential, and whether or not in the contemplation of the Parties) which the Client, any of its Associates or any such other third party may suffer or incur, whether directly or indirectly, as a result of, or which may be attributable to or caused by any act or omission on the part of Regiments pursuant to –

19.1.1. any instructions from the Client or the Client's investment advisor; and/or

19.1.2. the performance by Regiments or its directors, employees, representatives, agents and/or shareholders of any of Regiments' obligations under the Agreement,

unless such loss, liability, damage or expense is directly attributable to fraud, dishonesty or gross negligence on the part of Regiments.

19.2. Accordingly, and without limiting the generality hereof the Client hereby indemnifies and holds harmless Regiments from –

19.2.1. any loss incurred on the Client's behalf or on behalf of any member, customer or client of the Client pursuant to any *bona fide* investment made by Regiments in terms of this mandate; and

19.2.2. any and all claims, damages, liabilities, costs and expenses, including reasonable attorneys' fees as between attorney and client, which may be brought against, or claimed from, Regiments or such third parties by reason of the operation of the Client's account,

unless such loss, claim, damages, liabilities, costs or expense are directly attributable to fraud, dishonesty or gross negligence on the part of Regiments.

19.3. If any Party becomes aware of any claim which may give rise to any liability under this Agreement, such Party will promptly notify the other Parties in writing within 5 (five) Business Days.

19.4. Notwithstanding the provisions of clause 19.3, Regiments shall advise the Client in writing within 48 (fourty eight) hours (or within such shorter period as may be possible, should circumstances reasonably require expedient notification) of any breach of Applicable Laws or of the Investment and Risk Management Framework, or of any breach of Regiments' internal compliance rules that directly affects the Client in any manner.

19.5. Regiments undertakes to arrange and maintain, at its expense, fidelity and professional indemnity insurance to indemnify it against any losses that may result from the negligence, dishonesty or fraud of any of the officers, directors or employees of Regiments, its holding company or any other subsidiaries of its holding company. The details of such insurance cover shall be disclosed to the Client on request. Regiments shall indemnify and hold the Client harmless in respect of any loss or damage suffered by the Client as a result of any failure by Regiments to maintain the cover or to comply with the insurer's requirements and any subsequent refusal by the insurer to pay the claim.

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- 19.6. The rights conferred on the Associates of Regiments in terms of the provisions of clause 19 or elsewhere in this Agreement, which shall apply to them *mutatis mutandis*, constitute a *stipulatio alteri* in favour of them, capable of acceptance at any time.

20. **CONFIDENTIALITY AND PUBLICITY**

- 20.1. Any information obtained by either Party in terms, or arising from the implementation, of this Agreement ("Confidential Information") shall be treated as confidential by the Parties and shall not be used, divulged or permitted to be divulged to any person not being a Party to this Agreement, without the prior written consent of the other Party, save that –

- 20.1.1. each Party shall be entitled to disclose such information to such of its employees (which shall include any of its directors and agents), professional advisors and/or contractors who need to know such information for the purpose of this Agreement or for the purpose of performing the duties of their office or appointment and such information shall only be used for that purpose. Before revealing the Confidential Information to any such employees and/or professional advisors and/or contractors, each Party undertakes to procure that the employees and/or professional advisors and/or contractors are aware of the confidential nature of the Confidential Information being made available to them and are either generally subject to contractual or legal duties of confidentiality in relation to the confidential information of Regiments' clients or specifically in relation to the Confidential Information;
- 20.1.2. the Client may disclose any such Confidential Information to Transnet SOC Limited and the directors, agents, professional advisors and contractors thereof on the same basis as disclosure pursuant to clause 20.1.1;
- 20.1.3. any information which is required to be furnished by law or by any securities exchange on which the shares of Regiments are listed may be so furnished;
- 20.1.4. Regiments shall be entitled (after consultation with the Client so as to avoid embarrassment or prejudice, to the extent possible) to make such information available to its shareholders as may be necessary to enable such shareholders to consider the value and prospects of their shareholdings, provided that such shareholders are aware of the confidential nature of the Confidential Information being made available to them and are subject to appropriate contractual duties of confidentiality;
- 20.1.5. neither Party shall be precluded from divulging any Confidential Information to any person who is negotiating with such Party for the acquisition of an interest in such Party, provided that the person to whom any disclosure is made in the

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aforesaid circumstances shall first have undertaken in writing not to divulge such information to any other person and to use it only for the purpose of evaluating the value of the enterprise;

20.1.6. neither Party shall be precluded from using or divulging the Confidential Information in order to pursue any legal remedy available to it.

20.2. For the avoidance of doubt, the Confidential Information shall not include –

20.2.1. any part of such information which is or becomes public knowledge and in the public domain by reason of becoming public property other than through an act or omission by either Party;

20.2.2. information which came lawfully into the Party's possession from a third party lawfully possessing such information.

20.3. Neither Party shall publish the fact of or any information concerning the conclusion of this Agreement or the terms hereof without the consent of the other Party, save –

20.3.1. as required by Applicable Law or to implement this Agreement;

20.3.2. in instances where Regiments finds it necessary to include information concerning the fact that this Agreement has been concluded and such other matters as may be approved by the Client in any response to a request for proposal.

20.4. No announcements of any nature whatsoever will be made by or on behalf of a Party relating to this Agreement without the prior written consent of the other Party, save for any announcement or other statement required to be made in terms of the provisions of any Applicable Law or by the rules of any recognised securities exchange, in which event the Party obliged to make such statement will first consult with the other Parties in order to enable the Parties in good faith to attempt to agree the content of such announcement, which (unless agreed) must go no further than is required in terms of such Applicable Law or rules. This will not apply to a Party wishing to respond to the other Party which has made an announcement of some nature in breach of this clause.

21. EXPERT DETERMINATION

21.1. The provisions of this clause shall apply to any matter which must, by express statement to that effect in this Agreement, be submitted to and determined by an Independent Expert.

21.2. The expert shall be an independent practising chartered accountant, chartered financial analyst or other professional, as may be suitable depending on the nature of the matter

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subject to determination, of not less than 10 (ten) years' standing and registered with the applicable professional association, agreed upon between the Client and Regiments. If the Client and Regiments fail to agree on an expert within 14 (fourteen) days after the matter is subjected to determination by an Independent Expert, the expert shall be nominated, at the request of any one of the Client or Regiments by the CEO or Chairperson for the time being of the South African Institute of Chartered Accountants.

- 21.3. The Independent Expert shall obtain from each of the Client and Regiments a written submission containing, where applicable, an indication of the monetary amount or valuation which they respectively believe to be appropriate in respect of the matter the subject of the determination and consult with each of them in an endeavour to reach agreement. If either of the Client or Regiments failed to make a submission to the Independent Expert within 5 (five) Business Days of being requested in writing by the Independent Expert to do so, the right of such Party to make such submission to the Independent Expert shall immediately cease and the Independent Expert shall not, save with the written approval of the other of them, be entitled to have regard to any submission lodged after the expiry of such period. If agreement is not reached, the Independent Expert shall make a fair determination, taking due regard of the provisions of this Agreement, the aforesaid submission/s and all other relevant circumstances.
- 21.4. Each Party shall give effect to the determination made by the Independent Expert, provided that if the Independent Expert's determination is found to be manifestly unjust by a court, but the court exercises its general power, if any, to correct such determination, the Parties shall be bound thereby.
- 21.5. The Independent Expert –
- 21.5.1. may award interest with effect from any date, and on any basis, he considers appropriate in the circumstances; and
- 21.5.2. shall determine the liability for his charges.
- 21.6. Any applicable matter shall be deemed to have been subjected to determination by an Independent Expert when either of the Client or Regiments gives written notice to the other of them demanding determination by an Independent Expert and requests agreement on an Independent Expert.
- 21.7. It is the intention that the determination by the Independent Expert shall, where possible, be concluded within 25 (twenty five) Business Days following the matter being subjected to determination by the Independent Expert. Each of the Client and Regiments shall use their best endeavours to procure the expeditious finalisation of the determination.
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22. BREACH

22.1. Regiments shall be deemed to have breached this Agreement, for the purposes of clause 22.2, in circumstances where it –

22.1.1. breaches any warranty or representation or fails to fulfill any of its obligations contained in this Agreement; or

22.1.2. ceases to hold a valid license under FAIS.

22.2. In the event that Regiments commits a breach of this Agreement, as contemplated in clause 22.1, and fails to remedy such breach within 20 (twenty) Business Days (or such longer period as may be agreed to between the Parties in writing should the Parties agree that such failure or breach is not capable of being remedied within 20 (twenty) Business Days) after written notice from the Client requiring that it be remedied or such extended period as may be determined by the Client in its discretion, from the date of written notice from the Client calling upon it to do so, the Client shall be entitled, without prejudice to its other rights in terms of this Agreement and the law, including obtaining an interdict, to –

22.2.1. claim specific performance of any obligation; or

22.2.2. cancel the Agreement by written notice to Regiments,
without prejudice to the Client's right to claim damages.

22.3. The provisions of clause 22.2 shall not prevent the Client from obtaining an interdict or other relief on an urgent basis or otherwise, without having given Regiments the period of notice referred to in clause 22.2.

22.4. Despite clause 22.2, if any of the warranties given in clause 17.1 or 17.2 are not true at any time, this Agreement may forthwith be terminated on notice to Regiments.

22.5. In the event that the Client commits a breach of this Agreement and fails to remedy such breach within 20 (twenty) Business Days (or such longer period as may be agreed to between the Parties in writing should the Parties agree that such failure or breach is not capable of being remedied within 20 (twenty) Business Days) after written notice from Regiments requiring that it be remedied or such extended period as may be determined by Regiments in its discretion, from the date of written notice from Regiments calling upon it to do so, Regiments shall be entitled, without prejudice to its other rights in terms of this Agreement and the law, including obtaining an interdict, to –

22.5.1. claim specific performance of any obligation; or

22.5.2. cancel the Agreement by written notice to the Client,

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without prejudice to Regiments' right to claim damages.

- 22.6. The provisions of clause 22.5 shall not prevent Regiments from obtaining an interdict or other relief on an urgent basis or otherwise, without having given the Client the period of notice referred to in clause 22.5.
- 22.7. Despite clause 22.5, if any of the warranties given in clause 17.1 or 17.4 are not true at any time, this Agreement may forthwith be terminated on notice to the Client.
- 22.8. Termination of the Agreement shall not affect accrued rights, existing commitments or any contractual provision intended to survive termination.

23. ARBITRATION

- 23.1. Save in respect of those provisions of this Agreement which provide for determination by an Independent Expert or other remedies which would be incompatible with arbitration, a dispute which arises in regard to -

- 23.1.1. the interpretation of; or
- 23.1.2. the carrying into effect of; or
- 23.1.3. either of the Parties' rights and obligations arising from; or
- 23.1.4. the termination or purported termination of or arising from the termination of; or
- 23.1.5. the rectification or proposed rectification of

this Agreement, or out of or pursuant to this Agreement, (other than where an interdict is sought or urgent relief may be obtained from a court of competent jurisdiction), shall be submitted to and decided by arbitration.

- 23.2. That arbitration shall be held -

- 23.2.1. with only the parties, their representatives and their legal representatives present thereat;
- 23.2.2. in Johannesburg, South Africa.

- 23.3. The arbitration shall, where possible, be held and concluded in 21 (twenty one) Business Days after it has been demanded. The Parties shall use their Best Endeavours to procure the expeditious completion of the arbitration.

- 23.4. The arbitrator shall be an independent person nominated by the Parties or failing agreement between them within 7 (seven) days after the arbitration has been demanded shall be a

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person appointed by the chairperson for the time being of the Arbitration Foundation of Southern Africa (or its successor body).

- 23.5. The Rules of the Arbitration Foundation of Southern Africa shall apply to this arbitration.
- 23.6. The arbitrator shall have the fullest and freest discretion with regard to the proceedings.
- 23.7. The arbitrator shall have the power to give default judgment if any Party fails to make submissions on due date and/or fails to appear at the arbitration.
- 23.8. The arbitrator shall be obliged to give his award to the Parties to the dispute in writing fully supported by reasons.
- 23.9. The Parties shall keep the evidence in the arbitration proceedings and any order made by any arbitrator confidential.
- 23.10. The arbitrator's decision shall be final and binding on the Parties to the dispute save in the case of manifest error. The arbitrator may make an award as to his costs.
- 23.11. The provisions of this clause are severable from the rest of this Agreement and shall remain in effect even if this Agreement is terminated for any reason.

24. **FORCE MAJEURE**

- 24.1. Should Regiments be prevented from fulfilling any of its obligations in terms of this Agreement as a result of an event of *force majeure*, then –
 - 24.1.1. those obligations shall be deemed to have been suspended to the extent that and for so long as Regiments is so prevented from fulfilling them and the corresponding obligations of the Client shall be suspended to the same extent;
 - 24.1.2. Regiments shall promptly notify the Client in writing of such event of *force majeure* and such notice shall include an estimation of the approximate period for which the suspension in terms of clause 24.1.1 will endure, which estimate shall not be binding on Regiments; and
 - 24.1.3. the duration of this Agreement as well as each period within which and each date by which any obligation is required to be performed in terms of this Agreement shall be extended or postponed, as the case may be, by the period of suspension in terms of clause 24.1.1.
- 24.2. Should Regiments partially or completely cease to be prevented from fulfilling their obligations by the event of *force majeure*, Regiments shall immediately give written notice to the Client of such cessation and Regiments shall, as soon as possible, attempt to fulfil its

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obligations which were previously suspended, provided that in the event and to the extent that fulfilment is no longer possible or the Client has given written notice that it no longer requires such fulfilment, Regiments shall not be obliged to fulfil its suspended obligations and the Client shall not be obliged to fulfil its corresponding obligations. Regiments shall not be liable for any loss, liability, damage or expense of whatsoever nature which is caused by or attributable exclusively to such *force majeure* event.

24.3. Should an event of *force majeure* continue for more than 30 (thirty) days after the date of the notice referred to in clause 24.1.2 and notice in terms of clause 24.2 that the Client no longer requires fulfilment of the obligation has not been given, then Regiments shall be entitled (but not obliged) to terminate this Agreement by giving not less than 30 (thirty) days written notice to the Client to that effect, provided that any such notice of termination shall be deemed not to have been given if a notice in terms of clause 24.2 is received by Regiments prior to the expiry of such 30 (thirty) day period.

24.4. An "event of *force majeure*" shall mean any event or circumstance whatsoever which is not within the reasonable control of Regiments, including *vis major*, *cases fortuitus*, any act of nature, strike, fire, explosion, riot, insurrection or other civil disorder, war (whether declared or not) or military operations, international restrictions, the extended downtime of any external telecommunications line, the computer hardware and data reliant equipment, software, applications, operating and/or business systems or any enhancements, modifications, upgrades and peripherals thereto of Regiments and/or any business partner on whom Regiments relies, whether directly or indirectly, any requirement of any international authority, any requirement of any government or other competent local authority, any court order, export control and shortage of transport facilities.

25. INTEREST ON OVERDUE AMOUNTS

Any amount falling due for payment by any Party to the other in terms of or pursuant to this Agreement and not paid on due date, including any amount which may be payable as damages, shall bear interest at the prime rate plus 2% (two per cent), compounded monthly in arrears, calculated on and with effect from the due date for payment or discharge thereof up to and including the date of actual payment or discharge thereof. In the case of a dispute as to the rate of interest, a certificate in writing by a manager or accountant of The Standard Bank of South Africa Limited shall be prima facie evidence.

26. DOMICILIUM CITANDI ET EXECUTANDI

26.1. The Parties choose as their *domicilia citandi 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 –

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26.1.1. the Client:

Physical: Metropolitan Park, Block A
8 Hillside Road
Parktown
2193
Postal: Private Bag X41
Braamfontein
2017
E-mail: peet.maritz@transnetfunds.co.za
Marked for the attention of: Peet Maritz

26.1.2. Regiments:

Physical: 35 Ferguson Road
Illovo
Johannesburg
Postal: Postnet Suite 25
Private Bag x11
Birmam Park
2015
E-mail: NivenP@regiments.co.za and EricW@regiments.co.za
Marked for the attention of: Niven Pillay and Eric Wood

26.2. Any notice or communication required or permitted to be given in terms of this Agreement shall be valid and effective only if in writing but it shall be competent to give notice by e-mail.

26.3. Any Party may by notice to the others change the physical address chosen as its *domicilium citandi et executandi* to another physical address where postal delivery occurs in the Republic of South Africa or its postal address or its e-mail address, provided that the change shall become effective on the 7th (seventh) Business Day from the deemed receipt of the notice by the other Party.

26.4. Any notice to a Party –

26.4.1. delivered by hand to a responsible person during ordinary business hours at the physical address chosen as its *domicilium citandi et executandi* shall be deemed to have been received on the day of delivery; or

26.4.2. sent by e-mail to its chosen e-mail address stipulated in clause 26.1, shall be deemed to have been received on the date of despatch (unless the contrary is proved).

26.5. 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 *domicilium citandi et executandi*.

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27. GOOD FAITH AND CO-OPERATION

- 27.1. The Parties undertake to observe good faith in dealing with each other and in implementing the provisions of this Agreement.
- 27.2. The Parties undertake to co-operate with each other in all respects in order to give effect to this Agreement according to its intent and purpose.

28. GOVERNING LAW

Notwithstanding the conflict of law principles which might otherwise have governed this Agreement shall be governed by and interpreted in accordance with the substantive laws of the Republic of South Africa (and if the prescription laws of the Republic of South Africa are not considered to be substantive laws thereof, by the prescription laws as well but excluding its conflict of law principles).

29. WHOLE AGREEMENT, NO AMENDMENT

- 29.1. This Agreement constitutes the whole agreement between the Parties relating to the subject matter hereof and supersedes any other discussions, agreements and/or understandings regarding the subject matter hereof.
- 29.2. No amendment or consensual cancellation of this Agreement or any provision or term hereof or of any agreement, bill of exchange or other document issued or executed pursuant to or in terms of this Agreement and no settlement of any disputes arising under this Agreement and no extension of time, waiver or relaxation or suspension of or agreement not to enforce or to suspend or postpone the enforcement of any of the provisions or terms of this Agreement or of any agreement, bill of exchange or other document issued pursuant to or in terms of this Agreement shall be binding unless recorded in a written document signed by the Parties (or in the case of an extension of time, waiver or relaxation or suspension, signed by the Party granting such extension, waiver or relaxation). 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.
- 29.3. No oral *pactum de non petendo* shall be of any force or effect.
- 29.4. No extension of time or waiver or relaxation of any of the provisions or terms of this Agreement or any agreement, bill of exchange 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 (save as to any extension, waiver or relaxation actually given) thereafter from exercising its rights strictly in accordance with this Agreement.

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29.5. To the extent permissible by law neither Party shall be bound by any express or implied or tacit term, representation, warranty, promise or the like not recorded herein, whether it induced the contract and/or whether it was negligent or not.

30. **LEGAL COSTS**

Each Party shall bear its own costs of and incidental to the negotiation, preparation, settling, signing and implementation of this Agreement (including prior drafts and consultations) including VAT.

31. **STIPULATIO ALTERI**

No part of this Agreement shall constitute a *stipulatio alteri* in favour of any person who is not a Party to the Agreement unless the provision in question expressly provides that it does constitute a *stipulatio alteri*.

32. **SEVERABILITY**

Each provision of this Agreement is severable from all others, notwithstanding the manner in which they may be linked together or grouped grammatically and if in terms of any judgement or order, any provision, phrase, sentence, paragraph or clause is found to be defective or unenforceable for any reason, the remaining provisions, phrases, sentences, paragraphs and clauses shall nevertheless continue to be of full force. In particular and without limiting the generality of the foregoing, the Parties acknowledge the intention to continue to be bound by this Agreement notwithstanding that any provision may be found to be unenforceable or void or voidable, in which event, the provision concerned shall be severed from the other provisions, each of which shall continue to be of full force.

33. **CESSION AND ASSIGNMENT**

33.1. Neither Party may assign any of its rights or obligations under this Agreement without the prior written consent of the other Party.

33.2. Notwithstanding the provisions of clause 33.1, Regiments shall be entitled to delegate any of the Services to any person which is an Associate thereof, provided Regiments notifies the Client in writing promptly thereafter and provided further that such Associate is authorised in terms of FAIS to represent Regiments in providing such services to the Client.

33.3. Regiments' liability to the Client shall not be affected by any delegation to another party of its obligations under this Agreement.

34. **EXECUTION IN COUNTERPARTS**

This Agreement may be executed in several counterparts, each of which shall together constitute one and the same instrument.

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For: **TRANSNET SECOND DEFINED BENEFIT FUND**

Signature: 

who warrants that he / she is duly authorised thereto

Name: PJJ Maritz

Date: 01 OCTOBER 2015

Place: JOHANNESBURG

Witness: _____

Witness: _____

For: **REGIMENTS FUND MANAGERS PROPRIETARY LIMITED**

Signature: 

who warrants that he / she is duly authorised thereto

Name: M. PILLAY

Date: 01 OCTOBER 2015

Place: JOHANNESBURG

Witness: _____

Witness: _____

Annexure A - Liability Schedule

It is noted that where the 22nd day of the relevant month falls on a Saturday, Sunday or public holiday then notwithstanding the date specified below the payment date shall be the business day immediately preceding the relevant payment date. Payment should be made by no later than 12h00 of the relevant day.

Date	Amount	Date	Amount	Date	Amount
22-Oct-15	105,886,750.44	22-Jun-19	89,326,995.35	22-Feb-23	72,023,324.24
22-Nov-15	105,532,416.82	22-Jul-19	88,930,964.38	22-Mar-23	71,644,238.47
22-Dec-15	105,174,328.76	22-Aug-19	88,549,488.36	22-Apr-23	71,255,319.01
22-Jan-16	104,797,391.93	22-Sep-19	88,168,907.63	22-May-23	70,867,214.14
22-Feb-16	104,439,501.08	22-Oct-19	87,785,519.43	22-Jun-23	70,477,312.95
22-Mar-16	104,097,087.16	22-Nov-19	87,386,507.13	22-Jul-23	70,088,133.60
22-Apr-16	103,733,549.00	22-Dec-19	86,985,140.71	22-Aug-23	69,707,811.69
22-May-16	103,370,298.98	22-Jan-20	86,570,438.59	22-Sep-23	69,330,553.30
22-Jun-16	103,007,173.67	22-Feb-20	86,176,577.31	22-Oct-23	68,952,782.31
22-Jul-16	102,641,398.46	22-Mar-20	85,793,238.11	22-Nov-23	68,563,528.22
22-Aug-16	102,293,521.81	22-Apr-20	85,395,484.73	22-Dec-23	68,172,866.26
22-Sep-16	101,945,017.19	22-May-20	84,999,738.75	22-Jan-24	67,775,278.52
22-Oct-16	101,592,068.77	22-Jun-20	84,601,258.20	22-Feb-24	67,395,065.34
22-Nov-16	101,219,138.50	22-Jul-20	84,203,138.07	22-Mar-24	67,020,080.39
22-Dec-16	100,842,873.79	22-Aug-20	83,818,189.41	22-Apr-24	66,637,908.47
22-Jan-17	100,449,197.81	22-Sep-20	83,434,658.87	22-May-24	66,259,171.58
22-Feb-17	100,075,326.46	22-Oct-20	83,047,127.66	22-Jun-24	65,875,564.17
22-Mar-17	99,715,966.04	22-Nov-20	82,646,979.39	22-Jul-24	65,495,502.84
22-Apr-17	99,337,159.83	22-Dec-20	82,244,181.10	22-Aug-24	65,123,489.24
22-May-17	98,958,988.08	22-Jan-21	81,829,868.19	22-Sep-24	64,754,378.53
22-Jun-17	98,580,316.31	22-Feb-21	81,436,316.50	22-Oct-24	64,383,509.91
22-Jul-17	98,199,754.65	22-Mar-21	81,051,693.99	22-Nov-24	64,004,402.92
22-Aug-17	97,836,177.58	22-Apr-21	80,653,659.21	22-Dec-24	63,623,290.65
22-Sep-17	97,472,443.00	22-May-21	80,258,553.96	22-Jan-25	63,235,223.33
22-Oct-17	97,104,920.64	22-Jun-21	79,860,448.39	22-Feb-25	62,863,967.64
22-Nov-17	96,718,494.03	22-Jul-21	79,463,366.46	22-Mar-25	62,497,384.08
22-Dec-17	96,329,484.02	22-Aug-21	79,078,049.16	22-Apr-25	62,124,204.58
22-Jan-18	95,924,456.31	22-Sep-21	78,694,612.95	22-May-25	61,755,344.22
22-Feb-18	95,539,797.47	22-Oct-21	78,308,971.95	22-Jun-25	61,381,709.93
22-Mar-18	95,168,446.30	22-Nov-21	77,910,700.10	22-Jul-25	61,010,649.36
22-Apr-18	94,779,339.36	22-Dec-21	77,509,957.19	22-Aug-25	60,647,039.25
22-May-18	94,391,343.65	22-Jan-22	77,098,940.87	22-Sep-25	60,287,218.70
22-Jun-18	94,002,041.30	22-Feb-22	76,708,413.16	22-Oct-25	59,922,948.22
22-Jul-18	93,611,621.65	22-Mar-22	76,325,495.76	22-Nov-25	59,553,824.03
22-Aug-18	93,237,047.98	22-Apr-22	75,931,284.63	22-Dec-25	59,183,324.44
22-Sep-18	92,862,845.30	22-May-22	75,539,549.23	22-Jan-26	58,806,725.44
22-Oct-18	92,485,401.99	22-Jun-22	75,143,877.30	22-Feb-26	58,447,746.16
22-Nov-18	92,090,875.09	22-Jul-22	74,750,479.12	22-Mar-26	58,090,851.01
22-Dec-18	91,693,740.17	22-Aug-22	74,367,442.35	22-Apr-26	57,728,416.17
22-Jan-19	91,281,947.90	22-Sep-22	73,986,756.82	22-May-26	57,369,682.98
22-Feb-19	90,890,884.76	22-Oct-22	73,604,012.37	22-Jun-26	57,007,056.33
22-Mar-19	90,511,783.98	22-Nov-22	73,210,151.73	22-Jul-26	56,648,110.19
22-Apr-19	90,116,622.05	22-Dec-22	72,814,484.99	22-Aug-26	56,294,655.83
22-May-19	89,722,972.95	22-Jan-23	72,409,186.57	22-Sep-26	55,945,129.66

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Date	Amount	Date	Amount	Date	Amount
22-Oct-26	55,593,694.21	22-Mar-31	38,337,163.25	22-Aug-35	24,412,649.19
22-Nov-26	55,236,327.82	22-Apr-31	38,043,034.98	22-Sep-35	24,412,649.19
22-Dec-26	54,877,482.85	22-May-31	37,754,441.53	22-Oct-35	24,412,649.19
22-Jan-27	54,513,422.37	22-Jun-31	37,462,692.96	22-Nov-35	24,412,649.19
22-Feb-27	54,165,966.75	22-Jul-31	37,174,819.76	22-Dec-35	24,412,649.19
22-Mar-27	53,819,986.00	22-Aug-31	36,889,992.47	22-Jan-36	24,412,649.19
22-Apr-27	53,469,176.78	22-Sep-31	36,608,975.21	22-Feb-36	24,412,649.19
22-May-27	53,123,159.97	22-Oct-31	36,326,445.70	22-Mar-36	24,412,649.19
22-Jun-27	52,772,770.63	22-Nov-31	36,043,454.77	22-Apr-36	21,895,748.57
22-Jul-27	52,426,072.93	22-Dec-31	35,759,069.06	22-May-36	21,895,748.57
22-Aug-27	52,084,357.97	22-Jan-32	35,472,405.64	22-Jun-36	21,895,748.57
22-Sep-27	51,746,467.84	22-Feb-32	35,196,773.25	22-Jul-36	21,895,748.57
22-Oct-27	51,406,687.25	22-Mar-32	34,919,483.76	22-Aug-36	21,895,748.57
22-Nov-27	51,062,612.15	22-Apr-32	34,641,311.13	22-Sep-36	21,895,748.57
22-Dec-27	50,716,807.31	22-May-32	34,368,735.89	22-Oct-36	21,895,748.57
22-Jan-28	50,366,467.84	22-Jun-32	34,093,274.28	22-Nov-36	21,895,748.57
22-Feb-28	50,031,659.82	22-Jul-32	33,821,638.47	22-Dec-36	21,895,748.57
22-Mar-28	49,697,462.95	22-Aug-32	33,552,928.34	22-Jan-37	21,895,748.57
22-Apr-28	49,359,426.21	22-Sep-32	33,287,592.91	22-Feb-37	21,895,748.57
22-May-28	49,026,423.46	22-Oct-32	33,021,224.79	22-Mar-37	21,895,748.57
22-Jun-28	48,689,527.58	22-Nov-32	32,754,949.30	22-Apr-37	19,573,111.64
22-Jul-28	48,356,235.42	22-Dec-32	32,487,403.04	22-May-37	19,573,111.64
22-Aug-28	48,027,259.90	22-Jan-33	32,217,974.73	22-Jun-37	19,573,111.64
22-Sep-28	47,702,208.51	22-Feb-33	31,958,506.92	22-Jul-37	19,573,111.64
22-Oct-28	47,375,321.52	22-Mar-33	31,697,053.18	22-Aug-37	19,573,111.64
22-Nov-28	47,045,232.60	22-Apr-33	31,435,206.18	22-Sep-37	19,573,111.64
22-Dec-28	46,713,863.45	22-May-33	31,178,940.59	22-Oct-37	19,573,111.64
22-Jan-29	46,378,081.16	22-Jun-33	30,920,147.44	22-Nov-37	19,573,111.64
22-Feb-29	46,056,900.94	22-Jul-33	30,665,163.99	22-Dec-37	19,573,111.64
22-Mar-29	45,735,620.62	22-Aug-33	30,412,828.57	22-Jan-38	19,573,111.64
22-Apr-29	45,411,379.48	22-Sep-33	30,164,060.79	22-Feb-38	19,573,111.64
22-May-29	45,082,369.64	22-Oct-33	29,914,089.75	22-Mar-38	19,573,111.64
22-Jun-29	44,769,709.92	22-Nov-33	29,664,735.28	22-Apr-38	17,439,296.63
22-Jul-29	44,450,790.52	22-Dec-33	29,414,147.85	22-May-38	17,439,296.63
22-Aug-29	44,135,614.52	22-Jan-34	29,162,119.82	22-Jun-38	17,439,296.63
22-Sep-29	43,823,680.53	22-Feb-34	28,919,035.81	22-Jul-38	17,439,296.63
22-Oct-29	43,510,753.01	22-Mar-34	28,673,724.29	22-Aug-38	17,439,296.63
22-Nov-29	43,195,651.12	22-Apr-34	28,428,377.73	22-Sep-38	17,439,296.63
22-Dec-29	42,879,098.82	22-May-34	28,188,572.73	22-Oct-38	17,439,296.63
22-Jan-30	42,559,184.09	22-Jun-34	27,946,572.04	22-Nov-38	17,439,296.63
22-Feb-30	42,252,521.62	22-Jul-34	27,708,240.49	22-Dec-38	17,439,296.63
22-Mar-30	41,945,135.71	22-Aug-34	27,472,498.32	22-Jan-39	17,439,296.63
22-Apr-30	41,635,622.02	22-Sep-34	27,240,161.27	22-Feb-39	17,439,296.63
22-May-30	41,331,475.92	22-Oct-34	27,006,749.81	22-Mar-39	17,439,296.63
22-Jun-30	41,023,925.61	22-Nov-34	26,774,366.67	22-Apr-39	15,487,263.37
22-Jul-30	40,720,156.96	22-Dec-34	26,540,897.29	22-May-39	15,487,263.37
22-Aug-30	40,419,810.49	22-Jan-35	26,306,256.77	22-Jun-39	15,487,263.37
22-Sep-30	40,123,384.20	22-Feb-35	26,079,512.51	22-Jul-39	15,487,263.37
22-Oct-30	39,825,322.63	22-Mar-35	25,850,446.50	22-Aug-39	15,487,263.37
22-Nov-30	39,525,883.26	22-Apr-35	24,412,649.19	22-Sep-39	15,487,263.37
22-Dec-30	39,225,107.68	22-May-35	24,412,649.19	22-Oct-39	15,487,263.37
22-Jan-31	38,921,254.10	22-Jun-35	24,412,649.19	22-Nov-39	15,487,263.37
22-Feb-31	38,629,834.23	22-Jul-35	24,412,649.19	22-Dec-39	15,487,263.37

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Date	Amount	Date	Amount	Date	Amount
22-Jan-40	15,487,263.37	22-Jun-44	8,125,320.17	22-Nov-48	4,511,904.87
22-Feb-40	15,487,263.37	22-Jul-44	8,125,320.17	22-Dec-48	4,511,904.87
22-Mar-40	15,487,263.37	22-Aug-44	8,125,320.17	22-Jan-49	4,511,904.87
22-Apr-40	13,708,193.72	22-Sep-44	8,125,320.17	22-Feb-49	4,511,904.87
22-May-40	13,708,193.72	22-Oct-44	8,125,320.17	22-Mar-49	4,511,904.87
22-Jun-40	13,708,193.72	22-Nov-44	8,125,320.17	22-Apr-49	3,846,924.07
22-Jul-40	13,708,193.72	22-Dec-44	8,125,320.17	22-May-49	3,846,924.07
22-Aug-40	13,708,193.72	22-Jan-45	8,125,320.17	22-Jun-49	3,846,924.07
22-Sep-40	13,708,193.72	22-Feb-45	8,125,320.17	22-Jul-49	3,846,924.07
22-Oct-40	13,708,193.72	22-Mar-45	8,125,320.17	22-Aug-49	3,846,924.07
22-Nov-40	13,708,193.72	22-Apr-45	7,061,700.02	22-Sep-49	3,846,924.07
22-Dec-40	13,708,193.72	22-May-45	7,061,700.02	22-Oct-49	3,846,924.07
22-Jan-41	13,708,193.72	22-Jun-45	7,061,700.02	22-Nov-49	3,846,924.07
22-Feb-41	13,708,193.72	22-Jul-45	7,061,700.02	22-Dec-49	3,846,924.07
22-Mar-41	13,708,193.72	22-Aug-45	7,061,700.02	22-Jan-50	3,846,924.07
22-Apr-41	12,092,404.75	22-Sep-45	7,061,700.02	22-Feb-50	3,846,924.07
22-May-41	12,092,404.75	22-Oct-45	7,061,700.02	22-Mar-50	3,846,924.07
22-Jun-41	12,092,404.75	22-Nov-45	7,061,700.02	22-Apr-50	3,261,566.96
22-Jul-41	12,092,404.75	22-Dec-45	7,061,700.02	22-May-50	3,261,566.96
22-Aug-41	12,092,404.75	22-Jan-46	7,061,700.02	22-Jun-50	3,261,566.96
22-Sep-41	12,092,404.75	22-Feb-46	7,061,700.02	22-Jul-50	3,261,566.96
22-Oct-41	12,092,404.75	22-Mar-46	7,061,700.02	22-Aug-50	3,261,566.96
22-Nov-41	12,092,404.75	22-Apr-46	6,111,034.42	22-Sep-50	3,261,566.96
22-Dec-41	12,092,404.75	22-May-46	6,111,034.42	22-Oct-50	3,261,566.96
22-Jan-42	12,092,404.75	22-Jun-46	6,111,034.42	22-Nov-50	3,261,566.96
22-Feb-42	12,092,404.75	22-Jul-46	6,111,034.42	22-Dec-50	3,261,566.96
22-Mar-42	12,092,404.75	22-Aug-46	6,111,034.42	22-Jan-51	3,261,566.96
22-Apr-42	10,630,184.50	22-Sep-46	6,111,034.42	22-Feb-51	3,261,566.96
22-May-42	10,630,184.50	22-Oct-46	6,111,034.42	22-Mar-51	3,261,566.96
22-Jun-42	10,630,184.50	22-Nov-46	6,111,034.42	22-Apr-51	2,748,760.59
22-Jul-42	10,630,184.50	22-Dec-46	6,111,034.42	22-May-51	2,748,760.59
22-Aug-42	10,630,184.50	22-Jan-47	6,111,034.42	22-Jun-51	2,748,760.59
22-Sep-42	10,630,184.50	22-Feb-47	6,111,034.42	22-Jul-51	2,748,760.59
22-Oct-42	10,630,184.50	22-Mar-47	6,111,034.42	22-Aug-51	2,748,760.59
22-Nov-42	10,630,184.50	22-Apr-47	5,263,986.38	22-Sep-51	2,748,760.59
22-Dec-42	10,630,184.50	22-May-47	5,263,986.38	22-Oct-51	2,748,760.59
22-Jan-43	10,630,184.50	22-Jun-47	5,263,986.38	22-Nov-51	2,748,760.59
22-Feb-43	10,630,184.50	22-Jul-47	5,263,986.38	22-Dec-51	2,748,760.59
22-Mar-43	10,630,184.50	22-Aug-47	5,263,986.38	22-Jan-52	2,748,760.59
22-Apr-43	9,311,384.97	22-Sep-47	5,263,986.38	22-Feb-52	2,748,760.59
22-May-43	9,311,384.97	22-Oct-47	5,263,986.38	22-Mar-52	2,748,760.59
22-Jun-43	9,311,384.97	22-Nov-47	5,263,986.38	22-Apr-52	2,301,696.68
22-Jul-43	9,311,384.97	22-Dec-47	5,263,986.38	22-May-52	2,301,696.68
22-Aug-43	9,311,384.97	22-Jan-48	5,263,986.38	22-Jun-52	2,301,696.68
22-Sep-43	9,311,384.97	22-Feb-48	5,263,986.38	22-Jul-52	2,301,696.68
22-Oct-43	9,311,384.97	22-Mar-48	5,263,986.38	22-Aug-52	2,301,696.68
22-Nov-43	9,311,384.97	22-Apr-48	4,511,904.87	22-Sep-52	2,301,696.68
22-Dec-43	9,311,384.97	22-May-48	4,511,904.87	22-Oct-52	2,301,696.68
22-Jan-44	9,311,384.97	22-Jun-48	4,511,904.87	22-Nov-52	2,301,696.68
22-Feb-44	9,311,384.97	22-Jul-48	4,511,904.87	22-Dec-52	2,301,696.68
22-Mar-44	9,311,384.97	22-Aug-48	4,511,904.87	22-Jan-53	2,301,696.68
22-Apr-44	8,125,320.17	22-Sep-48	4,511,904.87	22-Feb-53	2,301,696.68
22-May-44	8,125,320.17	22-Oct-48	4,511,904.87	22-Mar-53	2,301,696.68

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Date	Amount	Date	Amount	Date	Amount
22-Apr-53	1,914,452.23	22-Sep-57	851,536.16	22-Feb-62	333,435.32
22-May-53	1,914,452.23	22-Oct-57	851,536.16	22-Mar-62	333,435.32
22-Jun-53	1,914,452.23	22-Nov-57	851,536.16	22-Apr-62	258,300.52
22-Jul-53	1,914,452.23	22-Dec-57	851,536.16	22-May-62	258,300.52
22-Aug-53	1,914,452.23	22-Jan-58	851,536.16	22-Jun-62	258,300.52
22-Sep-53	1,914,452.23	22-Feb-58	851,536.16	22-Jul-62	258,300.52
22-Oct-53	1,914,452.23	22-Mar-58	851,536.16	22-Aug-62	258,300.52
22-Nov-53	1,914,452.23	22-Apr-58	681,961.01	22-Sep-62	258,300.52
22-Dec-53	1,914,452.23	22-May-58	681,961.01	22-Oct-62	258,300.52
22-Jan-54	1,914,452.23	22-Jun-58	681,961.01	22-Nov-62	258,300.52
22-Feb-54	1,914,452.23	22-Jul-58	681,961.01	22-Dec-62	258,300.52
22-Mar-54	1,914,452.23	22-Aug-58	681,961.01	22-Jan-63	258,300.52
22-Apr-54	1,581,059.21	22-Sep-58	681,961.01	22-Feb-63	258,300.52
22-May-54	1,581,059.21	22-Oct-58	681,961.01	22-Mar-63	258,300.52
22-Jun-54	1,581,059.21	22-Nov-58	681,961.01	22-Apr-63	198,432.57
22-Jul-54	1,581,059.21	22-Dec-58	681,961.01	22-May-63	198,432.57
22-Aug-54	1,581,059.21	22-Jan-59	681,961.01	22-Jun-63	198,432.57
22-Sep-54	1,581,059.21	22-Feb-59	681,961.01	22-Jul-63	198,432.57
22-Oct-54	1,581,059.21	22-Mar-59	681,961.01	22-Aug-63	198,432.57
22-Nov-54	1,581,059.21	22-Apr-59	541,737.57	22-Sep-63	198,432.57
22-Dec-54	1,581,059.21	22-May-59	541,737.57	22-Oct-63	198,432.57
22-Jan-55	1,581,059.21	22-Jun-59	541,737.57	22-Nov-63	198,432.57
22-Feb-55	1,581,059.21	22-Jul-59	541,737.57	22-Dec-63	198,432.57
22-Mar-55	1,581,059.21	22-Aug-59	541,737.57	22-Jan-64	198,432.57
22-Apr-55	1,296,173.23	22-Sep-59	541,737.57	22-Feb-64	198,432.57
22-May-55	1,296,173.23	22-Oct-59	541,737.57	22-Mar-64	198,432.57
22-Jun-55	1,296,173.23	22-Nov-59	541,737.57	22-Apr-64	151,154.88
22-Jul-55	1,296,173.23	22-Dec-59	541,737.57	22-May-64	151,154.88
22-Aug-55	1,296,173.23	22-Jan-60	541,737.57	22-Jun-64	151,154.88
22-Sep-55	1,296,173.23	22-Feb-60	541,737.57	22-Jul-64	151,154.88
22-Oct-55	1,296,173.23	22-Mar-60	541,737.57	22-Aug-64	151,154.88
22-Nov-55	1,296,173.23	22-Apr-60	426,852.28	22-Sep-64	151,154.88
22-Dec-55	1,296,173.23	22-May-60	426,852.28	22-Oct-64	151,154.88
22-Jan-56	1,296,173.23	22-Jun-60	426,852.28	22-Nov-64	151,154.88
22-Feb-56	1,296,173.23	22-Jul-60	426,852.28	22-Dec-64	151,154.88
22-Mar-56	1,296,173.23	22-Aug-60	426,852.28	22-Jan-65	151,154.88
22-Apr-56	1,054,597.46	22-Sep-60	426,852.28	22-Feb-65	151,154.88
22-May-56	1,054,597.46	22-Oct-60	426,852.28	22-Mar-65	151,154.88
22-Jun-56	1,054,597.46	22-Nov-60	426,852.28	22-Apr-65	114,236.16
22-Jul-56	1,054,597.46	22-Dec-60	426,852.28	22-May-65	114,236.16
22-Aug-56	1,054,597.46	22-Jan-61	426,852.28	22-Jun-65	114,236.16
22-Sep-56	1,054,597.46	22-Feb-61	426,852.28	22-Jul-65	114,236.16
22-Oct-56	1,054,597.46	22-Mar-61	426,852.28	22-Aug-65	114,236.16
22-Nov-56	1,054,597.46	22-Apr-61	333,435.32	22-Sep-65	114,236.16
22-Dec-56	1,054,597.46	22-May-61	333,435.32	22-Oct-65	114,236.16
22-Jan-57	1,054,597.46	22-Jun-61	333,435.32	22-Nov-65	114,236.16
22-Feb-57	1,054,597.46	22-Jul-61	333,435.32	22-Dec-65	114,236.16
22-Mar-57	1,054,597.46	22-Aug-61	333,435.32	22-Jan-66	114,236.16
22-Apr-57	851,536.16	22-Sep-61	333,435.32	22-Feb-66	114,236.16
22-May-57	851,536.16	22-Oct-61	333,435.32	22-Mar-66	114,236.16
22-Jun-57	851,536.16	22-Nov-61	333,435.32	22-Apr-66	85,684.54
22-Jul-57	851,536.16	22-Dec-61	333,435.32	22-May-66	85,684.54
22-Aug-57	851,536.16	22-Jan-62	333,435.32	22-Jun-66	85,684.54

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Date	Amount	Date	Amount	Date	Amount
22-Jul-66	85,684.54	22-Dec-70	25,430.16	22-May-75	5,156.40
22-Aug-66	85,684.54	22-Jan-71	25,430.16	22-Jun-75	5,156.40
22-Sep-66	85,684.54	22-Feb-71	25,430.16	22-Jul-75	5,156.40
22-Oct-66	85,684.54	22-Mar-71	25,430.16	22-Aug-75	5,156.40
22-Nov-66	85,684.54	22-Apr-71	18,533.88	22-Sep-75	5,156.40
22-Dec-66	85,684.54	22-May-71	18,533.88	22-Oct-75	5,156.40
22-Jan-67	85,684.54	22-Jun-71	18,533.88	22-Nov-75	5,156.40
22-Feb-67	85,684.54	22-Jul-71	18,533.88	22-Dec-75	5,156.40
22-Mar-67	85,684.54	22-Aug-71	18,533.88	22-Jan-76	5,156.40
22-Apr-67	63,826.66	22-Sep-71	18,533.88	22-Feb-76	5,156.40
22-May-67	63,826.66	22-Oct-71	18,533.88	22-Mar-76	5,156.40
22-Jun-67	63,826.66	22-Nov-71	18,533.88	22-Apr-76	3,741.72
22-Jul-67	63,826.66	22-Dec-71	18,533.88	22-May-76	3,741.72
22-Aug-67	63,826.66	22-Jan-72	18,533.88	22-Jun-76	3,741.72
22-Sep-67	63,826.66	22-Feb-72	18,533.88	22-Jul-76	3,741.72
22-Oct-67	63,826.66	22-Mar-72	18,533.88	22-Aug-76	3,741.72
22-Nov-67	63,826.66	22-Apr-72	13,468.44	22-Sep-76	3,741.72
22-Dec-67	63,826.66	22-May-72	13,468.44	22-Oct-76	3,741.72
22-Jan-68	63,826.66	22-Jun-72	13,468.44	22-Nov-76	3,741.72
22-Feb-68	63,826.66	22-Jul-72	13,468.44	22-Dec-76	3,741.72
22-Mar-68	63,826.66	22-Aug-72	13,468.44	22-Jan-77	3,741.72
22-Apr-68	47,223.73	22-Sep-72	13,468.44	22-Feb-77	3,741.72
22-May-68	47,223.73	22-Oct-72	13,468.44	22-Mar-77	3,741.72
22-Jun-68	47,223.73	22-Nov-72	13,468.44	22-Apr-77	2,714.87
22-Jul-68	47,223.73	22-Dec-72	13,468.44	22-May-77	2,714.87
22-Aug-68	47,223.73	22-Jan-73	13,468.44	22-Jun-77	2,714.87
22-Sep-68	47,223.73	22-Feb-73	13,468.44	22-Jul-77	2,714.87
22-Oct-68	47,223.73	22-Mar-73	13,468.44	22-Aug-77	2,714.87
22-Nov-68	47,223.73	22-Apr-73	9,791.27	22-Sep-77	2,714.87
22-Dec-68	47,223.73	22-May-73	9,791.27	22-Oct-77	2,714.87
22-Jan-69	47,223.73	22-Jun-73	9,791.27	22-Nov-77	2,714.87
22-Feb-69	47,223.73	22-Jul-73	9,791.27	22-Dec-77	2,714.87
22-Mar-69	47,223.73	22-Aug-73	9,791.27	22-Jan-78	2,714.87
22-Apr-69	34,732.35	22-Sep-73	9,791.27	22-Feb-78	2,714.87
22-May-69	34,732.35	22-Oct-73	9,791.27	22-Mar-78	2,714.87
22-Jun-69	34,732.35	22-Nov-73	9,791.27	22-Apr-78	1,969.15
22-Jul-69	34,732.35	22-Dec-73	9,791.27	22-May-78	1,969.15
22-Aug-69	34,732.35	22-Jan-74	9,791.27	22-Jun-78	1,969.15
22-Sep-69	34,732.35	22-Feb-74	9,791.27	22-Jul-78	1,969.15
22-Oct-69	34,732.35	22-Mar-74	9,791.27	22-Aug-78	1,969.15
22-Nov-69	34,732.35	22-Apr-74	7,106.57	22-Sep-78	1,969.15
22-Dec-69	34,732.35	22-May-74	7,106.57	22-Oct-78	1,969.15
22-Jan-70	34,732.35	22-Jun-74	7,106.57	22-Nov-78	1,969.15
22-Feb-70	34,732.35	22-Jul-74	7,106.57	22-Dec-78	1,969.15
22-Mar-70	34,732.35	22-Aug-74	7,106.57	22-Jan-79	1,969.15
22-Apr-70	25,430.16	22-Sep-74	7,106.57	22-Feb-79	1,969.15
22-May-70	25,430.16	22-Oct-74	7,106.57	22-Mar-79	1,969.15
22-Jun-70	25,430.16	22-Nov-74	7,106.57	22-Apr-79	1,423.35
22-Jul-70	25,430.16	22-Dec-74	7,106.57	22-May-79	1,423.35
22-Aug-70	25,430.16	22-Jan-75	7,106.57	22-Jun-79	1,423.35
22-Sep-70	25,430.16	22-Feb-75	7,106.57	22-Jul-79	1,423.35
22-Oct-70	25,430.16	22-Mar-75	7,106.57	22-Aug-79	1,423.35
22-Nov-70	25,430.16	22-Apr-75	5,156.40	22-Sep-79	1,423.35

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Date	Amount	Date	Amount	Date	Amount
22-Oct-79	1,423.35	22-Mar-84	366.64	22-Aug-88	48.19
22-Nov-79	1,423.35	22-Apr-84	254.27	22-Sep-88	48.19
22-Dec-79	1,423.35	22-May-84	254.27	22-Oct-88	48.19
22-Jan-80	1,423.35	22-Jun-84	254.27	22-Nov-88	48.19
22-Feb-80	1,423.35	22-Jul-84	254.27	22-Dec-88	48.19
22-Mar-80	1,423.35	22-Aug-84	254.27	22-Jan-89	48.19
22-Apr-80	1,026.56	22-Sep-84	254.27	22-Feb-89	48.19
22-May-80	1,026.56	22-Oct-84	254.27	22-Mar-89	48.19
22-Jun-80	1,026.56	22-Nov-84	254.27	22-Apr-89	29.71
22-Jul-80	1,026.56	22-Dec-84	254.27	22-May-89	29.71
22-Aug-80	1,026.56	22-Jan-85	254.27	22-Jun-89	29.71
22-Sep-80	1,026.56	22-Feb-85	254.27	22-Jul-89	29.71
22-Oct-80	1,026.56	22-Mar-85	254.27	22-Aug-89	29.71
22-Nov-80	1,026.56	22-Apr-85	173.67	22-Sep-89	29.71
22-Dec-80	1,026.56	22-May-85	173.67	22-Oct-89	29.71
22-Jan-81	1,026.56	22-Jun-85	173.67	22-Nov-89	29.71
22-Feb-81	1,026.56	22-Jul-85	173.67	22-Dec-89	29.71
22-Mar-81	1,026.56	22-Aug-85	173.67	22-Jan-90	29.71
22-Apr-81	735.43	22-Sep-85	173.67	22-Feb-90	29.71
22-May-81	735.43	22-Oct-85	173.67	22-Mar-90	29.71
22-Jun-81	735.43	22-Nov-85	173.67	22-Apr-90	17.75
22-Jul-81	735.43	22-Dec-85	173.67	22-May-90	17.75
22-Aug-81	735.43	22-Jan-86	173.67	22-Jun-90	17.75
22-Sep-81	735.43	22-Feb-86	173.67	22-Jul-90	17.75
22-Oct-81	735.43	22-Mar-86	173.67	22-Aug-90	17.75
22-Nov-81	735.43	22-Apr-86	116.22	22-Sep-90	17.75
22-Dec-81	735.43	22-May-86	116.22	22-Oct-90	17.75
22-Jan-82	735.43	22-Jun-86	116.22	22-Nov-90	17.75
22-Feb-82	735.43	22-Jul-86	116.22	22-Dec-90	17.75
22-Mar-82	735.43	22-Aug-86	116.22	22-Jan-91	17.75
22-Apr-82	522.69	22-Sep-86	116.22	22-Feb-91	17.75
22-May-82	522.69	22-Oct-86	116.22	22-Mar-91	17.75
22-Jun-82	522.69	22-Nov-86	116.22	22-Apr-91	10.21
22-Jul-82	522.69	22-Dec-86	116.22	22-May-91	10.21
22-Aug-82	522.69	22-Jan-87	116.22	22-Jun-91	10.21
22-Sep-82	522.69	22-Feb-87	116.22	22-Jul-91	10.21
22-Oct-82	522.69	22-Mar-87	116.22	22-Aug-91	10.21
22-Nov-82	522.69	22-Apr-87	75.91	22-Sep-91	10.21
22-Dec-82	522.69	22-May-87	75.91	22-Oct-91	10.21
22-Jan-83	522.69	22-Jun-87	75.91	22-Nov-91	10.21
22-Feb-83	522.69	22-Jul-87	75.91	22-Dec-91	10.21
22-Mar-83	522.69	22-Aug-87	75.91	22-Jan-92	10.21
22-Apr-83	366.64	22-Sep-87	75.91	22-Feb-92	10.21
22-May-83	366.64	22-Oct-87	75.91	22-Mar-92	10.21
22-Jun-83	366.64	22-Nov-87	75.91	22-Apr-92	5.57
22-Jul-83	366.64	22-Dec-87	75.91	22-May-92	5.57
22-Aug-83	366.64	22-Jan-88	75.91	22-Jun-92	5.57
22-Sep-83	366.64	22-Feb-88	75.91	22-Jul-92	5.57
22-Oct-83	366.64	22-Mar-88	75.91	22-Aug-92	5.57
22-Nov-83	366.64	22-Apr-88	48.19	22-Sep-92	5.57
22-Dec-83	366.64	22-May-88	48.19	22-Oct-92	5.57
22-Jan-84	366.64	22-Jun-88	48.19	22-Nov-92	5.57
22-Feb-84	366.64	22-Jul-88	48.19	22-Dec-92	5.57

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Date	Amount	Date	Amount
22-Jan-93	5.57	22-Jun-97	0.04
22-Feb-93	5.57	22-Jul-97	0.04
22-Mar-93	5.57	22-Aug-97	0.04
22-Apr-93	2.89	22-Sep-97	0.04
22-May-93	2.89	22-Oct-97	0.04
22-Jun-93	2.89	22-Nov-97	0.04
22-Jul-93	2.89	22-Dec-97	0.04
22-Aug-93	2.89	22-Jan-98	0.04
22-Sep-93	2.89	22-Feb-98	0.04
22-Oct-93	2.89	22-Mar-98	0.04
22-Nov-93	2.89	22-Apr-98	-
22-Dec-93	2.89		
22-Jan-94	2.89		
22-Feb-94	2.89		
22-Mar-94	2.89		
22-Apr-94	1.39		
22-May-94	1.39		
22-Jun-94	1.39		
22-Jul-94	1.39		
22-Aug-94	1.39		
22-Sep-94	1.39		
22-Oct-94	1.39		
22-Nov-94	1.39		
22-Dec-94	1.39		
22-Jan-95	1.39		
22-Feb-95	1.39		
22-Mar-95	1.39		
22-Apr-95	0.56		
22-May-95	0.56		
22-Jun-95	0.56		
22-Jul-95	0.56		
22-Aug-95	0.56		
22-Sep-95	0.56		
22-Oct-95	0.56		
22-Nov-95	0.56		
22-Dec-95	0.56		
22-Jan-96	0.56		
22-Feb-96	0.56		
22-Mar-96	0.56		
22-Apr-96	0.18		
22-May-96	0.18		
22-Jun-96	0.18		
22-Jul-96	0.18		
22-Aug-96	0.18		
22-Sep-96	0.18		
22-Oct-96	0.18		
22-Nov-96	0.18		
22-Dec-96	0.18		
22-Jan-97	0.18		
22-Feb-97	0.18		
22-Mar-97	0.18		
22-Apr-97	0.04		
22-May-97	0.04		

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Annexure B - Effective Date Portfolio Assets

The Portfolio Assets shall comprise the rights and obligations of the Client under the following transactions -

1. a swap transaction concluded by the Client with FirstRand Bank Limited (acting through its Rand Merchant Bank Division) ("RMB"), the terms of which are documented in -
 - 1.1. a written ISDA 2002 Master Agreement and Schedule to the 2002 Master Agreement executed in counterparts between the Client and RMB on or about 22 November 2007;
 - 1.2. a written confirmation ("Confirmation") in relation to the ISDA Master Agreement executed in counterparts between the Client and RMB on or about 23 November 2007;
 - 1.3. a written credit support deed executed in counterparts between the Client and RMB on or about 22 November 2007 (the "Credit Support Deed");
 - 1.4. a written Bond Exchange of South Africa Member – Client Agreement (undated) executed in counterparts between the Client and RMB on or about 22 November 2007;
 - 1.5. a written amendment to the Confirmation executed between the Client and RMB on or about 28 January 2008; and
 - 1.6. a written side letter executed in counterparts between the Client and RMB on or about 22 November 2007,together with -
 - 1.7. the reference bonds contemplated as being held by the Client to fund its obligations under the Confirmation referred to in paragraph 1.2 of this Annexure B; and
 - 1.8. the bonds pledged to RMB under the Credit Support Deed referred to in paragraph 1.3 of this Annexure B;
2. a deposit with Absa Bank Limited ("Absa"), the terms of which are documented in -
 - 2.1. a written master structured deposit agreement entered into between the Client and Absa on or about 24 October 2007;
 - 2.2. a written guarantee issued by Barclays Bank PLC in favour of the Client dated 24 October 2007;
 - 2.3. a written calculation agent agreement entered into between the Client, Absa and Absa Bank Limited (in its capacity as calculation agent) on or about 24 October 2007;

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- 2.4. a written cession and pledge agreement entered into between the Client and Absa on or about 24 October 2007; and
 - 2.5. a written cession and pledge agreement (additional amounts) entered into between the Client and Absa on or about 24 October 2007;
3. a deposit with The Standard Bank of South Africa Limited, acting through its Corporate and Investment Banking Division ("Standard Bank"), the terms of which are documented in -
 - 3.1. a written master deposit agreement executed in counterparts between the Client and Standard Bank on or about 13 November 2007 and as amended on or about 21 January 2008;
 - 3.2. a written master cession and pledge agreement executed in counterparts between the Client and Standard Bank on or about 13 November 2007 and as amended on or about 21 January 2008;
 - 3.3. a written calculation agent agreement executed in counterparts between the Client, Standard Bank and The Standard Bank of South Africa Limited acting through its corporate and investment banking division (in its capacity as calculation agent) on or about 13 November 2007; and
 - 3.4. a written Bond Exchange of South Africa – Client Agreement executed in counterparts between the Client and Standard Bank on or about 15 November 2007;
4. a deposit with Standard Bank, the terms of which are documented in -
 - 4.1. a written master deposit agreement executed in counterparts between the Client and Standard Bank on or about 27 May 2010;
 - 4.2. a written master cession and pledge agreement executed in counterparts between the Client and Standard Bank on or about 27 May 2010; and
 - 4.3. a written calculation agent agreement executed in counterparts between the Client, Standard Bank and The Standard Bank of South Africa Limited acting through its corporate and investment banking division (in its capacity as calculation agent) on or about 27 May 2010;
5. the 3 279 267 000 (three billion two hundred and seventy nine million two hundred and sixty seven thousand) ES33 bonds issued by Eskom Holdings SOC Limited ("Eskom") under its ZAR 100 000 000 000 Domestic Multi-Term Note Programme.

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Annexure C - Investment and Risk Management Framework**1. OBJECTIVES OF THE LIABILITY DRIVEN INVESTMENT (LDI) SOLUTION**

- 1.1. **Effective management of liquidity risk.** A risk facing the Client arises from the requirement to pay monthly benefit payments into the future. The LDI solution manages this actively and makes use of a liquidity buffer to ensure benefit payments are managed optimally.
- 1.2. **Immunise interest rate risk.** Fluctuation in interest rates affects the valuation of the liability profile, which creates volatility in the valuation of the Portfolio. The asset strategy for the Portfolio is designed to mirror and offset these fluctuations, thus reducing valuation risks in respect of the Portfolio.
- 1.3. **Generate outperformance over the liabilities.**
 - 1.3.1. Within a defined risk framework, 300 basis points over the liabilities is targeted.
 - 1.3.2. The investment performance shall be measured on quarterly basis as well as over the 3 (three) year rolling periods ending on the 3rd (third), 4th fourth and 5th (fifth) anniversaries of the Effective Date, respectively.
- 1.4. **Tracking:** Closely track the investment performance of the benchmark such that the funding level is not volatile.

2. INVESTMENT GUIDELINES**2.1. General -**

Regiments shall at all times adhere to the requirements of the Pension Funds Act, Regulation 28 and other regulations and notices issued by the Financial Services Board from time to time in relation to pension funds, including without limitation the draft "Conditions for the use of Derivative Instruments" posted for comment in December 2013, once they take effect.

2.2. Repurchase (repo) transactions -

- 2.2.1. Regiments may transact in repos (sell/buy-back and buy/sell-back) trades in order to enhance the performance of the bond component of the Portfolio.
- 2.2.2. The maximum allowable portion of the Portfolio which can be transacted in repos at any given point in time, will be limited to a maximum of 50% (fifty percent) of the Portfolio.

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- 2.2.3. Any repo trade will only be transacted with counter-parties where a Global Master Repurchase Agreement (GMRA) agreement is in place.
- 2.2.4. Repo trades may only be entered into with counter-parties that have a minimum short-term credit rating of F1. For instruments of more than 1 (one) year's duration the counter-party must have a minimum long-term credit rating of AA-.
- 2.2.5. Repo trades are subject to the same Credit Guidelines as outlined in clause 3 of Annexure C.
- 2.2.6. Trading activity will be limited to trades through the JSE Debt Market.
- 2.2.7. Any repo trade must be fully collateralised.
- 2.2.8. Regiments will not perform any securities lending beyond that of repo (sell/buy-back or buy/sell-back) trades as stipulated above.
- 2.2.9. Regiments is required to report on repo trades in its monthly reporting to the Client.
- 2.3. Prior written approval from the Client is required for investment in -
- 2.3.1. a pooled vehicle where the investment is not directly held and any such investments may be subject to further guidelines and restrictions as may be prescribed by the Client from time to time;
- 2.3.2. equity securities, commodities or direct currency exposures other than Rand.

3. RISK FRAMEWORK

3.1. Credit Risk:

- 3.1.1. *Investment Credit risk* is limited in accordance with the following table:

Rating	Limit of Credit portfolio
AAA	100%
AA+	80%
AA	80%
AA-	80%
A+	70%
A	70%
A-	70%
BBB+	20%
BBB	20%
BBB-	10%

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3.1.2. **Counterparty credit risk** is managed by calling for collateral in accordance with the Credit Support Annexure (CSA) to the Master ISDA Agreements with Over-the-Counter (OTC) counterparties. When trading with a new OTC counterparty, a long form confirmation will be used for each trade. A Master ISDA agreement will be signed as soon as possible.

3.1.3. Credit exposure is further managed by meeting either one of the following criteria:

3.1.3.1. limiting the exposure to a single obligor to less than or equal to 10% (ten per cent) of the Market Value of the Portfolio (including the Portfolio Liabilities and the Portfolio Assets); or;

3.1.3.2. limiting the exposure to a single obligor to less than or equal to 20% (twenty per cent) of the net asset value of the obligor in question.

3.1.4. In the event that a potential counterparty is not rated, a credit report and request for counterparty exposure limit will be submitted to the Client for approval. In the event that the Client grants such approval, Regiments shall be entitled to transact with that counter-party.

3.2. **Liquidity Risk:**

3.2.1. Liquidity is monitored on a daily basis, save in respect of days which are not Business Days, and is limited in accordance with the following table to a percentage of the Market Value of the Portfolio Assets:

Maturity	Shortfall
< 1 months	0%
1 - 2 months	0%
2 - 3 months	5%
3 - 6 months	7%
6 - 12 months	13,5%
> 1 year	no limit

3.2.2. The solution is able to cover the shortfall in the time to maturity of the cash flow with minimal cost, if any. For example if there is a shortfall of 5% (five percent) of the Market Value of the Portfolio Assets in just over 2 (two) months' time, the

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cash could be comfortably raised without incurring position unwinding costs.
Cash and near cash instruments are used.

3.3. Market Risk:

The following risk attributes are considered when positioning the Portfolio and are also monitored on a daily basis for performance.

Attribute	Description	Limit	
Parallel Curve Moves	Change in the net value of the Portfolio with a 100bps parallel change in the swap curve	2,5% of the value of the Portfolio Assets.	
Credit Spread Moves	Change in the net value of the Portfolio with a change in the credit spread of 100bps in each credit position at the same time.	5% of the value of the Portfolio Assets.	
Bonds vs Swaps	Change in the net value of the Portfolio with a 100bps change in the asset swap spread between bonds and swaps.	5% of the value of the Portfolio Assets.	

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Annexure D - Power of Attorney

SPECIAL POWER OF ATTORNEY

We, the undersigned, being duly authorised hereto by a resolution of the trustees of the Transnet Second Defined Benefit Fund ("the Client"), dated 01 OCTOBER 2015 do hereby nominate, constitute and appoint Regiments Fund Managers (Pty) Ltd ("REGIMENTS"), to manage the Client investments and matters relating thereto and to transact on behalf of the Client in relation to such investments on the basis set out hereinafter and in accordance with the terms of the Portfolio Management Agreement entered into or to be entered into between the Client and REGIMENTS on [•] 2015 ("Portfolio Management Agreement").

REGIMENTS has full power and authority, with the power of substitution, to be the Client's lawful attorney and agent, and without detracting from the generality thereof, in its name, place and stead to buy, sell acquire, dispose of, vote convert, manage, transact and otherwise deal with those assets and securities of the Client that are entrusted to REGIMENTS, including placing and removing script in the Client's name from safe custody, without the requirement for further authorisation, provided however that:

- i. REGIMENTS shall only be entitled to realise the Client investments if the proceeds of such realised investments are deposited into an account designated by the Client ("Client Designated Account");
- ii. all transactions contemplated herein including, without limitation the receipt of dividends or other proceeds on investments must be processed through the Client Designated Account;
- iii. REGIMENTS shall at all times act in accordance with the provisions of the Investment and Risk Management Framework attached to the Portfolio Management Agreement.

This authorisation does not only apply to the Client assets and securities currently in existence entrusted REGIMENTS. It also applies to and includes such further assets and securities as the Client may from time to time entrust to REGIMENTS, in terms of the Portfolio Management Agreement.

REGIMENTS is further authorised to sign all documentation in the Client's name, place and stead for purposes of effecting the objectives aforesaid, and to do or cause to be done whatsoever shall be further required to achieve such objectives as the Client might or could do if personally present and acting therein.

SIGNED at JOHANNESBURG on this 10 OCTOBER of 2015 in the presence of the undersigned witnesses:

Witnesses:

1. _____
2. _____


who warrants that he/she is duly authorised thereto

FOR AND ON BEHALF OF TRANSNET SECOND
DEFINED BENEFIT FUND

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Annexure E - Risk Disclosure**1. INTRODUCTION**

It is recorded that -

- 1.1. there is a natural degree of risk inherent in trading and investing in financial instruments and markets;
- 1.2. the purpose of this annexure is to explain in general terms the nature of risks involved in investing in any of the financial instruments referred to in **Annexure C**. This annexure does not disclose or explain all of the risks and other significant aspects of dealing in financial instruments and markets;
- 1.3. past performance may not be indicative of future performance;
- 1.4. investment in any of the financial instruments referred to in **Annexure C** is generally done by sophisticated institutional investors who understand and are able to bear the risks involved in making the investment and the impact of the investment on their overall investment portfolio; and
- 1.5. in addition to the risks listed below and such other risks as have not been disclosed in this **Annexure C**, is the risk of losing the entire value of an investment or (in the case of certain derivative and other Transactions) the risk of being exposed to liability over and above the initial investment.

2. INVESTMENT RISK

Investment risk can be defined as the risk of not meeting a long term investment objective and/or by losing capital over the short to medium term. Investment risk is, amongst others, dependent upon market conditions. Due to a wide range of factors, financial instruments may trade at a discount to their offering price.

3. REINVESTMENT RISK

Reinvestment risk may arise in the circumstances where it may not be possible to reinvest interest or dividends earned from an investment in such a way that the same effective rate of return is yielded as had been earned by the invested funds through which they had been generated. For example, falling interest rates may prevent bond coupon payments from earning the same rate of return as the original bond. As an extreme example, where too high a weighting is held in cash to protect capital, then should interest rates go sideways to slightly downwards, it may be necessary to continually reinvest at lower and lower rates of return.

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4. CUSTODIAN / INSTITUTIONAL RISK

Custodian or institutional risk is unquantifiable. While the probability of this risk materialising may be low, when it does occur, it may result in a substantial negative impact upon a significant portion of the investment. For this reason, Regiments pays particular attention to this risk and only uses the approved or graded institutions when placing investment funds in accordance with the Investment and Risk Management Framework.

5. CREDIT RISK

Credit risk may arise if a bond issuer were to default, by failing to repay principal debt and/or interest in a timely manner. Potential causes for such default could include impaired liquidity and changes in the issuer's industry affecting its market share. Bonds issued by the government are highly unlikely to default. Municipalities occasionally default as well, although it is uncommon. Bonds issued by corporations are more likely to be defaulted on.

6. EXCHANGE RATE RISK

The risk that the value of an investment could be affected as a result of fluctuations in the applicable exchange rate constitutes exchange rate risk. Collateral deposits denominated in one currency may be subject to margin calls in circumstances where the obligations secured by such collateral are denominated in another currency.

7. POLITICAL, SOCIAL AND/OR REGULATORY RISKS.

The value of an investment may be adversely affected by uncertainties due to international or local political or social developments, changes in government policies, taxation, restrictions on foreign investment and currency repatriation, currency fluctuations and other developments in the laws and regulations of the countries in which the assets are invested, which are beyond the issuer's control.

8. ECONOMIC CONDITIONS

The success of any investment activity is affected by general economic conditions that may affect the level and volatility of many of the key market indicators and the extent and timing of the engagement into the trading activity. Unexpected volatility or illiquidity in the markets in which the positions are held could impair the client ability to carry out the investor's business or cause the investor to incur losses.

9. LIQUIDITY AND MARKET RISK

In some circumstances the markets in which the trades are made may be illiquid, thereby making it difficult to acquire or dispose of investments at prices quoted on the relevant exchanges rapidly and at a satisfactory price. In addition, the suspension by an exchange of trading in a particular market

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could make it impossible for positions to be realised and consequently there may be exposure to losses.



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Annexure F - Reporting**1. MONTHLY REPORTS**

1.1. Regiments will provide the Client at monthly intervals by no later than 17h00 on –

1.1.1. the 5th (fifth) Business Day of each month with -

1.1.1.1. a monthly portfolio report reflecting full details of -

1.1.1.1.1. any change in the composition of the Portfolio since the date of the previous statement of account, including particulars of any Fund Payments and any assets delivered to the Client;

1.1.1.1.2. any Portfolio Assets on the date to which the statement of account relates, as well as details of cash received and payments made by Regiments since the date of the previous statement of account;

1.1.1.1.3. the cost and market value of all assets on the date to which the statement relates;

1.1.1.1.4. all commissions, fees and other charges incurred by Client as contemplated in this Agreement;

1.1.1.2. a "Statement M" in the standard format attached hereto as Annexure G or in a different format but containing as a minimum the information as contemplated in the attached statement format.

In the event of Regiments being unable to supply any such monthly reports by the agreed time, Regiments shall notify the Client immediately;

1.1.2. 10th (tenth) Business Day of each month with a monthly risk report, reflecting full details of -

1.1.2.1. yield to maturity of the overall portfolio and each instrument and how this compares to the liability;

1.1.2.2. the probability of default, the loss given default and the expected default rate on the portfolio and each instrument (provided on a "best endeavours" basis using credit ratings);

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- 1.1.2.3. interest rate risk (modified duration, convexity, Rand per point, sensitivity) of overall portfolio and each instrument and how this compares to the liability;
- 1.1.2.4. spread risk of overall portfolio and each instrument and how this compares to the liability;
- 1.1.2.5. credit breakdown of portfolio compared to mandate guidelines;
- 1.1.2.6. basis risk of portfolio compared to liability, being the risk that arises from assets being priced off a different curve to that of the liabilities (e.g. If assets are priced off a swap curve but liabilities off a bond curve);
- 1.1.2.7. liquidity risk and breakdown of portfolio;
- 1.1.2.8. maturity breakdown of overall portfolio;
- 1.1.2.9. projected liquidity position of overall portfolio on a roll forward basis;
- 1.1.2.10. exposure and sensitivity analysis to repo, swap, futures and options transactions compared to mandate guidelines; and
- 1.1.2.11. full reporting on any collateral arrangements.

2. QUARTERLY REPORTING

- 2.1. Regiments shall, no later than 1 (one) month after a Quarter end, provide the Client with -
 - 2.1.1. the information required for the Client to comply with reporting requirements of the South African Reserve Bank, as set out in the specimen report attached as Annexure H;
 - 2.1.2. detailed information which the Client will require in order to assess the Client's compliance with Regulation 28 of Pension Funds Act ("Regulation 28"), as contemplated by the forms prescribed by the Financial Services Board from time to time in relation to pension funds. This information shall include a quarterly portfolio listing with investment holdings classified according to the categories specified in Regulation 28 together with the name of the issuer of each security included in the listing and an indication of whether the security is listed on an exchange or not. The "look-through" principle of Regulation 28 shall apply.

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- 2.2. Regiments shall furnish the Client with a quarterly report by the 15th (fifteenth) Business Day of the month following the end of the Quarter to which the report relates, reflecting at least the following -
- 2.2.1. an analysis of the performance of the Portfolio and a comparison of the Portfolio's performance to the benchmark as set out in the Investment and Risk Management Framework;
 - 2.2.2. a statement of the quarterly and annual investment returns attributable to the asset allocation, sector selection and stock selection.
- 2.3. Regiments shall, on a quarterly basis -
- 2.3.1. provide the Client with a report setting out the manner in which it voted on resolutions of the companies in which the Client's assets are invested. The report shall also show which securities holders meetings Regiments attended in person or by proxy. This information shall be provided no later than 1 (one) month after a Quarter end;
 - 2.3.2. make suitable senior personnel available to the Client as required, for consultation and report-back purposes;
 - 2.3.3. Provide the Client with a statement by the compliance officer confirming compliance with the mandate requirements over the period.

3. ANNUAL REPORTING

Regiments shall, on an annual basis, provide the Client with a report setting out the progress it has made in terms of transformation and black economic empowerment. This shall include, but not be limited to -

- 3.1. an analysis of the investment professionals by seniority and the proportion of staff that are previously disadvantaged persons by seniority. It is specifically provided that this analysis relates to persons that are involved in the investment decision and analysis process (including trainees) and does not include administrative, operational and marketing staff;
- 3.2. the amount of money spent on the training and development of staff involved in the investment decision and analysis process;
- 3.3. the number of previously disadvantaged persons that joined Regiments in a capacity where he or she will be involved in the investment decision and analysis process. The same information must be provided for PDI staff that leave the business and the reason for their departure;

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- 3.4. details of shareholding; and
- 3.5. information regarding procurement.

The above report shall be provided by 31 March each year.

4. MISCELLANEOUS INFORMATION

Regiments shall, from time to time at the request of the Client, furnish its comments and investment views to the Client to keep the Client informed of current investment trends, and shall furnish such information regarding the management of the Portfolio as the Client may reasonably request, and shall attend meetings at times and places as reasonably requested by the Client. The Client acknowledges and confirms that no part of the Services constitutes a solicitation, recommendation, guidance or proposal, and that the Services are not intended nor do they constitute financial, tax, legal, investment or other advice. The Client should take particular care to consider, either on its own or through its own qualified financial advisor, whether the investment is appropriate considering the Client's objectives, financial situation and particular needs.

5. FORMAT OF REPORTING

- 5.1. The reports referred to in this Annexure F shall be made available to the Client in electronic format or, upon specific written request, in hard copy format.
- 5.2. The statement contemplated in clause 1.1.1.2 of this Annexure F shall comply with the formatting requirements set out in such clause and shall be emailed to the relevant contact persons as notified to Regiments by the Client in writing.

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Annexure G - Statement M



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Statement M

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Month Ended: 31 AUGUST 2016
Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

FUND NAME

FUND CODE

	Market value as at 31-Jul-2015	Exposure Value as at 31-Jul-2015	Purchases Consideration	Sales Proceeds	Investment Income	Net Cashflow	Market value as at 31-Aug-2015	Exposure Value as at 31-Aug-2015	Money/Time Weighted MV	Modified Dietz MV
Local Equity										
Basic Materials										
Consumer Goods										
Consumer Services										
Derivatives										
Financials										
Industrials										
Oil & Gas										
Specialist Securities										
Technology										
Telecommunications										
Local Commodities										
Metals										
Local Cash										
General Cash										
Money Market										
Call										
CCD										
Local Bonds										
Fixed Interest Bonds										
+12YRS										
1-3YRS										
3-7YRS										
7-12YRS										
Other										
Floating Rate Securities										
1-3YRS										
Bond Cash										
Inflation linked bonds										

Statement M

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Month Ended: 31 AUGUST 2015
Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

FUND NAME

FUND CODE

3-YRS		Market value as at 31-Jul-2015	Exposure Value as at 31-Jul-2015	Purchases Consideration	Sales Proceeds	Investment Income	Nett Cashflow	Market value as at 31-Aug-2015	Exposure Value as at 31-Aug-2015	Money/Time Weighted MV	Modified Dietz MV
Total Local Assets											
Total Assets (Gross of Fees)											
Total Assets (Net of Fees)											
Cash Flow											
Contributions			0.00								
Expenses & Withdrawals						0.00					
Net Contribution									0.00		

Annexure H - SARB Reporting Items



VP
RJB

SARB Report

ABC PENSION FUND

Portfolio Code:
As At: 31-Mar-2015
Currency: ZAR

Quarterly Asset Allocation Report D427

201
Name and address of reporting institution

ABC PENSION FUND

Month ended

March 31, 2015

SECTION A: ASSET ALLOCATION

	Rand denominated		Foreign currency denominated	
	Domestic assets R'000	Foreign assets R'000	R'000	
	(1)	(2)	(3)	
A) Cash and Deposits	R343	R0	R0	
B) Loans	R0	R0	R0	
C) Bonds and Debtsecurities	R0	R0	R0	
D) Property	R0	R0	R0	
E) Equities	R0	R0	R0	
E.1) Equities with Primary Listing on JSE	R0	R0	R0	
E.2) Equities with Secondary Listing on JSE	R0	R0	R0	
E.3) Other Foreign Listed Equities	R0	R0	R0	
E.4) Unlisted Securities	R0	R0	R0	
E.5) Equity Index-linked Instruments	R0	R0	R0	
F) Other Portfolio Assets (specify)	R0	R0	R0	
G) Total portfolio assets	R343	R0	R0	
H) Institutional assets deemed foreign for exchange control purposes	R0			
I) Institutional assets deemed African for exchange control purposes	R0			
J) Assets deemed foreign for exchange control purposes	R0	% of total portfolio assets 0.00%		



Transnet Second Defined Benefit Fund
 Phase A, Metropolitan Park
 8 Hillside Road
 Parktown
 For Attention: Peet Maritz

1 October 2015

Dear Sirs

PORTFOLIO MANAGEMENT AGREEMENT (MANDATE 1A)

1. We refer to the portfolio management agreement entered into between us, dated 1 October 2015.
2. The agreement provides in clause 9.3 thereof that you will notify us of the particulars of the designated account by the end of today.
3. We consent to the extension of the time for your written notice under clause 9.3 of the agreement to be received by us, to 6 October 2015.

Yours faithfully

REGIMENTS FUND MANAGERS PTY LTD

FUND MANAGEMENT

T +27 11 715 0300 F +27 86 691 1523 E info@regiments.co.za

Physical Address 35 Ferguson Road, Illovo 2196 Postal Address Postnet Suite 25, Private Bag X11, Gimmam Park, 2015

Directors L Nyhonyha, M Pillay, E Wood

Regiments Fund Managers (Pty) Ltd Reg No (2005/014462/07) FSP 22302

www.regiments.co.za
 An Authorised Financial Services Provider



Our Reference: MAT33444/OCJ/DR

E-mail: tiaan@smitsew.co.za

JUDICIAL COMMISSION OF INQUIRY: STATE CAPTURE

2nd FLOOR, HILLSIDE HOUSE

17 EMPIRE ROAD

PARKTOWN

JOHANNESBURG

ATTENTION: MR GILBERT SWATS / ADV P PRETORIUS

Per E-mail: gilberts@commissionsc.org.za / PaulP@commissionsc.org.za

28 May 2019

Dear Sirs

RE: - REGIMENTS CAPITAL

1. We confirm that we represent Regiments Capital (Pty) Ltd and its subsidiaries ("the Companies"), as well as Mr Niven Pillay, one of its current directors.
2. The other director, Mr Litha Nyhonyha, continues to be represented by Moroka Attorneys. This letter is addressed to you with their concurrence.
3. During or about September 2018, Mr Nyhonyha and Mr Pillay indicated their willingness to cooperate and testify during the inquiry established by the State President, to investigate allegations of state capture, corruption and fraud in the public sector ("the Commission").
4. Messrs Nyhonyha and Pillay advised that they are willing to provide the Commission with any documents in the Companies' possession or under its control which has a bearing on any matter being investigated.

5. On 11 September 2018, at a meeting held at your office with a delegation led by Paul Pretorius SC, you indicated that you will provide us with a list of issues which you believe our clients and Mr Nyhonyha might be of assistance with.
6. At a subsequent meeting held on 5 April 2019, Pretorius SC enquired whether Messrs Nyhonyha and Pillay would be prepared to grant his investigation team unfettered access to the Companies' server. Messrs Nyhonyha and Pillay reaffirmed their willingness to assist, but expressed reservations about allowing unfettered and unsecured access to the Companies' and its clients' information and documents, in particular as the server contains information of a confidential and/or privileged nature, as well as information that has no bearing on the Commission's mandate.
7. Pretorius SC suggested we formulate a proposal which would address Messrs Nyhonyha and Pillay's concerns, whilst ensuring the integrity and efficiency of the investigation. That is the purpose of this correspondence, albeit that we are only able to make a proposal in broad terms at this stage.
8. Pretorius SC advised that he is aware of the pending litigation between our clients and the Transnet Second Defined Benefit Fund ("TSDBF"). In the course of this litigation, TSDBF obtained an Anton Piller order, which allowed it to copy all drivers and servers in our clients' and Mr Nyhonyha's possession, under supervision by the Sheriff of the High Court. This included the laptops used by staff, including those of Messrs Nyhonyha and Pillay. This is a fortunate coincidence for present purposes, as a complete copy of these servers and drivers are currently in secure storage pending the return date of the Anton Piller application.
9. In order to assist the Commission in its investigation, our clients and Mr Nyhonyha are prepared to provide the Commission with access to these servers and drivers for the purpose of extracting (by copying) the documents referred to in paragraph 4 above, subject to TSDBF's consent to access.
10. We propose that an independent IT firm be appointed to attend to the extraction with a specific pre-determined mandate.
11. The IT firm's mandate will obviously be a matter for discussion, but in order to facilitate same we propose that the following be extracted:
 - 11.1. All documents containing the word "Transnet" or any of the names of any person or entity involved in the TRANSNET GSM/12/05/0447: 1064 LOCOMOTIVES TENDER ("the tender").
 - 11.2. All correspondence with Transnet employees or any person or private entity involved in the tender.

12. Once extracted, the documents must be indexed by the IT firm and Messrs Nyhonyha and Pillay (or their representatives) will have an opportunity to identify any privileged or confidential documents as well as any documents that are not in their view related to the tender. The writer and Pretorius SC can debate these documents on a confidential basis and if they are unable to agree on the status of the document, it should be referred to an independent senior counsel for determination. Documents identified as "privileged" by Messrs Nyhonyha and Pillay will be referred directly to the independent senior counsel, without having been viewed by Pretorius SC, unless otherwise agreed.
13. If a document is subject to third party confidentiality, the applicable third party will be notified and afforded a reasonable opportunity to object to the public disclosure thereof. Any objection received will be resolved before the document is used.
14. Privileged or non-related documents will not be used.
15. Upon completion of the aforementioned process, privileged or non-related documents will be removed from the extracted database and destroyed, whereafter it will be handed over to Pretorius SC and his team.
16. Our clients and Mr Nyhonyha are willing to submit to the same process in relation to any other investigation conducted within the Commission's mandate, in which Messrs Nyhonyha, Mr Pillay or any of the Companies' employees are implicated.
17. Further guidance regarding security measures and proper process should be obtained from the IT firm as soon as the parties have agreed on a suitable candidate.
18. We look forward to your response.

Yours faithfully,

Sent electronically
SMIT SEWGOOLAM INC.

per: OC JONKER

1. Loan to COJ from DBSA

- a. Stalled because Parks made some negative comment re the pricing
- b. In fact, pricing is 45 basis points better than DCM pricing
- c. R1 billion of 20 year funding provides a better Asset-Liability match for COJ than the DCM alternative
- d. Direction needs to be provided to Treasury to proceed with this loan

2. Interest Rate Hedge

- a. Seeks to convert existing floating rate exposure to fixed at optimal all time low yield curve
- b. Will protect COJ from interest rate increases in the imminent business cycle upturn
- c. Treasury has approved the transaction in principle, needs mandate from Mayoral Committee

3. Fund Management Fee (3rd Quarter 2010)

- a. Amount of R27m (VAT inclusive) due to Regiments Fund Managers, Molelwane and JP Morgan, has been withheld by Treasury on JPC instructions
- b. JPC alleges that this is in accordance with the surety agreement provided by Regiments Capital for the obligations of Cedar Park Properties (Kgoro Consortium)
- c. In terms of the agreements between JPC/COJ and the Kgoro Consortium, there are no funds due until transfer (which has not taken place yet), if transfer had taken place, JPC would have first had to summon the Kgoro Consortium, and fully excused before the surety become executable
- d. Further, these funds are due by COJ to totally different parties to the debtor or the surety
- e. Therefore, the withholding of these funds is unlawful and needs to be released forthwith

4. Sinking Fund Tender

- a. Needs to be adjudicated and appointment needs to be made
- b. The issue around splitting the mandate between two managers needs to be killed
- c. Cannot be done due to counterparty, risk limits and lack of risk consolidation capacity within COJ Treasury

5. JPC Property Fund Tender

- a. Needs to be adjudicated and appointment needs to be made

Sibusiso Tshikovhi

From: Eric Wood
Sent: Friday, 19 November 2010 14:56
To: Litha Nyhonyha
Subject: COJ cheat sheet
Attachments: Geoff Makhubo Briefing.docx

Hi Litha

As discussed i have attached the one pager that we gave to Geoff
Thanks



Eric Wood
Executive Director

91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: ericw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 16831 Reg. No. 2004/023761/07

[avast! Antivirus](#): Outbound message clean.

Virus Database (VPS): 101119-0, 2010/11/19
Tested on: 2010/11/19 02:55:56 PM
avast! - copyright (c) 1988-2010 ALWIL Software.

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Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: erlcw@regiments.co.za www.regiments.co.za
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Tested on: 2010/11/19 02:55:56 PM
avast! - copyright (c) 1988-2010 ALWIL Software.

Transnet

Client	Month	Date of Invoice	Invoice no	Project	Amount (incl vat)	Chivita/Homix	Kupanua	Albatime	Bank	Outstanding	Bank date
Transnet	31-Oct-14	oct	TRXGCI001(INV0055)	GCIA Portfolio - TRXGCI002	3 934 510,27	1 967 255,14			3 934 510,27		24/11/2014
Transnet	Dec-14	15-Jan-15	TRXHR20002	Capital Projects - HR Recruitment TRXHR20002	402 799,83					402 799,83	
Transnet	Dec-14	15-Jan-15	TRXHR1002	Capital Project - HR strategy TRXHR1002	1 249 029,60	624 514,80		62 451,48		1 249 029,60	
						2 591 769,94		62 451,48		1 651 829,43	
Client	Month	Date of Invoice	Invoice no	Project	Amount (incl vat)	Chivita/Homix	Kupanua	Albatime	Bank	Outstanding	Bank date
Transnet	Jan-15	31-Jan-15	TRXGCI005(INV0092)	GCIA Portfolio - TRXGCI005	664 820,64			33 241,03	664 820,64		27/03/2015
Transnet	Jan-15	31-Jan-15	TRXDCT00001 (INV0096)	Durban Container Terminal - TRXDCT00001	878 000,64			43 900,03	878 000,64		27/03/2015
Transnet	Jan-15	31-Jan-15	TRX-IES0001 (INV0095)	GCIA SWAT2 IES - TRXIES0001	903 055,56			45 152,78	903 055,56		27/03/2015
Transnet	Jan-15	31-Jan-15	TRXMC0114	Maputo Corridor - TRXMC0114	2 218 123,26		665 436,98			2 218 123,26	
							665 436,98	122 293,84		2 218 123,26	
Client	Month	Date of Invoice	Invoice no	Project	Amount (incl vat)	Chivita/Homix	Kupanua	Albatime	Bank	Outstanding	Bank date
Transnet	Feb-15	28-Feb-15	TRXGCI006	GCIA Portfolio - TRXGCI006	3 065 478,24			153 273,91	3 065 478,24		27/03/2014
Transnet	Feb-15	28-Feb-15	TRXDCT00002	Durban Container Terminal - TRXDCT00002	2 483 120,64			124 156,03	2 483 120,64		27/03/2015
Transnet	Feb-15	28-Feb-15	TRX-IES0002	GCIA SWAT2 IES - TRXIES0002	2 895 109,80			144 755,49	2 895 109,80		27/03/2015
								422 185,43			
Client	Month	Date of Invoice	Invoice no	Project	Amount (incl vat)	Chivita/Homix	Kupanua	Albatime	Bank	Outstanding	Bank date
Transnet	Mar-15	30-Mar-15	TRXCOAL010	Coal - TRXCOAL010	1 337 599,99	668 800,00		66 880,00		1 337 599,99	
Transnet	Mar-15	30-Mar-15	TRXGCI007	GCIA Portfolio - TRXGCI007	2 753 513,14	1 376 756,57		137 675,66		2 753 513,14	
Transnet	Mar-15	30-Mar-15	TRXNMPP012	NMPP - TRXNMPP012	3 947 833,55	1 973 916,78		197 391,68		3 947 833,55	
Transnet	Mar-15	30-Mar-15	TRXDCT00003	Durban Container Terminal - TRXDCT00003	2 151 663,36	1 075 831,68		107 583,17		2 151 663,36	
Transnet	Mar-15	30-Mar-15	TRX-IES0003	GCIA SWAT2 IES - TRXIES0003	2 231 702,42	1 115 851,21		111 585,12		2 231 702,42	
						6 211 156,23		621 115,62		12 422 312,46	
Client	Month	Date of Invoice	Invoice no	Project	Amount (incl vat)	Chivita/Homix	Kupanua	Albatime	Bank	Outstanding	Bank date
Transnet	Apr-15	30-Apr-15	TRXCOAL012	Coal - TRXCOAL012	14 264 250,00	7 132 125,00		713 212,50		14 264 250,00	
Transnet	Apr-15	30-Apr-15	TRXGCI008	GCIA Portfolio - TRXGCI008	3 327 344,79	1 663 672,40		166 367,24		3 327 344,79	
Transnet	Apr-15	30-Apr-15	TRXNMPP013	NMPP - TRXNMPP013	3 947 833,55	1 973 916,78		197 391,68		3 947 833,55	
Transnet	Apr-15	30-Apr-15	TRX-IES0004	GCIA SWAT2 IES - TRXIES0004	2 132 647,70	1 066 323,85		106 632,39		2 132 647,70	
Transnet	Apr-15	30-Apr-15	TRXIO005	Kumbal Iron Ore	1 341 780,00	670 890,00		67 089,00		1 341 780,00	
Transnet	Feb-15	28-Feb-15	TRX-MC0115	Maputo Corridor - TRXMC0115	525 713,28		157 713,98			525 713,28	
Transnet	Apr-15	30-Apr-15	TRX-HR20005	HR Hiring - Recruitment	436 956,43					436 956,43	
Transnet	Jan-15	31-Jan-15	TRXHR20003	HR Hiring - Recruitment	409 268,52					409 268,52	
Transnet	Feb-15	28-Feb-15	TRXHR20004	HR Hiring - Recruitment	417 915,20					417 915,20	
					12 506 928,02					26 803 709,47	
					8 802 926,17		665 436,98	1 228 046,38		43 095 974,62	
Total											

Burlington

Client	Month	Date of Inv	Invoice no	Project	Amount (incl vat)	Homix	Bank	Outstanding	Bank date
							-	-	

Regiments Fund Managers

Client	Month	Date of Inv	Invoice no	Project	Amount (incl vat)	Molelwane	Bank	Outstanding	Bank date
COJ		Feb	RFM	Management Fee	1 236 669,22	98 933,54	1 236 669,22	-	16/04/2015
COJ		March	RFM	Management Fee	1 279 577,52	102 366,20	1 279 577,52	-	17/04/2015
						201 299,74		-	

Sibusiso Tshikovhi

From: Eric Wood
Sent: Monday, 18 May 2015 11:48
To: 'salimessa@gmail.com'; wallemisa@gmail.com; Kuben Moodley
Subject: FW: RE: Revised Outstanding Revenue
Attachments: Advisory Invoice Tracking - 2015-2016.xlsx

Hi All

I have just sent this updated list of o/s invoices to Tnet. Please note that we have just issued a small invoice for Iron ore for April

Regards

From: Yvonne Mokone
Sent: 18 May 2015 11:44 AM
To: Eric Wood
Cc: Indheran Pillay; Perry Tambatamba
Subject: RE: Revised Outstanding Revenue

Good Day Mr Wood,

Attached is the updated schedule.

Regards,



COMMISSION OF INQUIRY INTO STATE CAPTURE

PODCAST: MR GEOFF MAKHUBO

03 DECEMBER 2019

Gauteng Transcribers
Recording & Transcriptions

22 Woodlands Drive
Irene Woods, Centurion
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info@gautengtranscribers.co.za

CERTIFICATE OF VERACITY

I, the undersigned, hereby certify that, ***in as far as it is audible***, the foregoing is a **VERBATIM** transcription from the soundtrack of proceedings, as was ordered to be transcribed by Gauteng Transcribers and which had been recorded by the client

COMMISSION OF INQUIRY INTO STATE CAPTURE**PODCAST: MR GEOFF MAKHUBO**

DATE OF PODCAST:

03 DECEMBER 2019

TRANSCRIBERS:

K SWANEPOEL

Gauteng Transcribers
Recording & Transcriptions

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

PODCAST: MR GEOFF MAKHUBO

PRESENTER: Alright, so as I indicated, the City of Johannesburg's Council will tomorrow sit again to elect a new Executive Mayor following the resignation of Herman Mashaba. The ANC Gauteng has nominated former Finance MMC Geoff Makhubo to lead the City and of course he, Makhubo, has himself been in the news as well after he was accused in recent times.

You will recall at the end of last year and even
10 today they had the Maverick running a story around his dealings with the company that was contracted to the City. He stands accused of having earned R30 million as an influence broker, as they referred to it, in a deal between the City of Johannesburg and the Gupta linked regiments capital. He joins us now in the studio. Mr Geoff Makhubo, good afternoon and thank you so much for coming through.

MR MAKHUBO: Good afternoon TT, and good afternoon to the listeners at home.

PRESENTER: Alright, and how are you feeling about
20 tomorrow's vote? I mean it was, it did not start, it was a non-starter last week. How are you as the ANC caucus feeling ahead of the vote tomorrow? Do you believe you have got the numbers that will carry the day for you?

MR MAKHUBO: As the ANC caucus, and I am the leader of that caucus, we are very upbeat, we think that we have

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03 DECEMBER 2019

done the necessary work, we have done enough work with other parties. We think that we will pull through tomorrow.

PRESENTER: Have you got, you have done the work, but do you have the guarantees that you need?

MR MAKHUBO: We have done the work. People have agreed to work with us and if you say guarantees I will say ja, we have got guarantees, but I think we are sure that our support will come through tomorrow.

PRESENTER: Alright. I know that part of the reason why
10 you wanted to have this discussion in fact is that you believe that you have got some issues that you need to clear with, because you cannot go into a campaign such as this with this cloud hanging over your head. It is now a story that has been around for quite some time and I would like you to maybe, if you will in very, because it is quite a complicated one as well, but in fact before we even get to dealing with it, there was, it had been put forward that three candidates were initially put forward to the ANC's NEC which were rejected for the position of Mayor, mayoral
20 candidate.

Yourself, I mean your name was amongst those three, but you have since had some engagements with the Integrity Commission of the party. Just take us through what happened there.

MR MAKHUBO: Let us separate the issues. The first

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03 DECEMBER 2019

issue is that the process of the ANC to elect the Mayor, the Regional Executive Committee, of which I am the Chair, nominates three names to the PEC in the order of priority, in the order of preference. Then the PEC will deliberate and then make its choice from the three names, but in other circumstances or extreme circumstances the PEC might suggest additional names to be put forward for Mayor.

10 The same happens for Premier, the Premier goes to the National Executive Committee. So what the PEC had decided, I read the statement because I recused myself from the PEC because I was a subject matter.

PRESENTER: Yes.

MR MAKHUBO: The way I read the statement and understood the report that came to the RSC is that they had a bit of, they had concerns with our committee, but the concerns were clarified. They suggested a name and they got mandate to go and engage with the national office bearers. They did not reject the name, they added another
20 name on the three.

So the four names then went to the national office bearers who then, together with the provincial office bearers, decided that I should be the candidate. So there was never ever a rejection.

PRESENTER: Okay.

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03 DECEMBER 2019

MR MAKHUBO: Whoever leaked that thing that there was a rejection was very mischievous.

PRESENTER: That being the case, then what is this engagement that you have had then with the party's Integrity Commission?

MR MAKHUBO: When these allegations first surfaced last year December I responded extensively to the article. Might I say that the article today on News 24 and Daily Maverick is exactly the same article for the ...[intervenes]

10 PRESENTER: For the most part, yes.

MR MAKHUBO: Well, and then the rest it has got nothing to do with me, it is has got to do with Transnet and Regiments and all that, the land in Sandton, it has got nothing to do with me, but anything that that has got to do with me is a regurgitate of last year, that I responded to, but I then decided myself that look, let me subject myself to the internal process of the ANC, because the resolution is that if you think that your actions would have a negative effect on the ANC, present yourself.

20 I represented to the Integrity Committee myself. I actually wrote to the Public Protector myself last year in early January and said look Public Protector, there are these allegations, can you investigate, because I said I am going to subject myself to any competent authority to probe these allegations.

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

I never had doubt in my mind that I am guilty of anything, I am not guilty of any of the accusations that... The same journalists who wrote today, wrote last year, regurgitates in the same media house, Amobongani, so it is clear that this is much more beyond a story that is developing. I think it is quite unfortunate that they will chase a headline 'tainted Mayor', I mean they will choose a headline without any backup, without any facts.

Furthermore I said if they have any evidence of
10 wrongdoing, let them go to the authorities, let them present it to the authorities so that they can be probed. So I presented myself to the Integrity Committee, I met the Integrity Committee twice. I gave them the necessary documents, I explained myself and the Integrity Committee then concluded its work. Now the work is ...[intervenes]

PRESENTER: What work did they conclude?

MR MAKHUBO: Sorry?

PRESENTER: What work did they conclude?

MR MAKHUBO: The probe.

20 PRESENTER: But you were, you presented yourself to them, they were not probing you.

MR MAKHUBO: Well, I mean you give them, you say please investigate me and then they have to investigate, so that is ...[intervenes]

PRESENTER: So when you present yourself and say

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

please investigate me and then you give them the evidence on which to investigate, that does not sound to me like an investigation. You presented them with a set of documents that will supposedly clear you of whatever may be hanging over your head. They did not investigate you.

MR MAKHUBO: No, no TT, remember I wrote to them and I said there are these allegations against me, please probe, that is what I said. I wrote to them and then they did their work. They called me for interview, very, very
10 grilling interview and like, and then I left. They called me again to say look, there are things that have not been clarified.

They called witnesses to say did, you know they pulled people to come and testify, so they did, they did their work, that is why I am saying they did their work. They did not only talk to me, they talked to other people as well.

PRESENTER: When did this happen? I mean, just take us through the timeframes. I think the original allegations
20 surfaced at the end of last year, I think if I recall around November last year the original articles appeared.

MR MAKHUBO: Ja, early December last year.

PRESENTER: Right. So when did this probe by the Integrity Commission take place?

MR MAKHUBO: It began in February.

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

PRESENTER: In February?

MR MAKHUBO: Yes.

PRESENTER: Of this year?

MR MAKHUBO: Yes.

PRESENTER: Alright, and at what point did you engage with them?

MR MAKHUBO: Well, I engaged them three times. The last engagement would have been three weeks ago. The second one was the beginning of May, not May, the
10 beginning of August and then the earlier one was around June, in-between I think they were doing other work in investigating.

PRESENTER: Ja, what kind of work? I mean, have they produced a report that outlines what work they did in investigating this matter? Because it is a matter I believe is still under investigation from the City itself. They are still probing it and I am wondering if the City's probe is still, you know, underway. It sounds like the Integrity Commission did an incredible job of you know, expediting
20 this investigation.

MR MAKHUBO: Well, the City said they will probe Regiments, we know that they have been probing Regiments. We know that the investigation is underway. I said, I said present ourselves to Ethics as well, we have agreed. There is an Ethics Committee in the City, we will

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

present ourselves there. They have not even called us, but I know that the case went there.

So the City is very slow in its own investigation, I do not know why, but for the ANC's own processes I know that they have concluded their work, but the report must still be processed by the structures of the ANC.

PRESENTER: It is a forensic investigation, the Integrity Commission.

MR MAKHUBO: No, no, it is not a forensic investigation.

10 PRESENTER: What is it that they did?

MR MAKHUBO: It is Integrity Committee. Forensic investigation would be done by a forensic firm.

PRESENTER: Ja, that is why, I am trying to establish what is it that they exactly investigated, what you told them to investigate.

MR MAKHUBO: Here is a newspaper article with allegations, it is a public document.

PRESENTER: Yes.

20 MR MAKHUBO: So you say here is a newspaper, please investigate the veracity of these allegations or otherwise.

PRESENTER: How do you investigated the veracity thereof without doing a forensic investigation? Because they deal with financial transactions, very complex, some of them are very quite detailed and complex financial transactions. How do you do an investigation of such

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03 DECEMBER 2019

transactions without doing some kind of forensic investigation?

MR MAKHUBO: TT, I think that will be up to the Integrity Committee to answer.

PRESENTER: To answer, fair enough.

MR MAKHUBO: But if you read the article, if you read what the article says, the article says this man was paid to be an influencer, okay, so what do you probe? Whether there was an influence between Geoff Makhubo and
10 somebody else whom they do not name, who did you influence? Because they do not name, they do not say I influenced TT.

PRESENTER: Because, ja, ja.

MR MAKHUBO: So they just leave it there and say they cast aspersions that you influenced somebody. I was ...[intervenes]

PRESENTER: So essentially they are saying that you received I think in the region of, fees into the region of about R30 million, I think is the figure, and that they put
20 out there and this was, now the question is, maybe you can tell us since you are right here, what work did you do for Regiments in your, I mean in your capacity as the company that you were a shareholder in? I am assuming that that is no longer the case, because I believe you only were deregistered in 2019, in October this year.

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

MR MAKHUBO: The company was deregistered in 2019 yes, because winding it down, the... But let us go back to what Regiments, what we did in Regiments. When Regiments was formed around 2004, 2005 they found me in business that I, this business I opened in 1998, I joined it with my family.

PRESENTER: What is the business that you were in?

MR MAKHUBO: Molowani Consulting.

PRESENTER: Ja, what did you guys do?

10 MR MAKHUBO: We did finance work, payroll work, corporate finance work, accounting work, tax work, so we were in the ...[intervenes]

PRESENTER: You were an accounting firm?

MR MAKHUBO: Well, not an auditing firm, but we were doing accounting and finance work.

PRESENTER: Accounting services?

MR MAKHUBO: Ja, and finance work. That is my skill, that is my, I am qualified in that. So we did that for a number of clients. We actually sold financial software as
20 well. So in 2004, because I have known one of the Directors, the Chairman from the days when we served articles in one of the big four accounting firms, you know said look, we are forming this company, we are going to be in asset management, I said ja, that is a good thing, because it is a space that I have been looking at as well.

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

So then we agreed around late 2004, early 2005 to say let us collaborate on looking for opportunities in the space of asset management, that is 2004. I am fulltime in Molowani Consulting.

We then responded to an RFP that was released by the City, the City took out an RFP for the establishment and management of a debt redemption fund, okay, so basically they invest money with you, you grow ...[intervenes]

10 PRESENTER: The so-called syncing fund?

MR MAKHUBO: Ja, it is a debt redemption fund, you sync money, that is why they call it the syncing fund. So it is like an endowment, when you put money every month with an insurance company with the hope of getting a lump sum in five years. So what the City would do is that they would invest money every quarter or every six months in this endowment in order for them to have enough money to pay the loans that they take to build roads and all that in future.

20 PRESENTER: Right.

MR MAKHUBO: So they did not want when the future comes you cannot pay the loan, you have to borrow to pay the loan, so you build up a reserve. So that is what the debt redemption fund was. It was the first of its kind in any municipal space. It was ...[intervenes]

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

PRESENTER: They wanted someone to administer that on their behalf.

MR MAKHUBO: To set it up from scratch.

PRESENTER: Set it up, yes.

MR MAKHUBO: Because in 2004 the City of Johannesburg issued the first municipal bond, so in order to prepare for the redemption of that bond they needed something to be started today, so that is really what it is.

PRESENTER: Right.

10 MR MAKHUBO: So we decided then to collaborate in responding to this RFP.

PRESENTER: So is this a consortium that you formed?

MR MAKHUBO: Yes.

PRESENTER: A joint venture of sorts?

MR MAKHUBO: A joint venture of sorts, but I was a subcontractor, but we worked together putting, we put together the response.

PRESENTER: As a subcontractor you were offering certain services, presumably.

20 MR MAKHUBO: Well, I am just thinking yes, what we agreed on in the beginning to say okay, let us put together this thing, it has got three legs. The first leg is actually the asset management itself, managing the money. The second will be the administration, where do we invest and how you are dealing with the scripts and all that. The third

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

would be understanding the landscape, how do you understand the landscape, what are the future plans, because in order for the syncing fund to grow it ...[intervenes]

PRESENTER: We do not have much time, Mr Makhubo, so I am going to ask you to just very, if you can just sum it up briefly to say this is the service that I provided, these are the fees that I was paid for these services with Regiments.

MR MAKHUBO: Yes.

10 PRESENTER: And when, at what point you also quit, you know, you resigned from the company and at what, when, because there is this report that says that you were only deregistered as a Director in 2019 of October this year.

MR MAKHUBO: Ja. So what then happened was that we then decided that we will work in the middle office and the research side, do some financial work, look at the plans of the City, look at plans of other cities, look at what the funding plans going forward, what the funding demands are, so that is really what work we did.

20 Remember we agreed on the fees upfront, we did not agree on the fees, it is not pay as you go, because it is risk based, so if you do not make money, you do not get paid.

PRESENTER: Right.

MR MAKHUBO: It is not a, it is risk based, so if you do

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

not grow the fund ...[intervenes]

PRESENTER: And what was the feed that you agreed with that, 10 percent of what?

MR MAKHUBO: Of whatever, the odd performance fee that would be realised.

PRESENTER: And that was for you to offer financial services to ...[intervenes]

MR MAKHUBO: To offer some services, including, including research on what is happening in the City, yes.

10 PRESENTER: You were doing research for... What is it that Regiments then were bringing to the party.

MR MAKHUBO: Actually asset management, actual investment. They were doing actual trading, they were trading, they were doing the actual trading.

PRESENTER: And you were researching the City on their behalf?

MR MAKHUBO: Well, I was doing, I was doing to say look, these are the IDPs we think that they need 10 billion in the future over 10 years, how they are going to fund it, 20 how they are going to do the market, is it a [indistinct – 00:15:35] loan, is it a bullet loan, is it this, you know those sorts of things, how do you prepare for future business as well, yes.

PRESENTER: So the issue is that you then become MMC of Finance.

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

MR MAKHUBO: Yes, yes.

PRESENTER: Because at the time your relationship with Regiments started you were not involved in Government at all.

MR MAKHUBO: Yes.

PRESENTER: So at what point did you stop being a Director in Molowani Consulting and stop, and as a result stopping benefiting from whatever fees were being paid at the time?

10 MR MAKHUBO: I resigned as a CEO, as a fulltime, because I am not allowed to be a fulltime employee of Molowani while you could be, while you are a fulltime counsellor, the law prohibits you to do that, however you can hold shares.

So I said to the ANC when they appointed me in June 2011 that I will need time to unwind the business, I will need time to unwind the business, because you know I have got debts, I have got staff, I have got leases, I have got contracts, not only contracts with other clients, but
20 contracts and then basically the business was me, if you know what I mean.

PRESENTER: Right.

MR MAKHUBO: One of those businesses were, when you leave there are staff but you know, there is no, I have got another guy to take over.

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

PRESENTER: How many people did you employ then?

MR MAKHUBO: In Molowani Consulting we were 12 in the Finance Unit and then in the, the whole staff complement of that business was 20.

PRESENTER: Alright, okay.

MR MAKHUBO: We were 20. So we had to start a way of unwinding, so that took time, but around November ...[intervenes]

PRESENTER: How long?

10 MR MAKHUBO: Around November, let me just, around November then I started to ...[intervenes]

PRESENTER: I am sorry to push you, it is just that we are out of time, so I am just trying to put a, you know, just encapsulate basically what it is that you are saying that it is not true that I resigned in 2019, I actually resigned on such and such a date.

MR MAKHUBO: Ja, I resigned, the final resignation was around 2013, 2014. I must get my dates, but it is around 2013, 2014 when basically everything else was pushed out.

20 The company was deregistered this year, yes.

PRESENTER: Alright, so at the time, you were already MMC at the time that you resigned.

MR MAKHUBO: Yes, yes.

PRESENTER: Which means you continued to derive benefit from a company doing business with the City.

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

MR MAKHUBO: I did not derive benefit. In fact, if any fees case, because if fees came they went into staff and all that. I did not derive any benefit from that time, I Geoff Makhubo did not.

PRESENTER: Okay, I am going to have to leave it there, even though I have not quite finished with our conversation, but our time is up. I want to thank you for coming in and to face this matter head-on. I wish you well. Let us see if the vote does happen tomorrow and how things play out.

MR MAKHUBO: Thank you.

PRESENTER: Geoff Makhubo is the ANC's candidate, of course a former MMC as well in the City of Johannesburg. Thank you very much for your time.

MR MAKHUBO: Thank you.

END OF PODCAST

SPECIAL POWER OF ATTORNEY FOR APPOINTMENT OF DIRECTORS

I, the undersigned

MATLAKALA MAKHUBO
(full forenames and surname)

being a director of:

MOLELWANE CONSULTING CC
do hereby nominate, constitute and appoint:

THILIVHALI GERTRUDE RALIAVHEGWA (ID NO 780222 0382 081)

with full power of substitution, to be my lawful agent in my name, place and stead:

To deliver to the Registrar of Companies, the original CoR39 and/or any other documents or form that may be required for the appointment of directors.


To make such amendment, addition or alteration to the CoR39 and/or such other documents and forms which my said agent may deem fit or which may be required by the Registrar of the Companies and to initial or sign as may be required, each of such amendments, additions or alterations, and also to sign the CoR39 and any documents required.


SIGNED and EXECUTED at JOHANNESBURG on this day the 7TH day of NOVEMBER 2011

in the presence of the undersigned witnesses:

AS WITNESSES:

1. 

2. 


Signature of director

SPECIAL POWER OF ATTORNEY FOR RESIGNATION OF DIRECTOR (S)

I, the undersigned

GEOFFREY MOLOANTOA MAKHUBO
(full forenames and surname)

being a director of:

MOLELWANE CONSULTING CC

do hereby nominate, constitute and appoint:

THILIVHALI GERTRUDE RALIAVHEGWA (ID NO 780222 0382 081)

with full power of substitution, to be my lawful agent in my name, place and stead:

To deliver to the Registrar of Companies, the original Cor39 and/or any other documents or form that may be required for the appointment of directors.

To make such amendment, addition or alteration to the Cor39 and/or such other documents and forms which my said agent may deem fit or which may be required by the Registrar of the Companies and to initial or sign as may be required, each of such amendments, additions or alterations,

SIGNED and EXECUTED at JOHANNESBURG on this day the 7TH day of NOVEMBER 2011

in the presence of the undersigned witnesses:

AS WITNESSES:

1.

[Signature]

2.

[Signature]

[Signature]

Signature of resigning director



8th floor • noswal hall
3 stiemens street • braamfontein
p o box 2680 • johannesburg • 2000
tel: +27 11 403 0444
fax: +27 11 403 4075
www.molelwane.co.za

Email: obakengc@mc.co.za

The Dti campus (Block F - Entfufukweni)
77 Meintjies Street
Sunnyside
Pretoria

NOTICE TO SHAREHOLDERS / DIRECTORS

Notice is hereby given of a meeting of the Board of Directors of Molelwane Consulting CC will be held on 7th November 2011 at 8th Floor Noswal Hall, 3 Stiemens Street, Braamfontein, Johannesburg at 15h00.

Signed at Johannesburg on 4th November 2011

Sincerely,

Matlakala Makhubo
Director



8th floor • noswai hall
3 siemens street • braamfontein
p o box 2680 • johannesburg • 2000
tel: +27 11 403 0444
fax: +27 11 403 4075
www.molelwane.co.za

Email: obakengc@mc.co.za

Resolution Passed By the directors on 7th November 2011

Resolved that:

- The following candidates will be appointed as directors
 1. -
- The following candidates will resign as a director /incorporator of the company
 1. Geoffrey Makhubo

Sincerely,

Geoffrey Makhubo
Director

30 October 2018

Dear Susan

Please find attached response to your query.

Molelwane Consulting CC started operating 20 years ago (1998), providing services in the Accounting, Tax Consulting, Advisory and Financial Services spheres. As an accounting and finance professional and a long-standing activist I did pursue entrepreneurial activities before I was a public representative. Over the years, Molelwane Consulting built skills base ranging from Business Process re-engineering, consulting and ICT. The firm further did business in partnership with other large companies ranging from auditing firms, large consulting firms and ICT firms. This included Molelwane Consulting having a wide-range of clients in the non-governmental, public and private sectors. Client included companies operating in the asset management, pension administration, energy, petroleum and ICT sectors.

Molelwane Consulting's agreement with Regiments was to explore business opportunities on mutual areas of interest and for Molelwane Consulting to provide advisory services within its areas of expertise. This was also done with a view to build capacity in other areas where Regiments had deep skills over time. The agreement also included exploring opportunities in all sectors of the economy.

There was never a conflict of interest as the term of Molelwane agreement with Regiments on the first Sinking Fund would have lapsed in January 2011 the year I took public office. Molelwane Consulting didn't continue providing services to Regiments on the second contract as it did not participate in the RFP. Further to this, I declared all my private business interests upon taking public office as required by law.

In addition to this, I subsequently resigned as a Member of Molelwane Consulting and Director of all other companies in November 2011. This was in line with my decision to use my skills as a public representative. I also made a commitment to the Mayor of the day and the ANC when I was appointed MMC that I will unwind my interests and resign all my directorships.

Political office bearers are by law precluded from participating in procurement processes hence I

couldn't have been involved in "overseeing the renewal of the Sinking Fund contract". The same restrictions/limitations would have applied to "investigating Colourfields allegations" as you may be aware that the matter went to court.

Regarding the Vox, each member was expected to contribute as part of capital raising. I didn't make such a contribution as the transaction never materialised.

As non-governmental organisation, the African National Congress, like any other political party, depends on donations to run its affairs. As leaders and members of the organisation, we are expected to participate in fundraising efforts to help the organisation with the running of its operations. Where possible, individual members can also contribute their own resources, in person or through their businesses, to help with the running of the organisation.

Regards

Geoff Makhubo



Dear Susan

This is with reference to your follow up questions. Molelwane Consulting entered into an agreement with Regiments Capital which, clearly stated that “the parties have been in discussions regarding working together in a strategic and mutually beneficial commercial relationship in jointly pursuing various fund management and financial advisory services within primarily the public sector in South Africa.” The agreement was to explore business opportunities on mutual areas of interest including for Molelwane Consulting to provide advisory services in our areas of expertise with a view to build capacity in Assets-Liability Management overtime.

Pursuant to our agreement, Molelwane worked with Regiments Capital on the opportunity to respond to the COJ RPF to design, structure, establish and manage a Sinking Fund.

Molelwane Consulting had an agreement to provide services to Regiments Capital and not any other entity. The agreement was between the two parties. The clauses of the contract were very clear, commercial and had no other meaning as suggested. Molelwane Consulting started operating in 1998 and not as an influencer broker. Any suggestion otherwise, particularly of impropriety or corruption in the relationship between Molelwane and Regiments is without basis.

The entity was only involved in the first Sinking Fund contract and no other business with Regiments Capital at the end of that contract. I do not recall receiving an instruction nor acting on any instruction from Regiments Capital beyond our contractual agreement. Furthermore, I have never been involved in procurement processes therefore I wouldn't know how a bidding party would derive a sense or feeling of surety.

I did not introduce Mr Teboho Makhubo to Regiments neither was I aware of any of his probable business dealings with Regiment Capital and hence I wouldn't know the details of their agreement if any was concluded.

I tendered my resignation as a Member of Molelwane Consulting in November 2011. This was in line with my decision to use my skills as a public representative. I also made a commitment to the Mayor of the day and the ANC when I was appointed MMC that I will unwind my interests and resign all my directorships. All this was done in November 2011. This was to deal with real or potential conflict of interest. I have from the time of joining COJ, always disclosed and declared my business interests. My wife's business interests have been fully disclosed in the City's register of interests.

As indicated in my previous response, leaders and members of the organisation are expected to participate in fundraising efforts to help the organisation with the running of its operations. Where possible, individual members can also contribute their own resources, in person or through their businesses, to help with the running of the organisation. Molelwane Consulting was a commercial entity and not a fundraising vehicle for the ANC but would from time to time contribute to the ANC.

In my capacity as a former executive member of Molelwane Consulting I can emphatically state that all my dealings and the operations of the company have been ethical and in accordance with strict corporate governance. I am satisfied that I have always complied with all relevant laws and regulations relating to ethical practices. This is no different as an office bearer of the ANC and during my tenure as the MMC of Finance in the City of Johannesburg.

Thank you once again for providing me with the opportunity to respond.

This is with reference to your follow up questions.

Molelwane Consulting entered into an agreement with Regiments Capital which, clearly stated that *“the parties have been in discussions regarding working together in a strategic and mutually beneficial commercial relationships in pursuing various fund management and financial advisory services within primarily, the public sector in South Africa.”*

Pursuant to our agreement and as part of the relationship, Molelwane Consulting worked with Regiments Capital on the opportunity to respond to the COJ RPF A148 to design, structure, establish and manage a Sinking Fund. Each party to the contract had specific roles and responsibilities. Part of Molelwane Consulting’s responsibilities was to analyse and understand the City’s capital expenditure requirements, capital raising needs, appetite for different funding mix and a broad funding direction, as would’ve been outlined in the municipality’s Integrated Development Plan and official public statements of the municipality’s objectives such the State of the City Address and Budget speeches.

We wish to reiterate that Molelwane Consulting had an agreement to provide services to Regiments Capital and not any other entity. The contract stated without contradiction that this was a commercial agreement between the two entities and had no other meaning as suggested in your questions.

There are no merits to suggest that a risk based remuneration agreement would be solely based in “exchange for maintaining strategic relations.” That’s a very narrow and simplistic way of looking at it. Once an agreement has been entered into, it naturally becomes the responsibility of all parties to the agreement, without exception, to build and maintain relations with the client. There’s absolutely nothing peculiar with that.

Molelwane Consulting started operating in 1998 as a financial consulting company with clients in various sectors and not as an influencer or broker of relationships. Any suggestion otherwise, particularly of impropriety in the relationship between Molelwane Consulting and Regiments Capital is far-fetched and without basis.

Molelwane Consulting’s partnership with Regiments Capital was only based on the first Sinking Fund contract. No other business was done with Regiments Capital after the contract lapsed. I never received any instruction nor act on any instruction from Regiments Capital beyond our contractual agreement. I have no recollection of the so-called “cheat sheet” and the issues raised have nothing to do with neither Molelwane nor our agreement with Regiments Capital.

As stated previously I tendered my resignation as a Member of Molelwane Consulting and other business interests in November 2011 (See attached letters). This was in line with my decision to utilise my skills as a public representative. I also made a commitment to the Mayor of the day and the ANC when I was appointed to the position Member of Mayoral Committee that I will unwind my interests and resign all my directorships. All this was done in

November 2011. Subsequent to that the office made follow ups and confirmation was received that my resignations have been noted and processed.

This was to deal with any real or perceived/potential conflict of interest. I have, from the time I assumed my responsibilities at the City of Johannesburg, always disclosed and declared my business interests as required by law. I have continued to disclose all companies I was part of since 2011 in order to err on the side of caution.

My wife's business interests have been fully disclosed in the City's CONFIDENTIAL register of interests. I have written to the Integrity Commissioner in this regard to enquire why they gave incorrect information on your direct enquiry

Molelwane Consulting's earned fees from the partnership with Regiments Capital were as per our agreement as previously stated. I unfortunately I haven't had the opportunity to do a reconciliation of the actual total earnings to Molelwane Consulting given the limited time, as these would date back 12 years ago.

I trust you find my response helpful for your assignment.

Regards

Geoff Makhubo

Thank you once again for providing me with the opportunity to respond.

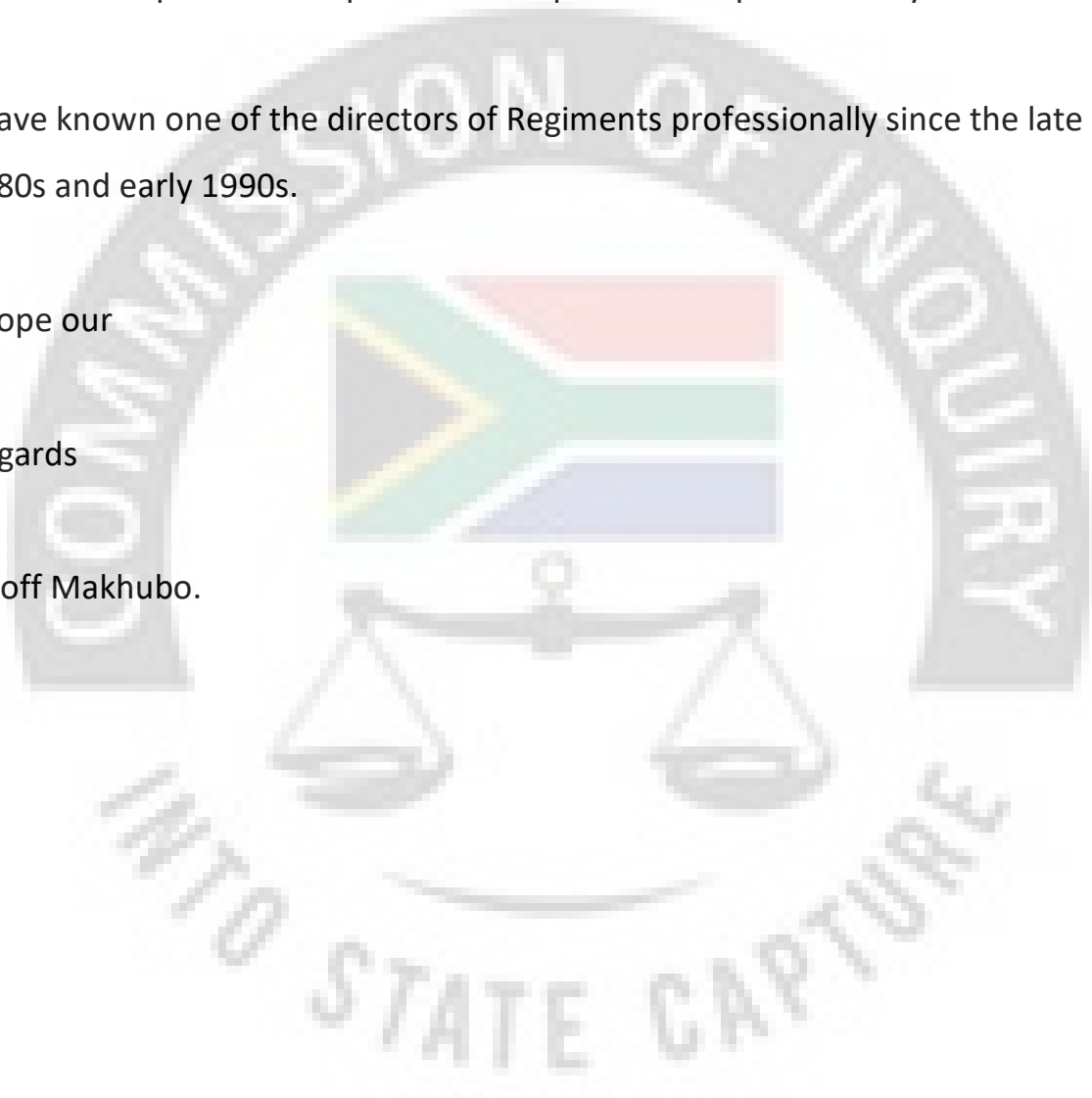
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I have known one of the directors of Regiments professionally since the late 1980s and early 1990s.

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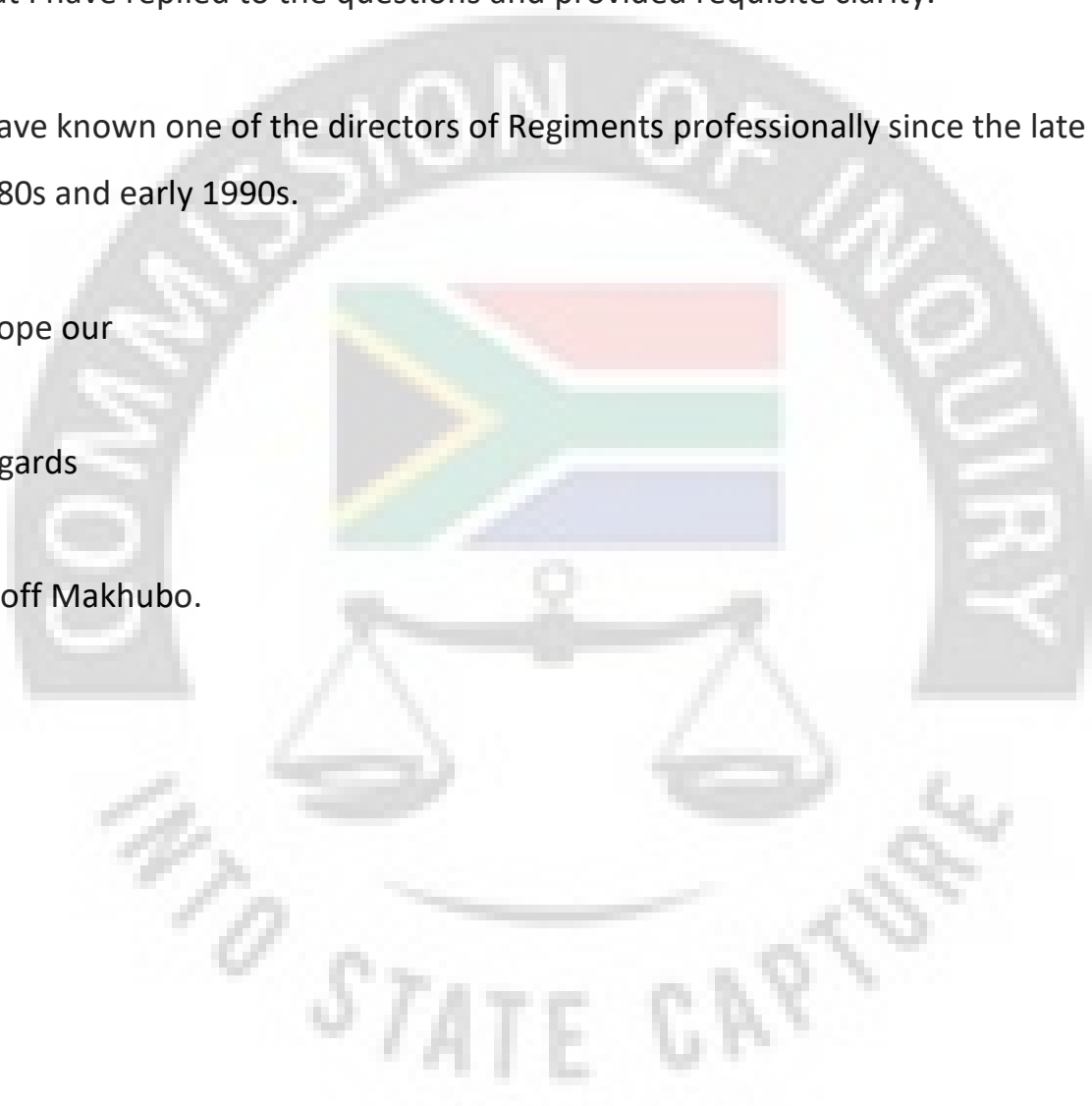
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Geoff Makhubo.



AMABHUNGANE

Geoff Makhubo, Jo'burg ANC leader, scored millions from City contract

By Susan Comrie for amaBhungane • 6 December 2018



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For more than a decade, financial services firm Regiments has managed billions on behalf of the City of Johannesburg. It is one of the City's most lucrative but controversial contracts. New evidence shows that Regiments paid a top ANC leader millions to smooth its way.

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Geoff Makhubo – chair of the ANC’s powerful Johannesburg region and prospective mayoral candidate – scored an estimated R30-million from the City of Johannesburg by acting as an influence broker, new evidence suggests. 

In 2006, Regiments Fund Managers, a division of Regiments Capital, received a contract to manage the City’s “sinking fund”, a pool of several billion rand put aside to meet the City’s future debt repayments.

By 2015, Regiments had taken an estimated R300-million in fees.

Emails and documents obtained by amaBhungane reveal for the first time publicly that Regiments agreed to pay 10% of those fees to Makhubo’s company, Molelwane Consulting. 

Makhubo denies acting as an “influence broker” and says the deal was above board. While their contract stipulated that Molelwane would provide some initial financial analysis, significantly it also required Molelwane to “maintain... strategic relationships with CoJ”.

The 2006 Regiments sinking fund contract with the City endured for almost ten years – as did Molelwane’s 10% cut, as far as could be established.

At the time the 10% contract was signed Makhubo did not hold an official position in the ANC or in the City, though he was said to be an ally of Parks Tau, then the member of the mayoral committee (MMC) for finance. The Regiments contract fell under Tau’s portfolio.

But as Makhubo’s political star rose, he increased his potential to open doors and smooth political roadblocks.

In 2008, Makhubo was elected as treasurer of the ANC’s Johannesburg region. Then, in 2011, after Tau became mayor, he took over as MMC for finance, placing the Regiments sinking fund contract directly within his sphere of responsibility.

Tau admitted in a written response (<https://www.dailymaverick.co.za/wp-content/uploads/Response-from-Parks-Tau.pdf>) that he knew Makhubo was linked to Regiments when he appointed him as MMC, but maintained Makhubo had done the right thing to remove the conflict of interest.

“I was aware that Regiments and Molelwane had a business relationship. However, I was not privy to their internal business arrangements or transactions,” he told us.

He added: “On [Makhubo’s] appointment he committed [to unwind] and began winding down his business interests, which ensured that he was not ‘the player’ and ‘a referee’ on the said contract, or any other contracts in the City.”

But Makhubo did not “unwind” his interest in Molelwane.

Records from the company registrar still list him as an active member of Molelwane.

And despite providing eight pages of written responses (<https://www.dailymaverick.co.za/wp-content/uploads/Consolidated-responses-from-Geoff-Makhubo.pdf>), Makhubo could neither explain this nor why he continued to declare that he held a 67% stake in Molelwane in the City’s public register of councillors’ interests.

“Our records reflect that Mr Makhubo continued to declare his majority shareholding in Molelwane Consulting CC until 2017/18,” the City confirmed in a written response.

Makhubo said he could not disclose how much Regiments paid Molelwane. He told us: “Unfortunately I haven’t had the opportunity to do a reconciliation of the actual total earnings...”

But evidence shows that Molelwane continued to be paid after Makhubo was appointed as MMC. Regiments’ internal budgets show, for example, that R4.9-million was earmarked for Molelwane in fiscal 2013 and another R5.5-million the following year.

This means that, as the City’s official tasked with policing one of its most lucrative and controversial contracts, Makhubo was benefitting from that same contract in exchange for “maintain[ing] ... strategic relationships” with the City.

“I can emphatically state that all my dealings and the operations of [Molelwane] have been ethical and in accordance with strict corporate governance.... This is no different as an office bearer of the ANC and during my tenure as the MMC of Finance in the City of Johannesburg,” Makhubo told us.

On Thursday last week, the council passed a motion that would allow the City to take back control of the sinking fund before Regiments’ second contract expires in September 2020.

The City has launched a forensic investigation into both the sinking fund contracts as well as numerous other contracts the City awarded when it was under ANC control.

Although Regiments’ ongoing payments to Molelwane after Makhubo became MMC may be construed as “kickbacks” and potentially contravene anti-corruption legislation, we have no direct evidence that the payments started out as common-or-garden-variety bribes to secure the 2006 sinking fund contract or its renewed award to Regiments in 2015.

Either way, the payments appear to be part of a decade-long campaign by Regiments to build a financially symbiotic relationship with different levels of ANC through lobbying, “facilitation fees”, and donations of flights, merchandise, victory parties and cash. (Read more about these in our next instalment.)

Regiments ignored all requests for comment.

“Your conclusion on the relationship between the ANC, City of Johannesburg and Regiments is unfortunate,” Tau told us.

Unfortunate, but not unjustified.

Cashflow

“We are a bit low on cashflow...” Makhubo told Regiments’ director Eric Wood via email (https://www.dailymaverick.co.za/wp-content/uploads/100830_Email-1_Makhubo-asks-Wood-for-payment.jpg).

It was Monday 30 August 2010, and Makhubo was desperately looking for money to plug “month-end commitments” just two days away.

“I will appreciate if the transfer can be done today,” he continued, attaching an invoice (https://www.dailymaverick.co.za/wp-content/uploads/100830_Attachment-1_Reg4320_Invoice_OF.jpg) for R1.14-million for “consulting fees” to be paid to Molelwane, which on the face of it specialised in accounting, tax consulting, advisory and financial services. Makhubo’s mother held a one-third stake in the firm alongside his two thirds.

Makhubo’s request to Wood was not a once-off request: a second document attached (https://www.dailymaverick.co.za/wp-content/uploads/130130_Email_Molelwane-reconciliation.jpg) to Makhubo’s email showed that Molelwane had received R3.95-million from Regiments in the preceding nine months.

At the time – August 2010 – Makhubo had not yet been appointed MMC for finance, but as treasurer of the ANC’s Johannesburg region he had political influence over a key source of patronage: the City of Johannesburg metropolitan municipality.

“I will send on a separate email a letter from the ANC (https://www.dailymaverick.co.za/wp-content/uploads/100830_Attachment-2_ANC-requests-funding-for-2011-local-gov-elections.pdf) discussed with [Regiments’ chairperson Litha Nyhonyha] on the donation of R200,000 to R250,000 that was needed urgently into the ANC account,” Makhubo’s email concluded.

By 10.30 the next morning, Regiments had paid R600,000 into Molelwane’s account with the promise that the rest of the R1.14-million would be paid “by the end of the day or latest tomorrow”.

Makhubo’s ‘strategic relationships’

To understand why Regiments would jump at Molelwane’s request for money in 2010, one needs to go back to 2005, when the City of Johannesburg first decided to establish a sinking fund.

When we first asked about the secretive deal between Regiments and Molelwane, Makhubo tried to downplay it, telling us in a written statement that Regiments and Molelwane had agreed to “explore business opportunities on mutual areas of interest” and that Molelwane had merely agreed “to provide advisory services within its areas of expertise”.

But the actual wording of the contract, signed by Makhubo for Molelwane and Nyhonyha for Regiments in January 2006, suggests otherwise.

Under “fee structure”, for instance, there was only one deal on the table: Regiments’ freshly inked sinking fund deal. Molelwane was promised 10% of Regiments’ fixed fee, 10% of Regiments’ outperformance bonus, and almost half of Regiments’ R850,000 upfront “structuring fee”.

In exchange for this windfall, Molelwane effectively agreed to act as a lobbyist. Under “responsibilities”, one of Molelwane’s tasks was to “[m]aintain on an ongoing basis all strategic relationships with COJ before, during and after completion of fund management mandate for the mutual benefit of the parties”.

Makhubo refused to identify which “strategic relationships” he would be required to “maintain”, but in a second written response told us: “The clauses of the contract were very clear, commercial and had no other meaning as suggested. Any suggestion ... of impropriety or corruption in the relationship between Molelwane and Regiments is without basis.”

Pushed to explain what Molelwane did to justify the estimated R30-million in fees it received, Makhubo told us in a third response: “Part of Molelwane Consulting’s responsibilities was to analyse and understand the City’s capital expenditure requirements, capital raising needs, appetite for different funding mix and a broad funding direction...”

“There are no merits to suggest that a risk based remuneration agreement would be solely based in ‘exchange for maintaining strategic relations’. That’s a very narrow and simplistic way of looking at it... [I]t naturally becomes the responsibility of all parties to the agreement, without exception, to build and maintain relations with the client. There’s absolutely nothing peculiar with that.”

What is peculiar is that, despite Molelwane taking very large fees, both the City and Umbono Fund Managers, which partnered Regiments on the contract, told us they had no record of Molelwane's involvement.

The evidence shows that Regiments was buying something more than vague financial analysis that it could do itself. By late 2010, with Makhubo installed as ANC treasurer, it was clear what Regiments believed it had bought.

Makhubo's cheat sheet

"As discussed I have attached the one pager that we gave to Geoff," Wood told Nyhonyha, his chair at Regiments, in a 19 November 2010 email (https://www.dailymaverick.co.za/wp-content/uploads/101119_Email_Wood-sends-cheat-sheet-to-Nyhonyha.jpg) with the subject line "CoJ cheat sheet".

In case there was any doubt about which "Geoff" he was referring to, the attachment was saved as "Geoff Makhubo Briefing.docx (https://www.dailymaverick.co.za/wp-content/uploads/101119_Geoff-Makhubo-Briefing.docx)" and it contained an extraordinary shopping list of what Regiments seemingly expected Makhubo – now a member of the Johannesburg ANC's executive – to deliver.

There was a R1-billion loan that Regiments was trying to sell to the City: "Stalled because Parks [Tau] made some negative comment re the pricing ... Direction needs to be provided to Treasury to proceed with this loan," Wood directed. Treasury is the department that falls under the finance MMC, which Tau was at the time.

There was also an interest rate hedge that Regiments stood to profit from: "Treasury has approved the transaction in principle, needs mandate from Mayoral Committee". And a Johannesburg Property Company tender: "Needs to be adjudicated and appointment needs to be made". And R27-million in Regiments fees that the treasury was sitting on: "The withholding of these funds is unlawful and needs to be released forthwith," Wood ordered.

But Wood's most telling instruction related to the renewal of Regiments' sinking fund contract, which was due to expire in January 2011 and was back up for tender.

“Needs to be adjudicated and appointment needs to be made. The issue around splitting the mandate between two [fund] managers needs to be killed,” the cheat sheet read.

How, we asked Makhubo, was Regiments so confident of winning the tender that it wanted to “kill” any suggestion that the contract be split between two fund managers?

His response to this and other questions about the cheat sheet was evasive: “I have never been involved in procurement processes therefore I wouldn’t know how a bidding party would derive a sense or feeling of surety.”

When pushed he told us: “I have no recollection of the so-called ‘cheat sheet’ and the issues raised have nothing to do with neither Molelwane nor our agreement with Regiments Capital.”

No influence?

By law, there is meant to be a Chinese wall between political office bearers and the procurement departments of the municipalities they control. Even Tau, as the then-MMC for finance, could not legally interfere with the city’s tender processes.

Yet over the next year, Regiments received almost everything on its wish-list: In January 2011, the City agreed to release R18.4-million of Regiments’ fees; in March, Regiments facilitated a smaller R250-million loan for the City and received R1.25-million as a raising fee; and in December, Regiments was one of two bidders awarded Johannesburg Property Company tender.

The only hiccup was the tender for the new sinking fund contract.

Under Regiments the fund had performed well, but a review conducted by KPMG in 2010 criticised Regiments’ fees for being excessive.

When the bids for the new tender to replace Regiments’ first contract were adjudicated, “Regiments Fund Managers ... was not a preferred bidder and had in fact been disqualified”, Isaac Mogashoa, the City’s group head: legal and contracts, told us.

But just as the goose laying the golden eggs appeared to be running out of luck, Tau

discovered a fundamental flaw with the tender process.

Finding gaps in the Chinese wall

“The MMC Finance’s view ... is that the evaluation process must include social investments to uplift the communities around the City,” Khomotso Letsatsi, the head of treasury, told colleagues in an April 2011 memo.

The award of the new sinking fund contract was already months overdue, but according to Letsatsi’s memo, Tau halted the tender on the grounds that it did not include a programme to address transformation in the city’s procurement practices.

Tau denies he intervened to protect Regiments’ interests: “The articulated principles of transformation requirements in the memos applied to every tender in the City and not just the Sinking Fund tender.”

Instead he pointed us to a letter, written by Gauteng’s then-MEC for co-operative governance, Humphrey Mmemezi, in March 2011.

“The primary reason for the cancellation of the sinking fund tender was as a result of an issued instruction by [Mmemezi] at the time to defer all local government tenders until after the 2011 elections,” Tau explained.

Although Mmemezi had already walked back on his instruction in a follow-up letter in April 2011, emphasising that municipalities should continue with their normal business, the second sinking fund tender was put on hold.

It would take a year for the City to re-issue the tender. In the interim, Regiments’ original contract was extended and kept running, and seemingly so did Molelwane’s fees.


So did Regiments just get lucky? Or was it a case of the more they invested, the luckier they got?

Tau, Makhubo, their wives and Regiments

By 2011, the evidence suggests Regiments had already “invested” quite heavily in and around both Tau and Makhubo – quite apart from Molelwane’s 10%.

In 2007, Regiments jointly led a BEE consortium that bought a stake in Capitec,

then an upstart in the banking industry.

The Coral Lagoon consortium was stacked with ANC funders and those with links to the party, but the deal also included a small but lucrative stake for Tau's wife, Philisiwe Twala-Tau. 

At the time, her shares were worth R3-million but today, those shares are worth roughly R50-million.

An identical stake was also allocated to Makhubo's wife, Dikeledi Majola.

Regiments has previously maintained that it did not hand-pick consortium members.

However, a year later it happened again. In September 2008, Regiments put together a BEE consortium to acquire a 4.24% stake in JSE-listed Vox Telecom.

Regiments' own documents show that under several layers of the corporate onion was a small group of "strategic partners" who would each receive shares worth just over R1-million.

Included in the group was Makhubo, who had been elected treasurer of the ANC's Greater Johannesburg region just one month before at a conference partly funded by another R250,000 donation from Regiments.

Emails show that Tau was also listed as one of the "strategic partners" but withdrew from the consortium at the last minute.

Unlike the Capitec deal, the Vox deal quickly unravelled. On the day it was signed the share price collapsed. The "strategic partners" walked away unscathed.

What conflict?

By 24 May 2011, the local government election results were in. The ANC had kept its majority in the City of Johannesburg and appointed Tau as the new mayor.

With Tau moving up, Makhubo was tapped to take his place as MMC for finance.

Makhubo denies the Molelwane contract made him conflicted.

“There was never a conflict of interest as the term of Molelwane agreement with Regiments on the first Sinking Fund would have lapsed in January 2011 the year I took public office,” he said.

“I ... made a commitment to the Mayor of the day and the ANC when I was appointed MMC that I will unwind my interests and resign all my directorships. All this was done in November 2011... to deal with real or potential conflict of interest.”

But it is only half true that Molelwane’s contract “would have lapsed in January 2011”.

When the second tender was cancelled, Regiments’ original contract kept running, and running. In fact, the City confirmed that Regiments’ first contract was ultimately extended until September 2015.

Records show that the payments to Molelwane only increased in this period. For example, Regiments’ budget for the year ending 28 February 2014, predicted that Molelwane would net R5.2-million for the year. Yet, a Regiments actual income statement shows that by September 2013, with another five months to go, Molelwane had already received R6.9-million.

Over the past month, we repeatedly asked Makhubo to confirm when Molelwane stopped receiving payments from Regiments. Each time he dodged the question.

Makhubo also did not offer any explanation for why his “resignation” was never officially registered or why he continued to declare his stake in Molelwane for the seven years after he supposedly resigned.

Last week, ANC spokesperson Jolidee Matongo sent us a resolution signed by Makhubo purporting to show that he resigned from Molelwane in November 2011.

But the records are ambiguous. The resolution had Makhubo resigning as a “director” – not shareholder – meaning that he would have remained entitled to his two thirds of Molelwane’s profits. But, complicating matters further, Molelwane was a close corporation, a form of company which does not have “directors”, only members.

Despite our request for clarity, Makhubo refused to own a version. Instead, in a final written response told us: “I would like to reiterate that I have replied to the questions and provided requisite clarity.”

Even if we were to accept Makhubo’s claim that he resigned, this would have left his 64-year-old mother as the sole beneficiary of the company and Regiments’ largesse.

New tenders, new questions

In April 2012, the City issued a new tender for the sinking fund contract. This time Regiments not only made the shortlist, it was the only company to do so.

The 12 bidders included four major banks – Standard Bank, Nedbank, Investec and Rand Merchant Bank – as well as several large asset managers – Momentum, Sanlam, Stanlib and Old Mutual. Most were eliminated on technicalities and those that made it through were marked down for lacking a track record in managing sinking funds.

Only Regiments – whose fees were the highest out of eight bids analysed in the bid evaluation committee’s report – was left standing.

In August 2012, rival bidder Colourfields approached the Johannesburg High Court to try to stop the City from awarding the second sinking fund contract to Regiments.

When amaBhungane published a series of articles in October 2012, pointing to signs of manipulation in Regiments’ favour, Tau called for an investigation.

“When this matter was first raised with me by Amabhungane ... I had immediately referred it to the Integrity Commissioner in the City of Johannesburg and the Public Protector to investigate,” Tau told us in his written response.

At the time, almost no one knew about Molelwane’s “10% deal” with Regiments, so the investigation by Advocate Jules Browde appears to have largely focused on whether the Capitec shares given to Tau’s wife were intended as a quid pro quo for Regiments securing the first deal in 2006.

Browde's report concluded that "Tau played no part whatsoever in the tender process or the subsequent contract entered into between the City and Regiments" and dismissed the allegations, saying that the award of the sinking fund contract "appears to have been above board".

According to Tau, a subsequent review by Deloitte also gave the second sinking fund contract a clean bill of health. In 2015, after Colourfields aborted its legal challenge, the contract was finally re-awarded to Regiments for another five years.

So why, three years later, is the city once again prising open these contracts?

That sinking feeling

As the manager of a sinking fund, you have one job to do: make sure the money is available to repay debts when they become due.

According to the City, state armaments company Denel's failure to repay the fund a R290-million loan made under Regiments' stewardship triggered a forensic investigation into Regiments' management of the fund.

"During 2018, the R290m Denel loan from the sinking fund had to be repaid but Denel did not have the funds and Regiments failed to inform the City timeously," Mogashoa said.

Unbeknown to the City, it appears that Regiments was eating at both ends of the deal: While Regiments Fund Managers was being paid to make prudent investments on behalf of the sinking fund, Regiments Capital received a R3.42-million fee from Denel, seemingly for securing R290-million in debt from the sinking fund.

The City has agreed, Mogashoa said, to wait until 10 December 2018 for its R290-million, but the "distrust and concern" that the incident generated, coupled with the growing evidence that Regiments had helped facilitate Gupta-led state capture, led it to launch the forensic investigation into the sinking fund contracts and "all transactions processed through the Sinking Fund bank accounts from 2006 to date".

Up until today, the City does not know how much Regiments has received from the two sinking fund contracts, but estimates it to be in the region of R400-million.

But if the City seeks to reclaim any portion of the sinking fund fees it will have to get

in line.

Regiments is already in court with a Transnet pension fund which wants Regiments to return R228-million in fees, and last month Transnet itself filed papers demanding that R151-million in excessive fees be repaid.

In the pension fund case, Regiments faces more than just a financial threat though. In August, the Johannesburg High Court granted an “Anton Piller” order that resulted in Regiments’ email servers, laptops, hard-drives and cellphones being seized by the sheriff of the court.

The court granted the order in secret based on claims that these digital records hold crucial evidence relating to the pension fund case.

But the hard drives are also likely to hold something far more damaging: evidence that Makhubo was just one target in a much wider bid by Regiments to own the ANC. **DM**

For more on Regiments’ capture of the ANC, read the next part of this investigation ... coming soon.



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On 10 October 2019, the US Department of the Treasury's Office of Foreign Assets Control (OFAC) sanctioned Ajay Gupta, Atul Gupta, Rajesh Gupta and Salim Essa for their involvement in corruption in South Africa. In their statement they stated, "We commend the critical role played by South Africa's civil society activists, whistleblowers, and investigative journalists to shine the spotlight on the Gupta network's elicitation of criminal abuse of public office and other acts of corruption..."

These sanctions are the latest consequence of the #GuptaLeaks. We've seen the establishment of the Commission of Inquiry into Allegations of State Capture. Over the past 18 months, we have also seen how the #GuptaLeaks have affected change in Government and our State Owned Enterprises. Aside from the resignation of president Zuma, we've said goodbye to Des van Rooyen, Bathabile Dlamini, Malusi Gigaba, Mosebenzi Zwane, Lynn Brown, Brian Molefe, Tom Moyane, Hlaudi Motsoeneng amongst others.

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(https://www.dailymaverick.co.za/article/2020-01-14-most-doctors-agree-you-dont-need-vitamin-and-mineral-supplements/?utm_source=homepagify)

Malibongwe Tyilo • 8 hours ago

(https://www.dailymaverick.co.za/article/2020-01-14-most-doctors-agree-you-dont-need-vitamin-and-mineral-supplements/?utm_source=homepagify)

"Don't gobblefunk around with words." ~ Roald Dahl

BUSINESS MAVERICK

After the indigestion-causing Just Eat snafu, Prosus moves on to Indian fintech providers

Sasha Planting • 8 hours ago

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BUSINESS MAVERICK

Mitchell Slape moves fast to get Massmart into shape

Raymond Sibiya

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Markets 2020: Secular stagnation or ripe for the picking?

Spencer Pickens

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BOOK EXTRACT

Eden Lost, and Regained: How one man

Anna Wright

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ISS TODAY

Trauma
counselling
enables the
reintegration
of former
IS fighters

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23 hours ago

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CASHED ITEMS / CHEQUES						
FNB current account	FNB so called salary account	FNB Investment account	EFF_DATE	TRNS_TYP E_CUST	TRNS_DESC	TRNS_AMT
62002637025	62052928060		2009/08/28	DR	ITEM CASHED	300 000,00
	62052928060		2009/12/04	DR	ITEM CASHED	100 000,00
	62052928060		2009/12/15	DR	ITEM CASHED	80 000,00
	62052928060		2010/04/14	DR	ITEM CASHED	20 000,00
	62052928060		2010/05/20	DR	ITEM CASHED	300 000,00
62002637025			2010/05/27	DR	ITEM CASHED	40 000,00
62002637025			2010/05/28	DR	ITEM CASHED	25 000,00
	62052928060		2010/06/10	DR	ITEM CASHED	50 000,00
	62052928060		2010/06/25	DR	ITEM CASHED	35 000,00
	62052928060		2010/08/05	DR	ITEM CASHED	10 000,00
	62002637025		2010/09/10	DR	ITEM CASHED	50 000,00
	62052928060		2011/01/19	DR	ITEM CASHED	25 000,00
	62052928060		2011/01/20	DR	ITEM CASHED	15 000,00
	62052928060		2011/01/28	DR	ITEM CASHED	10 000,00
	62052928060		2011/03/31	DR	ITEM CASHED	400 000,00
	62052928060		2011/04/08	DR	ITEM CASHED	20 000,00
	62052928060		2011/05/05	DR	ITEM CASHED	15 000,00
	62052928060		2011/05/13	DR	ITEM CASHED	20 000,00
	62052928060		2011/08/19	DR	ITEM CASHED	100 000,00
	62052928060		2011/08/31	DR	ITEM CASHED	15 000,00
	62052928060		2011/10/04	DR	ITEM CASHED	20 000,00
62002637025			2011/12/13	DR	ITEM CASHED	10 000,00
	62052928060		2011/12/23	DR	ITEM CASHED	100 000,00
	62052928060		2012/02/10	DR	ITEM CASHED	200 000,00
	62052928060		2012/02/18	DR	ITEM CASHED	100 000,00
	62052928060		2012/06/06	DR	ITEM CASHED	85 000,00
	62052928060		2012/09/28	DR	ITEM CASHED	25 000,00
	62052928060		2012/09/29	DR	ITEM CASHED	80 000,00
	62052928060		2012/11/20	DR	ITEM CASHED	25 000,00
	62052928060		2012/12/07	DR	ITEM CASHED	20 000,00
	62052928060		2012/12/21	DR	ITEM CASHED	20 000,00
	62052928060		2013/08/03	DR	ITEM CASHED	300 000,00
	62052928060		2013/10/25	DR	ITEM CASHED	200 000,00
	62052928060		2013/11/19	DR	ITEM CASHED	25 000,00
	62052928060		2013/11/20	DR	ITEM CASHED	100 000,00
	62052928060		2013/11/26	DR	ITEM CASHED	25 000,00
	62052928060		2013/12/05	DR	ITEM CASHED	25 000,00
	62052928060		2014/03/25	DR	ITEM CASHED	100 000,00
	62052928060		2014/05/28	DR	ITEM CASHED	20 000,00
	62052928060		2014/05/28	DR	ITEM CASHED	30 000,00
	62052928060		2014/05/31	DR	ITEM CASHED	15 000,00
62002637025			13/05/2009	DR	Cheque Cashed 963 Killarney	400 000,00
	62052928060		06/12/2008	DR	Cheque Cashed 259 Firstnat Killarney	300 000,00
Total cashed cheques						3 865 400,00

Income from Regiments Fund Managers and Regiments Capital

FNB current account	FNB so called salary account	FNB Investment account	EFF_DATE	TRNS_T TYPE_CU ST	TRNS_DESC	TRNS_AMT
62002637025			2009/08/21	CR	REG FUND MGRS	900 000,00
62002637025			2009/09/01	CR	REG FUND MGRS	82 250,00
62002637025			2009/09/30	CR	REG FUND MGRS	159 849,86
62002637025			2009/11/27	CR	REG FUND MGRS	1 007 045,66
62002637025			2010/02/22	CR	REG FUND MGRS	190 889,29
62002637025			2010/03/04	CR	REG FUND MGRS	694 615,14
62002637025			2010/04/08	CR	REG FUND MGRS	190 889,29
62002637025			2010/04/29	CR	REG FUND MGRS	300 000,00
62002637025			2010/05/03	CR	REG FUND MGRS	102 076,26
62002637025			2010/05/18	CR	REG FUND MGRS	700 000,00
62002637025			2010/05/19	CR	REG FUND MGRS	660 183,64
62002637025			2010/07/26	CR	REG FUND MGRS	106 871,19
62002637025			2010/08/31	CR	REG FUND MGRS	600 000,00
62002637025			2010/09/01	CR	REG FUND MGRS	539 519,54
62002637025			2010/09/14	CR	REG FUND MGRS	27 604,03
62002637025			2010/09/30	CR	REG FUND MGRS	33 099,30
62002637025			2010/09/30	CR	REG FUND MGRS	33 099,30
62002637025			2010/10/04	CR	REG FUND MGRS	200 000,00
62002637025			2011/01/10	CR	REGIMENTS CAPITAL	900 000,00
62002637025			2011/01/11	CR	REG FUND MGRS	900 000,00
62002637025			2011/02/15	CR	REG FUND MGRS	35 147,10
62002637025			2011/02/15	CR	REG FUND MGRS	34 868,35
62002637025			2011/02/15	CR	REG FUND MGRS	34 273,42
62002637025			2011/02/15	CR	REG FUND MGRS	34 368,36
62002637025			2011/03/28	CR	REGIMENTS CAPITAL (PTY) LTD	1 200 000,00
62002637025			2011/03/31	CR	REG FUND MGRS	61 833,90
62002637025			2011/04/07	CR	REG FUND MGRS	1 200 000,00
62002637025			2011/05/03	CR	REG FUND MGRS	713 064,21
62002637025			2011/05/13	CR	REG FUND MGRS	37 290,16
62002637025			2011/05/13	CR	REG FUND MGRS	35 593,23
62002637025			2011/08/01	CR	REG FUND MGRS	696 821,69
62002637025			2011/08/30	CR	REG FUND MGRS	36 986,02
62002637025			2011/11/15	CR	REG FUND MGRS	47 666,47
62002637025			2011/12/12	CR	REG FUND MGRS	50 000,00
62002637025			2012/02/01	CR	REG FUND MGRS	40 065,90
62002637025			2012/02/06	CR	REG FUND MGRS	48 310,95
62002637025			2012/02/09	CR	REGIMENTS CAPITAL (PTY) LTD	1 428 767,28
62002637025			2012/02/29	CR	REG FUND MGRS	48 199,03
62002637025			2012/03/15	CR	REG FUND MGRS	52 180,94
62002637025			2012/04/30	CR	REG FUND MGRS	54 341,66
62002637025			2012/05/03	CR	REG FUND MGRS	805 122,02
62002637025			2012/06/15	CR	REG FUND MGRS	56 100,06
62002637025			2012/10/31	CR	REGIMENTS CAPITAL	348 929,54
62002637025			2012/11/15	CR	REGIMENTS CAPITAL	142 244,96
62002637025			2012/11/23	CR	REGIMENTS CAPITAL	262 666,19
62002637025			2012/12/14	CR	REGIMENTS CAPITAL	717 224,34
62002637025			2013/01/16	CR	REGIMENTS CAPITAL	73 286,20

62002637025		2013/01/16	CR	REGIMENTS CAPITAL	70 451,91
62002637025		2013/02/26	CR	REG FUND MGRS	600 000,00
62002637025		2013/03/08	CR	REGIMENTS CAPITAL	500 000,00
62002637025		2013/03/28	CR	REGIMENTS CAPITAL	839 919,56
62002637025		2013/07/12	CR	REGIMENTS CAPITAL	387 323,92
62002637025		2013/07/30	CR	REGIMENTS CAPITAL	1 000 000,00
62002637025		2013/07/30	CR	REGIMENTS CAPITAL	1 000 000,00
62002637025		2013/07/30	CR	REGIMENTS CAPITAL	1 000 000,00
62002637025		2013/07/30	CR	REGIMENTS CAPITAL	752 342,69
62002637025		2013/09/14	CR	REGIMENTS CAPITAL	1 000 000,00
62002637025		2013/09/14	CR	REGIMENTS CAPITAL	74 875,21
62002637025		2013/09/14	CR	REGIMENTS CAPITAL	345 227,85
62002637025		2013/09/14	CR	REGIMENTS CAPITAL	1 000 000,00
62002637025		2013/11/15	CR	REGIMENTS CAPITAL	421 070,42
62002637025		2013/11/15	CR	REGIMENTS CAPITAL	1 000 000,00
62002637025		2013/11/28	CR	REGIMENTS CAPITAL	83 054,00
62002637025		2014/01/30	CR	REGIMENTS CAPITAL	82 634,51
62002637025		2014/03/18	CR	REGIMENTS CAPITAL	641 487,71
62002637025		2014/04/30	CR	REGIMENTS CAPITAL	77 063,57
62002637025		2014/04/30	CR	REGIMENTS CAPITAL	83 914,00
62002637025		2014/07/15	CR	REGIMENTS CAPITAL	88 440,70
62002637025		2014/07/15	CR	REGIMENTS CAPITAL	83 024,21
62002637025		2014/09/12	CR	REGIMENTS CAPITAL	87 654,12
62002637025		2014/09/30	CR	REGIMENTS CAPITAL	83 728,53
62002637025		2014/11/29	CR	REGIMENTS CAPITAL	343 735,48
62002637025		2014/11/29	CR	REGIMENTS CAPITAL	1 000 000,00
62002637025		2015/03/02	CR	REGIMENTS CAPITAL	637 462,38
62002637025		2015/04/30	CR	REGIMENTS CAPITAL	201 299,74
62002637025		2015/07/14	CR	REGIMENTS CAPITAL	194 173,37
62002637025		2015/08/28	CR	REGIMENTS CAPITAL	799 197,11
62002637025		2015/09/02	CR	REGIMENTS CAPITAL	101 925,77
62002637025		2016/02/09	CR	REGIMENTS CAPITAL	214 125,23

31 417 476,47

62002637025	05/02/2008	Magtape Credit Reg Fund Mgrs	309 031,11
62002637025	07/05/2008	Magtape Credit Reg Fund Mgrs	77 940,41
62002637025	19/05/2008	Magtape Credit Reg Fund Mgrs	288 633,94
62002637025	09/06/2008	Magtape Credit Reg Fund Mgrs	39 178,48
62002637025	15/10/2008	Magtape Credit Reg Fund Mgrs	130 805,00
62002637025	18/12/2008	Magtape Credit Reg Fund Mgrs	276 361,85
62002637025	14/02/2009	Magtape Credit Reg Fund Mgrs	900 000,00
62002637025	18/02/2009	Magtape Credit Reg Fund Mgrs	220 198,95
62002637025	19/02/2009	Magtape Credit Reg Fund Mgrs	142 719,23
62002637025	06/05/2009	Magtape Credit Reg Fund Mgrs	900 000,00
62002637025	07/05/2009	Magtape Credit Reg Fund Mgrs	855 573,32
62002637025	30/06/2009	Magtape Credit Reg Fund Mgrs	153 000,88

From PDF bank statements

Total income from Regiments group

35 710 919,64

MOLELWANE CONSULTING - FRB ACCOUNT INFORMATION				
CUST_NO	CUST_FULL_NAME_1	ACCT_NO	OPEN_DATE	CLS_DATE
5561240	*MOLELWANE CONSULTING CC	62291042340	2010/12/08 00:00	2011/09/30 00:00
5561240	*MOLELWANE CONSULTING CC	62053686295	2003/05/20 00:00	2012/11/10 00:00
5561240	*MOLELWANE CONSULTING CC	62002637025	1998/07/17 00:00	NULL
5561240	*MOLELWANE CONSULTING CC	62052928060	2003/04/30 00:00	NULL

ACCT_NO	CUST_FULL_NAME_1	EFF_DATE	TRNS_TYPE_CUST	TRNS_DESC	TRNS_AMT	Contra Des	Contra account name	Contra account number	Bank
62118509655	MR MOLOANTOA G MAKHUBO	2011/08/17	CR	INTERNET TRF FROM TRANSFER CONTRA	50 000,00		MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2012/02/10	CR	INTERNET TRF FROM MC TRANSFER	60 000,00	MC TRANSFER	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2012/09/28	CR	INTERNET TRF FROM TRANSFER	55 000,00	TRANSFER	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2013/04/04	CR	INTERNET TRF FROM TRANSFER	60 000,00	TRANSFER	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2013/04/15	CR	INTERNET TRF FROM TRF	150 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2013/07/31	CR	INTERNET TRF FROM TRF	100 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62445088835	MR MOLOANTOA G MAKHUBO	2013/12/02	CR	INTERNET TRF FROM DEPOSIT	750 000,00	DEPOSIT	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2013/12/03	CR	INTERNET TRF FROM TRANS LOAN REPAYMENT	120 000,00	TRANS LOAN REPAYMENT	MOELWANE CONSULTING CC	62002637025	FNB
62445088835	MR MOLOANTOA G MAKHUBO	2013/12/03	CR	INTERNET TRF FROM DEPOSIT	700 000,00	DEPOSIT	MOELWANE CONSULTING CC	62002637025	FNB
62445088835	MR MOLOANTOA G MAKHUBO	2013/12/05	CR	INTERNET TRF FROM DEPOSIT	750 000,00	DEPOSIT	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2014/02/28	CR	INTERNET TRF FROM TRF	50 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2014/03/20	CR	INTERNET TRF FROM TRF	55 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2014/03/24	CR	INTERNET TRF FROM T	50 000,00	T	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2014/04/08	CR	INTERNET TRF FROM TRF	50 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62445088835	MR MOLOANTOA G MAKHUBO	2014/07/31	CR	INTERNET TRF FROM TRF	100 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62445088835	MR MOLOANTOA G MAKHUBO	2014/10/02	CR	INTERNET TRF FROM TRF	50 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62118509655	MR MOLOANTOA G MAKHUBO	2014/12/01	CR	INTERNET TRF FROM TRF	120 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62445088835	MR MOLOANTOA G MAKHUBO	2014/12/02	CR	INTERNET TRF FROM TRF	500 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
62445088835	MR MOLOANTOA G MAKHUBO	2014/12/02	CR	FNB APP TRANSFER FROM TRF	500 000,00	TRF	MOELWANE CONSULTING CC	62002637025	FNB
					4 270 000,00				

Payments to the ANC and other political affiliations

FNB current account	FNB so called salary account	FNB Investment account	EFF_DATE	TRNS_TYPE_CUST	TRNS_DESC	TRNS_DESC_CONT	TRNS_AMT
62002637025			2009/09/21	DR	ANC TRANSFER TRANSFER		3 000,00
62002637025			2009/12/01	DR	FNB OB 000000197 ANC- GREATER JHB REGI ANC-GREAT		50 000,00
62002637025			2009/12/04	DR	FNB OB 000000210 ANC ZONE 15- GEOFF ANC ZONE 15-		5 000,00
62002637025			2009/12/04	DR	FNB OB 000000209 ANC ZONE 11- GEOFF ANC ZONE 11-		5 000,00
62002637025			2009/12/18	DR	FNB OB 000000244 ANC GREATER JHB ANC GREATER JH		8 000,00
	62052928060		2010/05/19	DR	FNB OB 000000018 ANC GREATER JHB ANC GREATER JH	ANC GREATER JHB	100 000,00
	62052928060		2011/04/21	DR	FNB OB 000000040 ANC LUCKY KGAILE BRA ANC LUCKY	ANC LUCKY KGAILE BRA	5 000,00
	62052928060		2011/04/29	DR	FNB OB 000000042 ANC ZONE 1 ANC ZONE 1	ANC ZONE 1	20 000,00
	62052928060		2012/12/01	DR	ANC PAYMENT ANC PAYMENT	ANC PAYMENT	20 000,00
62002637025			2012/12/15	DR	PAYMENT ANC DONATION	DONATION	100 000,00
62002637025			2012/12/19	DR	ANC ACCOMMODATION	ACCOMMODATION	11 200,00
	62052928060		2012/12/20	DR	ANC ANC	ANC	1 500,00
	62052928060		2012/12/22	DR	STIPEND ANC	ANC	10 000,00
	62052928060		2012/12/22	DR	ANC ANC	ANC	20 000,00
	62052928060		2013/10/11	DR	BRANCH GEOFF	GEOFF	7 000,00
62002637025			2015/04/02	DR	BRANCH GEOFF	GEOFF	3 000,00
62002637025			2015/07/27	DR	BRANCH G	G	20 000,00
62002637025			2017/08/11	DR	COSAS ADVANCE COSAS	COSAS	35 864,40
	62052928060		2011/05/03	DR	ELECTIONS DONATION GEOFF	GEOFF	7 000,00
	62052928060		2012/01/03	DR	YL DONATION GEOFF	GEOFF	2 000,00
	62052928060		2015/12/28	DR	LUTHULI 4 LUTHULI 4 DONATION	LUTHULI 4 DONATION	5 000,00
62002637025			2011/05/13	DR	FNB OB 000000596 WARD 125 WARD 125	WARD 125	5 000,00
	62052928060		2014/04/11	DR	WARD G	G	3 000,00
62002637025			2015/05/15	DR	WARD 16 GEOFF	GEOFF	2 000,00
	62052928060		2016/09/17	DR	WARD 77 GEOFF	GEOFF	2 000,00
62002637025			2018/08/02	DR	WARD 26 G	G	3 000,00
	62052928060		2018/10/08	DR	WARD 124 CDE GEOFF	CDE GEOFF	1 000,00
	62052928060		22/07/2008		Internet Pmt To Escom Centre Ecc7554/103488	Total payments	654 564,40

Cash deposits

FNB current account	FNB so called salary account	FNB Investment account	EFF_DATE	TRNS_TYP E_CUST	TRNS_DESC	TRNS_DESC_CONT	TRNS_AMT
62002637025			2009/10/19	CR	CASH DEPOSIT GEOFF		3 000,00
62052928060	62052928060		2009/10/19	CR	CASH DEPOSIT GEOFF		30 000,00
62052928060	62052928060		2011/08/31	CR	ADT CASH DEPOSIT NO	NO	1 000,00
62002637025			2011/10/03	CR	CASH DEPOSIT MB MODISANE	MB MODISANE	2 063,00
62002637025			2012/04/04	CR	CASH DEPOSIT VODS12K64XSB	VODS12K64XSB	2 500,00
62002637025			2012/07/06	CR	CASH DEPOSIT MATOME	MATOME	20 000,00
62002637025			2012/10/05	CR	CASH DEPOSIT DEP	DEP	10 000,00
62002637025			2012/11/06	CR	CASH DEPOSIT OBAKENG	OBAKENG	20 000,00
62052928060	62052928060		2013/04/30	CR	CASH DEPOSIT CASH	CASH	30 000,00
62002637025			2013/06/05	CR	CASH DEPOSIT MASHUDU	MASHUDU	10 000,00
62002637025			2015/02/28	CR	CASH DEPOSIT D MAKHUBO	D MAKHUBO	20 000,00
62052928060	62052928060		2015/07/01	CR	CASH DEPOSIT SALARY LOAN REFUND	SALARY LOAN REFUND	50 000,00
62052928060	62052928060		2015/12/24	CR	CASH DEPOSIT SALARIES	SALARIES	60 000,00
62052928060	62052928060		2016/04/01	CR	CASH DEPOSIT KLM	KLM	50 000,00
62052928060	62052928060		2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	20 000,00
62052928060	62052928060		2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	20 000,00
62052928060	62052928060		2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	10 000,00
62052928060	62052928060		2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	5 000,00
62052928060	62052928060		2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	9 800,00
62002637025			2016/04/15	CR	ADT CASH DEPOSIT CONSULTING	CONSULTING	10 000,00
62002637025			2016/04/16	CR	ADT CASH DEPOSIT JABU	JABU	9 300,00
62052928060	62052928060		2016/04/18	CR	CASH DEPOSIT DONATION	DONATION	50 000,00
62002637025			2016/07/05	CR	ADT CASH DEPOSIT 123	123	15 000,00
62002637025			2016/07/05	CR	ADT CASH DEPOSIT 123	123	200,00
62002637025			2016/07/05	CR	ADT CASH DEPOSIT 123	123	14 800,00
62002637025			2016/11/08	CR	ADT CASH DEPOSIT CONSULTING	CONSULTING	16 000,00
62002637025			2016/12/05	CR	ADT CASH DEPOSIT PH NETWORK	PH NETWORK	20 000,00
62002637025			2016/12/05	CR	ADT CASH DEPOSIT PH NETWORK	PH NETWORK	10 000,00
62002637025			2017/02/07	CR	ADT CASH DEPOSIT DONATION	DONATION	19 600,00
62002637025			2017/02/07	CR	ADT CASH DEPOSIT DONATIO	DONATIO	10 000,00
62002637025			2017/02/07	CR	ADT CASH DEPOSIT DONATION	DONATION	5 400,00
62052928060	62052928060		2017/03/29	CR	ADT CASH DEPOSIT BRA KARABO	BRA KARABO	2 000,00
62002637025			2017/09/22	CR	ADT CASH DEPOSIT JABU	JABU	9 550,00
62002637025			2018/03/05	CR	ADT CASH DEPOSIT PAYMENT	PAYMENT	9 000,00
62002637025			2018/05/09	CR	ADT CASH DEPOSIT REFUND	REFUND	8 000,00
62052928060	62052928060		2019/04/01	CR	ADT CASH DEPOSIT ANC	ANC	10 000,00
Total cash deposits							592 213,00

TSS Management Services (Pty) Ltd (Linked to Patrick Makhubedu)

FNB current account	FNB so called salary account	FNB Investment account	EFF_DATE	TRNS_TYP E_CUST	TRNS_DESC	TRNS_DESC_CONT	TRNS_AMT
62002637025			2009/11/30	CR	FNB OB PMT TSSMS		300 000,00
62002637025			2010/01/30	CR	FNB OB PMT TSSMS		338 400,00
62002637025			2010/06/05	CR	CORPAY TSSMS 002039		239 400,00
62052928060	62052928060		2010/07/30	CR	FNB OB PMT TSSMS	TSSMS	150 000,00
62052928060	62052928060		2010/08/03	CR	FNB OB PMT TSSMS	TSSMS	78 000,00
62052928060	62052928060		2010/10/29	CR	TSS MANAGED SERVICES (PTY) LTD		239 400,00
62052928060	62052928060		2011/05/27	CR	FNB OB PMT TSSMS	TSSMS	456 000,00
62002637025			2011/09/27	CR	TSS MANAGED SERVICES (PTY) LTD		570 000,00
62002637025			2011/11/03	CR	FNB OB TRF TSS-8060 TSS-8060	TSS-8060	490 000,00
62052928060	62052928060		2012/06/02	CR	BDB TSSMS GEN VEN 004		285 000,00
62052928060	62052928060		2014/09/20	CR	STANCOM FL65TSSMS GEN VEN		570 000,00
62052928060	62052928060		2014/12/18	CR	TSS MANAGED SERVICES (PTY) LTD		171 000,00
62052928060	62052928060		2016/05/30	CR	TSSMS (PTY) LTD		570 000,00
Total income from TSSMS							4 457 200,00

Accsolve

FNB current account	FNB so called salary account	FNB Investment account	EFF_DATE	TRNS_TYP E_CUST	TRNS_DESC	TRNS_DESC_CONT	TRNS_AMT
62002637025			2009/09/07	CR	ACCSOLVE(AUG SALARIES)		125 612,66
62002637025			2009/11/05	CR	TRANSFER ACCSOLVE		110 000,00
62002637025			2010/03/03	CR	TRANSFER ACCSOLVE		70 000,00
62002637025			2010/05/13	CR	TRANSFER ACCSOLVE		27 000,00
62002637025			2010/06/28	CR	TRANSFER ACCSOLVE		100 000,00
62002637025			2010/06/29	CR	TRANSFER ACCSOLVE		25 000,00
62002637025			2010/07/07	CR	TRANSFER ACCSOLVE		50 000,00
62002637025			2010/07/09	CR	TRANSFER ACCSOLVE		20 000,00
62002637025			2011/02/24	CR	TRANSFER ACCSOLVE		124 000,00
62002637025			2011/03/01	CR	TRANSFER ACCSOLVE		140 000,00
62002637025			2011/05/04	CR	TRANSFER ACCSOLVE		100 000,00
62002637025			2011/07/06	CR	TRANSFER ACCSOLVE		49 650,00

Total receipts from Accsolve	993 225,48
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			2016/04/25	CR	P MAKHUBEDU			50
							Payments from P Makhubedu	500
Zylec (Linked to Patrick Makhubedu)								
FNB so called salary account	FNB Investment account	EFF_DATE	TRNS_TYP	E_CUST	TRNS_DESC	TRNS_DESC_CONT	TRNS_AM	
		2012/08/01	CR		FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	300	
		2012/09/04	CR		FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	30	
		2012/09/07	CR		FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50	
		2012/10/24	CR		FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50	
		2012/12/19	CR		FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	120	
		2013/02/19	CR		FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50	
		2013/02/20	CR		FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	30	
							Total payments from Zylec	630

Payments from P Makhubedu	500 000,00
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CO	2013/02/19	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50
	2013/02/20	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	30
				Total payments from Zylec	630

Total payments from Zylec	630 000,00
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JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE, CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE ("the Commission")

Appointed in terms of section 84(2)(f) of the Constitution of the Republic of South Africa, 1996; and Act 8 of 1947.

STATEMENT ON BEHALF OF FIRSTRAND BANK LIMITED, IN RELATION TO THE 90th SUMMONS SERVED ON FIRSTRAND BANK LIMITED

I, the undersigned,

NAINESH DESAI,

state the following:

INTRODUCTION

- 1 I am employed as the Regional Head, Greater Sandton: First National Bank ("FNB") Commercial. I was previously the Chief Risk Officer of Business Banking for FNB until August 2019. FNB is a division of FirstRand Bank Limited ("**FirstRand**").
- 2 I am authorised to make this statement on behalf of FirstRand and to furnish the statement to the Commission.
- 3 FirstRand was served with summons with tracking number SPS17(b)/0297/ST ("**90th summons**").
- 4 FirstRand has provided information to the Commission in relation to the summons. The purpose of this statement is to supplement the information

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FirstRand has already provided to the Commission in relation to the 90th summons. FirstRand has also provided the relevant bank statements to the Commission. If the Commission has any queries on specific transactions in the bank statements, the Commission can raise its queries with FirstRand.

5 In numbered paragraph 1 of Annexure A to the 90th summons, the Commission requests confirmation of whether Molelwane Consulting CC (with registration 1997/026316/23) ("**Molelwane Consulting**") held accounts with FirstRand.

6 As set out in the annexure labelled "**A**" to this statement, Molelwane Consulting is banked by FirstRand.

7 I provide in annexure "**B**" the following information:

- 7.1 Account numbers, branch and account type details;
- 7.2 Dates of opening and, if applicable, closing of the accounts;
- 7.3 Signatory information, where it remains available; and
- 7.4 Reason for closure of accounts to the extent that this information is currently available to FirstRand.

8 In this statement, in dealing with the flow of funds through Molelwane Consulting's bank accounts, I may define a bank account as the "**main transactional account**" of Molelwane Consulting. This is because a client will often have multiple accounts with FirstRand, some of which accounts are

client-reward accounts such as an eBucks account, while the client may also have a savings, call account or a money market account, where funds are placed in order for those funds to earn a better rate of interest.

- 9 Inter-account transfers between the latter category of accounts and the main transactional account do not reflect additional external sources of funds flowing to Molelwane Consulting, nor do they reflect an outflow of funds to other parties.
- 10 When I refer to a main transactional account, the Commission may be assured that this is generally the only account held by the party in question in which material transactions, which may be of relevance to the Commission's inquiry, have occurred.
- 11 From time to time, a large inflow into or outflow from the main transactional account via an inter-account transfer may be included in a transactional analysis, particularly if that inflow or outflow constituted a material percentage of the flow of funds.
- 12 The transactional analyses focus on high value transactions and/or major inflows or outflows in the account. With certain accounts, it is possible to account for all inflows or outflows. With other accounts, either the volume of transactions is so great or the value of transactions is not material, such that not all the transactions in the accounts are dealt with.

- 13 This is the method adopted by FirstRand in conducting its internal reviews relating to particular account(s). Transactional analyses have only been provided to the extent that FirstRand conducted such an analysis on the relevant account at the time of a review of that client.
- 14 When providing a transactional analysis, any available contra transactional data identified by FirstRand relating to the highlighted transactions have been provided. Where such contra transactional data could not be identified, it has been omitted or stated as "*unknown*".
- 15 FirstRand performed a review of Molelwane Consulting's accounts with FirstRand for the period 28 May 2009 to 10 April 2019.
- 16 Molelwane Consulting's majority shareholder and director is Geoffrey Makhubo ("**Makhubo**"). At the time of the review, Makhubo was also the sole administrator, primary contact and online administrator for Molelwane Consulting.
- 17 Makhubo is the former Treasurer General of the Gauteng region of the African National Congress, where he served from August 2008 to 2010. At the time of the review, Makhubo was also employed as a member of Mayoral Committee of Finance at City of Johannesburg.

- 18 Molelwane Consulting has banked with FirstRand since 17 July 1988. A high-level review was conducted on Molelwane Consulting's main transactional account, being the gold business account with number 62002637025.
- 19 FirstRand noted that turnover on Molelwane Consulting's account was inconsistent; ranging between R9 000 to R539 379.12 over the period April 2017 to March 2019, with no inflows to the account in May, June and July 2017.
- 20 During its review, FirstRand did not find information to substantiate the nature of the business conducted by Molelwane Consulting.
- 21 FirstRand has also received a section 205 subpoena for case number Johannesburg Central CAS 755/09/2011. The subpoena suggested that Molelwane Consulting was implicated in corruption, fraud/money laundering/racketeering which occurred between 17 July 1998 to the date of the review. Molelwane Consulting received funds via cash deposits and electronic transfers. The source and nature of the cash deposits could not be determined as they are cash and the references used were non-specific.

Material outflows

- 22 The electronic transfers included the following notable transactions:
- 22.1 An amount of R510 000 was transferred out of the account on 24 August 2018 to account 62118509655 in the name of Mr Makhubo referenced "*transfer*"; and

- 22.2 An amount of R500 000 was transferred out of the account on 28 September 2012 to account 62034996837 in the name of Maluleke and Luthuli Development owned by Mrs Paulline D van der Merwe (ID: 5307020057083) referenced "*winterveld*"
- 23 Some funds in the account were disposed of through ATM cash withdrawals and electronic transfers to various accounts. Notable transactions included:
- 23.1 An amount of R750 000 was transferred on 5 December 2013 to account with 62445088835 in the name of Makhubo referenced "*Deposit*"; and
- 23.2 An amount of R244 714.85 was transferred on 17 February 2012 to Standard Bank account with number 420982558 in the name of Softline ACCPAC referenced "*Accsolve-contra*".
- 24 There is a DailyMaverick article/AmaBhungane investigation of 6 December 2018 which reported that Molelwane Consulting allegedly earned R30 million from the City of Johannesburg by acting as an influence broker in a business transaction linked to Regiments Capital (Pty) Limited. (See <https://www.dailymaverick.co.za/article/2018-12-06-geoff-makhubo-joburg-anc-leader-scored-millions-from-city-contract/>)
- 25 According to FirstRand's records, the following transactions appear to have been transfers into Molelwane Consulting's accounts with references linked to Regiments Capital (Pty) Limited or associated companies during the period 2011 to 2016:

- 25.1 R900 000 was transferred on 11 January 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.2 R900 000 was transferred on 10 January 2011 into Molelwane's account with number 62002637025, referenced "Regimentscapital";
- 25.3 R34 273,42 was transferred on 15 February 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.4 R34 368,36 was transferred on 15 February 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.5 R34 868,35 was transferred on 15 February 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.6 R35 147,10 was transferred on 15 February 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.7 R1.2 million was transferred on 28 March 2011 into Molelwane's account with number 62002637025, referenced "Regiments Capital (Pty) Ltd";
- 25.8 R61 833,90 was transferred on 31 March 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.9 R1.2 million was transferred on 7 April 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.10 R713 064,21 was transferred on 11 April 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";

- 25.11 R37 290,16 was transferred on 3 May 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.12 R35 593,23 was transferred on 13 May 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.13 R696 821,69 was transferred on 1 August 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.14 R36 986,02 was transferred on 30 August 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.15 R47 666,47 was transferred on 15 November 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.16 R50 000 was transferred on 12 December 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.17 R40 065,90 was transferred on 1 February 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.18 R48 310,95 was transferred on 6 February 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.19 R1 428 767,28 was transferred on 9 February 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000411, referenced "Regiments Capital (Pty) Ltd";

- 25.20 R48 199,03 was transferred on 29 February 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.21 R52 180,94 was transferred on 15 March 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.22 R54 341,66 was transferred on 30 April 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.23 R805 122,02 was transferred on 3 May 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.24 R56 100,06 was transferred on 15 June 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.25 R348 929,54 was transferred on 31 October 2012 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.26 R142 244,96 was transferred on 15 November 2012 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

- 25.27 R262 666,19 was transferred on 23 November 2012 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.28 R717 224,34 was transferred on 14 December 2012 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.29 R70 451,91 was transferred on 16 January 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.30 R73 286,20 was transferred on 16 January 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.31 R600 000 was transferred on 26 February 2013 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.32 R500 000 was transferred on 8 March 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.33 R839 919,56 was transferred on 28 March 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.34 R387 323,92 was transferred on 12 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.35 R1 million was transferred on 30 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.36 R1 million was transferred on 30 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.37 R1 million was transferred on 30 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.38 R752 342,69 was transferred on 30 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.39 R1 million was transferred on 14 September 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.40 R345 227,85 was transferred on 14 September 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

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- 25.41 R74 875,21 was transferred on 14 September 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.42 R1 million was transferred on 14 September 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.43 R421 070,42 was transferred on 15 November 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.44 R1 million was transferred on 15 November 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.45 R83 054 was transferred on 28 November 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.46 R82 634,51 was transferred on 30 January 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.47 R641 487,71 was transferred on 18 March 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.48 R83 914 was transferred on 30 April 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.49 R77 063,57 was transferred on 30 April 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.50 R83 024,21 was transferred on 15 July 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.51 R88 440,7 was transferred on 15 July 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.52 R87 654,12 was transferred on 12 September 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.53 R83 728,53 was transferred on 30 September 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

25.54 R1 million was transferred on 29 November 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

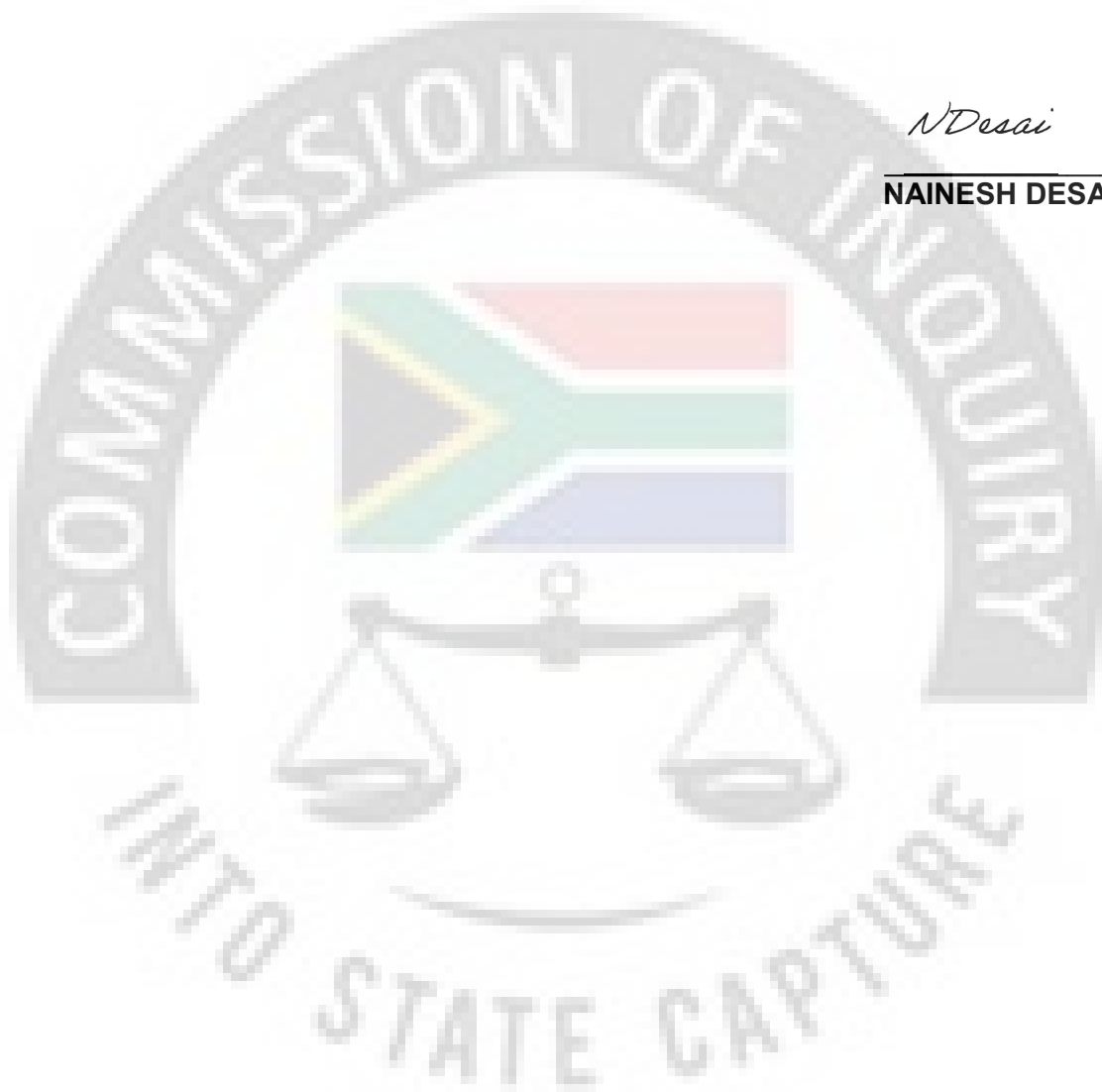
ND

- 25.55 R343 735,48 was transferred on 29 November 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.56 R637 462,38 was transferred on 2 March 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.57 R201 299,74 was transferred on 30 April 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.58 R194 173,37 was transferred on 14 July 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.59 R799 197,11 was transferred on 28 August 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.60 R101 925,77 was transferred on 2 September 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital"; and
- 25.61 R214 125,23 was transferred on 9 February 2016 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital".

Signed at Johannesburg on this the 16th day of
November **2020**.

NDesai

NAINESH DESAI



26
FNB KILLARNEY
TELLER 1
256 - 205

FNB First National Bank
First National Banking Division of First Rand Bank Limited
Ag. Authorised Financial Services and Credit Provider
Reg. No. 1929/001225/06

KILLARNEY
Pay Betaal CASH
the sum of die bedrag van TWO HUNDRED THOUSAND
RAND ONLY R 200,000

Date Datum 24 / 10 / 2013
or Bearer of Toonder

256-205
TELLER 3
256-205
FNB KILLARNEY

FOR: MOLEWANE CONSULTING CC
CK 1997/028316/23 SALARY ACC

Registered Bank Reg. No. 1929/001225/06

110491 1:2562051: 6205292806011 03

R200 x 10 000

2012315407087

Chilane 10.11

Time: 13h03

25/10/13

Jeff Mathubane

Chilane in S. J. Mathubane

3P.

SLV

FNB
First National Bank

First National Bank - a division of FirstRand Bank Limited.
An Authorised Financial Services and Credit Provider.
Reg. No. 1928/001/223/06

Date
Return

25/03/2014

Pay
Betaal

CASH



FNB ROSEBANK

or Bearer
of Toonder

the sum of
die bedrag

the sum of
die bedrag van

ONE HUNDRED 25 MAR 2014

THOUSAND LANDS

TELLER 4

253 - 305

R 100, 000

Registered Bank Reg No 1929/001225/05

FOR: MOLEWANE CONSULTING CC
CK 1997/028915/23 SALARY ACC

Chakrabarti

~~"0498 1:256205: 62052928060" 03~~

5/10

[Handwritten signatures and stamps are visible over the document]



Signature Card Handtekeningkaart

Date / Datum		Y/J		Y/J		M		M		D		D	
2006		03		20									

Original/Oorspronklike Despatch To : Centralised Bookkeeping Centre, 6th Floor, 26 Trump Street, Selby, Johannesburg

Original and Duplicate to be signed by customer in **BLACK** ink. Oorspronklike en Duplikaat moet deur klient in **SWART** ink onderteken word.

Name of Branch Naam van Tak North Rand.

Branch No. (1st 6 Digits) Taknommer (1ste 6 Digits) 250855

Account Name Rekening Naam Molelwane Consulting CC

Account Number of Client Rekeningnummer van Klient 62002637025

Signing Arrangements Tekening Reëlings any one

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature



First National Bank

A division of FirstRand Bank Limited
Registration No. 192906/172506

Date / Datum		Y/Y		Y/Y		M		M		D		D	
2	0	0	3	0	4	3	0						

Signature Card

Handtekeningkaart

Despatch To:
Stuur Aan:

Duplicate/Duplikaat

Centralised Bookkeeping Centre, 6th Floor, 26 Trump Street, Selby, Johannesburg

Original and Duplicate to be signed by customer in **BLACK** ink. Oorspronklike en Duplikaat moet deur klient in **SWART** ink onderteken word.Name of Branch
Naam van Tak

Noah Rand

Branch No. (1st 6 Digits)
Taknummer (1ste 6 Digitaal)

250855

Account Number of Client
Rekeningnummer van Klient

62052928060

1997/02636123 Sabay

Account

Account Name
Rekening Naam

Molewane Consulting CC

Signing Arrangements
Tekening Reëlings

Any one to sign

F256 Dual Ed 30.04.2003.

Signature

Handtekening

Name / Capacity

T. C. Mphahubo

Signature

Handtekening

Naam / Amp

Signature

Handtekening

Name / Capacity



First National Bank
Eerste Nasionale Bank

Date / Datum		
Y/Y	M	D
98	08	14

Signature Card Handtekeningkaart

Original to be signed by customer in **Black** ink. Oorspronklike moet deur klient in **Swart** ink onderteken word.

Name of Branch
Naam van Tak

Branch No. (1st 6 Digits) Taknommer (1ste 6 Digitale)	Account Number of Client Rekeningnummer van Klient
250855	6200263702-5

Account Name
Rekening Naam MOLEWANE CONSTRUCTION CC

Signing Arrangements
Rekening Reëlings ONLY ONE TO SIGN

Nature of Mandate/Form Number
Aard van Volmag/Vormnr. 7556061

[Handwritten Signature]

T C MATHIBU (FINANCIAL DIRECTOR)

Signature

Handtekening

Name / Capacity

Signature

Handtekening

Name / Amp

Signature

Handtekening

Name / Capacity

TAX INVOICE / STATEMENT

Contact: Belinda Hill
Tel: 834-1136
Fax: 834-1146

Broll House
27 Fricker Road
Ilwaco 2196
PO Box 1455
Saxonwold 2132

ApexHi Properties Ltd
Reg no 1999/000238/08
ApexHi Properties Limited
Val Reg: 4160191013

IN ASSOCIATION
WITH
CBR
CB RICHARDSON

Molelwane Consulting CC.
Noswei Hall,
P. O. Box 2380,
Johannesburg.
2000

**ORIGINAL
CITED**

Tel: 011-942-4896 / 403-0444
Fax: 403-0475 / 403-2670

Tax Invoice No. DMENOS - 16

Statement Date	A/C No.
----------------	---------

01 Oct 2006	DMENOSMAKO
-------------	------------

Includes Transactions up to 29 September 2006

01 Oct 2006						DMENOSMAK	
Includes Transactions up to 29 September 2006							
DATE	DETAILS	EXCL. V.A.T.	V.A.T.	DEBIT	CREDIT		
01 Sep 2006	NOSWAL HALL:						
01 Oct 2006	BALANCE B/F						
01 Oct 2006	RENTAL UTILITIES COMPONENT SUITE 8004	0.00	0.00	9,480.77			
01 Oct 2006	PARKING BAY	870.23	121.83	992.06			
01 Oct 2006	WATER 19 JUL 2006 - 14 AUG 2006 : 6:	1,400.00	198.00	1,598.00			
01 Oct 2006	PARKING BAY PARKING 4BAYS	59.40	8.31	67.71			
01 Oct 2006	DOM EFFLUENT 19 JUL 2006 - 14 AUG 2006 : 6:	1,500.00	210.00	1,710.00			
01 Oct 2006	RENTAL OFFICES SUITE 8004	45.80	6.38	51.98			
01 Oct 2006	MUNICIPAL RATES CID LEVIES SUITE 8004	3,931.04	550.35	4,481.39			
01 Oct 2006	MUNICIPAL RATES BACKCHARGE - JUL/AUG/SEP 2006	51.70	7.24	58.94			
01 Oct 2006	PARKING BAY PARKING 0060	16.36	2.29	18.65			
		423.50	59.29	482.79			
	Total VAT:		1,161.69	18,940.29			0.00

* 4270177555
In line with VAT legislation if your VAT no. does not reflect on this invoice, please contact your agent.

ARREARS **CURRENT**

INCE T2DP01003

* 4270177555
In line with VAT legislation if your VAT no. does not reflect
on this invoice, please contact your property/centre
manager & supply the relevant details

All payments received will be
received without prejudice

ARREARS

9,480.77

CURRENT

9,459.52

**TOTAL
DUE**

18,940.29

Please note: The total due should reach this office by the first day of the month.
Please make cheques payable to:
BROLL PROPERTY MANAGEMENT

Let wel: Bedrae verskuldig moet hierdie kantoor bereik teen die 1ste van elke maand. Tjeks moet uitgemaak word aan: **BROLL PROPERTY MANAGEMENT**

DETACH AND REMIT WITH PAYMENT TO EITHER STANDARD BANK (ANY BRANCH) OR BROLL PROPERTY MANAGEMENT

 Standard Bank

M65 Credit Transfer

Complete in duplicate
Shaded areas for bank use only

Date
(YYYY/MM/DD)

Customer name:

BROLL/APEX HI (ACC: 00 204 7640)

Destination Branch Name:

ROSEBANK (BRANCH CODE: 004305)

The Bank shall not be responsible for the accuracy of data reference fields. Cheques, etc. handed in for collection will only be available as cash when paid. While acting in good faith and exercising reasonable care, the Bank will not accept responsibility for ensuring that depositors/accountholders have lawful title to cheques, etc., collected.

M65 (M) E

Customer I.D. number	Amount*	Transaction code	Dep. branch IBT number	Remitter	Reference	Total credit *R
035R	18940.29			M65ENOS	MAK085	

Depositor's Contact
Persons name

Contact
Telephone no. _____

Depositor's/Contact
Person's signature

The Standard Bank of South Africa Limited (Reg. No. 1962/000738/08) Authorised financial services provider.

Operator's
Initials





11 July 2009

CARLSWALD - CARLSWALD
Shop 7 - 9 Carlswald Shopping
Centre, cnr Lever & New Roads
Noordwyk, Midrand
P O BOX 1250 HAI FWAY HOUSE 1685

GAUTENG - NORTHRAND
Phone.....011 318 1078
Fax..... 011 318 0609
Branch Number..... 1089
Clearing Number..... 250-117

E-mail carlswald@fnb.co.za

DAY 2 PROCESSING FUNCTIONS - GOLD REEF DAY 2 CENTRE
TEL 011 490 5911; FAX 011 490 4077; TELEX 489659, 420953/4, 420952
420126/7, 420081

== FNB BRANCH BANKING - "C" == Item 9 of 37 ==
: F1 Help F3 Exit F5 TOC-Chap F7 Back page F9 Back term F11 Volumes :
: F2 Menu F4 TOC F6 TOC-Topic F8 Fwd page F10 Fwd term F12 More opt :
: Index -> Scan -> :
= Current: 1089 ==

Patrick
George

Patrick / John
Friday 25/8
Monday 28/8

John



ACPR 0 CIS COMMERCIAL ACCOUNT PROFILE 20060828 9.57

.14
ACPR CO 15 MS 64283 COMMERCIAL CUSTOMER DISPLAY
ED

PRIMARY CUSTOMER IN ACCT: COID 15 PRDCT DDA ACCT 000062002637025

COID 15

KYC

? Y

N *MOLELWANE CONSULTING CC

TIE 1 CUST NO 5561

240

A P O BOX 2680

BRN 46 LANG ENG STAT 01 RIS

K 1

C JOHANNESBURG 2000

TYPE 04 OFF1 CB048 OFF2 M6

351

TEL NO (011) 4030444

CONTACT JEFF MAKHUBO 0832613356

CELL (083) 2613356

ACTN: (ABAL ACDT/PL/FA/RM TRNH/M STMT) HST ACT? N CLS ACT? N CRDS? N NXT:

1	SEQ-	BRNCH	PRDSP	ACCOUNT-----	OPEN----	ST-	BALANCE-----	R
EL	0001	46	DDA13	000060097109140	19930910	99	189.09	B
EC	0002	1089	DDAAA	000062002637025	19980717	99	4,543.69	S
OL	0003	1089	DDAAA	000062052928060	20030430	99	23,833.84	S
OL	0004	1089	DDAAK	000062053686295	20030520	99	9,752.55	S
OL	0005	803	TCG02	239501	20040105	01	9,746.40-	S
OL	0006	919	ZAP	324760	20040215			S
OL	0007	654	ZCL	00000170001				S
OL	0008	654	ZCL	00000170002	20060628	VER		S
OL	0009	919	ZVR96	999999 9970128236	19981027	04		S
OL	0010	919	ZVR96	999999 9970416384	20030516	04		S

PF: 1-HELP 2-CONT 3-PLVL 4-DECR 5-INCR 7-END



AUTHORITY FOR TRANSFER OF ACCOUNT/S
(Forms to be completed in duplicate)

11/October/06 Date

To: The Manager

BANKCITY

Branch

MOLELWANE CONSULTING CC

(Customers Full Name)

19970216316/23
(Identity Number/Registration Number)

Dear Sir,

I/we request that you arrange for the transfer of the following account/s mention below, including any articles held as security or in Safe Custody, together with all Stop Orders and Mandates on my/our behalf to your KILLARNEY Branch

- 1) Transmission / Cheque
- 2) Transmission / Cheque
- 3) Transmission / Cheque
- 4) Call / Notice / Term
- 5) Call / Notice / Term
- 6) Call / Notice / Term

(Delete if not applicable)

6	2	0	0	2	6	3	7	0	2	5		
6	2	0	5	2	9	3	8	0	6	0		
6	2	0	5	3	6	8	6	2	9	5		

(Account Number)

I/We authorise the Branch to which my account/s is transferred, to treat all forms, signing authorities and other documents in place, as is.

Any outstanding Cheques, Bills and Promissory Notes drawn by me/us, or presented for payment to you on your Branch may be debited to my/our account/s.

I/We understand that any Debit Orders/Mandate Debits/Magnetic Tape entries in place remains the my/our responsibility to inform the Insurance Companies, Finance Houses and other creditors concerned of the full details of the transfer my/our of account/s.

Signed at JOHANNESBURG on 11 OCTOBER 2006
(Place) (Date)

[Signature]
(Customer Signature)

6802085394081
(Identity Number)

(Customer Signature)

(Identity Number)

[Signature]
(Witness Signature)

MTLAKALA MATHIBO
(Name in block letters)

First National Bank, a division of FirstRand Bank Limited. Reg. No.1929/001225/06.
An Authorised Financial Services Provider





AUTHORITY for TRANSFER OF ACCOUNT/S Continue
(Forms to be completed in duplicate)

FOR OFFICE USE ONLY

Type of Account

FNB Cheque
Transmission
Investments

Cheque Book Style:

Ordinary (40 Forms)
Executive (40 Forms)
Record (100 Forms)
Record (40 Forms)
Company Style (200 Forms)

DOCUMENTS	YES	NO
Savings Book Attached		
Savings Debit Card held		
Participation In First Mortgages Nominees (Pty) Ltd.		
Debit Cards received		
Vouchers to be retained by Bank		
Residential address to be printed on cheques		
	Posted	Called for
Statement to be	New Branch	My/Our address
Closing Statement to be forwarded to		

First National Bank, a division of FirstRand Bank Limited. Reg. No.1929/001225/06.
An Authorised Financial Services Provider



Killarney

From: Killarney [kln486@fnb.co.za]
Sent: 24 August 2006 11:03 AM
To: 'carlswald@fnb.co.za'
Subject: F158 - Molelwane Consulting CC



We have faxed the above mentioned F158 to your branch 12 times and the account as still not been transferred to our branch. We have the original F158 and all fax confirmations that was send to your branch should you require proof. Please transfer accounts

62002637025

62052928060

62053686295

to our branch 486 and inform us when this has been done.

Regards

Ashley Nader

Customer Care Consultant

Killarney Branch

Bank 23

Killarney Mall

60 Riviera Road

Killarney

2193

Tel (011) 486-1207, Fax (011) 646-4893

e-mail kln486@fnb.co.za

First National Bank - a division of FirstRand Bank Limited.
An Authorised Financial Services Provider.



AUTHORITY FOR TRANSFER OF ACCOUNT/S
(Forms to be completed in duplicate)

To: The Manager

BANKETTY Carlswald Branch

4 July 2006 Date

MOLEWANE CONSULTING CC
(Customers Full Name)

1997026316/23
(Identity Number/Registration Number)

Dear Sir,

I/we request that you arrange for the transfer of the following account/s mention below, including any articles held as security or in Safe Custody, together with all Stop Orders and Mandates on my/our behalf to your KILLARNEY Branch

- 1) Transmission / Cheque
- 2) Transmission / Cheque
- 3) Transmission / Cheque
- 4) Call / Notice / Term
- 5) Call / Notice / Term
- 6) Call / Notice / Term

(Delete if not applicable)

6	2	0	0	2	6	3	7	0	2	5		
6	2	0	5	2	9	2	8	0	6	0		
6	2	0	5	3	2	8	6	2	9	5		

(Account Number)

I/we authorise the Branch to which my account/s is transferred, to treat all forms, signing authorities and other documents in place, as is.

Any outstanding Cheques, Bills and Promissory Notes drawn by me/us, or presented for payment to you on your Branch may be debited to my/our account/s.

I/we understand that any Debt Orders/Manumatic Debits/Magnetic Tape entries in place remains the my/our responsibility to inform the Insurance Companies, Finance Houses and other creditors concerned of the full details of the transfer my/our of account/s.

Signed at BARMFONTEIN on 4th July 2006
(Place) (Date)

[Signature]
(Customer Signature)

68020853940811
(Identity Number)

[Signature]
(Customer Signature)

[Blank Identity Number Box]
(Identity Number)

[Signature]
(Witness Signature)

ORAKENG CHIKANE
(Name in block letters)

First National Bank, a division of FirstRand Bank Limited. Reg. No. 1929/001225/06.
An Authorised Financial Services Provider





AUTHORITY for TRANSFER OF ACCOUNT/S Continue
(Forms to be completed in duplicate)

FOR OFFICE USE ONLY

Type of Account

FNB Cheque
Transmission
Investments

Cheque Book Style:

Ordinary (40 Forms)
Executive (40 Forms)
Record (100 Forms)
Record (40 Forms)
Company Style (200 Forms)

DOCUMENTS	YES	NO
Savings Book Attached		
Savings Debit Card held		
Participation in First Mortgages Nominees (Pty) Ltd.		
Debit Cards received		
Vouchers to be retained by Bank		
Residential address to be printed on cheques		
	Posted	Called for
Statement to be		
	New Branch	My/Our address
Closing Statement to be forwarded to		

First National Bank, a division of FirstRand Bank Limited. Reg. No. 1929/001225/06.
An Authorised Financial Services Provider

From Ashley
FNB killarney
Tel: (0u) 486 1207



CARLSWALD - CALSWALD

Shop 7 - 9 Carlswald Shopping
Centre, cnr Lever & New Roads
Noordwyk, Midrand
P O BOX 1250 HALFWAY HOUSE 1685

GAUTENG - NORTHRAND

Phone.....011 318 1078
Fax..... 011 318 0609
Branch Number..... 1089
Clearing Number..... 250-117

E-mail carlswald@fnb.co.za

DAY 2 PROCESSING FUNCTIONS - GOLD REEF DAY 2 CENTRE

TEL 011 490 5911; FAX 011 490 4077; TELEX 489659, 420953/4, 420952,
420126/7, 420081

== FNB BRANCH DELIVERY - "C" == Item 16 of 50 ==
| F1 Help F3 Exit F5 TOC-Chap F7 Back page F9 Back term |
| F2 Menu F4 TOC F6 TOC-Topic F8 Fwd page F10 Fwd term F12 More opt |
| Index -> Scan -> |
= Current: 1089 ==



hp LaserJet 4345mfp series



Fax Call Report

1

Killarney -486
011 646-4893
10-Aug-2006 09:31

Job	Date/Time	Type	Identification	Duration	Pages	Result
7383	10-Aug-2006 09:30	Send	3180609	0:35	2	Success

AUTHORITY FOR TRANSFER OF ACCOUNT/S
 (Form to be completed in duplicate)
 4 July 2006
 To The Manager
 BNP Paribas
 Branch
 Holmwood Commercial CC
 (Customer Full Name)
 Dear Sir,
 I/We request that you arrange for the transfer of the following accounts mentioned below, including any interest held as savings or in Sipp, Canada, together with all Stop Orders and Mandates on my/our behalf to your BNP Paribas.
 Branch
 I/We authorize the Branch to which my account/s is transferred, to limit all funds, signing a undertaking and other documents in place, as to
 my outstanding Cheques, Bills and Promissory Notes drawn by me/s, or presented for payment by you on your branch may be debited to my/our account/s.
 I/We understand that any Drafts/Cheques/Promissory Notes entries in place remains the my/our responsibility to inform the Insurance Companies, Finance Houses and other creditors concerned of the full details of the transfer my/our account/s.
 Signed at BEAUMONT on 4 July 2006 (Place)
 (Customer Signature)
 (Customer Signature)
 (Branch Number)
 (Name in block letters)
 OAKENB CHIRANS
 (Witness Signature)
 (Witness Signature)
 First National Bank, a Division of First Standard Bank Limited. Reg. No. 1292/00122/05.
 An Authorized Financial Services Provider

hp LaserJet 4345mfp series



Fax Call Report

Killarney -486
011 646-4893
10-Aug-2006 09:32

Job	Date/Time	Type	Identification	Duration	Pages	Result
7384	10-Aug-2006 09:31	Send	3180609	0:34	2	Success

[illegible]

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hp LaserJet 4345mfp series



Fax Call Report

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Killarney -486
011 646-4893
10-Aug-2006 09:33

Job	Date/Time	Type	Identification	Duration	Pages	Result
7386	10-Aug-2006 09:33	Send	3180609	0:34	2	Success

To: The Manager
 Brierley Carlsoid
 Branch
 Molokwane Consulting CC
 (Customer's Full Name)
 1970/6/31/913
 (Identity Number/Registration Number)
 I/We request that you arrange for the transfer of the balance of the following account/s mentioned below, including any interest held on security or in safe custody, together with all stop orders and mandates on my/our branch
 dated by your **KILIMBARI**
 Dear Sir,
 (Delete if not applicable)
 1) Transfession / Cheque
 2) Transfession / Cheque
 3) Transfession / Cheque
 4) Call / Mobile / Term
 5) Call / Mobile / Term
 6) Call / Mobile / Term
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hp LaserJet 4345mfp series



Fax Call Report

FNB KILLARNEY MALL
+27 11 4861207
10-Aug-2006 09:20

Job	Date/Time	Type	Identification	Duration	Pages	Result
2699	10-Aug-2006 09:19	Send	03180609	0:45	2	Success

AUTHORITY FOR TRANSFER OF ACCOUNT/S
 (Form to be completed in duplicate)
 Date 4 July 2006
 For The Manager
 Branch
 Carlsold
 Holvane Consulting CC
 (Customer Full Name)
 19970618111613
 (Identity Number/Registration Number)
 I/we request that you arrange for the transfer of the following accounts and mandates on my/our behalf to your branch
 in South Africa or in Safe Country, together with all Stop Orders and Mandates on my/our behalf to your branch
 1) Transmission / Cheque
 2) Transmission / Cheque
 3) Transmission / Cheque
 4) Cash / Notice / Term
 5) Cash / Notice / Term
 (delete if not applicable)
 I/we authorize the branch to which my accounts is transferred, to treat all loans, signing authorities and other documents in place, as if any outstanding Cheques, Bills and Promissory Notes drawn by me/us, or presented for payment to you on your branch may be deleted to my/our accounts.
 I/we understand that any Debt Order/Mortgage Debt/Registered Trade entries in place remains the my/our responsibility to inform the Insurance Companies, Finance Houses and other creditors concerned of the full details of the transfer my/our of accounts.
 Signed at BLOEMFONTEIN on 4 July 2006
 (Place)
 (Signature of Customer)
 (Identity Number)
 68020618111613
 (Customer Signature)
 (Former Signature)
 (Former Signature)
 (Witness Signature)
 (Name in block letters)
 DR AGEN CILKANE
 (Identity Number)
 19970618111613
 (Name in block letters)
 First National Bank, a Division of FirstRand Bank Limited, Reg. No. 1995/001225/06.
 An Authorized Financial Services Provider
 AUTHORITY FOR TRANSFER OF ACCOUNT/S
 (Form to be completed in duplicate)
 Date 4 July 2006

hp LaserJet 4345mfp series



Fax Call Report

1

FNB KILLARNEY MALL
+27 11 4861207
10-Aug-2006 09:21

Job	Date/Time	Type	Identification	Duration	Pages	Result
2700	10-Aug-2006 09:20	Send	03180609	0:43	2	Success

1
AUTHORITY FOR TRANSFER OF ACCOUNT/S
(Form to be completed in duplicate)

An Authorized Financial Services Provider
First National Bank, a division of FirstRand Bank Limited, Reg. No. 1879/001225/06.
(Name in block letters)

(Witness Signature) _____
(Customer Signature) _____
(Identifying Number) _____

(Customer Signature) _____
(Identifying Number) _____

Signed at BRAMFONTEIN on 4 July 2006
(Place) (Date)

I/We understand that any Debt Corders/Remittance Tape errors in place remains the
my/our responsibility to inform the Insurance Companies, Finance Houses and other creditors
concerned of the full details of the transfer my/our of accounts.
Any outstanding Cheques, Bills and Remittance Tapes drawn by my/our or presented for payment to you
on your branch may be debited to my/our accounts.
I/We authorize the Branch to which my account/s is transferred, to treat all forms, signing authorizes
and other documents in place, as is.
1) Transmission / Cheque
2) Transmission / Cheque
3) Transmission / Cheque
4) Call / Notice / Term
5) Call / Notice / Term
6) Call / Notice / Term
(Delete if not applicable)

(Account Number) _____
(Identifying Number) _____

I/We request that you arrange for the transfer of the following account/s mention below, including any
outlets held as security or in safe custody, together with all Stop Orders and Remittance on my/our
behalf to your KILLARNEY Branch.
Dear Sir,
11970609/03
(Identifying Number / Authorization Number)

(Customer Full Name) Molwane Consulting CC
Branch Carlsbad
To: The Manager
4 July 2006

FNB

hp LaserJet 4345mfp series



Fax Call Report

↑

FNB KILLARNEY MALL
+27 11 4861207
10-Aug-2006 09:22

Job	Date/Time	Type	Identification	Duration	Pages	Result
2701	10-Aug-2006 09:21	Send	03180609	0:42	2	Success

[illegible]

hp LaserJet 4345mfp series



Fax Call Report

FNB KILLARNEY MALL
+27 11 4861207
10-Aug-2006 09:23

Job	Date/Time	Type	Identification	Duration	Pages	Result
2702	10-Aug-2006 09:22	Send	03180609	0:43	2	Success

[illegible]

hp LaserJet 4345mfp series



Fax Call Report

1

FNB KILLARNEY MALL
+27 11 4861207
18-Jul-2006 16:09

Job	Date/Time	Type	Identification	Duration	Pages	Result
2207	18-Jul-2006 16:08	Send	03180609	0:41	2	Success

[illegible]

hp LaserJet 4345mfp series



Fax Call Report

1

FNB KILLARNEY MALL
+27 11 4861207
18-Jul-2006 16:08

Job	Date/Time	Type	Identification	Duration	Pages	Result
2206	18-Jul-2006 16:07	Send	03180609	0:47	2	Success

[illegible]

hp LaserJet 4345mfp series



Fax Call Report

1

Killarney -486
011 646-4893
11-Jul-2006 09:33

Job	Date/Time	Type	Identification	Duration	Pages	Result
5868	11-Jul-2006 09:33	Send	3180609	0:34	2	Success

1
AUTHORITY FOR TRANSFER OF ACCOUNT/S
Form not 4285 Form 1285A (Trans) (06/05)

An Authorised Financial Services Provider
First National Bank, a division of First National Bank Limited, Reg. No. 1529/001225/04.

(Witness signature) _____
(Name in block letters) **DRAGAN CHIKANS**
(Customer signature) _____
(Customer Number) _____

(Customer signature) _____
(Customer Number) **6 8 1 0 1 2 1 0 1 5 1 3 1 4 0 1 1 1**

Signed at **BLAKMONTIN** on **4 July 2006**
(Place) (Date)
I/we understand that any Desk Order/Personal Electronic Transfer/Telephone Transfer/Other means of transfer of funds or other financial services provided by the bank are subject to the terms and conditions of the bank's General Conditions of Business and other documents in place, as to
Any outstanding Cheques, Bills and Promissory Notes drawn by me/us, or presented for payment to you
on your branch may be debited to my/our account.
I/we authorise the branch to which my accounts is transferred, to treat all forms, signing authorities
and other documents in place, as to
(Delete if not applicable)
1) Transmission / Cheque
2) Transmission / Cheque
3) Transmission / Cheque
4) Call / Notice / Term
5) Call / Notice / Term
6) Call / Notice / Term

(Account Number)
6 8 1 0 1 2 1 0 1 5 1 3 1 4 0 1 1 1
6 8 1 0 1 2 1 0 1 5 1 3 1 4 0 1 1 1
6 8 1 0 1 2 1 0 1 5 1 3 1 4 0 1 1 1
6 8 1 0 1 2 1 0 1 5 1 3 1 4 0 1 1 1

Use request that you arrange for the transfer of the following account's mention below, including any
arrests held as security or in Safe Custody, together with all Stop Orders and Mandates on my/our
behalf to your
branch
KILLARNEY
1991703163116/213
(Identify Number/Registration Number)

For The Manager
Coriswald
Branch
Molouane Consulting CC
(Customer Full Name)

(Form to be completed in duplicate)
4 July 2006

FNB





COMPANIES AND INTELLECTUAL PROPERTY REGISTRATION OFFICE:
Registrar of Companies & Close Corporations
P.O. BOX 429, PRETORIA, 0001, Republic of South Africa. Docex 256, Pretoria
Call Centre Tel: 086 184 3384, Fax (012) 328 3051, www.cipro.gov.za



Certificate issued by the Registrar of Companies & Close Corporations on Thursday, October 12, 2006 14:35
Certificate of Confirmation



COMPANIES AND INTELLECTUAL
PROPERTY REGISTRATION OFFICE

a member of the dti group

Registration number	1997/026316/23
Enterprise Name	MOLELWANE CONSULTING CC
Enterprise Shortened Name	None provided.
Enterprise Translated Name	None provided.
Registration Date	21/05/1997
Business Start Date	21/05/1997
Enterprise Type	Close Corporation
Enterprise Status	In Business
Financial year end	February
Number of members	2
Aggregate members' contribution	100
Standard Industrial Classification	FINANCIAL INTERMEDIATION INSURANCE, REAL ESTATE AND BUSINESS SERVICES
Postal Address	P O BOX 2680 JOHANNESBURG 2680
Address of registered office	22 APALIS STREET EXTENSION 4 MEREDALE 2091
Accounting Officer	
Name	DIATILE ELIZABETH LILY ZONDO
Postal Address	P O BOX 460 FLORIDA 1710
Profession	Chartered Accountants
Membership/Practice No	27942

Active Members

Surname and first names	ID number or date of birth	Contrib. (R)	Interest (%)	Appointment date	Addresses
MAKHUBO, MATLAKALA FLORENCE	4708010558082	33 1/3	33.33	9/3/1998	Postal: PO BOX 2680, JOHANNESBURG, 2000 Residential: 173 POOE STREET, MOROKA, TSHIAWELO, 1818
MAKHUBO, MOLOANTOA GEOFFREY	6802085374081	66.67	66.67	16/9/1998	Postal: P O BOX 2680, JOHANNESBURG, 2000 Residential: 22 APALIS STREET, MEREDALE EXTENSION 4, 2091

Certificate issued by the Commissioner of Companies & Intellectual Property Commission on Wednesday, March 18, 2015 at 11:02



Companies and Intellectual
Property Commission
a member of the dti group

Disclosure Certificate: Companies and Close Corporations

Registration Number: 1997/026316/23
Enterprise Name: MOLELWANE CONSULTING

ENTERPRISE INFORMATION

Registration Number	1997/026316/23				
Enterprise Name	MOLELWANE CONSULTING				
Registration Date	21/05/1997				
Business Start Date	21/05/1997				
Enterprise Type	Close Corporation				
Enterprise Status	In Business				
Financial Year End	February				
Addresses	<table><tr><th>POSTAL ADDRESS</th><th>ADDRESS OF REGISTERED OFFICE</th></tr><tr><td>POSTNET SUITE 111 PRIVATE BAG X51 RIVONIA 2128</td><td>145 NINTH STREET PARKMORE 2196</td></tr></table>	POSTAL ADDRESS	ADDRESS OF REGISTERED OFFICE	POSTNET SUITE 111 PRIVATE BAG X51 RIVONIA 2128	145 NINTH STREET PARKMORE 2196
POSTAL ADDRESS	ADDRESS OF REGISTERED OFFICE				
POSTNET SUITE 111 PRIVATE BAG X51 RIVONIA 2128	145 NINTH STREET PARKMORE 2196				

ACTIVE MEMBERS

Surname and First Names	Type	ID Number / Date of Birth	Contrib. (R)	Interest (%)	Appoint. Date	Address
MAKHUBO, MOLOANTOA GEOFFREY	Member	08/02/1968	66.67	66.67	16/09/1998	Postal: P O BOX 2680, JOHANNESBURG, 2000 Residential: 22 APALIS STREET, MEREDALE EXTENSION 4, 2091
MAKHUBO, MATLAKALA FLORENCE	Member	01/08/1947	33.33	33.33	09/03/1998	Postal: PO BOX 2680, JOHANNESBURG, 2000 Residential: 173 POOE STREET, MOROKA, TSHIAWELO, 1818





Companies and Intellectual
Property Commission
a member of **the dti** group

CIPC Company Report



SEARCH DETAILS

Date requested 2014/01/16 12:26
Reference -

COMPANY SUMMARY

Name MOLELWANE CONSULTING
Status IN BUSINESS
Registration number 1997/026316/23
Registration date 1997/05/21

MEMBER SUMMARY

Name	ID Number	Type	Status
MAKHUBO, MATLAKALA FLORENCE	4708010558082	MEMBER	ACTIVE
MAKHUBO, MOLOANTOA GEOFFREY	6802085374081	MEMBER	ACTIVE
FOX, LYNETTE RUTH	6005200136086	MEMBER	RESIGNED
MAKHUBO, TEBOHO CLIVE	7309235311089	MEMBER	RESIGNED

ACCOUNTING OFFICER SUMMARY

CHARLES WILLIAM FOX
DIATILE ELIZABETH LILY ZONDO
GEORGE PANAGIOTIS KAIOS

COMPANY INFORMATION

Enterprise name	MOLELWANE CONSULTING	Status	IN BUSINESS
Registration number	1997/026316/23	Enterprise type	CLOSE CORPORATION
Tax number	9164349848	Business start date	1997/05/21
Short name	-	Registration date	1997/05/21
Translated name	-	Financial year end	2
Old reg. number	97263/1623/23	Fin effective date	1997/05/21
Conv. company No	-	CK date received	-
Region	GAUTENG	CK date	-
Country	-	Date of type	1997/05/21
Country of origin	-		
Issued shares	-		
Issued capital	-		
Authorized shares	-		
Authorized capital	-		
SIC code	8		
Industry	FINANCIAL INTERMEDIATION, INSURANCE, REAL ESTATE AND BUSINESS SERVICES		
Registered address	145 NINTH STREET, PARKMORE, 2196		
Postal address	POSTNET SUITE 111, PRIVATE BAG X51, RIVONIA, 2128		

MEMBER(S) (4)			
MAKHUBO, MATLAKALA FLORENCE			
Initials	MF	Status	ACTIVE
ID/Passport number	4708010558082	Type	MEMBER
Date of birth	1947/08/01	Appointment date	1998/03/09
Profession	-	Resignation date	-
Country of residence	-	Member size (%)	33
Residential address	173 POOE STREET, MOROKA, TSHIAWELO, 1818	Member contribution (R)	33.33
Postal address	PO BOX 2680, JOHANNESBURG, 2000		
MAKHUBO, MOLOANTOA GEOFFREY			
Initials	MG	Status	ACTIVE
ID/Passport number	6802085374081	Type	MEMBER
Date of birth	1968/02/08	Appointment date	1998/09/16
Profession	-	Resignation date	-
Country of residence	-	Member size (%)	67
Residential address	22 APALIS STREET, MEREDALE EXTENSION 4, 2091	Member contribution (R)	66.67
Postal address	P O BOX 2680, JOHANNESBURG, 2000		
FOX, LYNETTE RUTH			
Initials	LR	Status	RESIGNED
ID/Passport number	6005200136086	Type	MEMBER
Date of birth	1960/05/20	Appointment date	1997/05/21
Profession	-	Resignation date	-
Country of residence	-	Member size (%)	100
Residential address	35 VERDI AVENUE, RISIDALE, 2195	Member contribution (R)	100.00
Postal address	P O BOX 1935, NORTHCLIFF, 2115		
MAKHUBO, TEBOHO CLIVE			
Initials	TC	Status	RESIGNED
ID/Passport number	7309235311089	Type	MEMBER
Date of birth	1973/09/23	Appointment date	1998/03/09
Profession	-	Resignation date	2001/04/10
Country of residence	-	Member size (%)	33
Residential address	173 POOE STREET, MOROKA, TSHIAWELO, 1818	Member contribution (R)	33.34
Postal address	P O BOX 2680, JOHANNESBURG, 2000		
REPRESENTATIVE TRUSTEE(S) (NONE)			
INTER VIVOS TRUST(S) (NONE)			
TESTAMENTARY TRUST(S) (NONE)			
OTHER TRUSTEE(S) (NONE)			
ACCOUNTING OFFICER(S) (3)			

ACCOUNTING OFFICER(S) (3)			
CHARLES WILLIAM FOX			
Profession code	PROFESSIONAL ACCOUNTANTS (SA)	Status	NAME CHANGE
Profession number	-	Type	ACC
Reg. entry date	1999/11/11	Start date	1999/11/08
Expiry date	-	End date	-
Reference number	5574	CM31 completed	-
Fine letter	-	CM31 received	-
Physical address	-		
Postal address	P O BOX 1935, NORTHCLIFF, 2115		
DIATILE ELIZABETH LILY ZONDO			
Profession code	CHARTERED ACCOUNTS	Status	RESIGN
Profession number	-	Type	ACC
Reg. entry date	1999/11/11	Start date	1999/11/08
Expiry date	-	End date	-
Reference number	27942	CM31 completed	-
Fine letter	-	CM31 received	-
Physical address	-		
Postal address	P O BOX 460, FLORIDA, 1710		
GEORGE PANAGIOTIS KAIDOS			
Profession code	CHARTERED ACCOUNTS	Status	RESIGN
Profession number	732931	Type	RESIGN AS PER LETTER
Reg. entry date	-	Start date	-
Expiry date	-	End date	-
Reference number	-	CM31 completed	-
Fine letter	-	CM31 received	-
Physical address	-		
Postal address	POSTNET SUITE 111, PRIVATE BAG X51, RIVONIA, 2128		

CAPITAL INFORMATION
No capital information to display.

HISTORY	
Effective Date	Change Type
1997/05/21	POSTAL ADDRESS CHANGE (P O BOX 1935 NORTHCLIFF 2115)
1997/05/21	REGISTERED ADDRESS CHANGE (35 VERDI AVENUE RISIDALE 2195)
1998/03/09	DIRECTORS/MEMBER CHANGE/SECRETARY/TRUST/BOTH DIR AND OFFICE (NO INFORMATION TO DISPLAY)
1998/09/16	NATURE OF BUSINESS CHANGE (SIC CODE) (NO INFORMATION TO DISPLAY)
1998/09/16	NAME CHANGE (NIGRIPES TRADING)
1999/11/08	REGISTERED ADDRESS CHANGE (35 VERDI AVENUE RISIDALE 2091)
1999/11/08	POSTAL ADDRESS CHANGE (P O BOX 1935 NORTHCLIFF 2000)

2001/04/10	DIRECTORS/MEMBER CHANGE/SECRETARY/TRUST/BOTH DIR AND OFFICE (CHANGE RECORD SURNAME/INSTIT : = MAKHUBO FIRST NAMES : = MATLAKALA FLORENCE STATUS : = ACTIVE)
2001/04/10	DIRECTORS/MEMBER CHANGE/SECRETARY/TRUST/BOTH DIR AND OFFICE (CHANGE RECORD SURNAME/INSTIT : = MAKHUBO FIRST NAMES : = TEBOHO CLIVE STATUS : = RESIGNED)
2001/04/10	DIRECTORS/MEMBER CHANGE/SECRETARY/TRUST/BOTH DIR AND OFFICE (CHANGE RECORD SURNAME/INSTIT : = MAKHUBO FIRST NAMES : = MOLOANTOA GEOFFREY STATUS : = ACTIVE)
2007/10/03	POSTAL ADDRESS CHANGE (P O BOX 2680 JOHANNESBURG 2680)
2007/10/03	NATURE OF BUSINESS CHANGE (SIC CODE) (8)
2007/10/03	REGISTERED ADDRESS CHANGE (22 APALIS STREET EXTENSION 4 MEREDALE 2091)
2007/10/03	AUDITOR/ACC OFFICER CHANGE (ADD RECORD NAME : = GEORGE PANAGIOTIS KAILOS STATUS : = CURRENT)
2007/10/03	AUDITOR/ACC OFFICER CHANGE (CHANGE RECORD NAME : = DIATILE ELIZABETH LILY ZONDO STATUS : = RESIGN)

Disclaimer: This report contains information gathered from our suppliers and we do not make any representations about the accuracy of the data displayed nor do we accept responsibility for inaccurate data. WinDeed will not be liable for any damage caused by reliance on this report. This report is subject to the terms and conditions of the [WinDeed End User Licence Agreement \(EULA\)](#).



CLOSE CORPORATIONS ACT, 1984

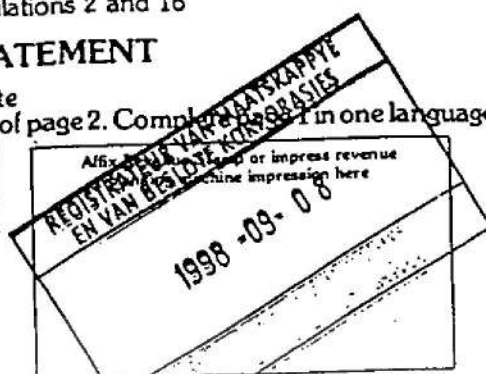
Sections 13, 15, 24, 29, 47 and 60 / Regulations 2 and 16

AMENDED FOUNDING STATEMENT

To be lodged in triplicate

Before completing the form, first take note of the notes on reverse side of page 2. Complete pages 1 and 2 in one language only.

REGISTRATION NUMBER OF CORPORATION	CK47/26316 /23
---------------------------------------	----------------

R30.00 payable in respect of
changes in particulars
in Part A only.

PART A

Full name of corporation MOLELWANE CONSULTING CC

Date of
commencement
of change
1998-09-16

Previous name of corporation (if applicable) NIGRIPES TRADING CC

Literal translation of name (if applicable)

Shortened form of name (if applicable)

Description of principal business FINANCIAL CONSULTING AND
SERVICES

1998-09-16

Date of end of financial year LAST DAY OF FEBRUARY

Date of original incorporation 01 MAY 1997

Number of members THREE

Aggregate members' contribution R 100-00


NOTE: For changes in particulars of accounting officer, postal address and registered office see Note 9 on reverse side of page 2.

PART B

MEMBERS

I/We* the member(s)* whose name(s)* is/are* recorded on this founding statement, confirm by my/our* signature(s)* the signature(s)* of my/our* proxy(ies)* hereto that the particulars stated herein are correct and request the registration of the amended founding statement (power of attorney attached if applicable).

*Delete which is not applicable.

Amended Founding Statement registered	Data Processing Classification Recorded Initials and date
 REGISTRAR OF CLOSE CORPORATIONS	1998-09-16 DATE

Page 1 of pages

NAAM VAN KORPORASIE
NAME OF CORPORATION MOLELWANE CONSULTING CC

REGISTRASIENOMMER
REGISTRATION NUMBER

CK 97 / 06316

/23

VIR SLEUTEL TOT BESONDERHEDE, KYK NOTA 10 OP KEERSY VAN BLADSY 2
FOR KEY TO PARTICULARS SEE NOTE 10 ON REVERSE SIDE OF PAGE 2

1	(a) MAKHUBO													
1	(b) MATLAKALA FLORENCE													
2	(i)	4	7	0	8	0	1	0	5	5	8	0	8	0
2	(ii)							3	33,33		%			
4							R 33-33							
5	173 POOE STREET MOROKA, TSHIAWELO, 1818													
6	PO BOX 2680 JOHANNESBURG, 2000													
7	M. MAKHUBO						3.998							
8	1			2			3	1998-09-16						
	4	1998-09-16		5			6							

1	(a) MAKHUBO													
1	(b) TEBHOHO CLIVE													
2	(i)	7	3	0	9	2	3	5	3	1	1	0	8	9
2	(ii)							3	33,34		%			
4							R 33-34							
5	173 POOE STREET MOROKA, TSHIAWELO, 1818													
6	PO BOX 2680 JOHANNESBURG, 2000													
7							3.998							
8	1			2			3	1998-09-16						
	4	1998-09-16		5			6							

1	(a) MAKHUBO													
1	(b) MOLOANTOA GEOFFREY													
2	(i)	6	8	0	2	0	8	5	3	9	4	0	8	1
2	(ii)							3	33,33		%			
4							R 33,33							
5	22 APALU STREET MEREOALE EXT 4, 2091													
6	PO BOX 2680 JOHANNESBURG, 2000													
7							3.9.98							
8	1	1998-09-16		2	1998-09-16		3	1998-09-16						
	4	1998-09-16		5	1998-09-16		6	1998-09-16						

1	(a)												
1	(b)												
2	(i)												
2	(ii)							3			%		
4							R						
5													
6													
7													
8	1			2			3						
	4			5			6						

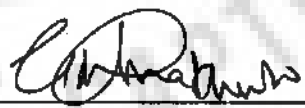
R E S O L U T I O N

At a meeting of the... MEMBERS (Directors/Members/Partners - insert which is applicable) of MOLEWANE CONSULTING CC (insert the full name of the business) (Registration Number 1997/06316/23) held at Blaarfontein on the 12 day of October 2006.

IT WAS RESOLVED THAT:

1. MOLEWANE G. MACHUBO [DRAFTING NOTE: Please insert the name/s of the authorised signatories] is/are hereby authorised to enter into a Mandate, in respect of Electronic Banking for Business Clients (the "Mandate"), a copy of which was tabled at the meeting and is annexed hereto marked Annexure "A".

2. MOLEWANE CONSULTING CC [DRAFTING NOTE: Insert the full name of the business] nominates MOLEWANE G. MACHUBO (ID Number 680208339401) to utilise Electronic Banking for Business Clients' services and that MOLEWANE G. MACHUBO, [DRAFTING NOTE: Insert the full name of the nominee] having been so nominated, shall have full transactional access to the account/s specified in the Mandate.

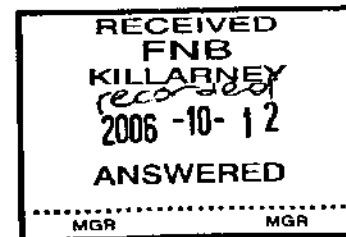


 DESIGNATION : MEMBER

 DESIGNATION

 DESIGNATION

gve



MANDATE BY A CLOSE CORPORATION

* Insert number of signatures required.

** Insert the names of persons authorised to sign which may include members and other such as employees of the Corporation.

This document must be signed by all members of the Corporation.

To FNB
Sir,

Killarney Branch

We wish to inform you that a Meeting of the members of the _____
(hereinafter referred to as the said

Close Corporation) held at Killarney on the 12 day of October 2006

It was resolved "That an account styled (full name of account) Molelwane Consulting
cc 1997/026316/23

be opened/maintained at the Killarney branch of FNB and that the said Bank be hereby authorized and requested to pay all Cheques, bills of Exchange, Promissory Notes and other negotiable instruments purporting to be signed, made or accepted on behalf of the said Close Corporation, and to debit the same to the account to be kept with them by the said Close Corporation whether such account be in credit or otherwise; to hold the said Close Corporation liable on all Cheques, Bills of Exchange, Promissory Notes, other negotiable Instruments and all agreements, indemnities and documents in connection with all the usual banking transactions, including amongst others the lodging and withdrawal of moneys on Time Deposit or on Savings Account, the pledging by the said Close Corporation of any of its property, and the issue of Letters of Credit, provided that such Cheques, Bills, Promissory Notes, or other documents are signed by any * ONE of the following: **

Molelwane Consulting cc 1997/026316/23

that a copy of this resolution be furnished to the Bank at the said Branch; and that it remains in force until the receipt by the said Bank at the said branch of a copy a resolution passed by the said Close Corporation rescinding or amending the same."

We accordingly hand you herewith Copy of our Founding Statement/Amended Founding Statement on which is endorsed by the Registrar a Certificate of Incorporation.

12 October 2006

Dated

[Signature]

Member

6	8	0	2	0	8	5	3	9	4	0	8	1
---	---	---	---	---	---	---	---	---	---	---	---	---

 I.D. No.

Member

--	--	--	--	--	--	--	--	--	--	--	--	--

 I.D. No.

Member

--	--	--	--	--	--	--	--	--	--	--	--	--

 I.D. No.

Member

--	--	--	--	--	--	--	--	--	--	--	--	--

 I.D. No.

Member

--	--	--	--	--	--	--	--	--	--	--	--	--

 I.D. No.

First National Bank, a division of FirstRand Bank Limited. Reg. No.1929/001225/06.
An Authorised Financial Services Provider.

MANDATE BY A CLOSE CORPORATION
(Form 25B Dual) ITEM NO. 2743

CUP2 0 CIS COMMERCIAL CUSTOMER PROFILE 20061012 13.00.57

CUPR CO 15 MS 64283 COMMERCIAL CUSTOMER DISPLAYED
 ACTN: CURE/RM/ID/BL/GLAC CUSNO 5561240 CUST SEG
 COID 15 COST CTR BRN 486 STAT 01
 N *MOLELWANE CONSULTING CC TIE 1 OFF1 CB048 TYPE 04
 N CK 1997/026316/23 OPENED 19980717 OFF2 KYC? Y
 A 8TH FLOOR NOSWAL HALL CLOSED EMP? N
 A 3 STIEMENS ST LST MNT 20060914 LANG ENG REFER? N
 C BRAAMFONTEIN 2001 EST 19980601 CNT OPS ZA SOL OK A
 - SOUTH AFRICA BNKRUP? CUCU? Y

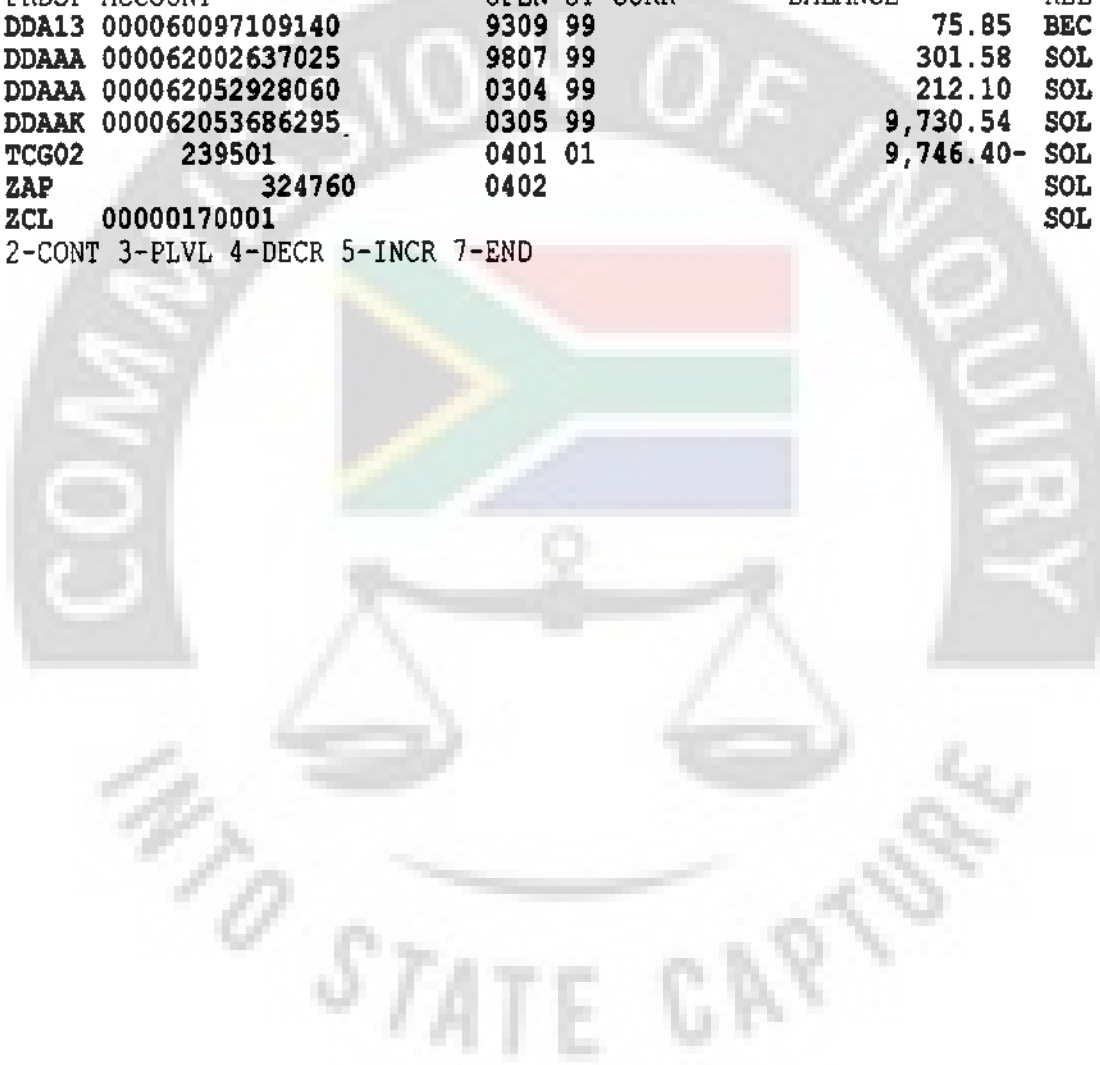
TEL NO(011) 4030444 CNTRY ZA
 CELL (083) 2613356

CONTACT JEFF MAKHUBO 0832613356
 TITLE FINANCIAL DIRECTOR

BK REL
 BK SVC

ACTN: ACPR/PL/DT/RM/RS/FA TRNH/M ABAL STMT CRD? N HST? N CLS AC? N NEXT: 8
 SEQ- COID- PRDSP ACCOUNT----- OPEN ST CURR -----BALANCE----- REL
 0001 15 DDA13 000060097109140 9309 99 75.85 BEC
 0002 15 DDAAA 000062002637025 9807 99 301.58 SOL
 0003 15 DDAAA 000062052928060 0304 99 212.10 SOL
 0004 15 DDAAK 000062053686295 0305 99 9,730.54 SOL
 0005 15 TCG02 239501 0401 01 9,746.40- SOL
 0006 15 ZAP 324760 0402 SOL
 0007 15 ZCL 00000170001 SOL

PF: 1-HELP 2-CONT 3-PLVL 4-DECR 5-INCR 7-END



GEREGISTREERDE WOON- EN POSADRES

1. Bewaar die bewys van u GEGEGISTREERDE WOON- EN POSADRES in hierdie sakke.

2. Indien u van adres verander, het u die besonderhede van huidige adres, die straatnaam en/of straatnommer, en veranderings moet die vorm KENNISGEWING VAN ADRESVERANDERING in die sakke agter in die identiteitsdokument gebruik word om die verandering aan te meld en moet dit ingedien word by of gepos word aan die naaste streeklêerskantoor van die DEPARTEMENT VAN BINNELANDSE SAKKE.

REGISTERED RESIDENTIAL AND POSTAL ADDRESS

1. Keep the proof of your REGISTERED RESIDENTIAL AND POSTAL ADDRESS in this pocket.

2. If you have changed your address (i.e. particulars of your present address, a name of street and/or street number etc.) have been changed, the NOTICE OF CHANGE OF ADDRESS form in the pocket at the back of the identity document must be used to report the change and it must be handed in or posted to the nearest regional district office of the DEPARTMENT OF HOME AFFAIRS.

IDENTITY DOCUMENT

ID No: 2680208539408-1

S.A. BURGER / S.A. CITIZEN

VAN / SURNAME: MAKHUBO

VOORNAAM / FORENAME: MOLOANTOA GEOFFREY

GEBORTE DISTRIK OF LAND / DISTRICT OR COUNTRY OF BIRTH: SOUTH AFRICA

GEBORTE DATUM / DATE OF BIRTH: 1968-02-08

DATUM UITGEREIK / DATE ISSUED: 2000-09-27

UITGEREIK OP BEGAGENADE / ISSUED ON REQUEST

DIREKTOR-GENERAAL / DIRECTOR-GENERAL

DEPARTEMENT VAN BINNELANDSE SAKKE / DEPARTMENT OF HOME AFFAIRS



RECEIVED BY: THE KILLARNEY

ORIGINAL HANDLED BACK TO CLIENT

ORIGINAL HANDLED BACK TO CLIENT

RECEIVED BY: THE KILLARNEY

ORIGINAL HANDLED BACK TO CLIENT

ORIGINAL HANDLED BACK TO CLIENT

INTO STATE CAPTURE

1

I.D. No. 470801 0558 08 2

S. A. BURGER/S. A. CITIZEN

VAN/BURNAME

MAKHUBO

VOORNAME/FORENAMES

MATLAKALA FLORENCE

**GEROORTE/DISTRIK OF-LAND/
DISTRICT OR COUNTRY OF BIRTH**

SOUTH AFRICA

**GEROORTEDATUM/
DATE OF BIRTH**

1947-08-01

**DATUM UITGEREK
DATE ISSUED**

1995-05-19

**UITGEREK OP BEZAG VAN DIE
DIREKTOR-GENERAAL
B BINNELANDSE SAKE**

**ISSUED BY AUTHORITY OF THE
DIRECTOR-GENERAL
B INLAND AFFAIRS**

GEREGISTREERDE WOON- EN POSADRES

1. Bewaar die bewys van u GEGISTREERDE WOON- EN POSADRES in hierdie sakke.

2. Indien u van adres verander het, al indien besonderhede van u huidige adres, by: straatnaam, entree-nommer, ens. verander het, moet die vorm KENNISGEWING VAN ADRESVERANDERING, wat in die sakke agter in die identiteitsdokumente is, gebruik word om die Verandering aan te meld en moet dit ingesien word by of geops word aan die naaste streek-diskantoor van die DEPARTEMENT VAN BINNELANDSE SAKE.

REGISTERED RESIDENTIAL AND POSTAL ADDRESS

1. Keep the proof of your REGISTERED RESIDENTIAL AND POSTAL ADDRESS in this pocket.

2. If you have changed your address, or, if particulars of your present address, e.g. name of street and/or street number, etc. have been changed, the NOTICE OF CHANGE OF ADDRESS form in the pocket at the back of the Identity document must be used to report the change and it must be handed in at or posted to the nearest regional district office of the DEPARTMENT OF HOME AFFAIRS.

COMMISSION

INTO STATE



First National Bank – a division of FirstRand Bank Limited Reg. No. 1929/001225/06
An Authorised Financial Services and Credit Provider (NCRCP20)
6th Floor, 1 First Place, Simmonds Street, Johannesburg, 2001, South Africa
For business banking enquiries – Tel 087 575 9479, International +27 (0)11 371 3711
Card Cancellations – Tel: 0800 110 132 International +27(0)11 369 1189
Website: www.fnb.co.za

Unique Customer Number of entity (for office use) : 5561240

PROOF OF OWNERSHIP: POO

Name of entity : *MOLELWANE CONSULTING CC
Name of related party (owner) : MR MOLOANTOA GEOFFREY MAKHUBO
UCN of owner : 4105262
Identity number : 6802085394081
% shareholding : 100
Date : 2017-07-17
Document code : 016_013
Document name : PROOF_OF_OWNERSHIP



INC1 2 ZCE INCONTACT SETUP SCREEN 20180913 11.43.09
MENU CO 15 MS 220 CUSTOMER NOT REGISTERED
CUSTOMER NAME *MOLELWANE CONSULTING CC COREG 1997/026316/2
DEFAULT VALUES
CELL NUMBER : (083) (2613356)
EMAIL ADDRESS : GEOFFM@MC.CO.ZA
ALERT AMOUNT : 100.01
NOTIFY TIME : 1 (1=24 HOURS, 2=NOTIFICATION HOURS 07H00-20H00)

ACCOUNT INSTRUCTIONS

DO YOU WANT TO PROCESS ADDITIONAL ACCOUNT INSTRUCTIONS?: N (Y/N)

DELETE CUSTOMER FROM INCONTACT

DO YOU WANT TO DELETE THIS CUSTOMER FROM INCONTACT?: N (Y/N)

PLEASE NOTE THAT FIRSTSTRAND BANK LIMITED ACCEPTS NO LIABILITY
WHATSOEVER FOR ANY LOSSES, OF WHATEVER NATURE, ARISING FROM YOUR USE OF THIS
SERVICE, OR ANY LATE, INACCURATE OR NON-DELIVERY OF AN EMAIL OR SMS. YOU ARE
RESPONSIBLE FOR SUPPLYING US WITH YOUR EMAIL ADDRESSES AND CELLULAR NUMBERS
AT ALL TIMES. REFER TO PRICING GUIDE FOR FEES.
SIGNED: *Geoffrey Molelwane* DATE: 13/09/2018

PF: 3-PSCR 15-PSCR



To: First National Bank
Branch: Killarney Branch

Attention: Thabang Lephalala

Per: Email

Date: 18 November 2016

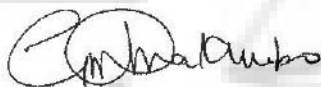
Re: Bank Statements for Molelwane Consulting CC

As per discussion with Obakeng Chikane Can you please email me bank statements of Molelwane Consulting CC for the period 1 March 2015 to date for account number 62052928060 and 62002637025.

Statements can be emailed to geoff.makhubo@gmail.com

This is an urgent request and I appreciate your assistance

Regards



SIV

Moloantsoa Geoffrey Makhubo

6802085394081

0832613356

Confirmed with Matlakala 7 Makhubo
On 072 5226496
@ 15:25 18/11/2016

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST57
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 57
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R3.68Dr**

Statement from **29 December 2007 to 30 January 2008**

Set up your payments for 2008 in advance
Set up future or recurring payments on your FNB Business Account. Visit your FNB branch or call 0860-11-22-44 and ask about our scheduled payment facility.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		2.23 Cr
Funds Received/Credits	0	0.00
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	1	30.00 Dr
Service Fees	1	30.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		27.77 Dr
Available Balance (23h02 - 30 Jan 08)		0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee Pay-as-you-use A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.	Electronic Fees Electronic Account Payment Transaction Rate Tiered. Maximum of R6.50 per payment transaction.			Over-the-counter fees Cash handling fee on withdrawals Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00 Cash Deposit Fee @ Branches Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.															
	Inter-Account Transfer Fee Rate R3.00 per transfer																		
	ATM Cash Withdrawals																		
	<table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.00</td><td>R10.00</td><td>R15.00</td></tr><tr><td>MINI FNB</td><td>R1.50</td><td>R5.00</td><td>R8.50</td></tr><tr><td>SASWITCH</td><td>R10.75</td><td>R15.75</td><td>R20.75</td></tr></table>					R1-R500	R501-R1000	R1001 +	FNB	R5.00	R10.00	R15.00	MINI FNB	R1.50	R5.00	R8.50	SASWITCH	R10.75	R15.75
	R1-R500	R501-R1000	R1001 +																
FNB	R5.00	R10.00	R15.00																
MINI FNB	R1.50	R5.00	R8.50																
SASWITCH	R10.75	R15.75	R20.75																

Page 1 of 2
Delivery Method R3
PO/30/NV/DDA AA

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/01/30	Business Cheque Account	BV

CHEFNO:62052928060

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 57

Date	Description	Amount	Balance	<input checked="" type="checkbox"/> Accrued Bank Charges
Opening Balance			2.23 Cr	0.00
30 Jan	#Monthly Account Fee	30.00	27.77	<input type="checkbox"/>
Closing Balance			27.77 Dr	0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/01/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 58

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				27.77 Dr		0.00
7 Feb	Internet Trf From	Inter Acc	500.00 Cr	472.23 Cr	<input type="checkbox"/>	
13 Feb	Internet Trf To	Inter Acc	470.00	2.23 Cr	<input type="checkbox"/>	3.00
29 Feb	Int On Debit Balance		0.11	2.12 Cr	<input type="checkbox"/>	
29 Feb	Penalty Interest		0.02	2.10 Cr	<input type="checkbox"/>	
29 Feb	#Monthly Account Fee		30.00	27.90	<input type="checkbox"/>	
29 Feb	#Service Fees		3.00	30.90	<input type="checkbox"/>	(3.00)

Closing Balance 30.90 Dr 0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/02/29	Business Cheque Account	BV

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BB ST59
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 59
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R4.42Dr

Statement from 29 February 2008 to 29 March 2008

inContact-Pro is FNB's innovative sms/e-mail messaging service specially designed around your business needs. For more information contact your Relationship Manager, phone FNB Business on Call on 0860-263-362 or visit your FNB branch.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			30.90 Dr
Funds Received/Credits	1		400.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		400.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	2		369.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	2		369.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		36.01 Dr
Service Fees	2		36.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	1		0.01 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.07 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			35.98 Dr
Available Balance (11h42 - 30 Mar 08)			0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/03/29	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 59

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				30.90 Dr		0.00
5 Mar	Internet Trf From	Inter Acc	400.00 Cr	369.10 Cr	<input type="checkbox"/>	
7 Mar	Internet Trf To	Inter Acc	300.00	69.10 Cr	<input type="checkbox"/>	3.00
25 Mar	Internet Trf To	Inter Acc	69.00	0.10 Cr	<input type="checkbox"/>	3.00
29 Mar	Int On Debit Balance		0.07	0.03 Cr	<input type="checkbox"/>	
29 Mar	Penalty Interest		0.01	0.02 Cr	<input type="checkbox"/>	
29 Mar	#Monthly Account Fee		30.00	29.98	<input type="checkbox"/>	
29 Mar	#Service Fees		6.00	35.98	<input type="checkbox"/>	(6.00)
Closing Balance				35.98 Dr		0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/03/29	Business Cheque Account	BV

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BB ST60
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 60
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R4.42Dr

Statement from 29 March 2008 to 30 April 2008

Empower your employees and WIN!
Apply for and use FNB Business Debit Cards 5 times or more between 15 April and 15 June 2008 and you could win R100 000 for your business to spend any way you choose. Terms and Conditions apply. Contact FNB Business on Call on 0860-362-000 or visit your nearest FNB branch to apply for FNB's Business Debit Cards today!

Free up the cashflow in your business
Apply for a Flexi Business Loan today. Call 0860-263-362.

Interest Rates (Usury)
Interest Charged on Debit Balance 23.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			35.98 Dr
Funds Received/Credits	1		300.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		300.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	2		250.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	2		250.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		36.01 Dr
Service Fees	2		36.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	1		0.01 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.10 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			22.09 Dr
Available Balance (01h14 - 01 May 08)			0.00

eBucks

See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee Pay-as-you-use A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R23.00 per cheque issued . External Debit Orders at R12.00 per item.	Electronic Fees Electronic Account Payment Transaction Rate Tiered. Maximum of R6.50 per payment transaction.			Over-the-counter fees Cash handling fee on withdrawals Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00 Cash Deposit Fee @ Branches Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.
	Inter-Account Transfer Fee Rate R3.00 per transfer			
	ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +	
FNB	R5.00	R10.00	R15.00	
MINI FNB	R1.50	R5.00	R8.50	
SASWITCH	R10.75	R15.75	R20.75	

G4/F2 Debit Insert

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/04/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 60

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				35.98 Dr		0.00
5 Apr	Internet Trf From	Inter Acc	300.00 Cr	264.02 Cr	<input type="checkbox"/>	
22 Apr	Internet Trf To	Inter	50.00	214.02 Cr	<input type="checkbox"/>	3.00
22 Apr	Internet Trf To	Inter	200.00	14.02 Cr	<input type="checkbox"/>	3.00
30 Apr	Int On Debit Balance		0.10	13.92 Cr	<input type="checkbox"/>	
30 Apr	Penalty Interest		0.01	13.91 Cr	<input type="checkbox"/>	
30 Apr	#Monthly Account Fee		30.00	16.09	<input type="checkbox"/>	
30 Apr	#Service Fees		6.00	22.09	<input type="checkbox"/>	(6.00)
Closing Balance				22.09 Dr		0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/04/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST61
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 61
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R16.45Dr**

Statement from **30 April 2008 to 30 May 2008**

FNB's reviewed fees are effective from 1 July 2008. Look out for further communication which will be sent to you shortly.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			22.09 Dr
Funds Received/Credits	4		168,300.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	4		168,300.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	12		168,184.65 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	2		95,932.15 Dr
Debit/Stop Orders	0		0.00
Account Payments	8		69,252.50 Dr
Inter-Account Transfers Out	2		3,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		134.03 Dr
Service Fees	2		134.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	1		0.03 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.22 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			40.99 Dr
Available Balance (00h34 - 31 May 08)			0.00

Interest Rates (Usury)
Interest Charged on Debit Balance 23.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals

	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/05/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 61

Date	Description				Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance						22.09 Dr		0.00
3 May	Dr.Int.Rate	23,00000			0.00	22.09	<input type="checkbox"/>	
17 May	Internet Trf From	Inter Acc			300.00 Cr	277.91 Cr	<input type="checkbox"/>	
19 May	Internet Trf From	Inter-7025			100,000.00 Cr	100,277.91 Cr	<input type="checkbox"/>	
19 May	Cheque 249	Standard Braamfontei	420982558		94,993.00	5,284.91 Cr	<input type="checkbox"/>	23.00
20 May	Cheque 250	Standard Braamfontei	46159		939.15	4,345.76 Cr	<input type="checkbox"/>	23.00
22 May	Internet Trf To	Inter			2,000.00	2,345.76 Cr	<input type="checkbox"/>	3.00
22 May	Internet Trf To	Inter			1,000.00	1,345.76 Cr	<input type="checkbox"/>	3.00
29 May	Internet Trf From	Inter-Money Market			66,000.00 Cr	67,345.76 Cr	<input type="checkbox"/>	
29 May	Internet Pmt To	Accsolve Salary			10,157.66	57,188.10 Cr	<input type="checkbox"/>	
29 May	Internet Pmt To	Accsolve	Accsolve Salary		15,644.61	41,543.49 Cr	<input type="checkbox"/>	
29 May	Internet Pmt To	Lindiwe Salary	Molelwane Salary		4,035.00	37,508.49 Cr	<input type="checkbox"/>	
29 May	Internet Pmt To	Diana Salary	Salary Molelwane		7,260.00	30,248.49 Cr	<input type="checkbox"/>	
29 May	Internet Pmt To	Accsolve Salary			9,848.00	20,400.49 Cr	<input type="checkbox"/>	
29 May	Internet Pmt To	Karabo Salary	Molelwane Salary		7,277.01	13,123.48 Cr	<input type="checkbox"/>	
29 May	Internet Pmt To	Kakali	Salary Molelwane		6,855.00	6,268.48 Cr	<input type="checkbox"/>	
29 May	Internet Trf From	Transfer Main			2,000.00 Cr	8,268.48 Cr	<input type="checkbox"/>	
29 May	Internet Pmt To	Obakeng Salary	Molelwane Salary		8,175.22	93.26 Cr	<input type="checkbox"/>	
30 May	Int On Debit Balance				0.22	93.04 Cr	<input type="checkbox"/>	
30 May	Penalty Interest				0.03	93.01 Cr	<input type="checkbox"/>	
30 May	Electronic Payments	Bis/Int 8 @ 6.50 =	52.00		0.00	93.01 Cr	<input type="checkbox"/>	52.00
30 May	#Monthly Account Fee				30.00	63.01 Cr	<input type="checkbox"/>	
30 May	#Service Fees				104.00	40.99	<input type="checkbox"/>	(104.00)
Closing Balance						40.99 Dr		0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/05/30	Business Cheque Account	BV

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BB ST62
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 62
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R68.70Dr

Statement from 30 May 2008 to 30 June 2008

Apply for FNB Qwill Instant Accounting today, and experience the ultimate in accounting convenience - for more information visit fnb.co.za, contact Business on Call (0860 -362-000) or visit your nearest FNB Branch, or contact your Relationship Manager today.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		40.99 Dr
Funds Received/Credits	2	51,000.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	51,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	2	50,500.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	50,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	1	500.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	559.51 Dr
Service Fees	2	59.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	500.00 Dr
Internet Fees	0	0.00
Other Fees	1	0.01 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.07 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		100.57 Dr
Available Balance (00h33 - 01 Jul 08)		0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
24.00%
Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R0.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/06/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 62

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				40.99 Dr		0.00
3 Jun	Internet Trf From	Payment	31,000.00 Cr	30,959.01 Cr	<input type="checkbox"/>	
3 Jun	Internet Trf From	Inter	20,000.00 Cr	50,959.01 Cr	<input type="checkbox"/>	
4 Jun	Cheque Cashed 251	Firstnat Killarney	50,000.00	959.01 Cr	<input type="checkbox"/>	23.00
4 Jun	Cash Handling Fee		0.00	959.01 Cr	<input type="checkbox"/>	500.00
9 Jun	Internet Pmt To	Geoff From Geoff	500.00	459.01 Cr	<input type="checkbox"/>	
30 Jun	Int On Debit Balance		0.07	458.94 Cr	<input type="checkbox"/>	
30 Jun	Penalty Interest		0.01	458.93 Cr	<input type="checkbox"/>	
30 Jun	Electronic Payments	Bis/Int 1 @ 6.50 = 6.50	0.00	458.93 Cr	<input type="checkbox"/>	6.50
30 Jun	#Monthly Account Fee		30.00	428.93 Cr	<input type="checkbox"/>	
30 Jun	#Cash Handling Fees		500.00	71.07	<input type="checkbox"/>	(500.00)
30 Jun	#Service Fees		29.50	100.57	<input type="checkbox"/>	(29.50)
Closing Balance				100.57 Dr		0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/06/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST63
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 63
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R147.92Dr**

Statement from **30 June 2008 to 30 July 2008**

Dual authorisation via
cellphone for your business
is now possible !
To register for Cellphone
Banking visit your nearest FNB
branch today.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			100.57 Dr
Funds Received/Credits	2		1,000,200.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		200.00 Cr
Electronic Payments Received	1		1,000,000.00 Cr
Funds Used/Debits	19		971,248.61 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	3		182,248.61 Dr
Debit/Stop Orders	0		0.00
Account Payments	11		499,000.00 Dr
Inter-Account Transfers Out	5		290,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	7		1,204.50 Dr
Service Fees	2		199.50 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		999.99 Dr
Internet Fees	0		0.00
Other Fees	4		5.01 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.06 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			27,646.26 Cr
Available Balance (23h27 - 30 Jul 08)			27,646.26

Interest Rates (Usury)
Interest Charged on Debit Balance
24.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	08/07/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 63

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					100.57 Dr		0.00
1 Jul	Dr.Int.Rate	24,00000		0.00	100.57	<input type="checkbox"/>	
2 Jul	Internet Trf From	Inter		200.00 Cr	99.43 Cr	<input type="checkbox"/>	
17 Jul	Magtape Credit	Cashfocus Trapeace-Donation-Co		1,000,000.00 Cr	1,000,099.43 Cr	<input type="checkbox"/>	
18 Jul	Internet Trf To	Inter		20,000.00	980,099.43 Cr	<input type="checkbox"/>	3.00
18 Jul	Internet Trf To	Inter		80,000.00	900,099.43 Cr	<input type="checkbox"/>	3.00
19 Jul	Internet Pmt To	Lethabile Transfer	Molelwane Consulting	20,000.00	880,099.43 Cr	<input type="checkbox"/>	
22 Jul	Internet Pmt To	Mapena	Geoff	5,000.00	875,099.43 Cr	<input type="checkbox"/>	
22 Jul	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	50,000.00	825,099.43 Cr	<input type="checkbox"/>	
22 Jul	Internet Pmt To	Geoff Standard	Molelwane Consulting	10,000.00	815,099.43 Cr	<input type="checkbox"/>	
22 Jul	Internet Trf To	Cc Payment		10,000.00	805,099.43 Cr	<input type="checkbox"/>	3.00
22 Jul	Cheque Cashed 252	Firstnat Killarney		180,000.00	625,099.43 Cr	<input type="checkbox"/>	26.00
22 Jul	Cash Handling Fee			0.00	625,099.43 Cr	<input type="checkbox"/>	999.99
22 Jul	Internet Pmt To	Escom Centre	Ecc7554/103488	200,000.00	425,099.43 Cr	<input type="checkbox"/>	
23 Jul	#Notification Fee - Fax			3.50	425,095.93 Cr	<input type="checkbox"/>	
24 Jul	Internet Pmt To	YI Donation	Pt/Mg Donation	100,000.00	325,095.93 Cr	<input type="checkbox"/>	
24 Jul	Internet Pmt To	Absa Credit Card	4787692035950018	50,000.00	275,095.93 Cr	<input type="checkbox"/>	
24 Jul	Internet Pmt To	Entertainment-Client	Geoff Makhubo	2,000.00	273,095.93 Cr	<input type="checkbox"/>	
24 Jul	Internet Pmt To	Mkmva	Mkmva-Joy	7,000.00	266,095.93 Cr	<input type="checkbox"/>	
24 Jul	Cheque 254	Nedbank Dip 1 Manag	1953420214	500.00	265,595.93 Cr	<input type="checkbox"/>	26.00
24 Jul	Cheque 253	Standard Braamfontei	2312786	1,748.61	263,847.32 Cr	<input type="checkbox"/>	26.00
25 Jul	Internet Pmt To	Repairs & Maintenanc	Mg Makhubo	5,000.00	258,847.32 Cr	<input type="checkbox"/>	
25 Jul	#Notification Fee - Sms			0.75	258,846.57 Cr	<input type="checkbox"/>	
25 Jul	#Notification Fee - Sms			0.75	258,845.82 Cr	<input type="checkbox"/>	
26 Jul	Internet Pmt To	Lethabile Transfer	Molelwane Consulting	50,000.00	208,845.82 Cr	<input type="checkbox"/>	
26 Jul	Internet Trf To	Geoff		30,000.00	178,845.82 Cr	<input type="checkbox"/>	3.00
29 Jul	Internet Trf To	Money Mkt		150,000.00	28,845.82 Cr	<input type="checkbox"/>	3.00
30 Jul	Int On Debit Balance			0.06	28,845.76 Cr	<input type="checkbox"/>	
30 Jul	Penalty Interest			0.01	28,845.75 Cr	<input type="checkbox"/>	
30 Jul	Electronic Payments	Bis/Int 11 @ 6.50 = 71.50		0.00	28,845.75 Cr	<input type="checkbox"/>	71.50
30 Jul	#Monthly Account Fee			35.00	28,810.75 Cr	<input type="checkbox"/>	
30 Jul	#Cash Handling Fees			999.99	27,810.76 Cr	<input type="checkbox"/>	(999.99)
30 Jul	#Service Fees			164.50	27,646.26 Cr	<input type="checkbox"/>	(164.50)

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/07/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 64

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					27,646.26 Cr		0.00
4 Aug	Internet Trf To	Inter		10,000.00	17,646.26 Cr	<input type="checkbox"/>	3.00
6 Aug	Internet Trf From	Inter		40,000.00 Cr	57,646.26 Cr	<input type="checkbox"/>	
7 Aug	Internet Trf To	Inter 7025		51,000.00	6,646.26 Cr	<input type="checkbox"/>	3.00
11 Aug	Internet Trf To	Inter		6,000.00	646.26 Cr	<input type="checkbox"/>	3.00
22 Aug	Internet Trf From	Inter 7025		80,000.00 Cr	80,646.26 Cr	<input type="checkbox"/>	
22 Aug	Cheque Cashed 255	Firstnat Killarney		50,000.00	30,646.26 Cr	<input type="checkbox"/>	26.00
22 Aug	Cash Handling Fee			0.00	30,646.26 Cr	<input type="checkbox"/>	525.00
30 Aug	Internet Pmt To	Lindiwe Salary	Molelwane Salary	3,930.00	26,716.26 Cr	<input type="checkbox"/>	
30 Aug	Internet Pmt To	Karabo Salary	Molelwane Salary	7,170.00	19,546.26 Cr	<input type="checkbox"/>	
30 Aug	Internet Pmt To	Absa Credit Card	4787692035950018	12,000.00	7,546.26 Cr	<input type="checkbox"/>	
30 Aug	Electronic Payments	Bis/Int 3 @ 6.50 =	19.50	0.00	7,546.26 Cr	<input type="checkbox"/>	19.50
30 Aug	#Monthly Account Fee			35.00	7,511.26 Cr	<input type="checkbox"/>	
30 Aug	#Cash Handling Fees			525.00	6,986.26 Cr	<input type="checkbox"/>	(525.00)
30 Aug	#Service Fees			54.50	6,931.76 Cr	<input type="checkbox"/>	(54.50)
Closing Balance					6,931.76 Cr		0.00

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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/08/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 65

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					6,931.76 Cr		0.00
1 Sep	Internet Trf To	Inter Acc		5,500.00	1,431.76 Cr	<input type="checkbox"/>	3.00
5 Sep	#Archive Statement Fee			8.00	1,423.76 Cr	<input type="checkbox"/>	
5 Sep	#Archive Statement Fee			8.00	1,415.76 Cr	<input type="checkbox"/>	
5 Sep	#Archive Statement Fee			8.00	1,407.76 Cr	<input type="checkbox"/>	
5 Sep	#Archive Statement Fee			8.00	1,399.76 Cr	<input type="checkbox"/>	
8 Sep	#Telephone/Photo/Fax	1/412694170		3.50	1,396.26 Cr	<input type="checkbox"/>	
22 Sep	Internet Trf From	Inter		250.00 Cr	1,646.26 Cr	<input type="checkbox"/>	
22 Sep	Internet Pmt To	Jci Conference	2008 Natcon Geoff	1,500.00	146.26 Cr	<input type="checkbox"/>	
30 Sep	Electronic Payments	Bis/Int 1 @ 6.50 =	6.50	0.00	146.26 Cr	<input type="checkbox"/>	6.50
30 Sep	#Monthly Account Fee			35.00	111.26 Cr	<input type="checkbox"/>	
30 Sep	#Service Fees			9.50	101.76 Cr	<input type="checkbox"/>	(9.50)
Closing Balance					101.76 Cr		0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/09/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST66
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 66
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R4.30Dr**

Statement from **30 September 2008 to 30 October 2008**

Get 25% of your Golfer s Club purchase paid back to you in eBucks during September and October 2008.

Terms and Conditions apply.

Congratulations to the winners of the FNB Visa Business Debit Card Competition!

Izunis Enterprises CC, 'Die Rust Veld Trust' and Arch Innovations Architect and Design won a share of R175,000 by simply swiping their FNB Visa Business Debit Card during the competition period! Well done to the winners.

Interest Rates (Usury)
Interest Charged on Debit Balance
24.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		101.76 Cr
Funds Received/Credits	1	3,373.40 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	1	3,373.40 Cr
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	1	35.00 Dr
Service Fees	1	35.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		3,440.16 Cr
Available Balance (23h17 - 30 Oct 08)		66.76



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	08/10/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060					Tax Invoice/Statement Number : 66		<input checked="" type="checkbox"/>	Accrued Bank Charges
Date	Description			Amount	Balance			
Opening Balance					101.76 Cr		0.00	
29 Oct	Cheque Deposit	Braamfnt	Kakali	3,373.40 Cr	3,475.16 Cr	<input type="checkbox"/>		
30 Oct	#Monthly Account Fee			35.00	3,440.16 Cr	<input type="checkbox"/>		
Closing Balance					3,440.16 Cr		0.00	

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/10/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 67

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				3,440.16 Cr		0.00
4 Nov	Internet Trf To	Inter Acc	3,100.00	340.16 Cr	<input type="checkbox"/>	3.00
14 Nov	Internet Trf To	Inter Acc	300.00	40.16 Cr	<input type="checkbox"/>	3.00
29 Nov	#Monthly Account Fee		35.00	5.16 Cr	<input type="checkbox"/>	
29 Nov	#Service Fees		6.00	0.84	<input type="checkbox"/>	(6.00)

Closing Balance				0.84 Dr		0.00
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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/11/29	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 68

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					0.84 Dr		0.00
5 Dec	FNB Ob Pmt	Thabiso New Technolo		700,000.00 Cr	699,999.16 Cr	<input type="checkbox"/>	
5 Dec	Internet Trf To	Inter		550,000.00	149,999.16 Cr	<input type="checkbox"/>	3.00
5 Dec	Internet Pmt To	Accsolve		10,566.66	139,432.50 Cr	<input type="checkbox"/>	
5 Dec	Internet Trf To	Geoff Salary		36,581.04	102,851.46 Cr	<input type="checkbox"/>	3.00
5 Dec	Internet Pmt To	Pcb Comp Account	Molelwane Consulting	22,289.00	80,562.46 Cr	<input type="checkbox"/>	
5 Dec	Internet Pmt To	Mc Rent	Dmenosmolcon	24,125.21	56,437.25 Cr	<input type="checkbox"/>	
5 Dec	Internet Pmt To	Electricity	5659644	3,933.35	52,503.90 Cr	<input type="checkbox"/>	
5 Dec	Internet Pmt To	0119425911	0003494205924972011	2,256.78	50,247.12 Cr	<input type="checkbox"/>	
5 Dec	Internet Pmt To	Absa Credit Card	4787692035950018	25,000.00	25,247.12 Cr	<input type="checkbox"/>	
5 Dec	Internet Trf From	Inter		300,000.00 Cr	325,247.12 Cr	<input type="checkbox"/>	
5 Dec	Internet Pmt To	Pcb Accsolve	Accsolve	16,260.00	308,987.12 Cr	<input type="checkbox"/>	
6 Dec	Cheque Cashed 259	Firstnat Killarney		300,000.00	8,987.12 Cr	<input type="checkbox"/>	26.00
6 Dec	Cash Handling Fee			0.00	8,987.12 Cr	<input type="checkbox"/>	999.99
6 Dec	#Notification Fee - Sms	#Sms Sending Fee	Once-Off Payment	0.75	8,986.37 Cr	<input type="checkbox"/>	
8 Dec	Internet Pmt To	Obakeng Salary	Molelwane Salary	7,849.39	1,136.98 Cr	<input type="checkbox"/>	
11 Dec	FNB Ob Pmt	Thabiso New Technolo		297,614.00 Cr	298,750.98 Cr	<input type="checkbox"/>	
11 Dec	ATM Cash	Sandton	4790561117376225	3,000.00	295,750.98 Cr	<input type="checkbox"/>	15.90
11 Dec	Internet Trf To	Inter		5,000.00	290,750.98 Cr	<input type="checkbox"/>	3.00
11 Dec	Internet Pmt To	Geoff Standard	Molelwane Consulting	5,000.00	285,750.98 Cr	<input type="checkbox"/>	
11 Dec	Internet Pmt To	Office Renovation	Molelwane Consulting	90,400.00	195,350.98 Cr	<input type="checkbox"/>	
11 Dec	Cheque Cashed 261	Firstnat Killarney		25,000.00	170,350.98 Cr	<input type="checkbox"/>	26.00
11 Dec	Cash Handling Fee			0.00	170,350.98 Cr	<input type="checkbox"/>	262.50
17 Dec	ATM Cash	Fomiss	4790561117376225	3,000.00	167,350.98 Cr	<input type="checkbox"/>	15.90
17 Dec	Internet Pmt To	Services Rendered	Moja	150,000.00	17,350.98 Cr	<input type="checkbox"/>	
18 Dec	Internet Pmt To	Kakali	Salary Molelwane	4,000.00	13,350.98 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Kakali	Salary Molelwane	1,000.00	12,350.98 Cr	<input type="checkbox"/>	
22 Dec	Internet Trf To	Inter		12,000.00	350.98 Cr	<input type="checkbox"/>	3.00
30 Dec	Electronic Payments	Bis/Int 13 @ 6.50 = 84.50		0.00	350.98 Cr	<input type="checkbox"/>	84.50
30 Dec	#Monthly Account Fee			35.00	315.98 Cr	<input type="checkbox"/>	
30 Dec	#Cash Handling Fees			1,262.49	946.51	<input type="checkbox"/>	(1,262.49)
30 Dec	#Service Fees			180.30	1,126.81	<input type="checkbox"/>	(180.30)

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	08/12/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST69
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 69
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R4.30Dr**

Statement from **30 December 2008 to 30 January 2009**

Score goals to win tickets to the 2010 FIFA World Cup TM by making 4 online payments - visit www.fnb.co.za today. Terms and conditions apply.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			1,126.81 Dr
Funds Received/Credits	2		1,700.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		1,700.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	0		0.00
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	1		35.00 Dr
Service Fees	1		35.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			538.19 Cr
Available Balance (23h44 - 30 Jan 09)			538.19

Interest Rates (Usury)
Interest Charged on Debit Balance
23.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R26.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/01/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 69

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				1,126.81 Dr		0.00
31 Dec	Internet Trf From	Inter	1,200.00 Cr	73.19 Cr	<input type="checkbox"/>	
28 Jan	Internet Trf From	Inter-7025	500.00 Cr	573.19 Cr	<input type="checkbox"/>	
30 Jan	#Monthly Account Fee		35.00	538.19 Cr	<input type="checkbox"/>	

Closing Balance				538.19 Cr		0.00
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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/01/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST70
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 70
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R4.30Dr**

Statement from **30 January 2009 to 28 February 2009**

Want to use your FNB bank statement to generate your books? FNB Qwill Instant Accounting can! Visit fnb.co.za for more details or contact us at (011) 352-5220.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		538.19 Cr
Funds Received/Credits	0	0.00
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	1	35.00 Dr
Service Fees	1	35.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		503.19 Cr
Available Balance (01h33 - 01 Mar 09)		503.19

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

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Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/02/28	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 70

Date	Description	Amount	Balance	<input checked="" type="checkbox"/> Accrued Bank Charges
Opening Balance			538.19 Cr	0.00
28 Feb	#Monthly Account Fee	35.00	503.19 Cr	<input type="checkbox"/>
Closing Balance			503.19 Cr	0.00

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/02/28	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
info@fnb.co.za

Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST71
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 71
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R4.30Dr**

Statement from **28 February 2009** to **30 March 2009**

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Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		503.19 Cr
Funds Received/Credits	0	0.00
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	1	35.00 Dr
Service Fees	1	35.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		468.19 Cr
Available Balance (23h52 - 30 Mar 09)		468.19

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

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Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

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Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/03/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 71

Date	Description	Amount	Balance	<input checked="" type="checkbox"/> Accrued Bank Charges
Opening Balance			503.19 Cr	0.00
30 Mar	#Monthly Account Fee	35.00	468.19 Cr	<input type="checkbox"/>
Closing Balance			468.19 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/03/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST72
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 72
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R4.30Dr**

Statement from **30 March 2009 to 30 April 2009**

Want to use your FNB bank statement to generate your books?

FNB Qwill Instant Accounting can! Visit fnb.co.za for more details or contact us at 0860-22-22-55.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		468.19 Cr
Funds Received/Credits	0	0.00
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	1	35.00 Dr
Service Fees	1	35.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		433.19 Cr
Available Balance (01h37 - 01 May 09)		433.19

Interest Rates (Usury)
Interest Charged on Debit Balance
20.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/04/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 72

Date	Description	Amount	Balance	<input checked="" type="checkbox"/> Accrued Bank Charges
Opening Balance			468.19 Cr	0.00
30 Apr	#Monthly Account Fee	35.00	433.19 Cr	<input type="checkbox"/>
Closing Balance			433.19 Cr	0.00

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/04/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 73

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					433.19 Cr		0.00
20 May	Internet Trf From	Inter-Money Market		10,000.00 Cr	10,433.19 Cr	<input type="checkbox"/>	
21 May	ATM Cash	Sasol Gr	4790561117376225	3,000.00	7,433.19 Cr	<input type="checkbox"/>	15.90
22 May	Internet Pmt To	Nathi Salary	From Geoff	2,000.00	5,433.19 Cr	<input type="checkbox"/>	
25 May	Internet Trf To	Inter		2,000.00	3,433.19 Cr	<input type="checkbox"/>	3.00
30 May	Electronic Payments	Bis/Int 1 @ 6.50 =	6.50	0.00	3,433.19 Cr	<input type="checkbox"/>	6.50
30 May	#Monthly Account Fee			35.00	3,398.19 Cr	<input type="checkbox"/>	
30 May	#Service Fees			25.40	3,372.79 Cr	<input type="checkbox"/>	(25.40)
Closing Balance					3,372.79 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/05/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 74

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					3,372.79 Cr		0.00
5 Jun	Internet Pmt To	Cecil Loans	Geoff Makhubo	1,000.00	2,372.79 Cr	<input type="checkbox"/>	13.00 (13.00)
17 Jun	Internet Pmt To	Geoff		500.00	1,872.79 Cr	<input type="checkbox"/>	
30 Jun	Electronic Payments	Bis/Int 2 @ 6.50 =	13.00	0.00	1,872.79 Cr	<input type="checkbox"/>	
30 Jun	#Monthly Account Fee			35.00	1,837.79 Cr	<input type="checkbox"/>	
30 Jun	#Service Fees			13.00	1,824.79 Cr	<input type="checkbox"/>	
Closing Balance					1,824.79 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/06/30	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

e-Mail
Web

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST75
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 75
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R5.14Dr**

Statement from **30 June 2009 to 30 July 2009**

Let your money work as hard as you

It was nothing. Now your business is something. You did it by doing everything and that's not nothing. The question then is, "Why's your surplus cash doing nothing?"

Visit www.savvybanking.co.za to find out how to optimise your surplus cash.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			1,824.79 Cr
Funds Received/Credits	4		292,000.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		2,000.00 Cr
Electronic Payments Received	3		290,000.00 Cr
Funds Used/Debits	14		202,351.08 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	13		200,851.08 Dr
Inter-Account Transfers Out	1		1,500.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	2		41.80 Dr
Service Fees	2		41.80 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			91,431.91 Cr
Available Balance (23h16 - 30 Jul 09)			91,431.91

Interest Rates (Usury)
Interest Charged on Debit Balance
18.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

eBucks
The Reward of Choice
earned on your FNB Cheque Account

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Don't miss out, registration is free!
For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/07/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 75

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				1,824.79 Cr		0.00
10 Jul	Internet Trf To	Trf	1,500.00	324.79 Cr	<input type="checkbox"/>	3.30
28 Jul	FNB Ob Pmt	Project12	100,000.00 Cr	100,324.79 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	Project12	100,000.00 Cr	200,324.79 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000003 Ang	Angela Salary25,945.05	174,379.74 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000008 Dia	Diana Salary7,941.00	166,438.74 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000007 Geo	Geoff Makhubo40,041.53	126,397.21 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000001 Kak	Kakali Salary7,495.50	118,901.71 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000002 Lin	Lindiwe Salary4,356.00	114,545.71 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000004 Nat	Nathi Salary5,583.90	108,961.81 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000006 Oba	Obakeng Salary17,906.21	91,055.60 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000005 Pri	Prince Salary5,583.90	85,471.70 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000011 Cae	Caesar Salary24,938.77	60,532.93 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000010 Mas	Mashudu Salary10,825.71	49,707.22 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000009 Tha	Thandi Salary10,986.96	38,720.26 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000012 Geo	Geoff Salary26,701.55	12,018.71 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Trf	62002637025	2,000.00 Cr	14,018.71 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Pmt	FNB Ob 000000013 Cae	Caesar Salary12,545.00	1,473.71 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	Project12	90,000.00 Cr	91,473.71 Cr	<input type="checkbox"/>	
30 Jul	#Monthly Account Fee		38.50	91,435.21 Cr	<input type="checkbox"/>	
30 Jul	#Service Fees		3.30	91,431.91 Cr	<input type="checkbox"/>	(3.30)
Closing Balance				91,431.91 Cr		0.00

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/07/30	Business Cheque Account	BV

BB ST76
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 76
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.50Dr**

Statement from 30 July 2009 to 29 August 2009

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		91,431.91 Cr
Funds Received/Credits	1	25,000.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	25,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	5	115,969.53 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	4	41,969.53 Dr
Inter-Account Transfers Out	1	74,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	2	52.90 Dr
Service Fees	2	52.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		409.48 Cr
Available Balance (03h29 - 30 Aug 09)		409.48

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit Balance	
R0.01+R4999	:0%
R5000+	:0%



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out. registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee

Pay-as-you-use

A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees

Electronic Account Payment

Transaction Rate

Tiered. Maximum of R7.20 per payment transaction

Inter-Account Transfer Fee Rate

Inter-Account Transfer
R3.30 per transfer

ATM Cash Withdrawals

	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees

Cash handling fee on withdrawals

Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1 500.00

Cash Deposit Fee @ Branches/ENB ATMs

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/08/29	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 76

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					91,431.91 Cr		0.00
31 Jul	Internet Pmt To	Telephony Consulting	Mc	3,700.00	87,731.91 Cr	<input type="checkbox"/>	
31 Jul	FNB Ob Pmt	FNB Ob 000000014 Cae	Caesar Salary	3,269.53	84,462.38 Cr	<input type="checkbox"/>	
31 Jul	FNB Ob Pmt	FNB Ob 000000015 Nam	Nambitha- Geoff	10,000.00	74,462.38 Cr	<input type="checkbox"/>	
1 Aug	Internet Pmt To	Nono FNB	From Geoff	25,000.00	49,462.38 Cr	<input type="checkbox"/>	
3 Aug	Internet Trf From	Nono FNB		25,000.00 Cr	74,462.38 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Trf	62002637025		74,000.00	462.38 Cr	<input type="checkbox"/>	
29 Aug	Electronic Payments	Bis/Int 2 @ 7.20 =	14.40	0.00	462.38 Cr	<input type="checkbox"/>	14.40
29 Aug	#Monthly Account Fee			38.50	423.88 Cr	<input type="checkbox"/>	
29 Aug	#Service Fees			14.40	409.48 Cr	<input type="checkbox"/>	(14.40)

Closing Balance	409.48 Cr	0.00
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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/08/29	Business Cheque Account	BV

BB ST77
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number : 77
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R4.73Dr**

Statement from **29 August 2009** to **30 September 2009**

**Make sure your money works
as hard as you do ...**

Use our Savvy Investing Tool to find a solution that suits your business investment needs and save time and money by applying online.
Visit www.savvybanking.co.za.
or call 0860 054 321.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		409.48 Cr
Funds Received/Credits	2	100,000.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	100,000.00 Cr
Funds Used/Debits	2	100,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	2	100,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	1	38.50 Dr
Service Fees	1	38.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		370.98 Cr
Available Balance (00h12 - 01 Oct 09)		370.98

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit Balance	
R0.01+R4999	:0%
R5000+	:0%

eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

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Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

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Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
Tiered. Maximum of R7.20 per
payment transaction

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
 Cheque Service Fee with a minimum of R23.50 +
 1.10% on the value of the withdrawal to a
 maximum of R1 500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/09/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 77

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				409.48 Cr		0.00
29 Sep	FNB Ob Pmt	Project13	90,000.00 Cr	90,409.48 Cr	<input type="checkbox"/>	
29 Sep	FNB Ob Trf	62002637025	90,000.00	409.48 Cr	<input type="checkbox"/>	
30 Sep	FNB Ob Pmt	Project13	10,000.00 Cr	10,409.48 Cr	<input type="checkbox"/>	
30 Sep	FNB Ob Trf	62002637025	10,000.00	409.48 Cr	<input type="checkbox"/>	
30 Sep	#Monthly Account Fee		38.50	370.98 Cr	<input type="checkbox"/>	
Closing Balance				370.98 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/09/30	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
Web
Branch Code
**Fax**
Lost Cards
Account Enquiries

info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BB ST78
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 78
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R50.92Dr**

Statement from **30 September 2009** to **30 October 2009**

Make sure your money works as hard as you do ...
Use our Savvy Investing Tool to find a solution that suits your business investment needs and save time and money by applying online.
Visit www.savvybanking.co.za.
or call 0860 054 321.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			370.98 Cr
Funds Received/Credits	1		30,000.00 Cr
Cash @ Branches	1		30,000.00 Cr
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	0		0.00
Funds Used/Debits	4		30,363.91 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		1,000.00 Dr
Cheques Processed (Non Cash)	1		27,063.91 Dr
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	2		2,300.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		414.60 Dr
Service Fees	2		84.60 Dr
Cash Deposit Fees	1		330.00 Dr
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			407.53 Dr
Available Balance (23h54 - 30 Oct 09)			0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

eBucks
The Reward of Choice
earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account
Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.
Don't miss out, registration is free!
For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

G6/F4 Bus Debit Card Insert

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/10/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 78

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					370.98 Cr		0.00
19 Oct	Cash Deposit	Bankcity	Geoff	30,000.00 Cr	30,370.98 Cr	<input type="checkbox"/>	330.00
19 Oct	Cheque 263	North Rand(Closed)	2047640	27,063.91	3,307.07 Cr	<input type="checkbox"/>	28.50
24 Oct	Internet Trf To	Transfer Geoff		2,000.00	1,307.07 Cr	<input type="checkbox"/>	3.30
26 Oct	ATM Cash	Maponya	4057691001052000	1,000.00	307.07 Cr	<input type="checkbox"/>	11.00
28 Oct	Internet Trf To	Transfer-7025		300.00	7.07 Cr	<input type="checkbox"/>	3.30
30 Oct	#Monthly Account Fee			38.50	31.43	<input type="checkbox"/>	
30 Oct	#Service Fees			46.10	77.53	<input type="checkbox"/>	(46.10)
30 Oct	#Cash Deposit Fee			330.00	407.53	<input type="checkbox"/>	(330.00)
Closing Balance					407.53 Dr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/10/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 79

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				407.53 Dr		0.00
31 Oct	Dr.Int.Rate	17,00000	0.00	407.53	<input type="checkbox"/>	
2 Nov	Internet Trf From	From 7025	800.00 Cr	392.47 Cr	<input type="checkbox"/>	
30 Nov	Int On Debit Balance		0.37	392.10 Cr	<input type="checkbox"/>	
30 Nov	Penalty Interest		0.07	392.03 Cr	<input type="checkbox"/>	
30 Nov	#Monthly Account Fee		38.50	353.53 Cr	<input type="checkbox"/>	
Closing Balance				353.53 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/11/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST80
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 80
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R259.09Dr**

Statement from **30 November 2009** to **30 December 2009**

Automate your bookkeeping for FREE with FNB Instant Accounting
FNB Instant Accounting is NOW FREE to all FNB Commercial clients. FNB Instant Accounting is an integrated, online accounting solution which uses your electronic bank statement to automatically generate your financials
To register for FNB Instant Accounting, call **0860 22 22 55** between 08h00 and 17h00 on weekdays, email us at fnbqwill@fnbcommercial.co.za or visit www.fnb.co.za

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%
Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			353.53 Cr
Funds Received/Credits	3		220,000.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	3		220,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	7		220,200.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		3,000.00 Dr
Cheques Processed (Non Cash)	2		180,000.00 Dr
Debit/Stop Orders	0		0.00
Account Payments	2		21,200.00 Dr
Inter-Account Transfers Out	2		16,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		2,109.70 Dr
Service Fees	2		129.70 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		1,980.00 Dr
Internet Fees	0		0.00
Other Fees	0		0.00
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			1,956.17 Dr
Available Balance (22h54 - 30 Dec 09)			0.00



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/12/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 80

Date	Description				Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance						353.53 Cr		0.00
4 Dec	Internet Trf From	Trf Money Market		110,000.00 Cr	110,353.53 Cr	<input type="checkbox"/>		
4 Dec	Cheque Cashed 266	Killarney		100,000.00	10,353.53 Cr	<input type="checkbox"/>	28.50	
4 Dec	Cash Handling Fee			0.00	10,353.53 Cr	<input type="checkbox"/>	1,100.00	
7 Dec	ATM Cash	Parktown	4790561133631967	3,000.00	7,353.53 Cr	<input type="checkbox"/>	16.50	
8 Dec	Internet Trf To	Trf-Pat		6,000.00	1,353.53 Cr	<input type="checkbox"/>	3.30	
15 Dec	FNB Ob Trf	6295		100,000.00 Cr	101,353.53 Cr	<input type="checkbox"/>		
15 Dec	Cheque Cashed 268	Killarney		80,000.00	21,353.53 Cr	<input type="checkbox"/>	28.50	
15 Dec	Cash Handling Fee			0.00	21,353.53 Cr	<input type="checkbox"/>	880.00	
18 Dec	FNB Ob Trf	7025		10,000.00	11,353.53 Cr	<input type="checkbox"/>		
18 Dec	Internet Trf From	Inter Acc		10,000.00 Cr	21,353.53 Cr	<input type="checkbox"/>		
18 Dec	Internet Pmt To	Loan	Geoff	20,000.00	1,353.53 Cr	<input type="checkbox"/>		
30 Dec	Internet Pmt To	Rodgers-Diepsloot	Geoff	1,200.00	153.53 Cr	<input type="checkbox"/>		
30 Dec	Electronic Payments	Bis/Int 2 @ 7.20 =	14.40	0.00	153.53 Cr	<input type="checkbox"/>	14.40	
30 Dec	#Monthly Account Fee			38.50	115.03 Cr	<input type="checkbox"/>		
30 Dec	#Cash Handling Fees			1,980.00	1,864.97	<input type="checkbox"/>	(1,980.00)	
30 Dec	#Service Fees			91.20	1,956.17	<input type="checkbox"/>	(91.20)	

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/12/30	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST81
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 81
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R10.93Dr**

Statement from **30 December 2009 to 30 January 2010**

Automate your bookkeeping for FREE with FNB Instant Accounting
FNB Instant Accounting is NOW FREE to all FNB Commercial clients. FNB Instant Accounting is an integrated, online accounting solution which uses your electronic bank statement to automatically generate your financials
To register for FNB Instant Accounting, call **0860 22 22 55** between 08h00 and 17h00 on weekdays, email us at fnbqwill@fnbcommercial.co.za or visit www.fnb.co.za

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		1,956.17 Dr
Funds Received/Credits	1	4,000.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	4,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	2	1,700.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	700.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	1	1,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	89.00 Dr
Service Fees	3	89.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		254.83 Cr
Available Balance (01h01 - 31 Jan 10)		254.83

**eBucks**
The Reward of Choice

See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee Pay-as-you-use A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.	Electronic Fees Electronic Account Payment Transaction Rate Tiered. Maximum of R7.20 per payment transaction. Inter-Account Transfer Fee Rate R3.30 per transfer ATM Cash Withdrawals <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.50</td><td>R11.00</td><td>R16.50</td></tr><tr><td>MINI FNB</td><td>R2.00</td><td>R5.50</td><td></td></tr><tr><td>SASWITCH</td><td>R11.25</td><td>R16.75</td><td>R22.25</td></tr></table>		R1-R500	R501-R1000	R1001 +	FNB	R5.50	R11.00	R16.50	MINI FNB	R2.00	R5.50		SASWITCH	R11.25	R16.75	R22.25	Over-the-counter fees Cash handling fee on withdrawals Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00 Cash Deposit Fee @ Branches/FNB ATMs Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50
	R1-R500	R501-R1000	R1001 +															
FNB	R5.50	R11.00	R16.50															
MINI FNB	R2.00	R5.50																
SASWITCH	R11.25	R16.75	R22.25															

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	10/01/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 81

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					1,956.17 Dr		0.00
31 Dec	Internet Trf From	Inter		4,000.00 Cr	2,043.83 Cr	<input type="checkbox"/>	
31 Dec	Rtc Express Pmt To	Eli Weinberg	Geoff	1,000.00	1,043.83 Cr	<input type="checkbox"/>	32.00
27 Jan	ATM Cash	The Glen	4195721000003929	700.00	343.83 Cr	<input type="checkbox"/>	11.00
30 Jan	#Monthly Account Fee			38.50	305.33 Cr	<input type="checkbox"/>	
30 Jan	#Service Fees			43.00	262.33 Cr	<input type="checkbox"/>	(43.00)
30 Jan	#Statement Fee			7.50	254.83 Cr	<input type="checkbox"/>	(7.50)
Closing Balance					254.83 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	10/01/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST82
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 82
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.06Dr**

30 January 2010 to 27 February 2010

Times are changing: An ever increasing number of our clients are asking to receive their statements via email.

Email is quicker and more reliable than post, and it allows you convenient access to your statements, whenever, wherever. And because it's electronic it allows you to save and print your statements when convenient to you. What's more, receiving your statements via email helps to save on paper, which in turn helps to preserve our environment.

Terms and conditions apply. Contact our Client resolution Center on **0860-362-000** or visit your nearest FNB branch and **switch to a savvy way of banking. Switch to receiving statements via email.**

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			254.83 Cr
Funds Received/Credits	1		600.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		600.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	1		800.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	1		800.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		49.30 Dr
Service Fees	3		49.30 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			5.53 Cr
Available Balance (03h08 - 28 Feb 10)			5.53



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	10/02/27	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 82

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				254.83 Cr		0.00
1 Feb	Internet Trf From	Inter	600.00 Cr	854.83 Cr	<input type="checkbox"/>	
13 Feb	Internet Trf To	Inter	800.00	54.83 Cr	<input type="checkbox"/>	3.30
27 Feb	#Monthly Account Fee		38.50	16.33 Cr	<input type="checkbox"/>	
27 Feb	#Service Fees		3.30	13.03 Cr	<input type="checkbox"/>	(3.30)
27 Feb	#Statement Fee		7.50	5.53 Cr	<input type="checkbox"/>	(7.50)
Closing Balance				5.53 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	10/02/27	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST83
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 83
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R8.56Dr**

27 February 2010 to 30 March 2010

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weekdays, email us at
instantaccounting@fnb.co.za or
visit www.fnb.co.za

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			5.53 Cr
Funds Received/Credits	2		50,000.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		50,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	3		49,000.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		3,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	2		46,000.00 Dr
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		69.70 Dr
Service Fees	3		69.70 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			935.83 Cr
Available Balance (23h20 - 30 Mar 10)			935.83



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	10/03/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 83

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					5.53 Cr		0.00
11 Mar	FNB Ob Trf	7025		40,000.00 Cr	40,005.53 Cr	<input type="checkbox"/>	
11 Mar	FNB Ob Trf	7025		10,000.00 Cr	50,005.53 Cr	<input type="checkbox"/>	
11 Mar	FNB Ob Pmt	FNB Ob 000000016 Geo	Geoff Makhubo	40,000.00	10,005.53 Cr	<input type="checkbox"/>	
12 Mar	ATM Cash	Braamshp	4195721000003929	3,000.00	7,005.53 Cr	<input type="checkbox"/>	16.50
13 Mar	Internet Pmt To	Transfer Accsolve	Transfer Geoff	6,000.00	1,005.53 Cr	<input type="checkbox"/>	
30 Mar	Electronic Payments	Bis/Int 1 @ 7.20 =	7.20	0.00	1,005.53 Cr	<input type="checkbox"/>	7.20
30 Mar	#Monthly Account Fee			38.50	967.03 Cr	<input type="checkbox"/>	
30 Mar	#Service Fees			23.70	943.33 Cr	<input type="checkbox"/>	(23.70)
30 Mar	#Statement Fee			7.50	935.83 Cr	<input type="checkbox"/>	(7.50)

Closing Balance					935.83 Cr		0.00
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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	10/03/30	Business Cheque Account	BV

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BB ST84
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 84
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R39.41Dr

30 March 2010 to 30 April 2010

Make your franchise dream a reality with FNB

Come visit us at the International Franchise and Entrepreneurs Exhibition (IFE), Sandton Convention Centre from 6 - 8 May 2010.

Save on banking fees by making the right choices

Save your business between 27% and 95% on banking fees by making the right choices.

Visit www.savvybanking.co.za for more information on how to save.

Terms apply.

Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			935.83 Cr
Funds Received/Credits	2		60,000.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		60,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	6		60,750.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		3,000.00 Dr
Cheques Processed (Non Cash)	1		20,000.00 Dr
Debit/Stop Orders	0		0.00
Account Payments	1		20,000.00 Dr
Inter-Account Transfers Out	3		17,750.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	4		320.90 Dr
Service Fees	3		100.90 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		220.00 Dr
Internet Fees	0		0.00
Other Fees	0		0.00
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			135.07 Dr
Available Balance (01h14 - 01 May 10)			0.00



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	10/04/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060				Tax Invoice/Statement Number : 84		
Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				935.83 Cr		0.00
8 Apr	Internet Trf To	Inter-7025	750.00	185.83 Cr	<input type="checkbox"/>	3.30
14 Apr	FNB Ob Trf	7025	20,000.00 Cr	20,185.83 Cr	<input type="checkbox"/>	
14 Apr	Cheque Cashed 269	Killarney	20,000.00	185.83 Cr	<input type="checkbox"/>	28.50
14 Apr	Cash Handling Fee		0.00	185.83 Cr	<input type="checkbox"/>	220.00
21 Apr	FNB Ob Trf	7025	40,000.00 Cr	40,185.83 Cr	<input type="checkbox"/>	
21 Apr	FNB Ob Pmt	FNB Ob 000000017 Geo Geoff Makhubo	20,000.00	20,185.83 Cr	<input type="checkbox"/>	
24 Apr	Internet Trf To	Inter	15,000.00	5,185.83 Cr	<input type="checkbox"/>	3.30
28 Apr	ATM Trf To	62118509655 62118509655	2,000.00	3,185.83 Cr	<input type="checkbox"/>	3.30
28 Apr	ATM Cash	Columbin 4057691002003200	3,000.00	185.83 Cr	<input type="checkbox"/>	16.50
30 Apr	#Monthly Account Fee		38.50	147.33 Cr	<input type="checkbox"/>	
30 Apr	#Cash Handling Fees		220.00	72.67	<input type="checkbox"/>	(220.00)
30 Apr	#Service Fees		54.90	127.57	<input type="checkbox"/>	(54.90)
30 Apr	#Statement Fee		7.50	135.07	<input type="checkbox"/>	(7.50)
Closing Balance				135.07 Dr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	10/04/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST85
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 85
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R196.75Dr**
30 April 2010 to 29 May 2010

Save on banking fees by making savvy banking choices. Visit www.savvybanking.co.za to see how you can save.

FNB's reviewed fees will be effective from 1 July 2010. Please look out for further communications.

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FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.

Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance 16.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			135.07 Dr
Funds Received/Credits	5		516,000.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	5		516,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	8		510,800.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	1		300,000.00 Dr
Debit/Stop Orders	0		0.00
Account Payments	3		135,500.00 Dr
Inter-Account Transfers Out	4		75,300.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	5		1,602.12 Dr
Service Fees	3		102.10 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		1,500.00 Dr
Internet Fees	0		0.00
Other Fees	1		0.02 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.11 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			3,462.70 Cr
Available Balance (02h44 - 30 May 10)			3,462.70



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	10/05/29	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 85

Date	Description				Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance						135.07 Dr		0.00
3 May	Internet Trf From	Feom Main Acc		1,000.00 Cr	864.93 Cr	<input type="checkbox"/>		
5 May	Internet Trf From	From 7025		70,000.00 Cr	70,864.93 Cr	<input type="checkbox"/>		
5 May	Internet Pmt To	Accsolve Salary		15,500.00	55,364.93 Cr	<input type="checkbox"/>		
5 May	Internet Trf To	Transfer		40,000.00	15,364.93 Cr	<input type="checkbox"/>	3.30	
7 May	Internet Trf To	Inter Account		15,000.00	364.93 Cr	<input type="checkbox"/>	3.30	
14 May	Internet Trf To	To Cheque		300.00	64.93 Cr	<input type="checkbox"/>	3.30	
19 May	FNB Ob Trf	7025		200,000.00 Cr	200,064.93 Cr	<input type="checkbox"/>		
19 May	FNB Ob Pmt	FNB Ob 000000018 Anc	Anc Greater Jhb	100,000.00	100,064.93 Cr	<input type="checkbox"/>		
20 May	Internet Trf From	From 7025		205,000.00 Cr	305,064.93 Cr	<input type="checkbox"/>		
20 May	Internet Trf From	Fro 7025		40,000.00 Cr	345,064.93 Cr	<input type="checkbox"/>		
20 May	Internet Trf To	Refund		20,000.00	325,064.93 Cr	<input type="checkbox"/>	3.30	
20 May	Internet Pmt To	Absa Credit Card	4787692035950018	20,000.00	305,064.93 Cr	<input type="checkbox"/>		
20 May	Cheque Cashed 271	Killarney		300,000.00	5,064.93 Cr	<input type="checkbox"/>	28.50	
20 May	Cash Handling Fee			0.00	5,064.93 Cr	<input type="checkbox"/>	1,500.00	
29 May	Int On Debit Balance			0.11	5,064.82 Cr	<input type="checkbox"/>		
29 May	Penalty Interest			0.02	5,064.80 Cr	<input type="checkbox"/>		
29 May	Electronic Payments	Bis/Int 2 @ 7.20 =	14.40	0.00	5,064.80 Cr	<input type="checkbox"/>	14.40	
29 May	#Monthly Account Fee			38.50	5,026.30 Cr	<input type="checkbox"/>		
29 May	#Cash Handling Fees			1,500.00	3,526.30 Cr	<input type="checkbox"/>	(1,500.00)	
29 May	#Service Fees			56.10	3,470.20 Cr	<input type="checkbox"/>	(56.10)	
29 May	#Statement Fee			7.50	3,462.70 Cr	<input type="checkbox"/>	(7.50)	

Closing Balance 3,462.70 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	10/05/29	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 86

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					3,462.70 Cr		0.00
2 Jun	Internet Trf To	To Cheque		2,000.00	1,462.70 Cr	<input type="checkbox"/>	3.30
8 Jun	ATM Cash	Columbin	4057691002003200	1,200.00	262.70 Cr	<input type="checkbox"/>	16.50
10 Jun	FNB Ob Trf	6295		50,000.00 Cr	50,262.70 Cr	<input type="checkbox"/>	
10 Jun	Internet Trf From	From Money Market		5,000.00 Cr	55,262.70 Cr	<input type="checkbox"/>	
10 Jun	Cheque Cashed 272	Killarney		50,000.00	5,262.70 Cr	<input type="checkbox"/>	28.50
10 Jun	Cash Handling Fee			0.00	5,262.70 Cr	<input type="checkbox"/>	550.00
21 Jun	FNB Ob Pmt	Project14		60,000.00 Cr	65,262.70 Cr	<input type="checkbox"/>	
21 Jun	Internet Pmt To	Transfer Accsolve	Makhubo Refund-	20,000.00	45,262.70 Cr	<input type="checkbox"/>	
22 Jun	ATM Cash	Braam	4057691002003200	3,000.00	42,262.70 Cr	<input type="checkbox"/>	16.50
25 Jun	Cheque Cashed 273	Killarney		35,000.00	7,262.70 Cr	<input type="checkbox"/>	28.50
25 Jun	Cash Handling Fee			0.00	7,262.70 Cr	<input type="checkbox"/>	385.00
25 Jun	FNB Ob Trf	7025		10,000.00 Cr	17,262.70 Cr	<input type="checkbox"/>	
25 Jun	FNB Ob Pmt	FNB Ob 000000019 Nya	Nyamka Catering	16,000.00	1,262.70 Cr	<input type="checkbox"/>	
30 Jun	Electronic Payments	Bis/Int 1 @ 7.20 =	7.20	0.00	1,262.70 Cr	<input type="checkbox"/>	7.20
30 Jun	#Monthly Account Fee			38.50	1,224.20 Cr	<input type="checkbox"/>	
30 Jun	#Cash Handling Fees			935.00	289.20 Cr	<input type="checkbox"/>	(935.00)
30 Jun	#Service Fees			100.50	188.70 Cr	<input type="checkbox"/>	(100.50)
30 Jun	#Statement Fee			7.50	181.20 Cr	<input type="checkbox"/>	(7.50)
Closing Balance					181.20 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	10/06/30	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST87
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 87
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.08Dr**
30 June 2010 to 30 July 2010

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Did you know that you can now save R7.50 by receiving your bank statement electronically? You will also receive our Instant Accounting Insights solution free of charge. This gives you a quick snapshot of the performance of your business by providing you charts and reports including cash flow and income & expenditure reports. This is attached to your monthly statement.
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Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			181.20 Cr
Funds Received/Credits	1		150,000.00 Cr
Cash Deposits	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	1		150,000.00 Cr
Funds Used/Debits	8		137,722.50 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	8		137,722.50 Dr
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	2		49.50 Dr
Service Fees	2		49.50 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			12,409.20 Cr
Available Balance (00h42 - 31 Jul 10)			12,409.20



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62052928060	10/07/30	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060				Tax Invoice/Statement Number : 87			
Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					181.20 Cr		0.00
30 Jul	FNB Ob Pmt	Tssms		150,000.00 Cr	150,181.20 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000020 Din	Dineo Salary	11,034.79	139,146.41 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000021 Nko	Nkosiyabo Sibanda	12,834.68	126,311.73 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000026 Che	Chenjerai Chimbwanda	24,344.10	101,967.63 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000023 Cae	Caesar Salary	40,171.04	61,796.59 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000024 Mph	Mpho Ramaisa	16,052.78	45,743.81 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000025 Pri	Prince Salary	8,744.40	36,999.41 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000022 Tha	Thandi Salary	19,540.71	17,458.70 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000027 Tha	Thandi Salary	5,000.00	12,458.70 Cr	<input type="checkbox"/>	
30 Jul	#Monthly Account Fee			41.50	12,417.20 Cr	<input type="checkbox"/>	
30 Jul	#Statement Fee			8.00	12,409.20 Cr	<input type="checkbox"/>	(8.00)
Closing Balance					12,409.20 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	10/07/30	Business Cheque Account

BB ST88
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 88
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R42.17Dr

30 July 2010 to 30 August 2010

FREE Instant Accounting Insights

Do you know that if you elect to receive your bank statements electronically, you will receive our Instant Accounting Insights product free of charge? Instant Accounting Insights gives you a quick snapshot of the performance of your business by providing you with easy to understand charts and reports that will be emailed to you every month.

For more information, visit your nearest branch, contact 0860 263 362 or apply online via your Online Banking platform. Terms and Conditions apply

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FNB now brings you PayPal.
Buy, sell, send and receive
money globally with 24/7 online
convenience.

Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Cashflow Summary

Overdraft Limit		0.00
Opening Balance		12,409.20 Cr
Funds Received/Credits	2	84,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	6,500.00 Cr
Electronic Payments Received	1	78,000.00 Cr
Funds Used/Debits	11	96,700.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	3	7,000.00 Dr
Cheques Processed (Non Cash)	1	10,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	6	29,700.00 Dr
Inter-Account Transfers Out	1	50,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	343.40 Dr
Service Fees	3	228.40 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	115.00 Dr
Internet Fees	0	0.00
Other Fees	0	0.00
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		134.20 Dr
Available Balance (00h52 - 31 Aug 10)		0.00

See next page for transactions



earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee

Pay-as-you-use

A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals

Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/ENB ATM with envelope

Cash Deposit Fee @ Branches RMB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

G4/F2 VISA drive Insert

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62052928060	10/08/30	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 88

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					12,409.20 Cr		0.00
31 Jul	Internet Trf From	From 7025		6,500.00 Cr	18,909.20 Cr	<input type="checkbox"/>	
31 Jul	Rtc Express Pmt To	Geoff Standard	Molelwane Consulting	18,500.00	409.20 Cr	<input type="checkbox"/>	34.00
3 Aug	FNB Ob Pmt	Tssms		78,000.00 Cr	78,409.20 Cr	<input type="checkbox"/>	
3 Aug	Internet Trf To	To 7025		50,000.00	28,409.20 Cr	<input type="checkbox"/>	3.30
3 Aug	Rtc Express Pmt To	Geoff Standard	Molelwane Consulting	3,000.00	25,409.20 Cr	<input type="checkbox"/>	34.00
4 Aug	FNB Ob Pmt	FNB Ob 000000028 Nya	Nyamkacatering-Soun	4,500.00	20,909.20 Cr	<input type="checkbox"/>	
5 Aug	Cheque Cashed 274	Killarney		10,000.00	10,909.20 Cr	<input type="checkbox"/>	31.00
5 Aug	Cash Handling Fee			0.00	10,909.20 Cr	<input type="checkbox"/>	115.00
10 Aug	ATM Cash	Sasol	4057691002003200	3,000.00	7,909.20 Cr	<input type="checkbox"/>	22.00
16 Aug	ATM Cash	Fomiss	4057691002003200	3,000.00	4,909.20 Cr	<input type="checkbox"/>	22.00
17 Aug	Internet Pmt To	Geoff	Project 11	600.00	4,309.20 Cr	<input type="checkbox"/>	
19 Aug	Internet Pmt To	0119413949	0002694205924972011	1,000.00	3,309.20 Cr	<input type="checkbox"/>	
19 Aug	Internet Pmt To	0119425911	0003494205924972011	2,100.00	1,209.20 Cr	<input type="checkbox"/>	
21 Aug	ATM Cash	Shell Sc	4057691002003200	1,000.00	209.20 Cr	<input type="checkbox"/>	11.00
30 Aug	Electronic Payments	Bis/Int 3 @ 7.20 =	21.60	0.00	209.20 Cr	<input type="checkbox"/>	21.60
30 Aug	#Monthly Account Fee			41.50	167.70 Cr	<input type="checkbox"/>	
30 Aug	#Cash Handling Fees			115.00	52.70 Cr	<input type="checkbox"/>	(115.00)
30 Aug	#Service Fees			178.90	126.20	<input type="checkbox"/>	(178.90)
30 Aug	#Statement Fee			8.00	134.20	<input type="checkbox"/>	(8.00)
Closing Balance					134.20 Dr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	10/08/30	Business Cheque Account

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST89
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **89**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.49Dr**

30 August 2010 to 30 September 2010

Automatic Cheque Book Order Function
Please note that, with immediate effect, we will no longer be automatically ordering cheque books. Should you require a cheque book in future, you will have to order new cheque books via your FNB Account holding branch. For more information please contact the client resolution centre on 0860 263 362 or visit your nearest FNB branch.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience. Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			134.20 Dr
Funds Received/Credits	1		5,000.00 Cr
Cash Deposits	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		5,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	1		4,000.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	1		4,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	4		52.82 Dr
Service Fees	3		52.80 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	1		0.02 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.11 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			812.87 Cr
Available Balance (02h48 - 01 Oct 10)			812.87



See next page for transactions

eBucks
The Reward of Choice
earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account
Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.
Don't miss out, registration is free!
For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00
Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62052928060	10/09/30	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 89

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				134.20 Dr		0.00
31 Aug	Dr.Int.Rate	16,00000	0.00	134.20	<input type="checkbox"/>	3.30
2 Sep	Internet Trf From	Transfer 7025	5,000.00 Cr	4,865.80 Cr	<input type="checkbox"/>	
17 Sep	Internet Trf To	Consulting	4,000.00	865.80 Cr	<input type="checkbox"/>	
30 Sep	Int On Debit Balance		0.11	865.69 Cr	<input type="checkbox"/>	
30 Sep	Penalty Interest		0.02	865.67 Cr	<input type="checkbox"/>	
30 Sep	#Monthly Account Fee		41.50	824.17 Cr	<input type="checkbox"/>	
30 Sep	#Service Fees		3.30	820.87 Cr	<input type="checkbox"/>	
30 Sep	#Statement Fee		8.00	812.87 Cr	<input type="checkbox"/>	
Closing Balance				812.87 Cr		

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	10/09/30	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 90

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				812.87 Cr		0.00
2 Oct	Internet Trf To	Transfer 7025	500.00	312.87 Cr	<input type="checkbox"/>	3.30
29 Oct	Magtape Credit	Tss Managed Services (Pty) Ltd	239,400.00 Cr	239,712.87 Cr	<input type="checkbox"/>	
30 Oct	Internet Trf To	Mc	239,200.00	512.87 Cr	<input type="checkbox"/>	3.30
30 Oct	#Monthly Account Fee		41.50	471.37 Cr	<input type="checkbox"/>	
30 Oct	#Service Fees		6.60	464.77 Cr	<input type="checkbox"/>	(6.60)
30 Oct	#Statement Fee		8.00	456.77 Cr	<input type="checkbox"/>	(8.00)
Closing Balance				456.77 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	10/10/30	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST91
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **91**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.49Dr**

30 October 2010 to 30 November 2010

Automatic Cheque Book Order Function
Please note that, with immediate effect, we will no longer be automatically ordering cheque books. Should you require a cheque book in future, you will have to order new cheque books via your FNB Account holding branch. For more information please contact the client resolution centre on 0860 263 362 or visit your nearest FNB branch.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience. Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			456.77 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		400.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	1		400.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		52.80 Dr
Service Fees	3		52.80 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			3.97 Cr
Available Balance (02h28 - 01 Dec 10)			3.97



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00
Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62052928060	10/11/30	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 91

Date	Description	Amount	Balance	<input checked="" type="checkbox"/> Accrued Bank Charges
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Opening Balance

456.77 Cr

0.00

10 Nov	Internet Trf To	To Main	400.00	56.77 Cr	<input type="checkbox"/>	3.30
30 Nov	#Monthly Account Fee		41.50	15.27 Cr	<input type="checkbox"/>	
30 Nov	#Service Fees		3.30	11.97 Cr	<input type="checkbox"/>	(3.30)
30 Nov	#Statement Fee		8.00	3.97 Cr	<input type="checkbox"/>	(8.00)

Closing Balance

3.97 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	10/11/30	Business Cheque Account

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62052928060	10/12/30	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 92

Date	Description	Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance			3.97 Cr		0.00
30 Dec	#Monthly Account Fee	41.50	37.53	<input type="checkbox"/>	
30 Dec	#Statement Fee	8.00	45.53	<input type="checkbox"/>	(8.00)
Closing Balance			45.53 Dr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	10/12/30	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST93
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 93
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R91.57Dr**

30 December 2010 to 29 January 2011

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FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.
Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance 15.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			45.53 Dr
Funds Received/Credits	1		500,000.00 Cr
Cash Deposits	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		500,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	12		472,100.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	3		50,000.00 Dr
Debit/Stop Orders	0		0.00
Account Payments	6		89,100.00 Dr
Inter-Account Transfers Out	3		333,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	5		745.74 Dr
Service Fees	3		170.70 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		575.00 Dr
Internet Fees	0		0.00
Other Fees	1		0.04 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.22 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			27,108.51 Cr
Available Balance (08h23 - 30 Jan 11)			27,108.51



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62052928060	11/01/29	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 93

Date	Description	Amount	Balance	✓	Accrued Bank Charges
Opening Balance			45.53 Dr		0.00
31 Dec	Dr.Int.Rate	15,00000	0.00	45.53	
12 Jan	Internet Trf From	Transfer	500,000.00 Cr	499,954.47 Cr	
12 Jan	Internet Trf To	Loan Pmt-Mgm	300,000.00	199,954.47 Cr	3.30
12 Jan	Internet Pmt To	Diners Payment	36135017325012	25,000.00	174,954.47 Cr
13 Jan	Internet Trf To	Transfer Money Mkt	20,000.00	154,954.47 Cr	3.30
13 Jan	Internet Pmt To	Development Fees	Tebogo Makhubodevelo	15,000.00	139,954.47 Cr
13 Jan	Internet Pmt To	Project 11	Geoff	7,000.00	132,954.47 Cr
19 Jan	Cheque Cashed	275	Killarney	25,000.00	107,954.47 Cr
19 Jan	Cash Handling Fee			0.00	107,954.47 Cr
20 Jan	Cheque Cashed	278	Killarney	15,000.00	92,954.47 Cr
20 Jan	Cash Handling Fee			0.00	92,954.47 Cr
21 Jan	FNB Ob Pmt	FNB Ob 000000029 Ind	Independent Schools	32,100.00	60,854.47 Cr
25 Jan	FNB Ob Pmt	FNB Ob 000000030 Sip	Sipho Tshabalala	7,000.00	53,854.47 Cr
27 Jan	FNB Ob Pmt	FNB Ob 000000031 Fe	Fe Ngcongo	3,000.00	50,854.47 Cr
28 Jan	FNB Ob Trf	7025		13,000.00	37,854.47 Cr
28 Jan	Cheque Cashed	279	Killarney	10,000.00	27,854.47 Cr
28 Jan	Cash Handling Fee			0.00	27,854.47 Cr
29 Jan	Int On Debit Balance			0.22	27,854.25 Cr
29 Jan	Penalty Interest			0.04	27,854.21 Cr
29 Jan	Electronic Payments	Bis/Int 3 @ 7.20 =	21.60	0.00	27,854.21 Cr
29 Jan	#Monthly Account Fee			41.50	27,812.71 Cr
29 Jan	#Cash Handling Fees			575.00	27,237.71 Cr
29 Jan	#Service Fees			121.20	27,116.51 Cr
29 Jan	#Statement Fee			8.00	27,108.51 Cr
Closing Balance			27,108.51 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	11/01/29	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST94
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **94**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R10.50Dr**

29 January 2011 to 28 February 2011

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Connect, learn and grow with BizNetwork - South Africa's leading entrepreneurial platform.
FREE membership gives you access to vital business tools and templates.
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Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			27,108.51 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	6		26,570.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	5		25,570.00 Dr
Inter-Account Transfers Out	1		1,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		85.50 Dr
Service Fees	3		85.50 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			453.01 Cr
Available Balance (23h58 - 28 Feb 11)			453.01

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00
Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62052928060	11/02/28	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 94

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					27,108.51 Cr		0.00
31 Jan	Internet Pmt To	Loan To Blue Star	Geoff	17,000.00	10,108.51 Cr	<input type="checkbox"/>	
31 Jan	Internet Pmt To	Video & Photos-Eph	Ephraim Nkoe	1,070.00	9,038.51 Cr	<input type="checkbox"/>	
1 Feb	Internet Pmt To	Books Lindi	Molelwane	4,000.00	5,038.51 Cr	<input type="checkbox"/>	
1 Feb	Internet Pmt To	Joe	Geoff	1,500.00	3,538.51 Cr	<input type="checkbox"/>	
7 Feb	Internet Pmt To	Vouchers	For Vouchers	2,000.00	1,538.51 Cr	<input type="checkbox"/>	
10 Feb	FNB Ob Trf	7025		1,000.00	538.51 Cr	<input type="checkbox"/>	
28 Feb	Electronic Payments	Bis/Int 5 @ 7.20 =	36.00	0.00	538.51 Cr	<input type="checkbox"/>	36.00
28 Feb	#Monthly Account Fee			41.50	497.01 Cr	<input type="checkbox"/>	
28 Feb	#Service Fees			36.00	461.01 Cr	<input type="checkbox"/>	(36.00)
28 Feb	#Statement Fee			8.00	453.01 Cr	<input type="checkbox"/>	(8.00)

Closing Balance	453.01 Cr	0.00
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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	11/02/28	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST95
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 95
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.49Dr**

28 February 2011 to 30 March 2011

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Connect, learn and grow with BizNetwork - South Africa's leading entrepreneurial platform.
FREE membership gives you access to vital business tools and templates.
To join , visit www.biznetwork.co.za

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			453.01 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		200.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	1		200.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		52.80 Dr
Service Fees	3		52.80 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			200.21 Cr
Available Balance (23h51 - 30 Mar 11)			200.21

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 :0.00%
R5000+ :0.00%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

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Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62052928060	11/03/30	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 95

Date	Description	Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance			453.01 Cr		0.00
18 Mar	Internet Trf To	200.00	253.01 Cr	<input type="checkbox"/>	3.30
30 Mar	#Monthly Account Fee	41.50	211.51 Cr	<input type="checkbox"/>	
30 Mar	#Service Fees	3.30	208.21 Cr	<input type="checkbox"/>	(3.30)
30 Mar	#Statement Fee	8.00	200.21 Cr	<input type="checkbox"/>	(8.00)
Closing Balance			200.21 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62052928060	11/03/30	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST96 063256
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 96
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R427.91 Dr**

30 March 2011 to 30 April 2011

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Connect, learn and grow with BizNetwork - South Africa's leading entrepreneurial platform.
FREE membership gives you access to vital business tools and templates.
To join , visit www.biznetwork.co.za

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			200.21 Cr
Funds Received/Credits	10		563,000.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	9		554,000.00 Cr
Electronic Payments Received	1		9,000.00 Cr
Funds Used/Debits	23		548,000.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	2		420,000.00 Dr
Debit/Stop Orders	0		0.00
Account Payments	18		112,000.00 Dr
Inter-Account Transfers Out	3		16,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	5		3,484.40 Dr
Service Fees	3		225.40 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		3,230.00 Dr
Internet Fees	0		0.00
Other Fees	1		29.00 Dr
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			11,715.81 Cr
Available Balance (01h41 - 01 May 11)			11,715.81



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00
Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62052928060	11/04/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 96

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					200.21 Cr	0.00
31 Mar	FNB OB Trf	FNB OB Trf 7025		405,000.00 Cr	405,200.21 Cr	
31 Mar	Cheque Cashed 281	Rosebank		400,000.00	5,200.21 Cr	31.00
31 Mar	Cash Handling Fee			0.00	5,200.21 Cr	3,000.00
01 Apr	#Cheque Book Fee			29.00	5,171.21 Cr	
05 Apr	Internet Trf To	To Main Account		5,000.00	171.21 Cr	3.30
06 Apr	FNB OB Pmt	Project13		9,000.00 Cr	9,171.21 Cr	
06 Apr	Internet Trf To	Geoff		9,000.00	171.21 Cr	3.30
08 Apr	FNB OB Trf	FNB OB Trf 7025		50,000.00 Cr	50,171.21 Cr	
08 Apr	FNB OB Pmt	FNB OB 000000033 Ang	Angela Salary	4,000.00	46,171.21 Cr	
08 Apr	FNB OB Pmt	FNB OB 000000034 Ang	Angela Salary	10,000.00	36,171.21 Cr	
08 Apr	Rtc Express Pmt To	Geoff Standard	Molelwane Consulting	10,000.00	26,171.21 Cr	34.00
08 Apr	Internet Trf To	Trf Geoff		2,000.00	24,171.21 Cr	3.30
08 Apr	Cheque Cashed 282	Rosebank		20,000.00	4,171.21 Cr	31.00
08 Apr	Cash Handling Fee			0.00	4,171.21 Cr	230.00
13 Apr	FNB OB Trf	FNB OB Trf 7025		6,000.00 Cr	10,171.21 Cr	
14 Apr	Internet Pmt To	Mathoma	Amos Mathoma	6,000.00	4,171.21 Cr	
19 Apr	Internet Pmt To	Regional Stipend	Geoff	1,500.00	2,671.21 Cr	
21 Apr	FNB OB Trf	FNB OB Trf 7025		28,000.00 Cr	30,671.21 Cr	
21 Apr	FNB OB Pmt	FNB OB 000000035 Nto	Ntombi Vena	3,500.00	27,171.21 Cr	
21 Apr	FNB OB Pmt	FNB OB 000000036 Pen	Peniel Shelter	5,000.00	22,171.21 Cr	
21 Apr	FNB OB Pmt	FNB OB 000000037 Sel	Sello Lemao	13,500.00	8,671.21 Cr	
21 Apr	FNB OB Pmt	FNB OB 000000038 L N	L Ndlovu	3,000.00	5,671.21 Cr	
21 Apr	FNB OB Pmt	FNB OB 000000039 Thu	Thulani Mncube	3,000.00	2,671.21 Cr	
21 Apr	FNB OB Trf	FNB OB Trf 7025		10,000.00 Cr	12,671.21 Cr	
21 Apr	FNB OB Pmt	FNB OB 000000040 Anc	Anc Lucky Kgaile Bra	5,000.00	7,671.21 Cr	
21 Apr	FNB OB Pmt	FNB OB 000000041 Mas	Maserame Mapena	1,000.00	6,671.21 Cr	
21 Apr	Rtc Express Pmt To	Daisy	Geoff	1,500.00	5,171.21 Cr	34.00
28 Apr	Internet Trf From	Trf		10,000.00 Cr	15,171.21 Cr	
28 Apr	Internet Pmt To	Geoff	Padi	3,000.00	12,171.21 Cr	
28 Apr	Internet Pmt To	Transport Costs	Castro More	4,000.00	8,171.21 Cr	
28 Apr	Internet Pmt To	Zone 1	Geoff	1,000.00	7,171.21 Cr	
29 Apr	Internet Trf From	Transfer		5,000.00 Cr	12,171.21 Cr	
29 Apr	FNB OB Trf	FNB OB Trf 7025		20,000.00 Cr	32,171.21 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000042 Anc	Anc Zone 1	20,000.00	12,171.21 Cr	
29 Apr	FNB OB Trf	FNB OB Trf 7025		20,000.00 Cr	32,171.21 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000043 Geo	Geoff	17,000.00	15,171.21 Cr	
30 Apr	Electronic Payments	Bis/Int 5 @ 7.20 =	36.00	0.00	15,171.21 Cr	36.00
30 Apr	#Monthly Account Fee			41.50	15,129.71 Cr	
30 Apr	#Cash Handling Fees			3,230.00	11,899.71 Cr	(3,230.00)
30 Apr	#Service Fees			175.90	11,723.81 Cr	(175.90)
30 Apr	#Statement Fee			8.00	11,715.81 Cr	(8.00)
Closing Balance					11,715.81 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62052928060	11/04/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST97 012416
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 97
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R67.88 Dr**

30 April 2011 to 30 May 2011

Cheque Clearing Period
With effect from the 1 May 2011 the cheque clearing period will increase from 5 working days to 7 working days.

For more information contact 0860 263 362 or visit your nearest branch.

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.

Please look out for further communications.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		11,715.81 Cr
Funds Received/Credits	5	1,096,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	4	640,000.00 Cr
Electronic Payments Received	1	456,000.00 Cr
Funds Used/Debits	17	649,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	2	35,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	12	164,000.00 Dr
Inter-Account Transfers Out	3	450,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	552.70 Dr
Service Fees	3	150.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	402.50 Dr
Internet Fees	0	0.00
Other Fees	0	0.00
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		458,163.11 Cr
Available Balance (01h58 - 31 May 11)		458,163.11



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62052928060	11/05/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 97

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					11,715.81 Cr	0.00
03 May	Internet Pmt To	Elections Donation	Geoff	7,000.00	4,715.81 Cr	
04 May	FNB OB Trf	FNB OB Trf 7025		100,000.00 Cr	104,715.81 Cr	
04 May	FNB OB Pmt	FNB OB 000000044 Chu	Chuene Business Ente	100,000.00	4,715.81 Cr	
05 May	FNB OB Trf	FNB OB Trf 7025		100,000.00 Cr	104,715.81 Cr	
05 May	FNB OB Trf	FNB OB Trf 7025		20,000.00 Cr	124,715.81 Cr	
05 May	Cheque Cashed 283	Rosebank		15,000.00	109,715.81 Cr	31.00
05 May	Cash Handling Fee			0.00	109,715.81 Cr	172.50
06 May	FNB OB Pmt	FNB OB 000000045 Fc	Fc Vondo	10,000.00	99,715.81 Cr	
06 May	FNB OB Pmt	FNB OB 000000046 L B	L Ben	10,000.00	89,715.81 Cr	
06 May	FNB OB Pmt	FNB OB 000000047 Mp	Mp Komane	6,000.00	83,715.81 Cr	
07 May	Internet Trf To	Transfer-project 6		20,000.00	63,715.81 Cr	3.30
07 May	Internet Pmt To	Marketing Flyers	From Geoff	9,000.00	54,715.81 Cr	
07 May	Internet Pmt To	Geoff Standard	Geoff FNB	3,000.00	51,715.81 Cr	
09 May	FNB OB Pmt	FNB OB 000000048 Mag	Maggie Mere	1,000.00	50,715.81 Cr	
10 May	FNB OB Pmt	FNB OB 000000049 Mp	Mp Komane	5,000.00	45,715.81 Cr	
13 May	Internet Pmt To	Geoff FNB	From Geoff	4,000.00	41,715.81 Cr	
13 May	Internet Trf To	Transfer		10,000.00	31,715.81 Cr	3.30
13 May	Cheque Cashed 284	Rosebank		20,000.00	11,715.81 Cr	31.00
13 May	Cash Handling Fee			0.00	11,715.81 Cr	230.00
19 May	Internet Trf To	Transfer Salaries		420,000.00	408,284.19	3.30
19 May	Internet Trf From	Sms		420,000.00 Cr	11,715.81 Cr	
25 May	FNB OB Pmt	FNB OB 000000051 L N	L Ndlovu	4,000.00	7,715.81 Cr	
25 May	FNB OB Pmt	FNB OB 000000050 Zul	Zulu Bravo	5,000.00	2,715.81 Cr	
27 May	FNB OB Pmt	Tssms		456,000.00 Cr	458,715.81 Cr	
30 May	Electronic Payments	Bis/Int 4 @ 7.20 =	28.80	0.00	458,715.81 Cr	28.80
30 May	#Monthly Account Fee			41.50	458,674.31 Cr	
30 May	#Cash Handling Fees			402.50	458,271.81 Cr	(402.50)
30 May	#Service Fees			100.70	458,171.11 Cr	(100.70)
30 May	#Statement Fee			8.00	458,163.11 Cr	(8.00)
Closing Balance					458,163.11 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62052928060	11/05/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST98 095999
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 98
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.30 Dr**

30 May 2011 to 30 June 2011

Cheque Clearing Period
With effect from the 1 May 2011 the cheque clearing period will increase from 5 working days to 7 working days.

For more information contact 0860 263 362 or visit your nearest branch.

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011. Please look out for further communications.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		458,163.11 Cr
Funds Received/Credits	1	100,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	100,000.00 Cr
Funds Used/Debits	10	557,460.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	6	30,460.00 Dr
Inter-Account Transfers Out	4	527,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	59.40 Dr
Service Fees	3	59.40 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		643.71 Cr
Available Balance (02h18 - 01 Jul 11)		643.71



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62052928060	11/06/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 98

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					458,163.11 Cr	0.00
31 May	FNB OB Trf	FNB OB Trf 7025		430,000.00	28,163.11 Cr	
02 Jun	FNB OB Pmt	FNB OB 000000052	Teboho	10,000.00	18,163.11 Cr	
02 Jun	Internet Pmt To	Project 11	Geoff	10,000.00	8,163.11 Cr	
07 Jun	Internet Pmt From	Taj Printers		100,000.00 Cr	108,163.11 Cr	
09 Jun	Internet Trf To	Transfer Main		95,000.00	13,163.11 Cr	3.30
10 Jun	Internet Pmt To	Tsogo Catering		2,500.00	10,663.11 Cr	
10 Jun	Internet Pmt To	Magazine	Mkbc47c	960.00	9,703.11 Cr	
13 Jun	Internet Pmt To	Nono FNB	From Geoff	4,000.00	5,703.11 Cr	
17 Jun	Internet Pmt To	Geoff	Padi	3,000.00	2,703.11 Cr	
17 Jun	Internet Trf To	Transfer		1,000.00	1,703.11 Cr	3.30
25 Jun	Internet Trf To	Transfer Main		1,000.00	703.11 Cr	3.30
30 Jun	#Monthly Account Fee			41.50	661.61 Cr	
30 Jun	#Service Fees			9.90	651.71 Cr	(9.90)
30 Jun	#Statement Fee			8.00	643.71 Cr	(8.00)
Closing Balance					643.71 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62052928060	11/06/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST99 061960
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 99
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R12.08 Dr**

30 June 2011 to 30 July 2011

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.
Please look out for further communications.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		643.71 Cr
Funds Received/Credits	0	0.00
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	101.55 Dr
Service Fees	4	101.55 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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	1	3.25 Cr
Closing Balance		545.41 Cr
Available Balance (13h08 - 31 Jul 11)		545.41



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/07/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 99

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			643.71 Cr	0.00
02 Jul	Electronic Payments Bis/Int 5 On True Tiering = 39.25	0.00	643.71 Cr	39.25
02 Jul	#Monthly Account Fee	3.30	640.41 Cr	
02 Jul	#Service Fees	39.25	601.16 Cr	(39.25)
18 Jul	#Service Charge Adjustment - Credit	3.25 Cr	604.41 Cr	
30 Jul	#Monthly Account Fee	49.50	554.91 Cr	
30 Jul	#Statement Fee	9.50	545.41 Cr	(9.50)
Closing Balance			545.41 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/07/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST100 012279
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 100
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R173.35 Dr**

30 July 2011 to 30 August 2011

Let us do your business books instantly - It's Free.
Instant Accounting uses your business' FNB Electronic bank statements to automatically generate financial statements and reports.
Log on to Online Banking and click on the Instant Accounting tab for more information.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		545.41 Cr
Funds Received/Credits	4	174,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	4	174,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	11	159,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	100,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	9	49,000.00 Dr
Inter-Account Transfers Out	1	10,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	6	1,411.50 Dr
Service Fees	3	160.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	1,250.00 Dr
Internet Fees	0	0.00
Other Fees	2	1.30 Dr
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		14,133.91 Cr
Available Balance (00h29 - 31 Aug 11)		14,133.91



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/08/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 100

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					545.41 Cr	0.00
12 Aug	Internet Trf From	Trf		50,000.00 Cr	50,545.41 Cr	
12 Aug	Internet Pmt To	Work Cecilia	Work	10,000.00	40,545.41 Cr	
12 Aug	Internet Pmt To	Work Id	Geoff	1,500.00	39,045.41 Cr	
12 Aug	Internet Trf To	Rental		10,000.00	29,045.41 Cr	3.40
15 Aug	Internet Pmt To	Project 11	Refund	6,000.00	23,045.41 Cr	
15 Aug	Internet Pmt To	Refund		6,000.00	17,045.41 Cr	
16 Aug	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	10,045.41 Cr	
18 Aug	Internet Pmt To	Gen Nyanda Golf Day	Geoff Makhubo	4,500.00	5,545.41 Cr	
19 Aug	Internet Trf From	7025		100,000.00 Cr	105,545.41 Cr	
19 Aug	Cheque Cashed 285	Killarney		100,000.00	5,545.41 Cr	35.00
19 Aug	Cash Handling Fee			0.00	5,545.41 Cr	1,250.00
19 Aug	Internet Pmt To	Accsolve Salary		3,000.00	2,545.41 Cr	
19 Aug	Internet Pmt To	Nathi Salary	Molelwane Salary	1,000.00	1,545.41 Cr	
19 Aug	#Notification Fee E-mail	#Email Sending Fee	Once-off Payment	0.65	1,544.76 Cr	
19 Aug	#Notification Fee E-mail	#Email Sending Fee	Once-off Payment	0.65	1,544.11 Cr	
26 Aug	FNB OB Trf	FNB OB Trf 7025		12,000.00 Cr	13,544.11 Cr	
26 Aug	FNB OB Trf	FNB OB Trf 7025		12,000.00 Cr	25,544.11 Cr	
26 Aug	FNB OB Pmt	FNB OB 000000053 Oup	Oupa Monareng	10,000.00	15,544.11 Cr	
30 Aug	Electronic Payments	Bis/Int 8 On True Tiering = 62.80		0.00	15,544.11 Cr	62.80
30 Aug	#Monthly Account Fee			49.50	15,494.61 Cr	
30 Aug	#Cash Handling Fees			1,250.00	14,244.61 Cr	(1,250.00)
30 Aug	#Service Fees			101.20	14,143.41 Cr	(101.20)
30 Aug	#Statement Fee			9.50	14,133.91 Cr	(9.50)
Closing Balance					14,133.91 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/08/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST101 077259
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 101
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R42.43 Dr**

30 August 2011 to 30 September 2011

Let us do your business's books instantly - It's Free.
Instant Accounting uses your business' FNB Electronic bank statements to automatically generate financial statements and reports.
Log on to Online Banking and click on the Instant Accounting tab for more information.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		14,133.91 Cr
Funds Received/Credits	9	134,000.00 Cr
Cash Deposit	1	1,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	8	133,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	17	95,900.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	15,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	14	74,900.00 Dr
Inter-Account Transfers Out	2	6,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	5	345.40 Dr
Service Fees	2	138.40 Dr
Cash Deposit Fees	1	10.00 Dr
Cash Handling Fees	1	187.50 Dr
Internet Fees	0	0.00
Other Fees	1	9.50 Dr
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		51,888.51 Cr
Available Balance (00h47 - 01 Oct 11)		51,888.51



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/09/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 101

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					14,133.91 Cr	0.00
31 Aug	Adt Cash Deposit	Killarney	No	1,000.00 Cr	15,133.91 Cr	10.00
31 Aug	Cheque Cashed 288	Killarney		15,000.00	133.91 Cr	35.00
31 Aug	Cash Handling Fee			0.00	133.91 Cr	187.50
01 Sep	FNB OB Trf	FNB OB Trf 7025		12,000.00 Cr	12,133.91 Cr	
01 Sep	FNB OB Pmt	FNB OB 000000055 Fc	Fc Vondo	5,000.00	7,133.91 Cr	
02 Sep	Internet Trf From	Transfer		10,000.00 Cr	17,133.91 Cr	
02 Sep	Internet Pmt To	Pmt Project	Pmt	5,000.00	12,133.91 Cr	
02 Sep	Internet Pmt To	Happy	Geoff	4,000.00	8,133.91 Cr	
02 Sep	Internet Trf To	Trf		5,000.00	3,133.91 Cr	3.40
03 Sep	Internet Trf From	Main Account		12,000.00 Cr	15,133.91 Cr	
03 Sep	Internet Pmt To	Jacob	Geoff	5,000.00	10,133.91 Cr	
03 Sep	Internet Pmt To	Advance	Geoff	900.00	9,233.91 Cr	
03 Sep	Internet Pmt To	Ward125 Bgm	Geoff	5,000.00	4,233.91 Cr	
07 Sep	FNB OB Trf	FNB OB Trf 7025		12,000.00 Cr	16,233.91 Cr	
07 Sep	FNB OB Pmt	FNB OB 000000056 Smo	Smomi	12,000.00	4,233.91 Cr	
07 Sep	FNB OB Pmt	FNB OB 000000057 Fe	Fe Ngcongo	1,500.00	2,733.91 Cr	
09 Sep	FNB OB Trf	FNB OB Trf 7025		12,000.00 Cr	14,733.91 Cr	
09 Sep	FNB OB Pmt	FNB OB 000000058 Mp	Mp Komane	4,000.00	10,733.91 Cr	
09 Sep	FNB OB Pmt	FNB OB 000000059 Non	Nono FNB	10,000.00	733.91 Cr	
09 Sep	FNB OB Trf	FNB OB Trf 7025		5,000.00 Cr	5,733.91 Cr	
09 Sep	FNB OB Pmt	FNB OB 000000060 St	St Zuma	3,500.00	2,233.91 Cr	
26 Sep	Internet Pmt To	Project 11	Geoff	1,000.00	1,233.91 Cr	
26 Sep	Internet Trf To	Transfer		1,000.00	233.91 Cr	3.40
28 Sep	FNB OB Trf	FNB OB Trf 7025		20,000.00 Cr	20,233.91 Cr	
28 Sep	FNB OB Pmt	FNB OB 000000061 Pho	Phoka Tlokweng Tradi	12,000.00	8,233.91 Cr	
29 Sep	FNB OB Trf	FNB OB Trf 7025		50,000.00 Cr	58,233.91 Cr	
30 Sep	FNB OB Pmt	FNB OB 000000062 Syd	Sydney Radebe	6,000.00	52,233.91 Cr	
30 Sep	Statements			0.00	52,233.91 Cr	9.50
30 Sep	Electronic Payments	Bis/Int 6 On True Tiering = 47.10		0.00	52,233.91 Cr	47.10
30 Sep	#Monthly Account Fee			49.50	52,184.41 Cr	
30 Sep	#Cash Handling Fees			187.50	51,996.91 Cr	(187.50)
30 Sep	#Value Added Serv Fees			9.50	51,987.41 Cr	(9.50)
30 Sep	#Service Fees			88.90	51,898.51 Cr	(88.90)
30 Sep	#Cash Deposit Fee			10.00	51,888.51 Cr	(10.00)
Closing Balance					51,888.51 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/09/30	Business Cheque Account	

✉ Killarney
P O Box 87124
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0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST102 020073
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 102
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R54.57 Dr**

30 September 2011 to 29 October 2011

Entrepreneur SA 2011 brought to you by FNB in partnership with 702 & Cape Talk 567

FNB is inspired by entrepreneurs and is committed to the success of entrepreneurs. Listen to Radio 702 and Cape Talk 567 from the 10th October 2011 to understand the challenges entrepreneurs are facing and expert advice for aspiring entrepreneurs. Visit www.fnb.co.za for more information.

The Exchange Control Voluntary Disclosure Programme

This programme provides the opportunity for all South African individual and company residents to regularise their exchange control affairs with the Financial Surveillance Department of the SA Reserve Bank. The deadline is 31 October 2011. Visit www.resbank.co.za or Contacts at FNB KKondos 0875777194 or JPLeRoux 0875777192.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		51,888.51 Cr
Funds Received/Credits	3	58,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	58,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	18	102,118.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	1	20,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	16	79,118.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	444.30 Dr
Service Fees	2	184.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	250.00 Dr
Internet Fees	0	0.00
Other Fees	1	9.50 Dr
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		7,326.21 Cr
Available Balance (01h37 - 30 Oct 11)		7,326.21



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/10/29	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 102

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					51,888.51 Cr	0.00
01 Oct	Internet Pmt To	V10		1,000.00	50,888.51 Cr	
01 Oct	Internet Pmt To	Pres	Geoff-n Pres	2,000.00	48,888.51 Cr	
01 Oct	Internet Pmt To	Telkom-r	0001894361562322011	4,500.00	44,388.51 Cr	
01 Oct	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	37,388.51 Cr	
01 Oct	Internet Pmt To	Nono FNB	From Geoff	10,000.00	27,388.51 Cr	
03 Oct	FNB OB Pmt	FNB OB 000000063 L N	L Ndlovu	1,000.00	26,388.51 Cr	
03 Oct	FNB OB Pmt	FNB OB 000000064 R R	R R Mphephu	2,000.00	24,388.51 Cr	
04 Oct	Cheque Cashed 286	Killarney		20,000.00	4,388.51 Cr	35.00
04 Oct	Cash Handling Fee			0.00	4,388.51 Cr	250.00
05 Oct	Internet Trf From	Transfer		8,000.00 Cr	12,388.51 Cr	
05 Oct	Internet Pmt To	Refund		6,000.00	6,388.51 Cr	
06 Oct	FNB OB Trf	FNB OB Trf 7025		20,000.00 Cr	26,388.51 Cr	
06 Oct	FNB OB Pmt	FNB OB 000000065 Ec	Ec More	8,000.00	18,388.51 Cr	
06 Oct	FNB OB Pmt	FNB OB 000000066 J T	J Tshabalala	3,000.00	15,388.51 Cr	
07 Oct	FNB OB Trf	FNB OB Trf 7025		30,000.00 Cr	45,388.51 Cr	
07 Oct	FNB OB Pmt	FNB OB 000000067 Mog	Mogale Private Game	20,000.00	25,388.51 Cr	
10 Oct	FNB OB Pmt	FNB OB 000000068 W L	W L Mathiso	2,000.00	23,388.51 Cr	
17 Oct	Internet Pmt To	Conference	Geoff	7,000.00	16,388.51 Cr	
19 Oct	FNB OB Pmt	FNB OB 000000069 Par	Partrick Mnyegeza	3,000.00	13,388.51 Cr	
20 Oct	FNB OB Pmt	FNB OB 000000070 Mj	Mj Mokobokoa	2,000.00	11,388.51 Cr	
21 Oct	Internet Pmt To	Schengen Visa	Makhubo Mg	618.00	10,770.51 Cr	
29 Oct	ATM Cash	Columbin	4057691002003200	3,000.00	7,770.51 Cr	37.50
29 Oct	Statements			0.00	7,770.51 Cr	9.50
29 Oct	Electronic Payments	Bis/Int 8 On True Tiering = 62.80		0.00	7,770.51 Cr	62.80
29 Oct	#Monthly Account Fee			49.50	7,721.01 Cr	
29 Oct	#Cash Handling Fees			250.00	7,471.01 Cr	(250.00)
29 Oct	#Value Added Serv Fees			9.50	7,461.51 Cr	(9.50)
29 Oct	#Service Fees			135.30	7,326.21 Cr	(135.30)
Closing Balance					7,326.21 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/10/29	Business Cheque Account	

✉ Killarney
P O Box 87124
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BBST103 050864
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 103
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R16.96 Dr**

29 October 2011 to 30 November 2011

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		7,326.21 Cr
Funds Received/Credits	2	590,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	20,000.00 Cr
Electronic Payments Received	1	570,000.00 Cr
Funds Used/Debits	15	590,850.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	10	44,850.00 Dr
Inter-Account Transfers Out	4	543,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	138.10 Dr
Service Fees	2	128.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	9.50 Dr
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		6,338.11 Cr
Available Balance (00h34 - 01 Dec 11)		6,338.11



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof				
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof		
ADT	R3.50	+ R0.65	per R100 or part thereof		

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/11/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 103

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				7,326.21 Cr	0.00
31 Oct	Internet Pmt To	World Con Geoff	1,000.00	6,326.21 Cr	
03 Nov	FNB OB Trf	FNB OB Trf 000000071 Tss-7025	490,000.00	483,673.79	
03 Nov	Magtape Credit	Corpay Invoice 016 005	570,000.00 Cr	86,326.21 Cr	
04 Nov	FNB OB Pmt	FNB OB 000000072 D D D Dimba	7,000.00	79,326.21 Cr	
05 Nov	Internet Trf To	Transfer Meredale	30,000.00	49,326.21 Cr	3.40
07 Nov	Internet Pmt To	Consulting Geoff	2,000.00	47,326.21 Cr	
09 Nov	FNB OB Pmt	FNB OB 000000073 Mp Mp Komane	5,000.00	42,326.21 Cr	
11 Nov	FNB OB Pmt	FNB OB 000000074 N M N Molwele	11,000.00	31,326.21 Cr	
12 Nov	ATM Cash	S/Gte Vs 4057691002003200	3,000.00	28,326.21 Cr	37.50
12 Nov	Internet Trf To	Transfer Projects	22,000.00	6,326.21 Cr	3.40
12 Nov	Internet Trf To	Transfer	1,000.00	5,326.21 Cr	3.40
18 Nov	FNB OB Trf	FNB OB Trf 7025	20,000.00 Cr	25,326.21 Cr	
18 Nov	FNB OB Pmt	FNB OB 000000075 L R L Ramahloko	4,000.00	21,326.21 Cr	
18 Nov	FNB OB Pmt	FNB OB 000000076 T T T Thabethe	2,000.00	19,326.21 Cr	
25 Nov	FNB OB Pmt	FNB OB 000000077 TI TI Motsalane	2,000.00	17,326.21 Cr	
26 Nov	Internet Pmt To	Meredale Makhubo	9,850.00	7,476.21 Cr	
26 Nov	Internet Pmt To	Project Of Geoff	1,000.00	6,476.21 Cr	
30 Nov	Statements		0.00	6,476.21 Cr	9.50
30 Nov	Electronic Payments	Bis/Int 4 On True Tiering = 31.40	0.00	6,476.21 Cr	31.40
30 Nov	#Monthly Account Fee		49.50	6,426.71 Cr	
30 Nov	#Value Added Serv Fees		9.50	6,417.21 Cr	(9.50)
30 Nov	#Service Fees		79.10	6,338.11 Cr	(79.10)
Closing Balance				6,338.11 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00%
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An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/11/30	Business Cheque Account	

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0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST104 010448
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided
Copy Tax Invoice/Statement Number : 104
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R178.36 Dr**

30 November 2011 to 30 December 2011

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		6,338.11 Cr
Funds Received/Credits	1	259,400.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	259,400.00 Cr
Funds Used/Debits	12	173,200.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	1	100,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	8	29,200.00 Dr
Inter-Account Transfers Out	2	41,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	1,452.30 Dr
Service Fees	2	156.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	1,250.00 Dr
Internet Fees	0	0.00
Other Fees	1	45.50 Dr
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		91,085.81 Cr
Available Balance (00h14 - 31 Dec 11)		91,085.81



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/12/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 104

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					6,338.11 Cr	0.00
03 Dec	Internet Pmt To	ABSA Credit Card	4787692035950018	6,000.00	338.11 Cr	
19 Dec	FNB OB Pmt	909		259,400.00 Cr	259,738.11 Cr	
20 Dec	FNB OB Trf	FNB OB Trf 000000078	7025	21,000.00	238,738.11 Cr	
20 Dec	Internet Trf To	Transfer		20,000.00	218,738.11 Cr	3.40
22 Dec	FNB OB Pmt	FNB OB 000000079 M M	M Mzedana	2,000.00	216,738.11 Cr	
22 Dec	FNB OB Pmt	FNB OB 000000080 Mp	Mp Komane	5,000.00	211,738.11 Cr	
22 Dec	FNB OB Pmt	FNB OB 000000081 R R	R R Mphephu	800.00	210,938.11 Cr	
23 Dec	Cheque Cashed	289	Killamey	100,000.00	110,938.11 Cr	35.00
23 Dec	Cash Handling Fee			0.00	110,938.11 Cr	1,250.00
24 Dec	Internet Pmt To	Pool Maintenance	Geoff-meredale 22 Ap	400.00	110,538.11 Cr	
24 Dec	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	103,538.11 Cr	
24 Dec	Rtc Express Pmt To	V10		5,000.00	98,538.11 Cr	36.00
28 Dec	ATM Cash	Basso	4057691002003200	3,000.00	95,538.11 Cr	37.50
29 Dec	Internet Pmt To	Project Mangaung	Geoff	3,000.00	92,538.11 Cr	
30 Dec	Statements			0.00	92,538.11 Cr	9.50
30 Dec	Electronic Payments	Bis/Int 4 On True Tiering = 31.40		0.00	92,538.11 Cr	31.40
30 Dec	#Monthly Account Fee			49.50	92,488.61 Cr	
30 Dec	#Cash Handling Fees			1,250.00	91,238.61 Cr	(1,250.00)
30 Dec	#Value Added Serv Fees			45.50	91,193.11 Cr	(45.50)
30 Dec	#Service Fees			107.30	91,085.81 Cr	(107.30)
Closing Balance					91,085.81 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	11/12/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST105 010715
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 105
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R20.89 Dr**

30 December 2011 to 30 January 2012

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		91,085.81 Cr
Funds Received/Credits	0	0.00
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	10	91,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	2	6,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	2	4,000.00 Dr
Inter-Account Transfers Out	6	81,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	170.10 Dr
Service Fees	2	160.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	9.50 Dr
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		84.29 Dr
Available Balance (00h01 - 31 Jan 12)		0.00

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/01/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 105

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					91,085.81 Cr	0.00
03 Jan	Internet Pmt To	YI Donation	Geoff	2,000.00	89,085.81 Cr	
03 Jan	Internet Trf To	Payment		4,000.00	85,085.81 Cr	3.40
03 Jan	Internet Trf To	Deposit		1,000.00	84,085.81 Cr	3.40
03 Jan	Internet Trf To	Deposit		1,000.00	83,085.81 Cr	3.40
03 Jan	Internet Trf To	Project 6		50,000.00	33,085.81 Cr	3.40
04 Jan	Internet Trf To	Trf		15,000.00	18,085.81 Cr	3.40
04 Jan	ATM Cash	Columbin	4057691002003200	3,000.00	15,085.81 Cr	37.50
05 Jan	ATM Cash	Basso	4057691002003200	3,000.00	12,085.81 Cr	37.50
06 Jan	Internet Trf To	Trf		10,000.00	2,085.81 Cr	3.40
09 Jan	Internet Pmt To	Nono FNB	From Geoff	2,000.00	85.81 Cr	
30 Jan	Statements			0.00	85.81 Cr	9.50
30 Jan	Electronic Payments	Bis/Int 2 On True Tiering = 15.70		0.00	85.81 Cr	15.70
30 Jan	#Monthly Account Fee			49.50	36.31 Cr	
30 Jan	#Value Added Serv Fees			9.50	26.81 Cr	(9.50)
30 Jan	#Service Fees			111.10	84.29	(111.10)
Closing Balance					84.29 Dr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/01/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST106 059574
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 106
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R481.07 Dr**

30 January 2012 to 29 February 2012

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		84.29 Dr
Funds Received/Credits	5	386,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	5	386,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	12	384,500.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	2	300,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	8	62,500.00 Dr
Inter-Account Transfers Out	2	22,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	3,917.22 Dr
Service Fees	2	157.70 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	3,750.00 Dr
Internet Fees	0	0.00
Other Fees	2	9.52 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.06 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		2,501.57 Dr
Available Balance (01h00 - 01 Mar 12)		0.00

See overleaf for transactions

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/02/29	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 106

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				84.29 Dr	0.00
02 Feb	Internet Trf From	Trf	1,000.00 Cr	915.71 Cr	
07 Feb	FNB OB Trf	FNB OB Trf 7025	15,000.00 Cr	15,915.71 Cr	
07 Feb	FNB OB Pmt	FNB OB 000000082 Rap Rapu Molekane	10,000.00	5,915.71 Cr	
08 Feb	FNB OB Pmt	FNB OB 000000083 L R L Ramahloko	5,000.00	915.71 Cr	
10 Feb	FNB OB Trf	FNB OB Trf 7025	250,000.00 Cr	250,915.71 Cr	
10 Feb	Cheque Cashed 287	Killarney	200,000.00	50,915.71 Cr	35.00
10 Feb	Cash Handling Fee		0.00	50,915.71 Cr	2,500.00
10 Feb	Internet Pmt To	Project 14 Geoff	5,000.00	45,915.71 Cr	
14 Feb	Internet Pmt To	ABSA Credit Card 4787692035950018	25,000.00	20,915.71 Cr	
17 Feb	FNB OB Trf	FNB OB Trf 7025	100,000.00 Cr	120,915.71 Cr	
18 Feb	Cheque Cashed 290	Killarney	100,000.00	20,915.71 Cr	35.00
18 Feb	Cash Handling Fee		0.00	20,915.71 Cr	1,250.00
18 Feb	Internet Trf To	Payment	18,000.00	2,915.71 Cr	3.40
20 Feb	FNB OB Trf	FNB OB Trf 7025	20,000.00 Cr	22,915.71 Cr	
20 Feb	FNB OB Pmt	FNB OB 000000084 Ged Geduka General Tradi	10,000.00	12,915.71 Cr	
20 Feb	Internet Pmt To	Project 11 Geoff Makhubo	1,500.00	11,415.71 Cr	
23 Feb	FNB OB Pmt	FNB OB 000000085 E M E More	5,000.00	6,415.71 Cr	
25 Feb	Internet Pmt To	Cliff Adv Geoff	1,000.00	5,415.71 Cr	
29 Feb	Internet Trf To	Trf	4,000.00	1,415.71 Cr	3.40
29 Feb	Int On Debit Balance		0.06	1,415.65 Cr	
29 Feb	Penalty Interest		0.02	1,415.63 Cr	
29 Feb	Statements		0.00	1,415.63 Cr	9.50
29 Feb	Electronic Payments	Bis/Int 4 On True Tiering = 31.40	0.00	1,415.63 Cr	31.40
29 Feb	#Monthly Account Fee		49.50	1,366.13 Cr	
29 Feb	#Cash Handling Fees		3,750.00	2,383.87	(3,750.00)
29 Feb	#Value Added Serv Fees		9.50	2,393.37	(9.50)
29 Feb	#Service Fees		108.20	2,501.57	(108.20)

Closing Balance 2,501.57 Dr 0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/02/29	Business Cheque Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205
(011) 4861207

Branch Code
(011) 6464893

Fax
0800-11-01-32

Lost Cards
0860-263-362

Account Enquiries

BBST107010488

MOLELWANE CONSULTING CC

CK 1997/026316/23 SALARY ACCOUNT

P O BOX 2680

JOHANNESBURG

2000

BUSINESS CHEQUE ACCOUNT : 62052928060

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 107

Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.25 Dr**

29 February 2012 to 30 March 2012

e-mail Statements
Did you know that you can receive your statements via e-mail? To convert to e-mail statements please visit your nearest FNB branch. FNB Online Banking customers, please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			2,501.57 Dr
Funds Received/Credits	1		3,000.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		3,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	0		0.00
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	3		59.82 Dr
Service Fees	1		49.50 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	2		10.32 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		4.11 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			434.50 Cr
Available Balance (00h55 - 31 Mar 12)			434.50

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/03/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 107

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			2,501.57 Dr	0.00
05 Mar	Internet Trf From Transfer	3,000.00 Cr	498.43 Cr	
30 Mar	Int On Debit Balance	4.11	494.32 Cr	
30 Mar	Penalty Interest	0.82	493.50 Cr	
30 Mar	Statements	0.00	493.50 Cr	9.50
30 Mar	#Monthly Account Fee	49.50	444.00 Cr	
30 Mar	#Value Added Serv Fees	9.50	434.50 Cr	(9.50)
Closing Balance			434.50 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/03/30	Business Cheque Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST108053957

MOLELWANE CONSULTING CC

CK 1997/026316/23 SALARY ACCOUNT

P O BOX 2680

JOHANNESBURG

2000

BUSINESS CHEQUE ACCOUNT : 62052928060

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 108

Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.67 Dr**

30 March 2012 to 30 April 2012

e-mail Statements
Did you know that you can receive your statements via e-mail?
To convert to e-mail statements please visit your nearest FNB branch. FNB Online Banking customers, please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		434.50 Cr
Funds Received/Credits	0	0.00
Cash Deposit	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	350.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	1	350.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	62.40 Dr
Service Fees	2	52.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	9.50 Dr
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		22.10 Cr
Available Balance (02h00 - 01 May 12)		22.10

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/04/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 108

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			434.50 Cr	0.00
07 Apr	Internet Trf To Trf	350.00	84.50 Cr	3.40
30 Apr	Statements	0.00	84.50 Cr	9.50
30 Apr	#Monthly Account Fee	49.50	35.00 Cr	
30 Apr	#Value Added Serv Fees	9.50	25.50 Cr	(9.50)
30 Apr	#Service Fees	3.40	22.10 Cr	(3.40)
Closing Balance			22.10 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/04/30	Business Cheque Account	

BBST109 010483
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 109
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R11.81 Dr**

30 April 2012 to 30 May 2012

e-mail Statements

e-mail Statements
Did you know that you can receive your statements via e-mail? To convert to e-mail statements please visit your nearest FNB branch. FNB Online Banking customers, please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		22.10 Cr
Funds Received/Credits	5	458,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	5	458,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	14	457,500.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	10	70,000.00 Dr
Inter-Account Transfers Out	4	387,500.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	96.15 Dr
Service Fees	2	86.65 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	9.50 Dr
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		425.95 Cr
Available Balance (23h52 - 30 May 12)		425.95

See overleaf for transactions



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee

Pay-as-you-use

Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k and above
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/05/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 109

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				22.10 Cr	0.00
04 May	Internet Trf From	Transfer	200,000.00 Cr	200,022.10 Cr	
04 May	Internet Trf To	Transfer	120,000.00	80,022.10 Cr	3.40
04 May	Internet Trf To	Transfer	75,000.00	5,022.10 Cr	3.40
04 May	FNB OB Pmt	FNB OB 000000086 N B N Bantu	5,000.00	22.10 Cr	
08 May	Internet Trf To	Transfer	190,000.00	189,977.90	3.40
08 May	Internet Trf From	Main	220,000.00 Cr	30,022.10 Cr	
08 May	Internet Pmt To	Meredale Makhubo	10,000.00	20,022.10 Cr	
08 May	Internet Pmt To	ABSA Credit Card 4787692035950018	15,000.00	5,022.10 Cr	
09 May	FNB OB Pmt	FNB OB 000000087 Pad Padi Makhubo	3,000.00	2,022.10 Cr	
09 May	FNB OB Pmt	FNB OB 000000088 Nn Nn Motaung	1,000.00	1,022.10 Cr	
10 May	FNB OB Trf	FNB OB Trf 7025	15,000.00 Cr	16,022.10 Cr	
10 May	FNB OB Pmt	FNB OB 000000089 Mp Mp Komane	10,000.00	6,022.10 Cr	
11 May	FNB OB Pmt	FNB OB 000000090 T P T P Majola	3,000.00	3,022.10 Cr	
15 May	FNB OB Trf	FNB OB Trf 7025	15,000.00 Cr	18,022.10 Cr	
15 May	FNB OB Pmt	FNB OB 000000091 Geo Geoff Salary	10,000.00	8,022.10 Cr	
21 May	FNB OB Trf	FNB OB Trf 7025	8,000.00 Cr	16,022.10 Cr	
21 May	FNB OB Pmt	FNB OB 000000092 Pn Pn Nodikane	10,000.00	6,022.10 Cr	
26 May	Internet Pmt To	Project Zone 7 Linda	3,000.00	3,022.10 Cr	
28 May	Internet Trf To	Trf	2,500.00	522.10 Cr	3.40
30 May	Statements		0.00	522.10 Cr	9.50
30 May	Electronic Payments	Bis/Int 3 On True Tiering = 23.55	0.00	522.10 Cr	23.55
30 May	#Monthly Account Fee		49.50	472.60 Cr	
30 May	#Value Added Serv Fees		9.50	463.10 Cr	(9.50)
30 May	#Service Fees		37.15	425.95 Cr	(37.15)

Closing Balance 425.95 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/05/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST110 077758
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 110
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R148.24 Dr**

30 May 2012 to 30 June 2012

Annual review
FNB's reviewed fees are effective from 1 July 2012. Look out for further communication which will be sent to you shortly.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		425.95 Cr
Funds Received/Credits	2	318,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	33,000.00 Cr
Electronic Payments Received	1	285,000.00 Cr
Funds Used/Debits	7	318,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	85,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	3	12,000.00 Dr
Inter-Account Transfers Out	3	221,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	1,207.10 Dr
Service Fees	2	103.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	1,062.50 Dr
Internet Fees	0	0.00
Other Fees	2	41.00 Dr
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		781.15 Dr
Available Balance (12h13 - 01 Jul 12)		0.00

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/06/30	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 110

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				425.95 Cr	0.00
02 Jun	Magtape Credit	Bdb Tssms Gen Ven 004	285,000.00 Cr	285,425.95 Cr	
04 Jun	Internet Pmt To	Trf	3,000.00	282,425.95 Cr	
04 Jun	Internet Pmt To	Trf Gm	4,000.00	278,425.95 Cr	
04 Jun	FNB OB Trf	FNB OB Trf 000000093 7025	150,000.00	128,425.95 Cr	
04 Jun	FNB OB Trf	FNB OB Trf 7025	33,000.00 Cr	161,425.95 Cr	
04 Jun	FNB OB Pmt	FNB OB 000000094 Pri Prince Mokgatla	5,000.00	156,425.95 Cr	
04 Jun	Internet Trf To	Transfer	55,000.00	101,425.95 Cr	3.40
06 Jun	FNB OB Trf	FNB OB Trf 000000095 7025	16,000.00	85,425.95 Cr	
06 Jun	Cheque Cashed 291	Killamey	85,000.00	425.95 Cr	35.00
06 Jun	Cash Handling Fee		0.00	425.95 Cr	1,062.50
06 Jun	#Cheque Book Fee		31.50	394.45 Cr	
30 Jun	#Statement Fee		0.00	394.45 Cr	9.50
30 Jun	Electronic Payments	Bis/Int 2 On True Tiering = 15.70	0.00	394.45 Cr	15.70
30 Jun	#Monthly Account Fee		49.50	344.95 Cr	
30 Jun	#Cash Handling Fees		1,062.50	717.55	(1,062.50)
30 Jun	#Value Added Serv Fees		9.50	727.05	(9.50)
30 Jun	#Service Fees		54.10	781.15	(54.10)
Closing Balance				781.15 Dr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/06/30	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST112 010901
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 112
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.68 Dr**

30 June 2012 to 30 July 2012

Annual Price Review
FNB's reviewed fees are effective from 1 July 2012. Look out for further communication which will be sent to you shortly.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		781.15 Dr
Funds Received/Credits	1	1,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	1,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	63.27 Dr
Service Fees	1	52.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	2	11.27 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	3.85 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		151.73 Cr
Available Balance (23h55 - 30 Jul 12)		151.73

See overleaf for transactions



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

G5/F3 Instant Acc Insert

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/07/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 112

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			781.15 Dr	0.00
13 Jul	Internet Trf From Transfer	1,000.00 Cr	218.85 Cr	
30 Jul	Int On Debit Balance	3.85	215.00 Cr	
30 Jul	Penalty Interest	0.77	214.23 Cr	
30 Jul	#Statement Fee	0.00	214.23 Cr	10.50
30 Jul	#Monthly Account Fee	52.00	162.23 Cr	
30 Jul	#Value Added Serv Fees	10.50	151.73 Cr	(10.50)
Closing Balance			151.73 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00???/B9/C6/TT/N	FNBUS
486	62052928060	12/07/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST113 010752
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 113
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R13.23 Dr**

30 July 2012 to 30 August 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		151.73 Cr
Funds Received/Credits	1	50,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	50,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	3	50,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	1	10,000.00 Dr
Inter-Account Transfers Out	2	40,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	107.70 Dr
Service Fees	2	59.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	48.50 Dr
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		44.03 Cr
Available Balance (23h27 - 30 Aug 12)		44.03

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof				
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18 R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16 R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof		
ADT	R3.75	+ R0.68	per R100 or part thereof		

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/08/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 113

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				151.73 Cr	0.00
01 Aug	Internet Trf From	Contra	50,000.00 Cr	50,151.73 Cr	
01 Aug	Internet Trf To	Loan	25,000.00	25,151.73 Cr	3.60
01 Aug	Express Pmt Pending		0.00	25,151.73 Cr	
01 Aug	Express Pmt Pending	Express Pmt Complete	0.00	25,151.73 Cr	
01 Aug	Rtc Express Pmt To	Molelwane Consulting	10,000.00	15,151.73 Cr	38.00
07 Aug	Internet Trf To	Transfer	15,000.00	151.73 Cr	3.60
30 Aug	#Statement Fee		0.00	151.73 Cr	10.50
30 Aug	#Monthly Account Fee		52.00	99.73 Cr	
30 Aug	#Value Added Serv Fees		48.50	51.23 Cr	(48.50)
30 Aug	#Service Fees		7.20	44.03 Cr	(7.20)
Closing Balance				44.03 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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).

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/08/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code
256205
(011) 4861207
Fax
(011) 6464893
Lost Cards
0800-11-01-32
Account Enquiries
0860-263-362

BBST114 086077
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 114
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R205.91 Dr**

30 August 2012 to 29 September 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		44.03 Cr
Funds Received/Credits	3	352,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	352,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	13	349,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	2	105,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	9	229,000.00 Dr
Inter-Account Transfers Out	2	15,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	1,676.65 Dr
Service Fees	2	209.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	1,417.50 Dr
Internet Fees	0	0.00
Other Fees	1	49.55 Dr
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		1,367.38 Cr
Available Balance (09h43 - 30 Sep 12)		1,367.38

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/09/29	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 114

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					44.03 Cr	0.00
07 Sep	Internet Trf From	Trf		22,000.00 Cr	22,044.03 Cr	
07 Sep	Internet Pmt To	Rgc	Geoff	8,000.00	14,044.03 Cr	
07 Sep	Internet Pmt To	Rgc	Geoff	3,000.00	11,044.03 Cr	
07 Sep	Internet Trf To	Trf		10,000.00	1,044.03 Cr	3.60
08 Sep	Internet Pmt To	Rgc	Geoff	1,000.00	44.03 Cr	
28 Sep	Internet Trf From	Trf		230,000.00 Cr	230,044.03 Cr	
28 Sep	Express Pmt Pending			0.00	230,044.03 Cr	
28 Sep	Express Pmt Pending	Express Pmt Complete		0.00	230,044.03 Cr	
28 Sep	Rtc Express Pmt To	Stipend		20,000.00	210,044.03 Cr	38.00
28 Sep	Internet Trf To	CC		5,000.00	205,044.03 Cr	3.60
28 Sep	Internet Pmt To	Sub Contract	Makhubo	145,000.00	60,044.03 Cr	
28 Sep	Cheque Cashed 481	Killarney		25,000.00	35,044.03 Cr	42.00
28 Sep	Cash Handling Fee			0.00	35,044.03 Cr	337.50
28 Sep	Internet Pmt To	Stipend	Jozi	5,000.00	30,044.03 Cr	
29 Sep	Internet Pmt To	Geoff Standard	Molelwane Consulting	25,000.00	5,044.03 Cr	
29 Sep	Internet Trf From	Trf		100,000.00 Cr	105,044.03 Cr	
29 Sep	Internet Pmt To	Nono FNB	From Geoff	20,000.00	85,044.03 Cr	
29 Sep	Internet Pmt To	Stipend	Geoff	2,000.00	83,044.03 Cr	
29 Sep	Cheque Cashed 484	Killarney		80,000.00	3,044.03 Cr	42.00
29 Sep	Cash Handling Fee			0.00	3,044.03 Cr	1,080.00
29 Sep	Notification - Sms	Sms Sending Fee	Abilia Trding	0.00	3,044.03 Cr	1.05
29 Sep	#Statement Fee			0.00	3,044.03 Cr	10.50
29 Sep	Electronic Payments	Bis/Int 8 On True Tiering = 66.40		0.00	3,044.03 Cr	66.40
29 Sep	#Monthly Account Fee			52.00	2,992.03 Cr	
29 Sep	#Cash Handling Fees			1,417.50	1,574.53 Cr	(1,417.50)
29 Sep	#Value Added Serv Fees			49.55	1,524.98 Cr	(49.55)
29 Sep	#Service Fees			157.60	1,367.38 Cr	(157.60)

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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).

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/09/29	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
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256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BBST115 010532
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 115
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R8.56 Dr**

29 September 2012 to 30 October 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		1,367.38 Cr
Funds Received/Credits	0	0.00
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	2	1,350.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	2	1,350.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	69.70 Dr
Service Fees	2	59.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	10.50 Dr
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		52.32 Dr
Available Balance (00h25 - 31 Oct 12)		0.00

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
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Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62052928060	12/10/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 115

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				1,367.38 Cr	0.00
05 Oct	Internet Trf To	Trf	1,300.00	67.38 Cr	3.60
09 Oct	Internet Trf To	Trf	50.00	17.38 Cr	3.60
30 Oct	#Statement Fee		0.00	17.38 Cr	10.50
30 Oct	#Monthly Account Fee		52.00	34.62	
30 Oct	#Value Added Serv Fees		10.50	45.12	(10.50)
30 Oct	#Service Fees		7.20	52.32	(7.20)
Closing Balance				52.32 Dr	0.00

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#: 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).

Important Message! - Statement number sequence

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00???/B9/C6/TT/N	FNBUS
486	62052928060	12/10/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
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0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Branch Code
Fax
Lost Cards
Account Enquiries

BBST116 050692
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 116
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R59.25 Dr**

30 October 2012 to 30 November 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		52.32 Dr
Funds Received/Credits	3	95,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	95,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	7	83,500.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	25,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	4	19,500.00 Dr
Inter-Account Transfers Out	2	39,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	482.49 Dr
Service Fees	2	134.40 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	337.50 Dr
Internet Fees	0	0.00
Other Fees	2	10.59 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.40 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		10,964.79 Cr
Available Balance (00h57 - 01 Dec 12)		10,964.79

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



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Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62052928060	12/11/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 116

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					52.32 Dr	0.00
31 Oct	Dr.Int.Rate	14,00000		0.00	52.32	
20 Nov	Internet Trf From	7025		30,000.00 Cr	29,947.68 Cr	
20 Nov	Cheque Cashed 485	Killarney		25,000.00	4,947.68 Cr	42.00
20 Nov	Cash Handling Fee			0.00	4,947.68 Cr	337.50
21 Nov	Internet Pmt To	Padi	Geoff	2,000.00	2,947.68 Cr	
21 Nov	Internet Pmt To	Jci Worldcon	Geoff	2,500.00	447.68 Cr	
26 Nov	Internet Trf From	Trf		15,000.00 Cr	15,447.68 Cr	
26 Nov	Internet Pmt To	Nono FNB	From Geoff	5,000.00	10,447.68 Cr	
26 Nov	Internet Trf To	Trf		9,000.00	1,447.68 Cr	3.60
27 Nov	Internet Trf From	Tranafer		50,000.00 Cr	51,447.68 Cr	
27 Nov	Internet Trf To	Trf		30,000.00	21,447.68 Cr	3.60
27 Nov	Internet Pmt To	Nono FNB	From Geoff	10,000.00	11,447.68 Cr	
30 Nov	Int On Debit Balance			0.40	11,447.28 Cr	
30 Nov	Penalty Interest			0.09	11,447.19 Cr	
30 Nov	#Statement Fee			0.00	11,447.19 Cr	10.50
30 Nov	Electronic Payments	Bis/Int 4 On True Tiering = 33.20		0.00	11,447.19 Cr	33.20
30 Nov	#Monthly Account Fee			52.00	11,395.19 Cr	
30 Nov	#Cash Handling Fees			337.50	11,057.69 Cr	(337.50)
30 Nov	#Value Added Serv Fees			10.50	11,047.19 Cr	(10.50)
30 Nov	#Service Fees			82.40	10,964.79 Cr	(82.40)
Closing Balance					10,964.79 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	12/11/30	Business Account	

 Killarney
P O Box 87124
Houghton 2041
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e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST117 019209
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 117
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R133.35 Dr**

30 November 2012 to 29 December 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		10,964.79 Cr
Funds Received/Credits	6	152,100.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	6	152,100.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	20	163,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	4	11,000.00 Dr
Cheques Processed (Non Cash)	2	40,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	10	77,500.00 Dr
Inter-Account Transfers Out	4	34,500.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	1,085.80 Dr
Service Fees	2	341.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	540.00 Dr
Internet Fees	0	0.00
Other Fees	1	204.70 Dr
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		1,021.01 Dr
Available Balance (01h04 - 30 Dec 12)		0.00

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62052928060	12/12/29	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 117

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					10,964.79 Cr	0.00
01 Dec	Internet Trf From	Tranfer Geoff		10,000.00 Cr	20,964.79 Cr	
01 Dec	Express Pmt Pending			0.00	20,964.79 Cr	
01 Dec	Express Pmt Pending	Express Pmt Complete		0.00	20,964.79 Cr	
01 Dec	Rtc Express Pmt To	Anc Payment		20,000.00	964.79 Cr	38.00
07 Dec	Internet Trf From	Trf		20,000.00 Cr	20,964.79 Cr	
07 Dec	Internet Trf From	Trf		5,000.00 Cr	25,964.79 Cr	
07 Dec	Cheque Cashed 486	Killarney		20,000.00	5,964.79 Cr	42.00
07 Dec	Cash Handling Fee			0.00	5,964.79 Cr	270.00
10 Dec	Express Pmt Pending			0.00	5,964.79 Cr	
10 Dec	Express Pmt Pending	Express Pmt Complete		0.00	5,964.79 Cr	
10 Dec	Rtc Express Pmt To	G		2,500.00	3,464.79 Cr	38.00
11 Dec	Internet Trf From	Trf		7,100.00 Cr	10,564.79 Cr	
11 Dec	Internet Trf To	Trf		10,500.00	64.79 Cr	3.60
15 Dec	Internet Trf From	Transfer		40,000.00 Cr	40,064.79 Cr	
18 Dec	Internet Pmt To	National Conf	Geoff	2,500.00	37,564.79 Cr	
18 Dec	Internet Trf To	Trf		10,000.00	27,564.79 Cr	3.60
19 Dec	Express Pmt Pending			0.00	27,564.79 Cr	
19 Dec	Express Pmt Pending	Express Pmt Complete		0.00	27,564.79 Cr	
19 Dec	Rtc Express Pmt To	Geoff		3,000.00	24,564.79 Cr	38.00
19 Dec	Internet Trf To	Trf		10,000.00	14,564.79 Cr	3.60
19 Dec	ATM Cash	Loch Log	405769*3200	3,000.00	11,564.79 Cr	40.35
20 Dec	Express Pmt Pending			0.00	11,564.79 Cr	
20 Dec	Express Pmt Pending	Express Pmt Complete		0.00	11,564.79 Cr	
20 Dec	Rtc Express Pmt To	Anc		1,500.00	10,064.79 Cr	38.00
20 Dec	Internet Pmt To	National Conf	Geoff	3,000.00	7,064.79 Cr	
21 Dec	Internet Pmt To	Reimbursement	Geoff	5,000.00	2,064.79 Cr	
21 Dec	Internet Trf From	7025		70,000.00 Cr	72,064.79 Cr	
21 Dec	Cheque Cashed 487	Killarney		20,000.00	52,064.79 Cr	42.00
21 Dec	Cash Handling Fee			0.00	52,064.79 Cr	270.00
21 Dec	Internet Pmt To	Meredale	Makhubo	10,000.00	42,064.79 Cr	
21 Dec	Notification - Sms	Sms Sending Fee	Nxumalo	0.00	42,064.79 Cr	1.05
21 Dec	Notification - Sms	Sms Sending Fee	P Mabule	0.00	42,064.79 Cr	1.05
21 Dec	Notification - Sms	Sms Sending Fee	P Mabule	0.00	42,064.79 Cr	1.05
21 Dec	Notification - Sms	Sms Sending Fee	P Mabule	0.00	42,064.79 Cr	1.05
22 Dec	Express Pmt Pending			0.00	42,064.79 Cr	
22 Dec	Express Pmt Pending	Express Pmt Complete		0.00	42,064.79 Cr	
22 Dec	Rtc Express Pmt To	Anc		20,000.00	22,064.79 Cr	38.00
22 Dec	Internet Pmt To	Stipend	Anc	10,000.00	12,064.79 Cr	
24 Dec	ATM Cash	Southgat	405769*3200	3,000.00	9,064.79 Cr	40.35
24 Dec	ATM Cash	Shell Ko	405769*3200	3,000.00	6,064.79 Cr	40.35
24 Dec	ATM Cash	Shell Ko	405769*3200	2,000.00	4,064.79 Cr	28.15
27 Dec	Internet Trf To	Transfer		4,000.00	64.79 Cr	3.60
29 Dec	#Statement Fee			0.00	64.79 Cr	10.50
29 Dec	Electronic Payments	Bis/Int 5 On True Tiering = 41.50		0.00	64.79 Cr	41.50
29 Dec	#Monthly Account Fee			52.00	12.79 Cr	
29 Dec	#Cash Handling Fees			540.00	527.21	(540.00)
29 Dec	#Value Added Serv Fees			204.70	731.91	(204.70)
29 Dec	#Service Fees			289.10	1,021.01	(289.10)

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	12/12/29	Business Account	

Closing Balance

1,021.01 Dr

0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	12/12/29	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BBST118 029678
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 118
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R14.42 Dr**

29 December 2012 to 30 January 2013

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		1,021.01 Dr
Funds Received/Credits	3	41,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	41,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	6	39,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	3	13,000.00 Dr
Inter-Account Transfers Out	3	26,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	117.40 Dr
Service Fees	2	79.40 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	38.00 Dr
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		861.59 Cr
Available Balance (00h16 - 31 Jan 13)		861.59

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62052928060	13/01/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 118

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				1,021.01 Dr	0.00
31 Dec	Internet Trf From	Trf	5,000.00 Cr	3,978.99 Cr	
31 Dec	Internet Trf From	Main	6,000.00 Cr	9,978.99 Cr	
31 Dec	Internet Trf To	Trf	6,500.00	3,478.99 Cr	3.60
02 Jan	Express Pmt Pending		0.00	3,478.99 Cr	
02 Jan	Express Pmt Pending	Express Pmt Complete	0.00	3,478.99 Cr	
02 Jan	Rtc Express Pmt To	Geoff	3,000.00	478.99 Cr	38.00
18 Jan	Internet Trf From	Transfer	30,000.00 Cr	30,478.99 Cr	
18 Jan	Internet Pmt To	Meredale Makhubo	8,000.00	22,478.99 Cr	
18 Jan	Internet Trf To	Transfer	12,000.00	10,478.99 Cr	3.60
21 Jan	Internet Pmt To	Debt Professional	2,000.00	8,478.99 Cr	
21 Jan	Internet Trf To	Trf	7,500.00	978.99 Cr	3.60
30 Jan	Electronic Payments	Bis/Int 2 On True Tiering = 16.60	0.00	978.99 Cr	16.60
30 Jan	#Monthly Account Fee		52.00	926.99 Cr	
30 Jan	#Value Added Serv Fees		38.00	888.99 Cr	(38.00)
30 Jan	#Service Fees		27.40	861.59 Cr	(27.40)
Closing Balance				861.59 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	13/01/30	Business Account	

✉ Killarney
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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Branch Code
Fax
Lost Cards
Account Enquiries

BBST119 328463
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 119
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.95 Dr**

30 January 2013 to 28 February 2013

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			861.59 Cr
Funds Received/Credits	1		100.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		100.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	2		660.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	0		0.00
Inter-Account Transfers Out	2		660.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	2		56.60 Dr
Service Fees	2		56.60 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			244.99 Cr
Available Balance (01h24 - 01 Mar 13)			244.99

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

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Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62052928060	13/02/28	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 119

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				861.59 Cr	0.00
05 Feb	Internet Trf To	Trf	600.00	261.59 Cr	3.60
14 Feb	Internet Trf From	Trf	100.00 Cr	361.59 Cr	
21 Feb	Internet Airtime Topup	Airtime 0785711781	60.00	301.59 Cr	1.00
28 Feb	#Monthly Account Fee		52.00	249.59 Cr	
28 Feb	#Service Fees		4.60	244.99 Cr	(4.60)
Closing Balance				244.99 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	13/02/28	Business Account	

✉ Killarney
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(011) 6464893
0800-11-01-32
0860-263-362

BBST120 347799
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 120
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R22.11 Dr**

28 February 2013 to 30 March 2013

Change in costs on overdrawn accounts
With effect from 1 March 2013, FNB Business Banking will change the way in which overdrawn accounts are charged. Should the account go into excess, you will be charged for the use of the unauthorised overdraft for the period in which the account is in excess to a maximum of 24%. To avoid these charges on unauthorised overdraft excesses, we recommend that you:

- apply for an overdraft facility in the event that you do not have an overdraft facility; or
- increase your overdraft facility amount.


There is no upfront fee, but instead a monthly overdraft fee is charged only if the facility is utilised in excess of R200. To apply speak to a Business Manager at an FNB branch.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			244.99 Cr
Funds Received/Credits	2		320,000.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		320,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	12		299,500.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	5		24,500.00 Dr
Inter-Account Transfers Out	7		275,000.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	3		180.00 Dr
Service Fees	2		96.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	1		84.00 Dr
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			20,564.99 Cr
Available Balance (12h10 - 31 Mar 13)			20,564.99

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



The Reward of Choice

Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number. **eBucks for Business** gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62052928060	13/03/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 120

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				244.99 Cr	0.00
11 Mar	Internet Trf From	Main	200,000.00 Cr	200,244.99 Cr	
11 Mar	Internet Trf To	Debt	150,000.00	50,244.99 Cr	3.60
13 Mar	Internet Pmt To	Advance	Geoff 7,000.00	43,244.99 Cr	
13 Mar	Internet Pmt To	Nono FNB	From Geoff 10,000.00	33,244.99 Cr	
13 Mar	Internet Trf To	Transfer	20,000.00	13,244.99 Cr	3.60
18 Mar	Internet Pmt To	Refund	Geoff 2,500.00	10,744.99 Cr	
20 Mar	Internet Pmt To	National Conf	Geoff 2,000.00	8,744.99 Cr	
20 Mar	Send Money Dr	Send 27721875032	1,500.00	7,244.99 Cr	12.50
22 Mar	Send Money Dr	Send 27721875031	1,500.00	5,744.99 Cr	12.50
22 Mar	Express Pmt Pending		0.00	5,744.99 Cr	
22 Mar	Express Pmt Pending	Express Pmt Complete	0.00	5,744.99 Cr	
22 Mar	Rtc Express Pmt To	Contribution	3,000.00	2,744.99 Cr	38.00
26 Mar	Send Money Dr	Send 27766777426	500.00	2,244.99 Cr	8.50
30 Mar	Send Money Dr	Send 27760678795	1,500.00	744.99 Cr	12.50
30 Mar	Internet Trf From	Transfer	120,000.00 Cr	120,744.99 Cr	
30 Mar	Internet Trf To	Transfer Mg	100,000.00	20,744.99 Cr	3.60
30 Mar	Electronic Payments	Bis/Int 4 On True Tiering = 33.20	0.00	20,744.99 Cr	33.20
30 Mar	#Monthly Account Fee		52.00	20,692.99 Cr	
30 Mar	#Value Added Serv Fees		84.00	20,608.99 Cr	(84.00)
30 Mar	#Service Fees		44.00	20,564.99 Cr	(44.00)
Closing Balance				20,564.99 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	13/03/30	Business Account	

✉ Killarney
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info@fnb.co.za
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Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST121 269939
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 121
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R74.16 Dr**

30 March 2013 to 30 April 2013

Change in costs on overdrawn accounts
With effect from 1 March 2013, FNB Business Banking will change the way in which overdrawn accounts are charged. Should the account go into excess, you will be charged for the use of the unauthorised overdraft for the period in which the account is in excess to a maximum of 24%. To avoid these charges on unauthorised overdraft excesses, we recommend that you:

- apply for an overdraft facility in the event that you do not have an overdraft facility; or
- increase your overdraft facility amount.

There is no upfront fee, but instead a monthly overdraft fee is charged only if the facility is utilised in excess of R200. To apply speak to a Business Manager at an FNB branch.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			20,564.99 Cr
Funds Received/Credits	2		31,500.00 Cr
Cash Deposit	1		30,000.00 Cr
Other Deposits	0		0.00
Inter-Account Transfers In	1		1,500.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	10		21,000.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	0		0.00
Account Payments	6		15,000.00 Dr
Inter-Account Transfers Out	4		6,000.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	4		603.78 Dr
Service Fees	2		85.20 Dr
Cash Deposit Fees	1		391.90 Dr
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	1		126.68 Dr
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			30,461.21 Cr
Available Balance (01h37 - 01 May 13)			30,461.21

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

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Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62052928060	13/04/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 121

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					20,564.99 Cr	0.00
03 Apr	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	5,500.00	15,064.99 Cr	
04 Apr	Internet Pmt To	Geoff	Padi	2,000.00	13,064.99 Cr	
04 Apr	Send Money Dr	Send	27733666500	1,500.00	11,564.99 Cr	12.50
04 Apr	Notification - Email	Email Sending Fee	Abbott College	0.00	11,564.99 Cr	0.68
06 Apr	Express Pmt Pending			0.00	11,564.99 Cr	
06 Apr	Express Pmt Pending	Express Pmt Complete		0.00	11,564.99 Cr	
06 Apr	Rtc Express Pmt To	Vys		2,000.00	9,564.99 Cr	38.00
09 Apr	Send Money Dr	Send	27734837648	1,500.00	8,064.99 Cr	12.50
09 Apr	Express Pmt Pending			0.00	8,064.99 Cr	
09 Apr	Express Pmt Pending	Express Pmt Complete		0.00	8,064.99 Cr	
09 Apr	Rtc Express Pmt To	Geoff		1,500.00	6,564.99 Cr	38.00
13 Apr	Internet Pmt To	Jolly	Geoff	2,000.00	4,564.99 Cr	
13 Apr	Internet Pmt To	Jolly	Geoff	2,000.00	2,564.99 Cr	
19 Apr	Send Money Refund Cr	Send Rev	27733666500	1,500.00 Cr	4,064.99 Cr	
22 Apr	Send Money Dr	Send	27788007270	1,500.00	2,564.99 Cr	12.50
29 Apr	Send Money Dr	Send	27714434372	1,500.00	1,064.99 Cr	12.50
30 Apr	Cash Deposit	Kilarney	Cash	30,000.00 Cr	31,064.99 Cr	391.90
30 Apr	Electronic Payments	Bis/Int 4 On True Tiering =	33.20	0.00	31,064.99 Cr	33.20
30 Apr	#Monthly Account Fee			52.00	31,012.99 Cr	
30 Apr	#Value Added Serv Fees			126.68	30,886.31 Cr	(126.68)
30 Apr	#Service Fees			33.20	30,853.11 Cr	(33.20)
30 Apr	#Cash Deposit Fee			391.90	30,461.21 Cr	(391.90)
Closing Balance					30,461.21 Cr	0.00

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#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	13/04/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST122 031205
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 122
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.27 Dr**

30 April 2013 to 30 May 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		30,461.21 Cr
Funds Received/Credits	0	0.00
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	2	30,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	2	30,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	59.20 Dr
Service Fees	2	59.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		402.01 Cr
Available Balance (23h53 - 30 May 13)		402.01

See overleaf for transactions



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Terms and conditions apply.

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
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Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62052928060	13/05/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 122

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				30,461.21 Cr	0.00
02 May	Internet Trf To	Transfer	29,000.00	1,461.21 Cr	3.60
07 May	Internet Trf To	Trf	1,000.00	461.21 Cr	3.60
30 May	#Monthly Account Fee		52.00	409.21 Cr	
30 May	#Service Fees		7.20	402.01 Cr	(7.20)
Closing Balance				402.01 Cr	0.00

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	13/05/30	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST123 358218
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 123
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.83 Dr**

30 May 2013 to 29 June 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		402.01 Cr
Funds Received/Credits	0	0.00
Cash Deposit	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	350.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	1	350.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	55.60 Dr
Service Fees	2	55.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		3.59 Dr
Available Balance (12h19 - 30 Jun 13)		0.00

See overleaf for transactions



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Terms and conditions apply.

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/00/B9/C6/TT/N	FNBUS
486	62052928060	13/06/29	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 123

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			402.01 Cr	0.00
05 Jun	Internet Trf To Trf	350.00	52.01 Cr	3.60
29 Jun	#Monthly Account Fee	52.00	0.01 Cr	
29 Jun	#Service Fees	3.60	3.59	(3.60)
Closing Balance			3.59 Dr	0.00

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#: Inclusive of VAT @ 14.00%
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	13/06/29	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205

Branch Code
(011) 4861207

**Fax**
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST124 027129
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 124
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.82 Dr**

29 June 2013 to 30 July 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		3.59 Dr
Funds Received/Credits	1	700.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	700.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	1	55.50 Dr
Service Fees	1	55.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		640.91 Cr
Available Balance (00h06 - 31 Jul 13)		640.91

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/07/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 124

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			3.59 Dr	0.00
06 Jul	Internet Trf From Trf	700.00 Cr	696.41 Cr	
30 Jul	#Monthly Account Fee	55.50	640.91 Cr	
Closing Balance			640.91 Cr	0.00

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/07/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST125 027356
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT: R0 - R10M TURNOV : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 125
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R515.07 Dr**

30 July 2013 to 30 August 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		640.91 Cr
Funds Received/Credits	1	500,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	500,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	6	494,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	300,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	4	94,000.00 Dr
Inter-Account Transfers Out	1	100,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	4,194.10 Dr
Service Fees	2	144.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	4,050.00 Dr
Internet Fees	0	0.00
Other Fees	0	0.00
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		2,446.81 Cr
Available Balance (00h33 - 31 Aug 13)		2,446.81

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/08/30	Business Account: R0 - R10m Turnov	

BUSINESS ACCOUNT: R0 - R10M TURNOV: 62052928060

Tax Invoice/Statement Number : 125

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					640.91 Cr	0.00
03 Aug	Internet Trf From	Main		500,000.00 Cr	500,640.91 Cr	
03 Aug	Item Cashed	489	Killarney	300,000.00	200,640.91 Cr	50.40
03 Aug	Cash Handling Fee			0.00	200,640.91 Cr	4,050.00
08 Aug	Internet Trf To	Sal		100,000.00	100,640.91 Cr	3.80
08 Aug	Internet Pmt To	ABSA Credit Card	4787692035950018	50,000.00	50,640.91 Cr	
08 Aug	Internet Pmt To	0119413949	0002694205924972011	2,000.00	48,640.91 Cr	
08 Aug	Internet Pmt To	0119425911	0003494205924972011	2,000.00	46,640.91 Cr	
08 Aug	Internet Pmt To	Geoff Standard	Geoff	40,000.00	6,640.91 Cr	
30 Aug	Electronic Payments	Bis/Int 4 On True Tiering =	34.40	0.00	6,640.91 Cr	34.40
30 Aug	#Monthly Account Fee			55.50	6,585.41 Cr	
30 Aug	#Cash Handling Fees			4,050.00	2,535.41 Cr	(4,050.00)
30 Aug	#Service Fees			88.60	2,446.81 Cr	(88.60)
Closing Balance					2,446.81 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/08/30	Business Account: R0 - R10m Turnov	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST126 326505
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT: R0 - R10M TURNOV : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 126
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R16.84 Dr**

30 August 2013 to 30 September 2013

Cashflow Summary	
Overdraft Limit	0.00
Opening Balance	2,446.81 Cr
Funds Received/Credits	195,000.00 Cr
Cash Deposit	0.00
Other Deposits	0.00
Inter-Account Transfers In	195,000.00 Cr
Electronic Payments Received	0.00
Funds Used/Debits	153,400.00 Dr
Cash Withdrawals (Branch)	0.00
Cash Withdrawals (Other)	0.00
Cheques Processed (Non Cash)	0.00
Debit/Stop Orders	0.00
Account Payments	76,000.00 Dr
Inter-Account Transfers Out	77,400.00 Dr
Card Purchases (POS)	0.00
Fuel Purchases	0.00
Bank Charges	137.04 Dr
Service Fees	118.50 Dr
Cash Deposit Fees	0.00
Cash Handling Fees	0.00
Internet Fees	0.00
Other Fees	18.54 Dr
Interest on Credit Balance	0.00
Interest on Debit Balance	0.00
Inward Unpaid Items	0.00
Unpaid Cheques and Debits	0.00
Refunds/Adjustments	0.00
Closing Balance	43,909.77 Cr
Available Balance (02h11 - 01 Oct 13)	43,909.77

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/09/30	Business Account: R0 - R10m Turnov	

BUSINESS ACCOUNT: R0 - R10M TURNOV: 62052928060

Tax Invoice/Statement Number : 126

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				2,446.81 Cr	0.00
31 Aug	Send Money Dr	Send 27825922544	2,400.00	46.81 Cr	16.50
31 Aug	Internet Trf From	7025	15,000.00 Cr	15,046.81 Cr	
10 Sep	Internet Trf From	7025	40,000.00 Cr	55,046.81 Cr	
10 Sep	Internet Pmt To	Kt Fees Makhubo Kt-school Fe	6,000.00	49,046.81 Cr	
10 Sep	Internet Pmt To	ABSA Credit Card 4787692035950018	5,000.00	44,046.81 Cr	
10 Sep	Internet Pmt To	Itibare G	3,000.00	41,046.81 Cr	
10 Sep	Internet Pmt To	YI G	7,000.00	34,046.81 Cr	
10 Sep	Internet Trf To	CC Pmt	15,000.00	19,046.81 Cr	3.80
11 Sep	Notification - Email	Email Sending Fee Itibare	0.00	19,046.81 Cr	0.68
11 Sep	Notification - Email	Email Sending Fee Itibare	0.00	19,046.81 Cr	0.68
11 Sep	Notification - Email	Email Sending Fee Abbott College	0.00	19,046.81 Cr	0.68
13 Sep	Internet Trf From	Pay	40,000.00 Cr	59,046.81 Cr	
13 Sep	Internet Trf To	8060	30,000.00	29,046.81 Cr	3.80
13 Sep	Internet Pmt To	Geoff Standard Geoff	15,000.00	14,046.81 Cr	
16 Sep	Internet Trf From	8060	100,000.00 Cr	114,046.81 Cr	
16 Sep	Internet Trf To	8060	30,000.00	84,046.81 Cr	3.80
16 Sep	Internet Pmt To	Standard C	40,000.00	44,046.81 Cr	
30 Sep	Electronic Payments	Bis/Int 6 On True Tiering = 51.60	0.00	44,046.81 Cr	51.60
30 Sep	#Monthly Account Fee		55.50	43,991.31 Cr	
30 Sep	#Value Added Serv Fees		18.54	43,972.77 Cr	(18.54)
30 Sep	#Service Fees		63.00	43,909.77 Cr	(63.00)
Closing Balance				43,909.77 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/09/30	Business Account: R0 - R10m Turnov	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205
(011) 4861207

Branch Code
(011) 6464893

Fax
0800-11-01-32

Lost Cards
087-575-9479

Account Enquiries

BBST127 027714
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 127
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R358.77 Dr**

30 September 2013 to 30 October 2013

Cashflow Summary	
Overdraft Limit	0.00
Opening Balance	43,909.77 Cr
Funds Received/Credits	2 550,000.00 Cr
Cash Deposit	0 0.00
Other Deposits	0 0.00
Inter-Account Transfers In	2 550,000.00 Cr
Electronic Payments Received	0 0.00
Funds Used/Debits	14 577,500.00 Dr
Cash Withdrawals (Branch)	0 0.00
Cash Withdrawals (Other)	0 0.00
Cheques Processed (Non Cash)	1 200,000.00 Dr
Debit/Stop Orders	0 0.00
Account Payments	10 354,500.00 Dr
Inter-Account Transfers Out	3 23,000.00 Dr
Card Purchases (POS)	0 0.00
Fuel Purchases	0 0.00
Bank Charges	4 2,921.38 Dr
Service Fees	2 195.70 Dr
Cash Deposit Fees	0 0.00
Cash Handling Fees	1 2,700.00 Dr
Internet Fees	0 0.00
Other Fees	1 25.68 Dr
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	13,488.39 Cr
Available Balance (23h45 - 30 Oct 13)	13,488.39

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/10/30	Business Account	

BUSINESS ACCOUNT: 62052928060


Tax Invoice/Statement Number : 127

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				43,909.77 Cr	0.00
10 Oct	Send Money Dr	Send 27785711781	1,500.00	42,409.77 Cr	12.50
11 Oct	Internet Trf To	Trf	20,000.00	22,409.77 Cr	3.80
11 Oct	Internet Pmt To	Branch Geoff	7,000.00	15,409.77 Cr	
11 Oct	Send Money Dr	Send 27785882689	1,500.00	13,909.77 Cr	12.50
16 Oct	Internet Trf From	From Salaries	400,000.00 Cr	413,909.77 Cr	
16 Oct	Internet Pmt To	Jci Mc	20,000.00	393,909.77 Cr	
17 Oct	Internet Pmt To	Transfer 22 Nono Makhubo	100,000.00	293,909.77 Cr	
18 Oct	Internet Pmt To	Jci G	4,500.00	289,409.77 Cr	
18 Oct	Internet Pmt To	Jci G	4,500.00	284,909.77 Cr	
18 Oct	Notification - Email	Email Sending Fee Pearly Blue	0.00	284,909.77 Cr	0.68
22 Oct	Internet Pmt To	Payment Transfer	4,000.00	280,909.77 Cr	
25 Oct	Item Cashed 491	Killarney	200,000.00	80,909.77 Cr	50.40
25 Oct	Cash Handling Fee		0.00	80,909.77 Cr	2,700.00
26 Oct	Internet Pmt To	Payment Transfer	11,000.00	69,909.77 Cr	
26 Oct	Internet Pmt To	Travel Geoff	3,500.00	66,409.77 Cr	
28 Oct	Internet Trf From	Sal	150,000.00 Cr	216,409.77 Cr	
28 Oct	Internet Pmt To	Nono FNB From Geoff	140,000.00	76,409.77 Cr	
29 Oct	Internet Pmt To	Nono FNB From Geoff	60,000.00	16,409.77 Cr	
30 Oct	Electronic Payments	Bis/Int 10 On True Tiering = 86.00	0.00	16,409.77 Cr	86.00
30 Oct	#Monthly Account Fee		55.50	16,354.27 Cr	
30 Oct	#Cash Handling Fees		2,700.00	13,654.27 Cr	(2,700.00)
30 Oct	#Value Added Serv Fees		25.68	13,628.59 Cr	(25.68)
30 Oct	#Service Fees		140.20	13,488.39 Cr	(140.20)
Closing Balance				13,488.39 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/10/30	Business Account	

 Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
087-575-9479

BBST128 250989
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 128
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R288.29 Dr**

30 October 2013 to 30 November 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		13,488.39 Cr
Funds Received/Credits	4	720,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	4	720,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	14	693,500.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	3	150,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	5	68,500.00 Dr
Inter-Account Transfers Out	6	475,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	2,347.50 Dr
Service Fees	2	272.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	2,075.00 Dr
Internet Fees	0	0.00
Other Fees	0	0.00
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		37,640.89 Cr
Available Balance (02h38 - 01 Dec 13)		37,640.89

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/11/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 128

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				13,488.39 Cr	0.00
04 Nov	Internet Trf From	Sal-settle	300,000.00 Cr	313,488.39 Cr	
04 Nov	Internet Trf To	Sal Settle	250,000.00	63,488.39 Cr	3.80
06 Nov	Internet Trf To	S ffo	20,000.00	43,488.39 Cr	3.80
12 Nov	Internet Pmt To	Brazil H	10,000.00	33,488.39 Cr	
13 Nov	Internet Trf To	Trf	20,000.00	13,488.39 Cr	3.80
14 Nov	Internet Pmt To	Debt	10,000.00	3,488.39 Cr	
16 Nov	Internet Pmt To	Finalization	2,500.00	988.39 Cr	
18 Nov	Internet Trf From	Trf	200,000.00 Cr	200,988.39 Cr	
18 Nov	Internet Pmt To	Finalization Mc	10,000.00	190,988.39 Cr	
19 Nov	Item Cashed 493	Killarney	25,000.00	165,988.39 Cr	50.40
19 Nov	Cash Handling Fee		0.00	165,988.39 Cr	362.50
19 Nov	Internet Trf To	Trf	60,000.00	105,988.39 Cr	3.80
19 Nov	Internet Trf To	Sal	60,000.00	45,988.39 Cr	3.80
19 Nov	Internet Pmt To	Pat Geoff	36,000.00	9,988.39 Cr	
20 Nov	Internet Trf From	Transfer	120,000.00 Cr	129,988.39 Cr	
20 Nov	Item Cashed 494	Killarney	100,000.00	29,988.39 Cr	50.40
20 Nov	Cash Handling Fee		0.00	29,988.39 Cr	1,350.00
26 Nov	Item Cashed 495	Killarney	25,000.00	4,988.39 Cr	50.40
26 Nov	Cash Handling Fee		0.00	4,988.39 Cr	362.50
29 Nov	Internet Trf From	Transfer	100,000.00 Cr	104,988.39 Cr	
29 Nov	Internet Trf To	Transf	65,000.00	39,988.39 Cr	3.80
30 Nov	Electronic Payments	Bis/Int 5 On True Tiering = 43.00	0.00	39,988.39 Cr	43.00
30 Nov	#Monthly Account Fee		55.50	39,932.89 Cr	
30 Nov	#Cash Handling Fees		2,075.00	37,857.89 Cr	(2,075.00)
30 Nov	#Service Fees		217.00	37,640.89 Cr	(217.00)
Closing Balance				37,640.89 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/11/30	Business Account	

BBST129 027457
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 129
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R95.85 Dr**

30 November 2013 to 30 December 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		37,640.89 Cr
Funds Received/Credits	5	460,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	5	460,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	20	490,500.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	25,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	13	214,500.00 Dr
Inter-Account Transfers Out	6	251,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	780.45 Dr
Service Fees	2	188.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	362.50 Dr
Internet Fees	0	0.00
Other Fees	1	229.05 Dr
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		6,360.44 Cr
Available Balance (23h31 - 30 Dec 13)		6,360.44

Interest Rates (Usury)

Interest Earned on Credit Balance	
R1-R4999	0.00%
R5000+	0.00%
Interest Charged on Debit Balance	
14.00%	

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
 cheque deposit.
Cheque Service Fee (CSF) - R50.40

Page 1 of 2
Delivery Method R07
EN/30/NV/DDA AA
486

60348

See overleaf for transactions



Get MORE Rewards with eBucks for Business

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Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							

Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/12/30	Business Account	

CSFZFN0:6205292806

BUSINESS ACCOUNT: 62052928060


Tax Invoice/Statement Number : 129

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					37,640.89 Cr	0.00
02 Dec	Internet Trf From	Transfer		10,000.00 Cr	47,640.89 Cr	
02 Dec	Internet Pmt To	Pat	Geoff	42,000.00	5,640.89 Cr	
02 Dec	Rtc Express Pmt To	Ref		5,000.00	640.89 Cr	38.00
05 Dec	Internet Trf From	Transfer		50,000.00 Cr	50,640.89 Cr	
05 Dec	Internet Trf To	Transfer		21,000.00	29,640.89 Cr	3.80
05 Dec	Item Cashed 496	Killarney		25,000.00	4,640.89 Cr	50.40
05 Dec	Cash Handling Fee			0.00	4,640.89 Cr	362.50
09 Dec	Internet Trf From	Main		200,000.00 Cr	204,640.89 Cr	
09 Dec	Internet Trf To	Sal Refund		100,000.00	104,640.89 Cr	3.80
11 Dec	Rtc Express Pmt To	Debt	G	14,500.00	90,140.89 Cr	38.00
13 Dec	Internet Trf From	Transfer		100,000.00 Cr	190,140.89 Cr	
18 Dec	Rtc Express Pmt To	Advance	Ad	6,000.00	184,140.89 Cr	38.00
18 Dec	Rtc Express Pmt To	Sal		1,000.00	183,140.89 Cr	38.00
18 Dec	Internet Pmt To	Rlm	Settlement	15,000.00	168,140.89 Cr	
19 Dec	Internet Pmt To	Final Payment	Organise	5,000.00	163,140.89 Cr	
19 Dec	Rtc Express Pmt To	Payment	Paymeny	5,000.00	158,140.89 Cr	38.00
19 Dec	Notification - Sms	Sms Sending Fee	Me Khumalo	0.00	158,140.89 Cr	1.05
20 Dec	Internet Pmt To	Mol		3,500.00	154,640.89 Cr	
20 Dec	Internet Trf To	Trf		60,000.00	94,640.89 Cr	3.80
23 Dec	Internet Trf To	Trf		30,000.00	64,640.89 Cr	3.80
23 Dec	Internet Trf To	Trf		30,000.00	34,640.89 Cr	3.80
23 Dec	Internet Pmt To	Nono FNB	From Geoff	20,000.00	14,640.89 Cr	
27 Dec	Internet Trf To	Trf		10,000.00	4,640.89 Cr	3.80
30 Dec	Internet Trf From	To Pay Debts		100,000.00 Cr	104,640.89 Cr	
30 Dec	Rtc Express Pmt To	Mahlomola	Adv	10,000.00	94,640.89 Cr	38.00
30 Dec	Internet Pmt To	Geoff Standard	Cons	47,500.00	47,140.89 Cr	
30 Dec	Internet Pmt To	FNB	From Geoff	40,000.00	7,140.89 Cr	
30 Dec	Electronic Payments	Bis/Int 7 On True Tiering = 60.20		0.00	7,140.89 Cr	60.20
30 Dec	#Monthly Account Fee			55.50	7,085.39 Cr	
30 Dec	#Cash Handling Fees			362.50	6,722.89 Cr	(362.50)
30 Dec	#Value Added Serv Fees			229.05	6,493.84 Cr	(229.05)
30 Dec	#Service Fees			133.40	6,360.44 Cr	(133.40)
Closing Balance					6,360.44 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.


#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	13/12/30	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205
(011) 4861207

Branch Code
 (011) 6464893

Fax
0800-11-01-32

Lost Cards
087-575-9479

Account Enquiries

BBST130 028847
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 130
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R8.81 Dr**

30 December 2013 to 30 January 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		6,360.44 Cr
Funds Received/Credits	2	29,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	29,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	3	34,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	1	3,000.00 Dr
Inter-Account Transfers Out	2	31,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	71.70 Dr
Service Fees	2	71.70 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		1,288.74 Cr
Available Balance (23h47 - 30 Jan 14)		1,288.74

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business
Your business is not registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/01/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 130

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				6,360.44 Cr	0.00
04 Jan	Internet Pmt To	Trf	3,000.00	3,360.44 Cr	
04 Jan	Internet Trf From	Trf	14,000.00 Cr	17,360.44 Cr	
04 Jan	Internet Trf To	Trf	16,000.00	1,360.44 Cr	3.80
10 Jan	Internet Trf From	Trf	15,000.00 Cr	16,360.44 Cr	
10 Jan	Internet Trf To	Trf	15,000.00	1,360.44 Cr	3.80
30 Jan	Electronic Payments	Bis/Int 1 On True Tiering = 8.60	0.00	1,360.44 Cr	8.60
30 Jan	#Monthly Account Fee		55.50	1,304.94 Cr	
30 Jan	#Service Fees		16.20	1,288.74 Cr	(16.20)
Closing Balance				1,288.74 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/01/30	Business Account	

BBST131 294866
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 131
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R26.93** Dr

30 January 2014 to 28 February 2014

Notification

Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		1,288.74 Cr
Funds Received/Credits	3	145,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	145,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	15	145,318.76 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	10	91,318.76 Dr
Inter-Account Transfers Out	5	54,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	219.30 Dr
Service Fees	2	143.30 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	76.00 Dr
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		750.68 Cr
Available Balance (01h43 - 01 Mar 14)		750.68

See overleaf for transactions

Interest Rates (Usury)

Interest Earned on Credit Balance	
R1-R4999	0.00%
R5000+	0.00%
Interest Charged on Debit Balance	
15.00%	

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
 cheque deposit.
Cheque Service Fee (CSF) - R50.40

Page 1 of 2

Delivery Method R07
EN/30/NV/DDA AA
486

701983

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

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Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/02/28	Business Account	

CSFZFN0:6205292806

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 131

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				1,288.74 Cr	0.00
31 Jan	Internet Trf From	Trf	25,000.00 Cr	26,288.74 Cr	
04 Feb	Internet Trf To	Trf	10,000.00	16,288.74 Cr	3.80
05 Feb	Internet Pmt To	Geoff Standard Fnn	10,000.00	6,288.74 Cr	
06 Feb	Rtc Express Pmt To	Hloksy Refund	4,000.00	2,288.74 Cr	38.00
07 Feb	Rtc Express Pmt To	Pmt	4,500.00	2,211.26	38.00
07 Feb	Internet Pmt To	Payment	4,000.00	6,211.26	
07 Feb	Internet Trf From	Trf	50,000.00 Cr	43,788.74 Cr	
07 Feb	Internet Pmt To	Molobi Organise	2,000.00	41,788.74 Cr	
07 Feb	Internet Pmt To	L Conf G	3,000.00	38,788.74 Cr	
07 Feb	Internet Pmt To	Yon G	3,000.00	35,788.74 Cr	
07 Feb	Internet Pmt To	Kakali Molelwane	10,818.76	24,969.98 Cr	
12 Feb	Internet Trf To	Trf	12,000.00	12,969.98 Cr	3.80
13 Feb	Internet Pmt To	Payment Geoff	10,000.00	2,969.98 Cr	
14 Feb	Internet Trf From	Trf	70,000.00 Cr	72,969.98 Cr	
14 Feb	Internet Pmt To	Geoff Standard G	40,000.00	32,969.98 Cr	
14 Feb	Internet Trf To	Trf	15,000.00	17,969.98 Cr	3.80
15 Feb	Internet Trf To	Trf	10,000.00	7,969.98 Cr	3.80
22 Feb	Internet Trf To	Trf	7,000.00	969.98 Cr	3.80
28 Feb	Electronic Payments	Bis/Int 8 On True Tiering = 68.80	0.00	969.98 Cr	68.80
28 Feb	#Monthly Account Fee		55.50	914.48 Cr	
28 Feb	#Value Added Serv Fees		76.00	838.48 Cr	(76.00)
28 Feb	#Service Fees		87.80	750.68 Cr	(87.80)
Closing Balance				750.68 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/02/28	Business Account	

✉ Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST132 046569
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 132
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R190.12 Dr**

28 February 2014 to 29 March 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			750.68 Cr
Funds Received/Credits	2		205,000.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		205,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	6		152,900.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	1		100,000.00 Dr
Debit/Stop Orders	0		0.00
Account Payments	3		28,900.00 Dr
Inter-Account Transfers Out	2		24,000.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	4		1,548.10 Dr
Service Fees	2		122.10 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		1,350.00 Dr
Internet Fees	0		0.00
Other Fees	1		76.00 Dr
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			51,302.58 Cr
Available Balance (01h53 - 30 Mar 14)			51,302.58

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/03/29	Business Account	

BUSINESS ACCOUNT: 62052928060


Tax Invoice/Statement Number : 132

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				750.68 Cr	0.00
10 Mar	Internet Trf To	Trf	4,000.00	3,249.32	3.80
10 Mar	Internet Trf From	Trf	5,000.00 Cr	1,750.68 Cr	
13 Mar	Rtc Express Pmt To	Mangaliso Mc	900.00	850.68 Cr	38.00
25 Mar	Internet Trf From	Transfer	200,000.00 Cr	200,850.68 Cr	
25 Mar	Item Cashed 498	Rosebank	100,000.00	100,850.68 Cr	50.40
25 Mar	Cash Handling Fee		0.00	100,850.68 Cr	1,350.00
27 Mar	Rtc Express Pmt To	Pay	3,000.00	97,850.68 Cr	38.00
28 Mar	Internet Pmt To	Moving Mc Mc	25,000.00	72,850.68 Cr	
29 Mar	Internet Trf To	Trf	20,000.00	52,850.68 Cr	3.80
29 Mar	Electronic Payments	Bis/Int 1 On True Tiering = 8.60	0.00	52,850.68 Cr	8.60
29 Mar	#Monthly Account Fee		55.50	52,795.18 Cr	
29 Mar	#Cash Handling Fees		1,350.00	51,445.18 Cr	(1,350.00)
29 Mar	#Value Added Serv Fees		76.00	51,369.18 Cr	(76.00)
29 Mar	#Service Fees		66.60	51,302.58 Cr	(66.60)
Closing Balance				51,302.58 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.


#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/03/29	Business Account	

 Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205
(011) 4861207

Branch Code
 (011) 6464893

Fax
0800-11-01-32

Lost Cards
087-575-9479

Account Enquiries

BBST133 247941
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 133
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R18.64 Dr**

29 March 2014 to 30 April 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		51,302.58 Cr
Funds Received/Credits	1	10,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	10,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	10	58,500.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	6	24,500.00 Dr
Inter-Account Transfers Out	4	34,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	151.70 Dr
Service Fees	2	113.70 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	38.00 Dr
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		2,650.88 Cr

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/04/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 133

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				51,302.58 Cr	0.00
01 Apr	Internet Trf To	Pmt	10,000.00	41,302.58 Cr	3.80
01 Apr	Internet Trf To	Trf	10,000.00	31,302.58 Cr	3.80
01 Apr	Internet Pmt To	Pmt	2,000.00	29,302.58 Cr	
02 Apr	Internet Trf To	Trf	10,000.00	19,302.58 Cr	3.80
02 Apr	Internet Pmt To	Pmt	2,000.00	17,302.58 Cr	
02 Apr	Rtc Express Pmt To	Trf	10,000.00	7,302.58 Cr	38.00
03 Apr	Internet Pmt To	Trf	1,500.00	5,802.58 Cr	
11 Apr	Internet Pmt To	Ward	3,000.00	2,802.58 Cr	
12 Apr	Internet Trf From	Trf	10,000.00 Cr	12,802.58 Cr	
12 Apr	Internet Pmt To	Refund	6,000.00	6,802.58 Cr	
14 Apr	Internet Trf To	Trf	4,000.00	2,802.58 Cr	3.80
30 Apr	Electronic Payments	Bis/Int 5 On True Tiering = 43.00	0.00	2,802.58 Cr	43.00
30 Apr	#Monthly Account Fee		55.50	2,747.08 Cr	
30 Apr	#Value Added Serv Fees		38.00	2,709.08 Cr	(38.00)
30 Apr	#Service Fees		58.20	2,650.88 Cr	(58.20)
Closing Balance				2,650.88 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/04/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST134 025757
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 134
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R112.24 Dr**

30 April 2014 to 30 May 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			2,650.88 Cr
Funds Received/Credits	2		170,000.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		170,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	7		170,000.00 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	2		50,000.00 Dr
Debit/Stop Orders	0		0.00
Account Payments	1		3,500.00 Dr
Inter-Account Transfers Out	4		116,500.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	4		913.80 Dr
Service Fees	2		176.30 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		725.00 Dr
Internet Fees	0		0.00
Other Fees	1		12.50 Dr
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			1,737.08 Cr

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/05/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 134

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				2,650.88 Cr	0.00
02 May	Internet Trf To	Trf Sal	60,000.00	57,349.12	3.80
02 May	Internet Trf From	Trf	100,000.00 Cr	42,650.88 Cr	
03 May	Internet Trf To	Trf	35,000.00	7,650.88 Cr	3.80
22 May	Internet Pmt To	Trf	3,500.00	4,150.88 Cr	
22 May	Send Money Dr	Send 27736558915	1,500.00	2,650.88 Cr	12.50
28 May	Internet Trf From	Trf	70,000.00 Cr	72,650.88 Cr	
28 May	Item Cashed 497	Killarney	20,000.00	52,650.88 Cr	50.40
28 May	Cash Handling Fee		0.00	52,650.88 Cr	290.00
28 May	Item Cashed 499	Killarney	30,000.00	22,650.88 Cr	50.40
28 May	Cash Handling Fee		0.00	22,650.88 Cr	435.00
30 May	Internet Trf To	Trf	20,000.00	2,650.88 Cr	3.80
30 May	Electronic Payments	Bis/Int 1 On True Tiering = 8.60	0.00	2,650.88 Cr	8.60
30 May	#Monthly Account Fee		55.50	2,595.38 Cr	
30 May	#Cash Handling Fees		725.00	1,870.38 Cr	(725.00)
30 May	#Value Added Serv Fees		12.50	1,857.88 Cr	(12.50)
30 May	#Service Fees		120.80	1,737.08 Cr	(120.80)

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/05/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 135

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,737.08 Cr	0.00
31 May	Internet Trf From	Trf		50,000.00 Cr	51,737.08 Cr	
31 May	Internet Pmt To	Meredale	Makhubo	15,000.00	36,737.08 Cr	
31 May	Item Cashed 501	O R Tambo		15,000.00	21,737.08 Cr	50.40
31 May	Cash Handling Fee			0.00	21,737.08 Cr	217.50
02 Jun	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	7,000.00	14,737.08 Cr	
02 Jun	Internet Pmt To	Kt Fees Visa	Visa (Kt Makhubo)	1,245.00	13,492.08 Cr	
02 Jun	Internet Pmt To	Kakali	Stipend	11,000.00	2,492.08 Cr	
03 Jun	Notification - Email	Email Sending Fee	Abbott College	0.00	2,492.08 Cr	0.68
03 Jun	Notification - Email	Email Sending Fee	Abbott College	0.00	2,492.08 Cr	0.68
07 Jun	Rtc Express Pmt To	Condolences	Geoff	2,000.00	492.08 Cr	38.00
30 Jun	Electronic Payments	Bis/Int 4 On True Tiering =	34.40	0.00	492.08 Cr	34.40
30 Jun	#Monthly Account Fee			55.50	436.58 Cr	
30 Jun	#Cash Handling Fees			217.50	219.08 Cr	(217.50)
30 Jun	#Value Added Serv Fees			39.36	179.72 Cr	(39.36)
30 Jun	#Service Fees			84.80	94.92 Cr	(84.80)
Closing Balance					94.92 Cr	0.00

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An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/06/30	Business Account	

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P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
087-575-9479

BBST136 025891
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 136
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R9.09 Dr**

30 June 2014 to 30 July 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		94.92 Cr
Funds Received/Credits	0	0.00
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	74.00 Dr
Service Fees	1	61.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	13.00 Dr
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		20.92 Cr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

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Terms and conditions apply.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/07/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 136

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				94.92 Cr	0.00
23 Jul	#Archive Statement Fee	#Stmnt Emailed @Brch	13.00	81.92 Cr	
30 Jul	#Monthly Account Fee		61.00	20.92 Cr	
Closing Balance				20.92 Cr	0.00

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/07/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
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256205
(011) 4861207
(011) 6464893
0800-11-01-32
087-575-9479

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST137 237294
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 137
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.49 Dr**

30 July 2014 to 30 August 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		20.92 Cr
Funds Received/Credits	0	0.00
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	0	0.00
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	1	61.00 Dr
Service Fees	1	61.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		40.08 Dr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



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Terms and conditions apply.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/08/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 137

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			20.92 Cr	0.00
30 Aug	#Monthly Account Fee	61.00	40.08	
Closing Balance			40.08 Dr	0.00

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First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/08/30	Business Account	

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Lost Cards
Account Enquiries

BBST138 297725
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 138
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R17.78 Dr**

30 August 2014 to 30 September 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		40.08 Dr
Funds Received/Credits	3	641,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	1,000.00 Cr
Electronic Payments Received	2	640,000.00 Cr
Funds Used/Debits	7	577,500.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	5	12,500.00 Dr
Inter-Account Transfers Out	2	565,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	144.80 Dr
Service Fees	2	104.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	40.00 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.03 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		63,315.09 Cr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/09/30	Business Account	

BUSINESS ACCOUNT: 62052928060


Tax Invoice/Statement Number : 138

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				40.08 Dr	0.00
01 Sep	Dr.Int.Rate	15,00000	0.00	40.08	
03 Sep	FNB App Transfer From	Trf	1,000.00 Cr	959.92 Cr	
15 Sep	Magtape Credit	P Makhubedu	70,000.00 Cr	70,959.92 Cr	
16 Sep	FNB App Transfer To	Transfer	65,000.00	5,959.92 Cr	4.00
20 Sep	Magtape Credit	Stancom FI65tssms Gen Ven	570,000.00 Cr	575,959.92 Cr	
23 Sep	FNB App Transfer To	Trf	500,000.00	75,959.92 Cr	4.00
25 Sep	FNB App Payment To	Stipend Geoff	2,000.00	73,959.92 Cr	
25 Sep	FNB App Payment To	Stipend Geoff	2,000.00	71,959.92 Cr	
25 Sep	FNB App Payment To	Stipend Geoff	2,000.00	69,959.92 Cr	
25 Sep	FNB App Payment To	WI Geoff	4,000.00	65,959.92 Cr	
25 Sep	FNB App Rtc Pmt To	Stipend Geoff	2,500.00	63,459.92 Cr	40.00
30 Sep	Int On Debit Balance		0.03	63,459.89 Cr	
30 Sep	Electronic Payments	Bis/Int 4 On True Tiering = 35.80	0.00	63,459.89 Cr	35.80
30 Sep	#Monthly Account Fee		61.00	63,398.89 Cr	
30 Sep	#Value Added Serv Fees		40.00	63,358.89 Cr	(40.00)
30 Sep	#Service Fees		43.80	63,315.09 Cr	(43.80)
Closing Balance				63,315.09 Cr	0.00

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/09/30	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

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Branch Code
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Lost Cards
0800-11-01-32

Account Enquiries
087-575-9479

BBST139 027606
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 139
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R14.60 Dr**

30 September 2014 to 30 October 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		63,315.09 Cr
Funds Received/Credits	0	0.00
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	3	61,000.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	0	0.00
Account Payments	3	61,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	118.90 Dr
Service Fees	2	78.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	40.00 Dr
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		2,196.19 Cr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

Get MORE Rewards with eBucks for Business

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/10/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 139

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				63,315.09 Cr	0.00
02 Oct	Express Pmt Pending		0.00	63,315.09 Cr	
02 Oct	Express Pmt Pending	Express Pmt Complete	0.00	63,315.09 Cr	
02 Oct	FNB App Rtc Pmt To	Geoff FNB	20,000.00	43,315.09 Cr	40.00
02 Oct	Internet Pmt To	Kakali Geoff	11,000.00	32,315.09 Cr	
02 Oct	Internet Pmt To	Nono FNB From Geoff	30,000.00	2,315.09 Cr	
30 Oct	Electronic Payments	Bis/Int 2 On True Tiering = 17.90	0.00	2,315.09 Cr	17.90
30 Oct	#Monthly Account Fee		61.00	2,254.09 Cr	
30 Oct	#Value Added Serv Fees		40.00	2,214.09 Cr	(40.00)
30 Oct	#Service Fees		17.90	2,196.19 Cr	(17.90)
Closing Balance				2,196.19 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/10/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 140

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			2,196.19 Cr	
29 Nov	#Monthly Account Fee	61.00	2,135.19 Cr	
Closing Balance			2,135.19 Cr	

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Inclusive of VAT @ 14.00%
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/11/29	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 141

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			2,135.19 Cr		
18 Dec	Magtape Credit	Tss Managed Services (Pty) Ltd	171,000.00 Cr	173,135.19 Cr	
27 Dec	Internet Pmt To	Kakali Salary Geoff	11,000.00	162,135.19 Cr	
30 Dec	Electronic Payments	Bis/Int 1 On True Tiering = 8.95	0.00	162,135.19 Cr	8.95
30 Dec	#Monthly Account Fee		61.00	162,074.19 Cr	
30 Dec	#Service Fees		8.95	162,065.24 Cr	(8.95)
Closing Balance			162,065.24 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.

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	14/12/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 142

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			162,065.24 Cr		
31 Dec	Internet Trf To	Trf	30,000.00	132,065.24 Cr	4.00
02 Jan	Internet Trf To	Trf	25,000.00	107,065.24 Cr	4.00
05 Jan	Internet Trf To	Trf	20,000.00	87,065.24 Cr	4.00
12 Jan	Internet Pmt To	Right To Learn Geoff	750.00	86,315.24 Cr	
14 Jan	Internet Airtime Topup	Airtime 0712748808	110.00	86,205.24 Cr	1.10
19 Jan	Internet Pmt To	Contribution G	15,000.00	71,205.24 Cr	
20 Jan	Internet Trf To	Trf	10,000.00	61,205.24 Cr	4.00
30 Jan	Electronic Payments	Bis/Int 2 On True Tiering = 17.90	0.00	61,205.24 Cr	17.90
30 Jan	#Monthly Account Fee		61.00	61,144.24 Cr	
30 Jan	#Service Fees		35.00	61,109.24 Cr	(35.00)
Closing Balance			61,109.24 Cr		

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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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	15/01/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 143

BBST143 096342
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Total VAT Charged : R 12.87 Dr

Statement Period : 30 January 2015 to 28 February 2015
Statement Date : 28 February 2015

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		61,109.24 Cr
Funds Received (Credits)	3	138,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	138,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	6	199,000.00 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	4	185,000.00 Dr
Inter-Account Transfers Out	2	14,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	104.80 Dr
Service Fees	2	104.80 Dr
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	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		4.44 Cr
Overdraft Limit		0.00

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Interest Rates (Usury)
Interest on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R8.40 plus R2.42 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00
Cheque Deposit Fee - R0.00 per cheque deposit.
Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	15/02/28	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 143

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					61,109.24 Cr	
31 Jan	Internet Pmt To	Nono FNB	From Geoff	10,000.00	51,109.24 Cr	
31 Jan	Internet Pmt To	Geoff Standard	Molelwane Consulting	20,000.00	31,109.24 Cr	
31 Jan	Internet Pmt To	Com		5,000.00	26,109.24 Cr	
03 Feb	Internet Trf To	Trf		10,000.00	16,109.24 Cr	4.00
04 Feb	Internet Trf To	Payment		4,000.00	12,109.24 Cr	4.00
09 Feb	Internet Trf From	Trf		110,000.00 Cr	122,109.24 Cr	
09 Feb	Internet Trf From	Trf		8,000.00 Cr	130,109.24 Cr	
11 Feb	Internet Trf From	Trf		20,000.00 Cr	150,109.24 Cr	
11 Feb	Internet Pmt To	Angela	Pm	150,000.00	109.24 Cr	
28 Feb	Electronic Payments	Bis/Int 4 On True Tiering = 35.80		0.00	109.24 Cr	35.80
28 Feb	#Monthly Account Fee			61.00	48.24 Cr	
28 Feb	#Service Fees			43.80	4.44 Cr	(43.80)
Closing Balance					4.44 Cr	

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	15/02/28	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 144

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			4.44 Cr		
03 Mar	Internet Trf From	Trf	100,000.00 Cr	100,004.44 Cr	
04 Mar	Internet Trf To	Payment	10,000.00	90,004.44 Cr	4.00
04 Mar	Internet Trf To	Transfer	50,000.00	40,004.44 Cr	4.00
04 Mar	Internet Pmt To	Geoff Standard Geoff FNB	30,000.00	10,004.44 Cr	
05 Mar	Rtc Express Pmt To	Regional Office G	5,000.00	5,004.44 Cr	40.00
25 Mar	Send Money Dr	Send 27786718869	3,000.00	2,004.44 Cr	8.50
30 Mar	Electronic Payments	Bis/Int 1 On True Tiering = 8.95	0.00	2,004.44 Cr	8.95
30 Mar	#Monthly Account Fee		61.00	1,943.44 Cr	
30 Mar	#Value Added Serv Fees		48.50	1,894.94 Cr	(48.50)
30 Mar	#Service Fees		16.95	1,877.99 Cr	(16.95)
Closing Balance			1,877.99 Cr		

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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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	15/03/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 146

BBST146 197782
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Total VAT Charged : R 7.49 Dr

Statement Period : 30 April 2015 to 30 May 2015
Statement Date : 30 May 2015

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		808.49 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)	0	0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	1	61.00 Dr
Service Fees	1	61.00 Dr
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	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		747.49 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R8.40 plus R2.42 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00
Cheque Deposit Fee - R0.00 per cheque deposit.
Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	15/05/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 146

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			808.49 Cr	
30 May	#Monthly Account Fee	61.00	747.49 Cr	
Closing Balance			747.49 Cr	

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Inclusive of VAT @ 14.00%
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	15/05/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 147

BBST147 077174
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Total VAT Charged : R 26.39 Dr

Statement Period : 30 May 2015 to 30 June 2015
Statement Date : 30 June 2015

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		747.49 Cr
Funds Received (Credits)	1	65,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	65,000.00 Cr
Funds Used (Debits)	9	64,500.00 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	5	33,500.00 Dr
Inter-Account Transfers Out	4	31,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	214.90 Dr
Service Fees	2	94.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	120.00 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		1,032.59 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R8.40 plus R2.42 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00
Cheque Deposit Fee - R0.00 per cheque deposit.
Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	15/06/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 147

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				747.49 Cr	
17 Jun	FNB App Payment From	Salary Loan Refund	65,000.00 Cr	65,747.49 Cr	
17 Jun	Internet Trf To	Trf	15,000.00	50,747.49 Cr	4.00
17 Jun	Internet Pmt To	Dladla Geoff	1,500.00	49,247.49 Cr	
17 Jun	Express Pmt Pending		0.00	49,247.49 Cr	
17 Jun	Express Pmt Pending	Express Pmt Complete	0.00	49,247.49 Cr	
17 Jun	Rtc Express Pmt To	Geoff	2,000.00	47,247.49 Cr	40.00
17 Jun	Express Pmt Pending		0.00	47,247.49 Cr	
17 Jun	Express Pmt Pending	Express Pmt Complete	0.00	47,247.49 Cr	
17 Jun	Rtc Express Pmt To	Geoff	7,500.00	39,747.49 Cr	40.00
18 Jun	Rtc Express Pmt To	Geoff Standard Geoff FNB	20,000.00	19,747.49 Cr	40.00
18 Jun	Internet Trf To	Trf	10,000.00	9,747.49 Cr	4.00
18 Jun	Internet Trf To	Trf	3,000.00	6,747.49 Cr	4.00
18 Jun	Internet Pmt To	Regional Conf Geoff	2,500.00	4,247.49 Cr	
30 Jun	Internet Trf To	Trf	3,000.00	1,247.49 Cr	4.00
30 Jun	Electronic Payments	Bis/Int 2 On True Tiering = 17.90	0.00	1,247.49 Cr	17.90
30 Jun	#Monthly Account Fee		61.00	1,186.49 Cr	
30 Jun	#Value Added Serv Fees		120.00	1,066.49 Cr	(120.00)
30 Jun	#Service Fees		33.90	1,032.59 Cr	(33.90)

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An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	15/06/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 148

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,032.59 Cr	
01 Jul	Cash Deposit	Kilarney	Salary Loan Refund	50,000.00 Cr	51,032.59 Cr	598.40
01 Jul	Internet Pmt To	Geoff Standard	Geoff FNB	20,000.00	31,032.59 Cr	
01 Jul	Rtc Express Pmt To	Trf	Geoff	3,000.00	28,032.59 Cr	40.00
01 Jul	Rtc Express Pmt To	Trf	G	2,000.00	26,032.59 Cr	40.00
01 Jul	Internet Trf To	Trf		10,000.00	16,032.59 Cr	4.00
01 Jul	Internet Trf To	Trf		12,000.00	4,032.59 Cr	4.00
03 Jul	FNB App Payment From	Salary Loan Refund		65,000.00 Cr	69,032.59 Cr	
06 Jul	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	7,000.00	62,032.59 Cr	
06 Jul	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	55,032.59 Cr	
06 Jul	Internet Pmt To	Kakali Salary	Molelwane Salary	11,000.00	44,032.59 Cr	
06 Jul	Internet Trf To	Pmt		2,500.00	41,532.59 Cr	4.00
06 Jul	Internet Pmt To	Conf	Geoff	3,000.00	38,532.59 Cr	
06 Jul	Internet Trf To	Trf		20,000.00	18,532.59 Cr	4.00
07 Jul	Notification - Email	Email Sending Fee	Abbott College	0.00	18,532.59 Cr	1.15
17 Jul	Rtc Express Pmt To	Province	G	6,000.00	12,532.59 Cr	40.00
20 Jul	Send Money Dr	Send 27764132843		2,000.00	10,532.59 Cr	9.50
25 Jul	Internet Pmt To	Ttf Plk	G	4,000.00	6,532.59 Cr	
30 Jul	Electronic Payments	Bis/Int 6 On True Tiering = 53.70		0.00	6,532.59 Cr	53.70
30 Jul	#Monthly Account Fee			65.00	6,467.59 Cr	
30 Jul	#Value Added Serv Fees			130.65	6,336.94 Cr	(130.65)
30 Jul	#Service Fees			69.70	6,267.24 Cr	(69.70)
30 Jul	#Cash Deposit Fee			598.40	5,668.84 Cr	(598.40)
Closing Balance					5,668.84 Cr	

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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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62052928060	15/07/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 149

Date	Description		Amount	Balance	Accrued Bank Charges	
Opening Balance			5,668.84 Cr			
01 Aug	FNB App Payment From	Salary Loan Refund	65,000.00 Cr	70,668.84 Cr		
01 Aug	Internet Trf To	Trf	25,000.00	45,668.84 Cr	4.00	
01 Aug	Internet Pmt To	Meredale	Makhubo	20,000.00	25,668.84 Cr	
01 Aug	Internet Pmt To	Nono FNB	From Geoff	20,000.00	5,668.84 Cr	
04 Aug	Internet Trf To	Trf	3,000.00	2,668.84 Cr	4.00	
08 Aug	Internet Trf To	Trf	2,000.00	668.84 Cr	4.00	
29 Aug	Internet Trf From	Trf	50,000.00 Cr	50,668.84 Cr		
29 Aug	Electronic Payments	Bis/Int 2 On True Tiering = 17.90		0.00	50,668.84 Cr	17.90
29 Aug	#Monthly Account Fee		65.00	50,603.84 Cr		
29 Aug	#Service Fees		29.90	50,573.94 Cr	(29.90)	
Closing Balance			50,573.94 Cr			

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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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	15/08/29	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 150

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,573.94 Cr	
01 Sep	Internet Pmt To	Geoff Standard	Geoff FNB	20,000.00	30,573.94 Cr	
01 Sep	Internet Pmt To	Funds	Geoff	14,000.00	16,573.94 Cr	
02 Sep	Internet Pmt To	Media	Geoff	5,000.00	11,573.94 Cr	
04 Sep	Internet Pmt To	Dlamini	G	4,000.00	7,573.94 Cr	
07 Sep	Internet Pmt To	Dlamini	G	4,000.00	3,573.94 Cr	
30 Sep	Electronic Payments	Bis/Int 5 On True Tiering = 44.75		0.00	3,573.94 Cr	44.75
30 Sep	#Monthly Account Fee			65.00	3,508.94 Cr	
30 Sep	#Service Fees			44.75	3,464.19 Cr	(44.75)

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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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	15/09/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 151

BBST151 006807
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Total VAT Charged : R 26.51 Dr

Statement Period : 30 September 2015 to 30 October 2015
Statement Date : 30 October 2015

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		3,464.19 Cr
Funds Received (Credits)		2 130,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	130,000.00 Cr
Funds Used (Debits)		7 63,480.00 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	6	48,480.00 Dr
Inter-Account Transfers Out	1	15,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		3 215.85 Dr
Service Fees	2	95.85 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	120.00 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		69,768.34 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	15/10/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 151

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				3,464.19 Cr	
02 Oct	FNB OB Pmt	Salary Loan Refund	65,000.00 Cr	68,464.19 Cr	
06 Oct	Rtc Express Pmt To	Bm Geoff	10,000.00	58,464.19 Cr	40.00
06 Oct	Rtc Express Pmt To	Don Donation	8,000.00	50,464.19 Cr	40.00
06 Oct	Rtc Express Pmt To	Cont Geoff	4,000.00	46,464.19 Cr	40.00
06 Oct	Internet Pmt To	Fees Tyson Mncube	11,480.00	34,984.19 Cr	
07 Oct	Internet Pmt To	Jci World Con Geoff Acc	7,000.00	27,984.19 Cr	
08 Oct	Internet Pmt To	Ngc Geoff	8,000.00	19,984.19 Cr	
09 Oct	Internet Trf To	Trf	15,000.00	4,984.19 Cr	4.00
29 Oct	FNB App Payment From	Salary Loan Refund	65,000.00 Cr	69,984.19 Cr	
30 Oct	Electronic Payments	Bis/Int 3 On True Tiering = 26.85	0.00	69,984.19 Cr	26.85
30 Oct	#Monthly Account Fee		65.00	69,919.19 Cr	
30 Oct	#Value Added Serv Fees		120.00	69,799.19 Cr	
30 Oct	#Service Fees		30.85	69,768.34 Cr	
Closing Balance				69,768.34 Cr	

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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).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate	0.00%			
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate	15.00%			
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	15/10/30	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 152

BBST152 088785
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Total VAT Charged : R 16.27 Dr

Statement Period : 30 October 2015 to 30 November 2015
Statement Date : 30 November 2015

FNB Business Cheque Acc 62052928060

Summary in Rand		ZAR
Opening Balance		69,768.34 Cr
Funds Received (Credits)	1	1,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	1,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	9	69,500.00 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	4	35,000.00 Dr
Inter-Account Transfers Out	5	34,500.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	132.54 Dr
Service Fees	2	112.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	19.74 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		1,135.80 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
16.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	15/11/30	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62052928060

Tax Invoice/Statement Number : 152

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					69,768.34 Cr	
03 Nov	Internet Trf To	Trf		25,000.00	44,768.34 Cr	4.00
03 Nov	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	7,000.00	37,768.34 Cr	
03 Nov	Internet Pmt To	Jci	Geoff	8,000.00	29,768.34 Cr	
03 Nov	Internet Pmt To	ABSA Credit Card	4787692035950018	10,000.00	19,768.34 Cr	
03 Nov	Internet Pmt To	Kakali Salary	Molelwane Salary	10,000.00	9,768.34 Cr	
04 Nov	Notification - Email	Email Sending Fee	Abbott College	0.00	9,768.34 Cr	0.74
05 Nov	Internet Trf To	CC Pmt		3,500.00	6,268.34 Cr	4.00
05 Nov	Send Money Dr	Send	27824924203	3,000.00	3,268.34 Cr	9.50
10 Nov	Internet Trf To	Trf		2,000.00	1,268.34 Cr	4.00
10 Nov	Send Money Dr	Send	27837258990	1,000.00	268.34 Cr	9.50
25 Nov	Send Money Refund Cr	Send Rev	27837258990	1,000.00 Cr	1,268.34 Cr	
30 Nov	Electronic Payments	Bis/Int 4 On True Tiering = 35.80		0.00	1,268.34 Cr	35.80
30 Nov	#Monthly Account Fee			65.00	1,203.34 Cr	
30 Nov	#Value Added Serv Fees			19.74	1,183.60 Cr	
30 Nov	#Service Fees			47.80	1,135.80 Cr	

Closing Balance

1,135.80 Cr

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An Authorised Financial Services and Credit Provider (NCRCP20).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate				0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate				16.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	15/11/30	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62052928060

Tax Invoice/Statement Number : 153

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			1,135.80 Cr		
02 Dec	FNB OB Pmt	Salary Loan Refund	65,000.00 Cr	66,135.80 Cr	
02 Dec	Internet Trf To	Trf	30,000.00	36,135.80 Cr	4.00
02 Dec	Internet Trf To	Trf	15,000.00	21,135.80 Cr	4.00
05 Dec	Rtc Express Pmt To	Geoff Standard Geoff FNB	18,000.00	3,135.80 Cr	40.00
08 Dec	Internet Trf To	Trf	2,000.00	1,135.80 Cr	4.00
21 Dec	Send Money Dr	Send 27735445140	1,000.00	135.80 Cr	9.50
24 Dec	Cash Deposit	Kilamey Salaries	60,000.00 Cr	60,135.80 Cr	716.40
28 Dec	Internet Pmt To	Luthuli 4 Luthuli 4 Donation	5,000.00	55,135.80 Cr	
28 Dec	Internet Trf To	Trf	20,000.00	35,135.80 Cr	4.00
29 Dec	FNB OB Pmt	Salary Loan Settleme	65,000.00 Cr	100,135.80 Cr	
29 Dec	Internet Trf To	Trf	40,000.00	60,135.80 Cr	4.00
30 Dec	Rtc Express Pmt To	Zaza Geoff	7,000.00	53,135.80 Cr	40.00
30 Dec	Electronic Payments	Bis/Int 1 On True Tiering = 8.95	0.00	53,135.80 Cr	8.95
30 Dec	#Monthly Account Fee		65.00	53,070.80 Cr	
30 Dec	#Value Added Serv Fees		89.50	52,981.30 Cr	
30 Dec	#Service Fees		28.95	52,952.35 Cr	
30 Dec	#Cash Deposit Fee		716.40	52,235.95 Cr	
Closing Balance			52,235.95 Cr		

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Inclusive of VAT @ 14.00%
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An Authorised Financial Services and Credit Provider (NCRCP20).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate				0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate				16.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	15/12/30	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62052928060

Tax Invoice/Statement Number : 154

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			52,235.95 Cr		
31 Dec	Rtc Express Pmt To	Ct G	10,000.00	42,235.95 Cr	40.00
02 Jan	Internet Trf To	Trf	10,000.00	32,235.95 Cr	4.00
04 Jan	Internet Trf To	Trf	20,000.00	12,235.95 Cr	4.00
04 Jan	Internet Trf To	Trf	11,000.00	1,235.95 Cr	4.00
08 Jan	Internet Trf To	Trf	1,100.00	135.95 Cr	4.00
11 Jan	FNB App Payment From	Lian Settlement	65,000.00 Cr	65,135.95 Cr	
11 Jan	FNB App Payment From	Final	30,000.00 Cr	95,135.95 Cr	
11 Jan	Internet Pmt To	Geoff Standard Geoff FNB	20,000.00	75,135.95 Cr	
11 Jan	Internet Pmt To	Kakali Salary Molelwane Salary	10,000.00	65,135.95 Cr	
11 Jan	Internet Pmt To	Nono FNB From Geoff	20,000.00	45,135.95 Cr	
11 Jan	Internet Trf To	CC Payment	7,000.00	38,135.95 Cr	4.00
11 Jan	Internet Trf To	Trf	10,000.00	28,135.95 Cr	4.00
12 Jan	Express Pmt Pending		0.00	28,135.95 Cr	
12 Jan	Express Pmt Pending	Express Pmt Complete	0.00	28,135.95 Cr	
12 Jan	Rtc Express Pmt To	G	14,000.00	14,135.95 Cr	40.00
15 Jan	Internet Trf To	Trf	10,000.00	4,135.95 Cr	4.00
22 Jan	Send Money Dr	Send 27790519023	1,000.00	3,135.95 Cr	9.50
22 Jan	Send Money Dr	Send 27733419192	2,000.00	1,135.95 Cr	9.50
30 Jan	Electronic Payments	Bis/Int 3 On True Tiering = 26.85	0.00	1,135.95 Cr	26.85
30 Jan	#Monthly Account Fee		65.00	1,070.95 Cr	
30 Jan	#Value Added Serv Fees		99.00	971.95 Cr	
30 Jan	#Service Fees		54.85	917.10 Cr	
Closing Balance			917.10 Cr		

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An Authorised Financial Services and Credit Provider (NCRCP20).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate	0.00%			
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate	16.00%			
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	16/01/30	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62052928060

Tax Invoice/Statement Number : 155

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			917.10 Cr	
29 Feb	#Monthly Account Fee	65.00	852.10 Cr	
Closing Balance			852.10 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.

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).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate				0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate				17.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	16/02/29	FNB Business Cheque Acc	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 156

BBST156 006825
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Total VAT Charged : R 29.49 Dr

Statement Period : 29 February 2016 to 30 March 2016
Statement Date : 30 March 2016

FNB Business Cheque Acc 62052928060

Summary in Rand		ZAR
Opening Balance		852.10 Cr
Funds Received (Credits)		4 120,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	4	120,000.00 Cr
Funds Used (Debits)		17 118,800.00 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	8	48,500.00 Dr
Inter-Account Transfers Out	9	70,300.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		3 240.20 Dr
Service Fees	2	150.70 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	89.50 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		1,811.90 Cr
Overdraft Limit		0.00

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📠 Lost Cards

☎ Account Enquiries

📠 Fraud

info@fnb.co.za

www.fnb.co.za

087-575-9406

087-575-9479

087-311-8607

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Debit Interest Rates (Usury)
17.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	16/03/30	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62052928060

Tax Invoice/Statement Number : 156

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					852.10 Cr	
01 Mar	FNB OB Pmt	Refund		68,000.00 Cr	68,852.10 Cr	
01 Mar	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	61,852.10 Cr	
01 Mar	Internet Pmt To	Kakali	Molelwane	10,000.00	51,852.10 Cr	
01 Mar	Internet Pmt To	Nono FNB	From Geoff	20,000.00	31,852.10 Cr	
01 Mar	Internet Pmt To	Mango	Happy	2,500.00	29,352.10 Cr	
01 Mar	Rtc Express Pmt To	Sosha	Geoff	4,000.00	25,352.10 Cr	40.00
01 Mar	Internet Trf To	Trf		10,000.00	15,352.10 Cr	4.00
01 Mar	Internet Trf To	Trf		5,000.00	10,352.10 Cr	4.00
01 Mar	Internet Trf To	Trf		5,000.00	5,352.10 Cr	4.00
07 Mar	ATM Acc Payment	Salary Loan Refund		25,000.00 Cr	30,352.10 Cr	
09 Mar	ATM Acc Payment	Salary Loan Refund		12,000.00 Cr	42,352.10 Cr	
09 Mar	FNB App Transfer To	Trf		3,500.00	38,852.10 Cr	4.00
09 Mar	FNB App Transfer To	Trf		25,000.00	13,852.10 Cr	4.00
10 Mar	FNB App Transfer To	Trf		10,000.00	3,852.10 Cr	4.00
11 Mar	Express Pmt Pending			0.00	3,852.10 Cr	
11 Mar	FNB App Payment To	Shirts	Geoff	1,000.00	2,852.10 Cr	
11 Mar	Express Pmt Pending	Express Pmt Complete		0.00	2,852.10 Cr	
11 Mar	FNB App Rtc Pmt To	Geoff		1,000.00	1,852.10 Cr	40.00
15 Mar	Send Money Dr	Send	27826821569	1,000.00	852.10 Cr	9.50
19 Mar	FNB App Transfer To	Trf		800.00	52.10 Cr	4.00
29 Mar	FNB OB Pmt	Salary Loan Refund		15,000.00 Cr	15,052.10 Cr	
29 Mar	Internet Trf To	Trf		10,000.00	5,052.10 Cr	4.00
29 Mar	FNB App Payment To	Bgm	Geoff	3,000.00	2,052.10 Cr	
30 Mar	Electronic Payments	Bis/Int 6 On True Tiering =	53.70	0.00	2,052.10 Cr	53.70
30 Mar	#Monthly Account Fee			65.00	1,987.10 Cr	
30 Mar	#Value Added Serv Fees			89.50	1,897.60 Cr	
30 Mar	#Service Fees			85.70	1,811.90 Cr	
Closing Balance					1,811.90 Cr	

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Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate				0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate				17.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
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 AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	16/03/30	FNB Business Cheque Acc	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 157

BBST157 090492
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000


Total VAT Charged : R 245.56 Dr


Statement Period : 30 March 2016 to 30 April 2016
Statement Date : 30 April 2016


FNB Business Cheque Acc 62052928060


Summary in Rand		ZAR
Opening Balance		1,811.90 Cr
Funds Received (Credits)	8	165,800.00 Cr
Cash Deposits	7	164,800.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	1	1,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	14	165,150.00 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	7	99,150.00 Dr
Inter-Account Transfers Out	7	66,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	1,999.62 Dr
Service Fees	2	111.85 Dr
Cash Deposit Fees	1	1,708.03 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	179.74 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		462.28 Cr
Overdraft Limit		0.00


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info@fnb.co.za

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087-575-9406

087-575-9479

087-311-8607

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Debit Interest Rates (Usury)
17.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	16/04/30	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62052928060

Tax Invoice/Statement Number : 157

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,811.90 Cr	
01 Apr	Cash Deposit	Bankcity	Klm	50,000.00 Cr	51,811.90 Cr	598.40
02 Apr	Rtc Express Pmt To	Geoff Standard	Geoff FNB	15,000.00	36,811.90 Cr	40.00
02 Apr	Internet Trf To	CC Payment		3,000.00	33,811.90 Cr	4.00
02 Apr	Internet Trf To	Trf		15,000.00	18,811.90 Cr	4.00
02 Apr	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	11,811.90 Cr	
02 Apr	Internet Pmt To	Nono FNB	From Geoff	10,000.00	1,811.90 Cr	
05 Apr	ADT Cash Deposit	Mall Of The South	Services	10,000.00 Cr	11,811.90 Cr	79.75
05 Apr	ADT Cash Deposit	Mall Of The South	Services	20,000.00 Cr	31,811.90 Cr	155.75
05 Apr	ADT Cash Deposit	Mall Of The South	Services	20,000.00 Cr	51,811.90 Cr	155.75
05 Apr	ADT Cash Deposit	Mall Of The South	Services	9,800.00 Cr	61,611.90 Cr	78.23
05 Apr	ADT Cash Deposit	Mall Of The South	Services	5,000.00 Cr	66,611.90 Cr	41.75
05 Apr	Rtc Express Pmt To	Geoff Standard	Geoff FNB	17,000.00	49,611.90 Cr	40.00
05 Apr	Rtc Express Pmt To	Don	G	4,000.00	45,611.90 Cr	40.00
06 Apr	Rtc Express Pmt To	Geoff Standard	Geoff FNB	4,000.00	41,611.90 Cr	40.00
06 Apr	FNB App Transfer To	Transfer		29,000.00	12,611.90 Cr	4.00
15 Apr	Send Money Dr	Send 27846612446		3,000.00	9,611.90 Cr	9.50
18 Apr	Cash Deposit	Southdle	Donation	50,000.00 Cr	59,611.90 Cr	598.40
20 Apr	Send Money Dr	Send 27710833316		3,000.00	56,611.90 Cr	9.50
20 Apr	FNB App Transfer To	Trf		10,000.00	46,611.90 Cr	4.00
21 Apr	Internet Pmt To	Keitu Fees	Keitumetse Makhubo	42,150.00	4,461.90 Cr	
21 Apr	Internet Trf To	Trf		3,000.00	1,461.90 Cr	4.00
22 Apr	Notification - Email	Email Sending Fee	lie (Vega)	0.00	1,461.90 Cr	0.74
25 Apr	FNB App Transfer From	Trf		1,000.00 Cr	2,461.90 Cr	
30 Apr	Electronic Payments	Bis/Int 3 On True Tiering = 26.85		0.00	2,461.90 Cr	26.85
30 Apr	#Monthly Account Fee			65.00	2,396.90 Cr	
30 Apr	#Value Added Serv Fees			179.74	2,217.16 Cr	
30 Apr	#Service Fees			46.85	2,170.31 Cr	
30 Apr	#Cash Deposit Fee			1,708.03	462.28 Cr	
Closing Balance					462.28 Cr	

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Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate					0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate					17.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000	
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180	
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040	
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500	
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440	
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 AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	16/04/30	FNB Business Cheque Acc	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 158

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					462.28 Cr	
03 May	FNB OB Pmt	Salary Loan Refund		60,000.00 Cr	60,462.28 Cr	
03 May	Internet Pmt To	Nono FNB	From Geoff	25,000.00	35,462.28 Cr	
03 May	Internet Trf To	Trf		15,000.00	20,462.28 Cr	4.00
05 May	Internet Trf To	Trf		19,000.00	1,462.28 Cr	4.00
25 May	FNB App Payment To	Mc Domain Renewal	Molelwane	193.80	1,268.48 Cr	
26 May	Internet Trf To	Trf		1,000.00	268.48 Cr	4.00
26 May	Notification - Email	Email Sending Fee	Hambisana	0.00	268.48 Cr	0.74
30 May	Magtape Credit	Tssms (Pty) Ltd		570,000.00 Cr	570,268.48 Cr	
30 May	Electronic Payments	Bis/Int 2 On True Tiering = 17.90		0.00	570,268.48 Cr	17.90
30 May	#Monthly Account Fee			65.00	570,203.48 Cr	
30 May	#Value Added Serv Fees			0.74	570,202.74 Cr	
30 May	#Service Fees			29.90	570,172.84 Cr	
Closing Balance					570,172.84 Cr	

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

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate	0.00%			
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate	17.00%			
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
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 AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62052928060	16/05/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 159

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance				570,172.84 Cr		
31 May	Internet Trf To	Trf		50,000.00	520,172.84 Cr	4.00
31 May	Internet Trf To	Trf		50,000.00	470,172.84 Cr	4.00
31 May	Internet Pmt To	ABSA Credit Card	4787692035950018	15,000.00	455,172.84 Cr	
31 May	Rtc Express Pmt To	Geoff Standard	Geoff FNB	15,000.00	440,172.84 Cr	40.00
31 May	Internet Pmt To	Kakali	Molelwane	11,000.00	429,172.84 Cr	
31 May	Internet Pmt To	Travel Costs	Moloantoa Makhubo	100,000.00	329,172.84 Cr	
31 May	Internet Pmt To	Geoff	Padi	5,000.00	324,172.84 Cr	
31 May	Internet Trf To	Trf		200,000.00	124,172.84 Cr	4.00
31 May	Internet Trf To	CC Pmt		10,000.00	114,172.84 Cr	4.00
01 Jun	Send Money Dr	Send	27717640724	2,000.00	112,172.84 Cr	9.50
02 Jun	Send Money Dr	Send	27839657163	2,500.00	109,672.84 Cr	9.50
02 Jun	FNB App Rtc Pmt To	Ph	G	2,000.00	107,672.84 Cr	40.00
02 Jun	Express Pmt Pending			0.00	107,672.84 Cr	
02 Jun	Express Pmt Pending	Express Pmt Complete		0.00	107,672.84 Cr	
02 Jun	FNB App Rtc Pmt To	Geoff		5,000.00	102,672.84 Cr	40.00
03 Jun	Internet Pmt To	Stadium Refund	Coj	25,707.00	76,965.84 Cr	
04 Jun	Send Money Dr	Send	27718967688	2,000.00	74,965.84 Cr	9.50
04 Jun	Notification - Email	Email Sending Fee	National Stadium	0.00	74,965.84 Cr	0.74
13 Jun	Rtc Express Pmt To	Sub	G	8,000.00	66,965.84 Cr	40.00
13 Jun	Internet Pmt To	G	Geoff	7,000.00	59,965.84 Cr	
14 Jun	FNB App Rtc Pmt To	T	Geoff	1,500.00	58,465.84 Cr	40.00
14 Jun	FNB App Rtc Pmt To	Geoff Standard	Geoff FNB	10,000.00	48,465.84 Cr	40.00
15 Jun	Send Money Dr	Send	27766814408	2,500.00	45,965.84 Cr	9.50
17 Jun	Send Money Dr	Send	27766814408	3,000.00	42,965.84 Cr	9.50
17 Jun	Internet Pmt To	Bluestar	Tantrums	8,000.00	34,965.84 Cr	
17 Jun	Internet Trf To	Trf		10,000.00	24,965.84 Cr	4.00
17 Jun	Internet Trf To	Invstment		4,000.00	20,965.84 Cr	4.00
17 Jun	Internet Pmt To	Vodacom	Geoff	15,000.00	5,965.84 Cr	
18 Jun	Send Money Refund Cr	Send Rev	27839657163	2,500.00 Cr	8,465.84 Cr	
23 Jun	Express Pmt Pending			0.00	8,465.84 Cr	
23 Jun	Express Pmt Pending	Express Pmt Complete		0.00	8,465.84 Cr	
23 Jun	FNB App Rtc Pmt To	Geoff		5,000.00	3,465.84 Cr	40.00
24 Jun	Send Money Dr	Send	27717640724	2,000.00	1,465.84 Cr	9.50
30 Jun	Electronic Payments	Bis/Int 8 On True Tiering = 71.60		0.00	1,465.84 Cr	71.60
30 Jun	#Monthly Account Fee			65.00	1,400.84 Cr	
30 Jun	#Value Added Serv Fees			337.74	1,063.10 Cr	
30 Jun	#Service Fees			95.60	967.50 Cr	

Closing Balance

967.50 Cr

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/06/30	Gold Business Account	

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

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate				0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate				24.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
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 AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/06/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 160

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			967.50 Cr	
30 Jul	#Monthly Account Fee	69.00	898.50 Cr	
Closing Balance			898.50 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	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/07/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 161

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				898.50 Cr	
05 Aug	FNB OB Pmt	Salary Loan Refund	200,000.00 Cr	200,898.50 Cr	
05 Aug	FNB App Transfer To	Trf	40,000.00	160,898.50 Cr	4.00
05 Aug	FNB App Payment To	ABSA Credit Card 4787692035950018	10,000.00	150,898.50 Cr	
05 Aug	FNB App Transfer To	CC Payment	6,000.00	144,898.50 Cr	4.00
05 Aug	FNB App Transfer To	Trf	20,000.00	124,898.50 Cr	4.00
05 Aug	FNB App Transfer To	Trf	5,000.00	119,898.50 Cr	4.00
06 Aug	Rtc Express Pmt To	Geoff Standard Geoff FNB	15,000.00	104,898.50 Cr	42.00
06 Aug	Internet Trf To	Trf	80,000.00	24,898.50 Cr	4.00
10 Aug	FNB App Payment To	Trf Geoff	5,000.00	19,898.50 Cr	
30 Aug	Electronic Payments	Bis/Int 2 On True Tiering = 17.90	0.00	19,898.50 Cr	17.90
30 Aug	#Monthly Account Fee		69.00	19,829.50 Cr	
30 Aug	#Value Added Serv Fees		42.00	19,787.50 Cr	
30 Aug	#Service Fees		37.90	19,749.60 Cr	

Closing Balance 19,749.60 Cr

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

Monthly Account Fee	R69.00	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
Branch:	(Min fee per deposit R40.00) R8.40 plus		R2.810	R1.580	R1.580	R1.480	R1.250
Bulk:	(Min fee per deposit R40.00) R5.00 plus		R2.590	R1.770	R1.770	R1.470	R1.100
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof						
Cash Withdrawals (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000
Branch:	Cheque Service Fee (min R40.00) plus		R2.930	R2.070	R2.070	R1.710	R1.590
Bulk:	Cheque Service Fee (min R40.00) plus		R2.700	R1.980	R1.980	R1.640	R1.520
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 AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/08/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 162

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					19,749.60 Cr	
31 Aug	Express Pmt Pending			0.00	19,749.60 Cr	
31 Aug	Express Pmt Pending	Express Pmt Complete		0.00	19,749.60 Cr	
31 Aug	FNB App Rtc Pmt To	Geoff		4,000.00	15,749.60 Cr	42.00
01 Sep	FNB App Payment To	Sasco	G	3,000.00	12,749.60 Cr	
01 Sep	FNB OB Pmt	Molelwane		80,000.00 Cr	92,749.60 Cr	
01 Sep	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	85,749.60 Cr	
01 Sep	Rtc Express Pmt To	Geoff Standard	Geoff FNB	20,000.00	65,749.60 Cr	42.00
01 Sep	Internet Trf To	CC Payment		5,000.00	60,749.60 Cr	4.00
01 Sep	Internet Pmt To	Geoff Standard	Geoff FNB	10,000.00	50,749.60 Cr	
06 Sep	Internet Trf To	Deposit		30,000.00	20,749.60 Cr	4.00
06 Sep	Internet Pmt To	Phone	G	4,000.00	16,749.60 Cr	
09 Sep	FNB App Transfer To	Trf		12,000.00	4,749.60 Cr	4.00
17 Sep	FNB App Rtc Pmt To	Ward 77	Geoff	2,000.00	2,749.60 Cr	42.00
26 Sep	FNB App Payment To	Keba	Geoff	1,000.00	1,749.60 Cr	
30 Sep	Electronic Payments	Bis/Int 5 On True Tiering = 44.75		0.00	1,749.60 Cr	44.75
30 Sep	#Monthly Account Fee			69.00	1,680.60 Cr	
30 Sep	#Value Added Serv Fees			126.00	1,554.60 Cr	
30 Sep	#Service Fees			56.75	1,497.85 Cr	
Closing Balance					1,497.85 Cr	

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

Monthly Account Fee	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/09/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 163

Total VAT Charged : R 11.04 Dr

Statement Period : 30 September 2016 to 29 October 2016
Statement Date : 29 October 2016

BBST163 014179
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		1,497.85 Cr
Funds Received (Credits)		1 80,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	80,000.00 Cr
Funds Used (Debits)		4 80,000.00 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	1	11,000.00 Dr
Inter-Account Transfers Out	3	69,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 89.95 Dr
Service Fees	2	89.95 Dr
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	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		1,407.90 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/10/29	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 163

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			1,497.85 Cr		
04 Oct	FNB OB Pmt	Salary Loan Refund	80,000.00 Cr	81,497.85 Cr	
05 Oct	Internet Trf To	Trf	30,000.00	51,497.85 Cr	4.00
05 Oct	Internet Pmt To	KakaliMolelwane	11,000.00	40,497.85 Cr	
05 Oct	Internet Trf To	Trf	36,000.00	4,497.85 Cr	4.00
05 Oct	Internet Trf To	CC Payment	3,000.00	1,497.85 Cr	4.00
29 Oct	Electronic Payments	Bis/Int 1 On True Tiering = 8.95	0.00	1,497.85 Cr	8.95
29 Oct	#Monthly Account Fee		69.00	1,428.85 Cr	
29 Oct	#Service Fees		20.95	1,407.90 Cr	
Closing Balance			1,407.90 Cr		

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

Monthly Account Fee	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/10/29	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 164

Total VAT Charged : R 45.76 Dr

Statement Period : 29 October 2016 to 30 November 2016
Statement Date : 30 November 2016

BBST164 096441
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		1,407.90 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)		1 400.00 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	400.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		22 373.00 Dr
Service Fees	2	73.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	20	300.00 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		634.90 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Page 1 of 2

Delivery Method: E1 R05
EN/30/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/11/30	Gold Business Account	

303415

CSE2FNO: 62052928060

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 164

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				1,407.90 Cr	
18 Nov	Internet Trf To	Trf	400.00	1,007.90 Cr	4.00
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	992.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	977.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	962.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	947.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	932.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	917.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	902.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	887.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	872.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	857.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	842.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	827.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	812.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	797.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	782.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	767.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	752.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	737.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	722.90 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	707.90 Cr	
30 Nov	#Monthly Account Fee		69.00	638.90 Cr	
30 Nov	#Service Fees		4.00	634.90 Cr	
Closing Balance				634.90 Cr	

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

Monthly Account Fee	R69.00	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 + R0.76 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								

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/11/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 165

Total VAT Charged : R 8.47 Dr

BBST165 007828
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Statement Period : 30 November 2016 to 30 December 2016
Statement Date : 30 December 2016

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		634.90 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)	0	0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	1	69.00 Dr
Service Fees	1	69.00 Dr
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	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		565.90 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Page 1 of 2

Delivery Method E1 R05
EN/30/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/12/30	Gold Business Account	

20424

CSE2FEN0: 62052928060

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 165

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			634.90 Cr	
30 Dec	#Monthly Account Fee	69.00	565.90 Cr	
Closing Balance			565.90 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	R69.00	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 + R0.76 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								

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	16/12/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 166

Total VAT Charged : R 8.47 Dr


Statement Period : 30 December 2016 to 30 January 2017
Statement Date : 30 January 2017


BBST166 008129
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		565.90 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)	0	0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	1	69.00 Dr
Service Fees	1	69.00 Dr
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	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		496.90 Cr
Overdraft Limit		0.00


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Debit Interest Rates (Usury)
24.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/01/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 166

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			565.90 Cr	
30 Jan	#Monthly Account Fee	69.00	496.90 Cr	
Closing Balance			496.90 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	R69.00	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 + R0.76 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								

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/01/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 167

Total VAT Charged : R 8.47 Dr

Statement Period : 30 January 2017 to 28 February 2017
Statement Date : 28 February 2017

BBST167 111095
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		496.90 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)	0	0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	1	69.00 Dr
Service Fees	1	69.00 Dr
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	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		427.90 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Page 1 of 2

Delivery Method E1 R05
EN/30/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/02/28	Gold Business Account	

334646

CSE2FENO: 62052928060

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 167

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			496.90 Cr	
28 Feb	#Monthly Account Fee	69.00	427.90 Cr	
Closing Balance			427.90 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	R69.00	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 + R0.76 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								

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/02/28	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 168

Total VAT Charged : R 10.80 Dr


Statement Period : 28 February 2017 to 30 March 2017
Statement Date : 30 March 2017


BBST168 008200
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		427.90 Cr
Funds Received (Credits)		1 2,000.00 Cr
Cash Deposits	1	2,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used (Debits)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 87.95 Dr
Service Fees	1	69.00 Dr
Cash Deposit Fees	1	18.95 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		2,339.95 Cr
Overdraft Limit		0.00


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Debit Interest Rates (Usury)
24.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/03/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 168

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			427.90 Cr	
29 Mar	ADT Cash Deposit Southgate Bra Karabo	2,000.00 Cr	2,427.90 Cr	18.95
30 Mar	#Monthly Account Fee	69.00	2,358.90 Cr	
30 Mar	#Cash Deposit Fee	18.95	2,339.95 Cr	
Closing Balance			2,339.95 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	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/03/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 169

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			2,339.95 Cr	
29 Apr	#Monthly Account Fee	69.00	2,270.95 Cr	
Closing Balance			2,270.95 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	R69.00	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 + R0.76 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								

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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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/04/29	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 170

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			2,270.95 Cr	
30 May	#Monthly Account Fee	69.00	2,201.95 Cr	
Closing Balance			2,201.95 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	R69.00	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 + R0.76 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								

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/05/30	Gold Business Account	

✉

Killarney

P O Box 87124

Houghton 2041

Branch Code

256205

Customer VAT Registration Number : Not Provided

Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 171

Total VAT Charged : R 8.47 Dr

Statement Period : 30 May 2017 to 30 June 2017

Statement Date : 30 June 2017

BBST171

101639

MOLELWANE CONSULTING CC

CK 1997/026316/23 SALARY ACCOUNT

P O BOX 2680

JOHANNESBURG

2000

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		2,201.95 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)	0	0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	1	69.00 Dr
Service Fees	1	69.00 Dr
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	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		2,132.95 Cr
Overdraft Limit		0.00

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24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

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Delivery Method E1 R05

EN/30/NV/DDA AA

486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/06/30	Gold Business Account	

308064

CSE/FNO: 62052928060

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 171

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			2,201.95 Cr	
30 Jun	#Monthly Account Fee	69.00	2,132.95 Cr	
Closing Balance			2,132.95 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.

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).

On 18 March 2016, the Prime Lending Rate changed to 10.50%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/06/30	Gold Business Account	

✉

Killarney

P O Box 87124

Houghton 2041

Branch Code

256205

Customer VAT Registration Number : Not Provided

Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 172

Total VAT Charged : R 9.21 Dr

Statement Period : 30 June 2017 to 29 July 2017

Statement Date : 29 July 2017

BBST172

014710

MOLELWANE CONSULTING CC

CK 1997/026316/23 SALARY ACCOUNT

P O BOX 2680

JOHANNESBURG

2000

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		2,132.95 Cr
Funds Received (Credits)		1 5,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	5,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		1 75.00 Dr
Service Fees	1	75.00 Dr
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	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		7,057.95 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/07/29	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 172

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			2,132.95 Cr	
18 Jul	Internet Trf From Deposit Geoff	5,000.00 Cr	7,132.95 Cr	
29 Jul	#Monthly Account Fee	75.00	7,057.95 Cr	
Closing Balance			7,057.95 Cr	

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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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/07/29	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 173

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				7,057.95 Cr	
31 Jul	Internet Trf From	Salaries	20,000.00 Cr	27,057.95 Cr	
31 Jul	Internet Trf To	Transfer Back	20,000.00	7,057.95 Cr	4.00
07 Aug	Internet Pmt To	LpnG	3,000.00	4,057.95 Cr	
18 Aug	Internet Trf From	Tran	1,500.00 Cr	5,557.95 Cr	
18 Aug	Rtc Express Pmt To	SydneyGeoff	5,000.00	557.95 Cr	45.00
30 Aug	Electronic Payments	Bis/Int 1 On True Tiering = 9.10	0.00	557.95 Cr	9.10
30 Aug	#Monthly Account Fee		75.00	482.95 Cr	
30 Aug	#Value Added Serv Fees		45.00	437.95 Cr	
30 Aug	#Service Fees		13.10	424.85 Cr	
Closing Balance				424.85 Cr	

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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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/08/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 174

Total VAT Charged : R 9.21 Dr

Statement Period : 30 August 2017 to 30 September 2017
Statement Date : 30 September 2017

BBST174 104219
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		424.85 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)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		1 75.00 Dr
Service Fees	1	75.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		349.85 Cr
Overdraft Limit		0.00

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087-575-9479

087-311-8607

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Page 1 of 2
Delivery Method E1 R05
EN/30/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/09/30	Gold Business Account	

314965

CSE/FNO: 62052928060

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 174

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			424.85 Cr	
30 Sep	#Monthly Account Fee	75.00	349.85 Cr	
Closing Balance			349.85 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.

Inclusive of VAT @ 14.00%
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An Authorised Financial Services and Credit Provider (NCRCP20).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/09/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 175

Total VAT Charged : R 9.21 Dr

Statement Period : 30 September 2017 to 30 October 2017
Statement Date : 30 October 2017

BBST175 008383
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		349.85 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)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		1 75.00 Dr
Service Fees	1	75.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		274.85 Cr
Overdraft Limit		0.00

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

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/10/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 175

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			349.85 Cr	
30 Oct	#Monthly Account Fee	75.00	274.85 Cr	
Closing Balance			274.85 Cr	

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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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/10/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 176

Total VAT Charged : R 9.21 Dr

Statement Period : 30 October 2017 to 30 November 2017
Statement Date : 30 November 2017

BBST176 106769
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		274.85 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)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		1 75.00 Dr
Service Fees	1	75.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		199.85 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/11/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 176

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			274.85 Cr	
30 Nov	#Monthly Account Fee	75.00	199.85 Cr	
Closing Balance			199.85 Cr	

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An Authorised Financial Services and Credit Provider (NCRCP20).

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/11/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 177

Total VAT Charged : R 9.21 Dr

Statement Period : 30 November 2017 to 30 December 2017
Statement Date : 30 December 2017

BBST177 107049
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		199.85 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)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		1 75.00 Dr
Service Fees	1	75.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		124.85 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Page 1 of 2
Delivery Method E1 R05
EN/30/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/12/30	Gold Business Account	

320702

CSE/FNO: 62052928060

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 177

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			199.85 Cr	
30 Dec	#Monthly Account Fee	75.00	124.85 Cr	
Closing Balance			124.85 Cr	

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An Authorised Financial Services and Credit Provider (NCRCP20).

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/12/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 178

Total VAT Charged : R 12.92 Dr


Statement Period : 30 December 2017 to 30 January 2018
Statement Date : 30 January 2018


BBST178 008610
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		124.85 Cr
Funds Received (Credits)		22,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	22,500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		22,400.00 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	2	15,500.00 Dr
Inter-Account Transfers Out	3	6,900.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		105.20 Dr
Service Fees	2	105.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		119.65 Cr
Overdraft Limit		0.00


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Debit Interest Rates (Usury)
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/01/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 178

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				124.85 Cr	
05 Jan	FNB App Transfer From	Trf	17,000.00 Cr	17,124.85 Cr	
05 Jan	FNB App Transfer To	CC Payment	4,500.00	12,624.85 Cr	4.00
06 Jan	FNB App Payment To	ABSA Credit Card 4787692035950018	10,000.00	2,624.85 Cr	
08 Jan	FNB App Transfer From	Transfer	5,500.00 Cr	8,124.85 Cr	
08 Jan	FNB App Payment To	Tickets Geoff	5,500.00	2,624.85 Cr	
15 Jan	Internet Trf To	Trf	2,000.00	624.85 Cr	4.00
26 Jan	Internet Trf To	Trf	400.00	224.85 Cr	4.00
30 Jan	Electronic Payments	Bis/Int 2 On True Tiering = 18.20	0.00	224.85 Cr	18.20
30 Jan	#Monthly Account Fee		75.00	149.85 Cr	
30 Jan	#Service Fees		30.20	119.65 Cr	
Closing Balance				119.65 Cr	

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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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/01/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 179

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			119.65 Cr	
05 Feb	Internet Trf From Trf	1,000.00 Cr	1,119.65 Cr	
23 Feb	FNB App Transfer To Trf	600.00	519.65 Cr	4.00
28 Feb	#Monthly Account Fee	75.00	444.65 Cr	
28 Feb	#Service Fees	4.00	440.65 Cr	

Closing Balance 440.65 Cr

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.00	Cheque Service Fee						R100.00
Cheque Deposit Fee	R45.00 + R5.00 per Cheque (Max R100.00)	Inward Unpaid Fee						R120.00
Cash Swap Fee	R10.00 per R1000.00 or part thereof							
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000	
FNB ATM Advance:	R3.95 + R0.80 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	R3.220	R2.190	R2.190	R1.810	R1.680	R1.680	
Bulk:	Cheque Service Fee (min R40.00) plus	R2.970	R2.100	R2.100	R1.740	R1.620	R1.620	
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

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.

Inclusive of VAT @ 14.00%
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An Authorised Financial Services and Credit Provider (NCRCP20).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/02/28	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 180

Total VAT Charged : R 9.70 Dr

Statement Period : 28 February 2018 to 29 March 2018
Statement Date : 29 March 2018

BBST180 016091
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		440.65 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)		1 350.00 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	350.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 79.00 Dr
Service Fees	2	79.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		11.65 Cr
Overdraft Limit		0.00

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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/03/29	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 180

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			440.65 Cr	
02 Mar	Internet Trf To Trf	350.00	90.65 Cr	4.00
29 Mar	##Monthly Account Fee	75.00	15.65 Cr	
29 Mar	##Service Fees	4.00	11.65 Cr	
Closing Balance			11.65 Cr	

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.00	Cheque Service Fee	R100.00
Cheque Deposit Fee	R45.00 + R5.00 per Cheque (Max R100.00)	Inward Unpaid Fee	R120.00
Cash Swap Fee	R10.00 per R1000.00 or part thereof		
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000
FNB ATM Advance:		<R15000	<R50000
R3.95 + R0.80 per R100 or part thereof		<R150000	>=R150000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R5000	<R10000
Branch:		<R15000	<R50000
Cheque Service Fee (min R40.00) plus		<R150000	>=R150000
Bulk:		R3.220	R2.190
Cheque Service Fee (min R40.00) plus		R2.190	R2.190
FNB ATM:		R2.970	R2.100
R3.95 + R1.45 per R100 or part thereof		R1.740	R1.620

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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).

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/03/29	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 181

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			11.65 Cr	
31 Mar	##Monthly Account Fee	5.00	6.65 Cr	
05 Apr	Internet Trf From Trf	600.00 Cr	606.65 Cr	
30 Apr	##Monthly Account Fee	75.66	530.99 Cr	
Closing Balance			530.99 Cr	

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.66	Cheque Service Fee	R100.88
Cheque Deposit Fee	R45.39 + R5.04 per Cheque (Max R100.88)	Inward Unpaid Fee	R121.05
Cash Swap Fee	R10.00 per R1000.00 or part thereof		
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000
FNB ATM Advance:	R3.98 + R0.81 per R100 or part thereof	<R15000	<R50000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R150000	>=R150000
Branch:	Cheque Service Fee (min R40.00) plus		
Bulk:	Cheque Service Fee (min R40.00) plus	R3.250	R2.210
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R2.210	R2.120

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.

The VAT rate has increased from 14% to 15% from 1 April 2018.

Inclusive of VAT @ 15.00% = R 9.87 Dr
Inclusive of VAT @ 14.00% = R 0.61 Dr
Total VAT Charged : R 10.48 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/04/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 182

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			530.99 Cr	
30 May	#Monthly Account Fee	75.66	455.33 Cr	
Closing Balance			455.33 Cr	

Pay as You use Pricing Option (Refer to Business Pricing Guide on [fnb.co.za](https://www.fnb.co.za) for more)

Monthly Account Fee	R75.66	Cheque Service Fee	R100.88
Cheque Deposit Fee	R45.39 + R5.04 per Cheque (Max R100.88)	Inward Unpaid Fee	R121.05
Cash Swap Fee	R10.00 per R1000.00 or part thereof		
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000
FNB ATM Advance:		<R15000	<R50000
R3.98 + R0.81 per R100 or part thereof		<R150000	>=R150000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R5000	<R10000
Branch:		<R15000	<R50000
Cheque Service Fee (min R40.00) plus		<R150000	>=R150000
Bulk:		R3.250	R2.210
Cheque Service Fee (min R40.00) plus		R2.210	R1.830
FNB ATM:		R3.000	R2.120
R3.95 + R1.45 per R100 or part thereof		R1.760	R1.630

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.

The VAT rate has increased from 14% to 15% from 1 April 2018.

Inclusive of VAT @ 15.00% = R 9.87 Dr
Total VAT Charged : R 9.87 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/05/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 183

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			455.33 Cr	
30 Jun	#Monthly Account Fee	75.66	379.67 Cr	
Closing Balance			379.67 Cr	

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.66	Cheque Service Fee	R100.88
Cheque Deposit Fee	R45.39 + R5.04 per Cheque (Max R100.88)	Inward Unpaid Fee	R121.05
Cash Swap Fee	R10.00 per R1000.00 or part thereof		
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000
FNB ATM Advance:		<R15000	<R50000
R3.98 + R0.81 per R100 or part thereof		<R150000	>=R150000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R5000	<R10000
Branch:		<R15000	<R50000
Cheque Service Fee (min R40.00) plus		<R150000	>=R150000
Bulk:		R3.250	R2.210
Cheque Service Fee (min R40.00) plus		R2.210	R1.830
FNB ATM:		R3.000	R2.120
R3.95 + R1.45 per R100 or part thereof		R1.760	R1.630

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.

The VAT rate has increased from 14% to 15% from 1 April 2018.

Inclusive of VAT @ 15.00% = R 9.87 Dr
Total VAT Charged : R 9.87 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/06/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 184

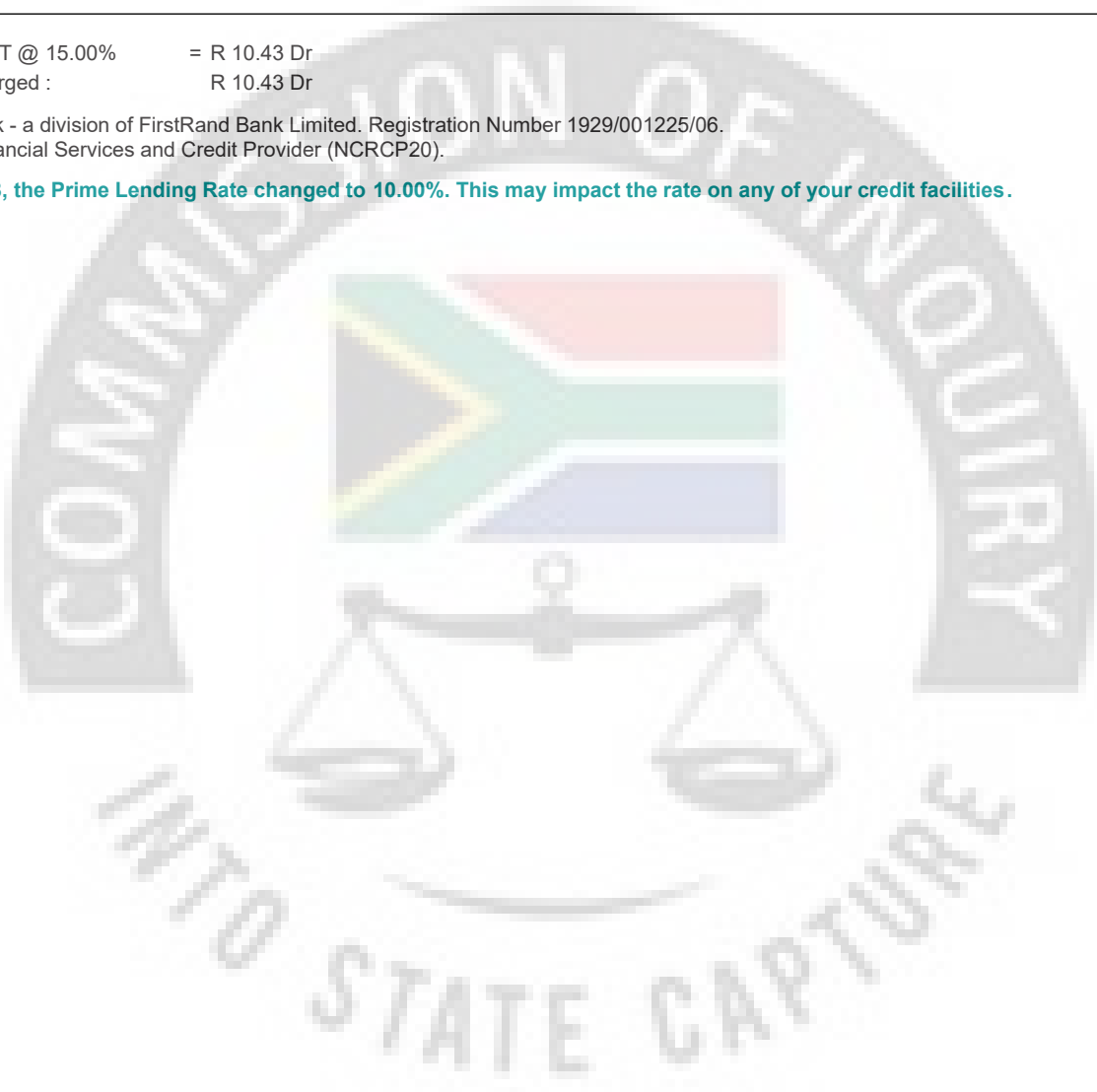
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			379.67 Cr	
30 Jul	#Monthly Account Fee	80.00	299.67 Cr	
Closing Balance			299.67 Cr	

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.

Inclusive of VAT @ 15.00% = R 10.43 Dr
Total VAT Charged : R 10.43 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/07/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 185

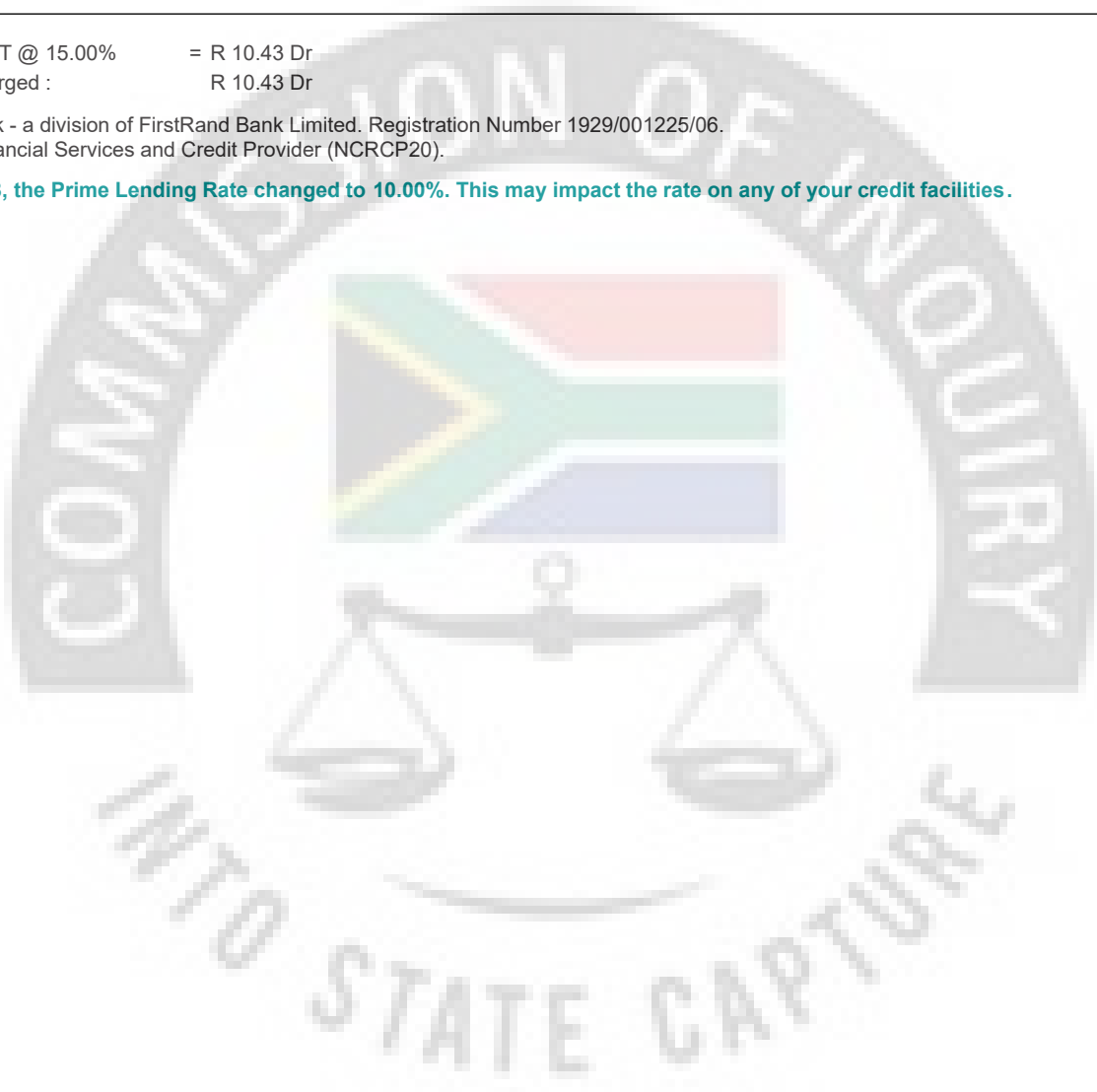
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			299.67 Cr	
30 Aug	#Monthly Account Fee	80.00	219.67 Cr	
Closing Balance			219.67 Cr	

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.

Inclusive of VAT @ 15.00% = R 10.43 Dr
Total VAT Charged : R 10.43 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/08/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 186


Statement Period : 30 August 2018 to 29 September 2018
Statement Date : 29 September 2018


BBST186 121650
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		219.67 Cr
Funds Received (Credits)		29,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	29,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		27,900.00 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	2	27,900.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		88.40 Dr
Service Fees	2	88.40 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		1,231.27 Cr
Overdraft Limit		0.00


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087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/09/29	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 186

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				219.67 Cr	
05 Sep	Internet Trf From	Trf	26,000.00 Cr	26,219.67 Cr	
05 Sep	Internet Trf To	Trf	25,900.00	319.67 Cr	4.20
12 Sep	Internet Trf From	Trf	3,000.00 Cr	3,319.67 Cr	
12 Sep	Internet Trf To	Trf	2,000.00	1,319.67 Cr	4.20
29 Sep	#Monthly Account Fee		80.00	1,239.67 Cr	
29 Sep	#Service Fees		8.40	1,231.27 Cr	
Closing Balance				1,231.27 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.

Inclusive of VAT @ 15.00% = R 11.53 Dr
Total VAT Charged : R 11.53 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/09/29	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 187

Statement Period : 29 September 2018 to 30 October 2018
Statement Date : 30 October 2018

BBST187 009122
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		1,231.27 Cr
Funds Received (Credits)		1 37,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	37,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		2 38,000.00 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	1	1,000.00 Dr
Inter-Account Transfers Out	1	37,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 93.84 Dr
Service Fees	2	93.84 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		137.43 Cr
Overdraft Limit		0.00

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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/10/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 187

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			1,231.27 Cr		
01 Oct	Internet Trf From	Trf	37,000.00 Cr	38,231.27 Cr	
01 Oct	Internet Trf To	Trf	37,000.00	1,231.27 Cr	4.20
08 Oct	Internet Pmt To	Ward 124 Cde Geoff	1,000.00	231.27 Cr	
30 Oct	Electronic Payments	Bis/Int 1 On True Tiering = 9.64	0.00	231.27 Cr	9.64
30 Oct	#Monthly Account Fee		80.00	151.27 Cr	
30 Oct	#Service Fees		13.84	137.43 Cr	
Closing Balance			137.43 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.

Inclusive of VAT @ 15.00% = R 12.24 Dr
Total VAT Charged : R 12.24 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/10/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 188

Statement Period : 30 October 2018 to 30 November 2018
Statement Date : 30 November 2018

BBST188 115654
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		137.43 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)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		1 80.00 Dr
Service Fees	1	80.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		57.43 Cr
Overdraft Limit		0.00

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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/11/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 188

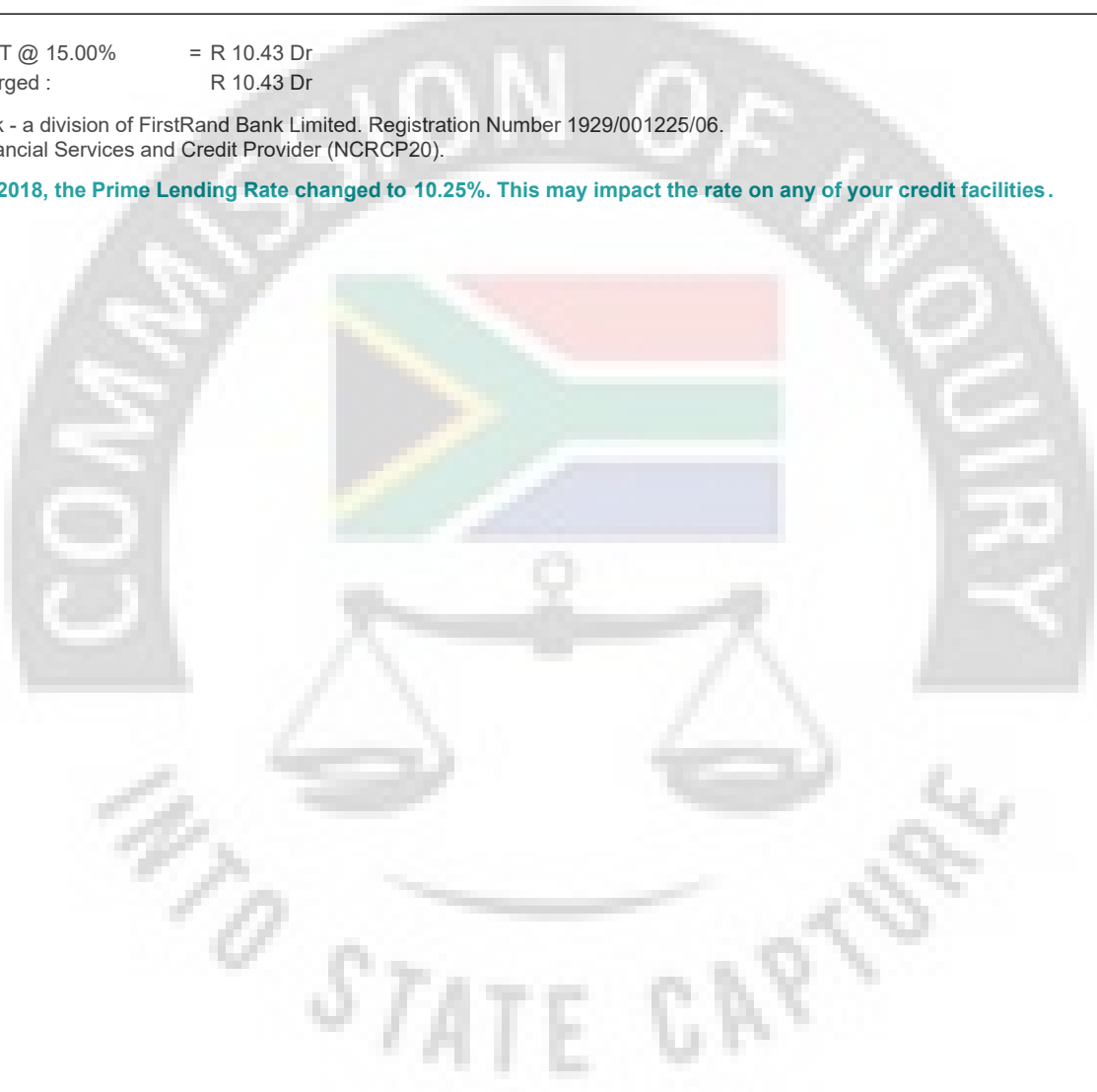
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			137.43 Cr	
30 Nov	#Monthly Account Fee	80.00	57.43 Cr	
Closing Balance			57.43 Cr	

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.

Inclusive of VAT @ 15.00% = R 10.43 Dr
Total VAT Charged : R 10.43 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/11/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 189


BBST189 016168
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Statement Period : 30 November 2018 to 29 December 2018
Statement Date : 29 December 2018


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		57.43 Cr
Funds Received (Credits)		1 500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		1 400.00 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	400.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 84.20 Dr
Service Fees	2	84.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		73.23 Cr
Overdraft Limit		0.00


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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/12/29	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 189

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				57.43 Cr	
10 Dec	FNB App Transfer From	Trf	500.00 Cr	557.43 Cr	
28 Dec	FNB App Transfer To	Trf	400.00	157.43 Cr	4.20
29 Dec	#Monthly Account Fee		80.00	77.43 Cr	
29 Dec	#Service Fees		4.20	73.23 Cr	
Closing Balance				73.23 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.

Inclusive of VAT @ 15.00% = R 10.98 Dr
Total VAT Charged : R 10.98 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities .

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/12/29	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 190


Statement Period : 29 December 2018 to 30 January 2019
Statement Date : 30 January 2019


BBST190 009504
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		73.23 Cr
Funds Received (Credits)		1 1,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	1,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		2 900.00 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	2	900.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 88.40 Dr
Service Fees	2	88.40 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		84.83 Cr
Overdraft Limit		0.00


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fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/01/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 190

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			73.23 Cr		
05 Jan	FNB App Transfer From	Trf	1,000.00 Cr	1,073.23 Cr	
14 Jan	Internet Trf To	Trf	500.00	573.23 Cr	4.20
19 Jan	FNB App Transfer To	Trf	400.00	173.23 Cr	4.20
30 Jan	#Monthly Account Fee		80.00	93.23 Cr	
30 Jan	#Service Fees		8.40	84.83 Cr	
Closing Balance			84.83 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.

Inclusive of VAT @ 15.00% = R 11.53 Dr
Total VAT Charged : R 11.53 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/01/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 191


Statement Period : 30 January 2019 to 28 February 2019
Statement Date : 28 February 2019


BBST191 137074
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		84.83 Cr
Funds Received (Credits)		1 4,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	4,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		2 3,000.00 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	1	1,000.00 Dr
Inter-Account Transfers Out	1	2,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 93.84 Dr
Service Fees	2	93.84 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		990.99 Cr
Overdraft Limit		0.00


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087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/02/28	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 191

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				84.83 Cr	
01 Feb	FNB App Transfer From	Deposit	4,000.00 Cr	4,084.83 Cr	
05 Feb	Internet Trf To	Deposit	2,000.00	2,084.83 Cr	4.20
25 Feb	Internet Pmt To	Mosia Geoff	1,000.00	1,084.83 Cr	
28 Feb	Electronic Payments	Bis/Int 1 On True Tiering = 9.64	0.00	1,084.83 Cr	9.64
28 Feb	#Monthly Account Fee		80.00	1,004.83 Cr	
28 Feb	#Service Fees		13.84	990.99 Cr	
Closing Balance				990.99 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.

Inclusive of VAT @ 15.00% = R 12.24 Dr
Total VAT Charged : R 12.24 Dr

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

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/02/28	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 192

Statement Period : 28 February 2019 to 30 March 2019
Statement Date : 30 March 2019

BBST192 120022
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		990.99 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)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		1 80.00 Dr
Service Fees	1	80.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		910.99 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/03/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 192

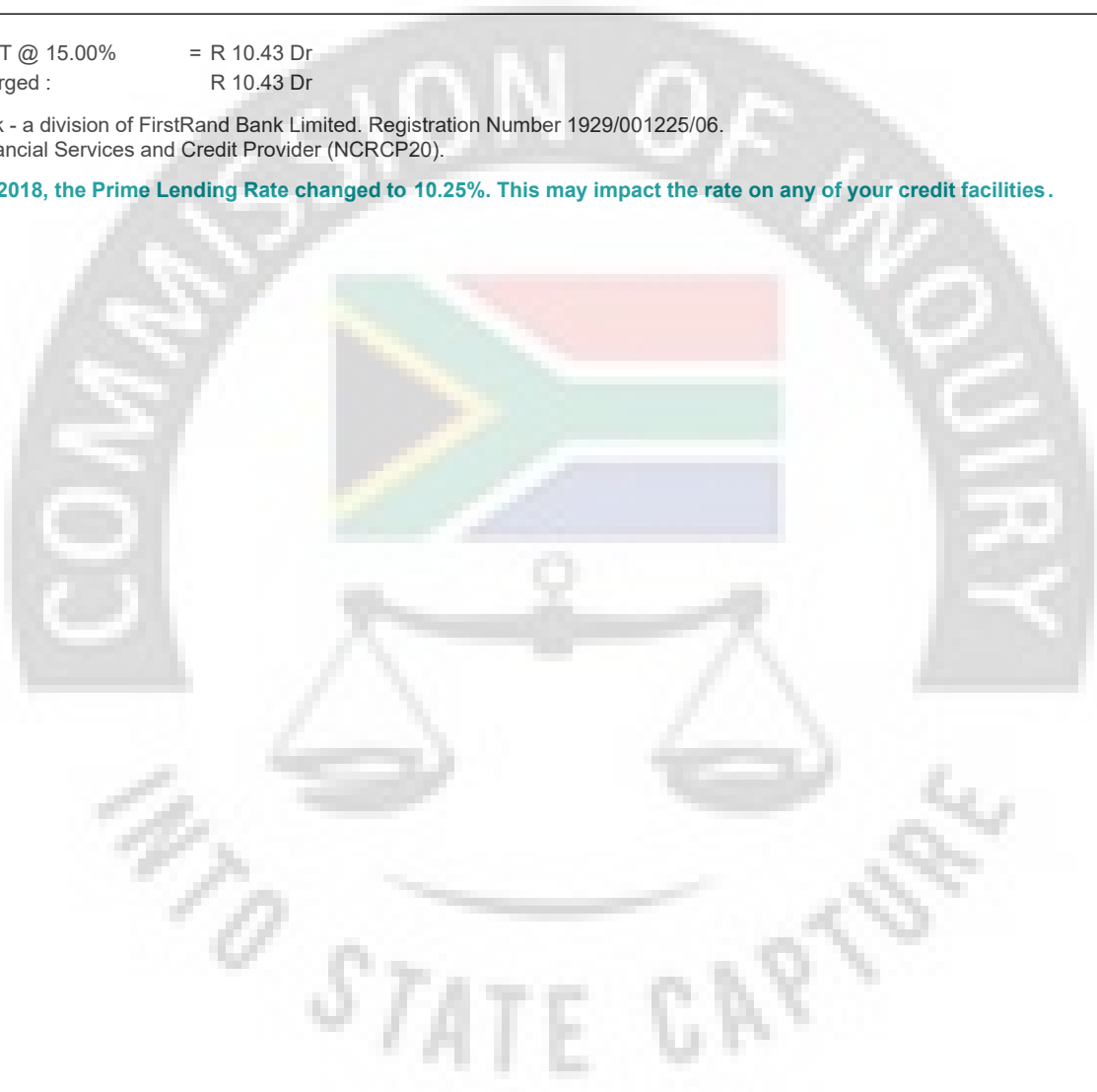
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			990.99 Cr	
30 Mar	#Monthly Account Fee	80.00	910.99 Cr	
Closing Balance			910.99 Cr	

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.

Inclusive of VAT @ 15.00% = R 10.43 Dr
Total VAT Charged : R 10.43 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/03/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 193

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					910.99 Cr	
01 Apr	ADT Cash Deposit	00390121	Anc	10,000.00 Cr	10,910.99 Cr	89.00
02 Apr	Internet Pmt To	Loan	Refilwe	4,000.00	6,910.99 Cr	
02 Apr	FNB App Transfer To	Trf		4,000.00	2,910.99 Cr	4.20
05 Apr	FNB App Payment From	Study Loan Refund		65,000.00 Cr	67,910.99 Cr	
05 Apr	Internet Trf To	Trf		50,000.00	17,910.99 Cr	4.20
05 Apr	Internet Trf To	Trf		15,000.00	2,910.99 Cr	4.20
05 Apr	Internet Pmt To	Geoff Standard	Geoff FNB	1,000.00	1,910.99 Cr	
06 Apr	FNB App Transfer To	Trf		1,000.00	910.99 Cr	4.20
09 Apr	Magtape Credit	ABSA Bank Jeff		6,000.00 Cr	6,910.99 Cr	
10 Apr	Internet Trf To	CC Payment		6,000.00	910.99 Cr	4.20
12 Apr	Cell Pmnt To	Traf Fine 0240990087		250.00	660.99 Cr	
23 Apr	FNB App Transfer To	Trf		600.00	60.99 Cr	4.20
29 Apr	Int-banking Pmt Frm	Assets Purchases		230,745.95 Cr	230,806.94 Cr	
30 Apr	FNB App Rtc Pmt To	Geoff Standard	Geoff FNB	25,000.00	205,806.94 Cr	47.50
30 Apr	FNB App Transfer To	Trf		40,000.00	165,806.94 Cr	4.20
30 Apr	FNB App Transfer To	Deposit		100,000.00	65,806.94 Cr	4.20
30 Apr	FNB App Transfer To	CC Payment		10,000.00	55,806.94 Cr	4.20
30 Apr	FNB App Transfer To	Deposit		30,000.00	25,806.94 Cr	4.20
30 Apr	FNB App Transfer To	Trf		10,000.00	15,806.94 Cr	4.20
30 Apr	FNB App Transfer To	Deposit		1,000.00	14,806.94 Cr	4.20
30 Apr	FNB App Payment To	ABSA Credit Card	4787692035950018	10,000.00	4,806.94 Cr	
30 Apr	Send Money Dr	Send 27614206775		1,000.00	3,806.94 Cr	10.95
30 Apr	Electronic Payments	Bis/Int 4 On True Tiering = 38.56		0.00	3,806.94 Cr	38.56
30 Apr	#Monthly Account Fee			80.00	3,726.94 Cr	
30 Apr	#Value Added Serv Fees			58.45	3,668.49 Cr	
30 Apr	#Service Fees			88.96	3,579.53 Cr	
30 Apr	#Cash Deposit Fee			89.00	3,490.53 Cr	
Closing Balance					3,490.53 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.

Inclusive of VAT @ 15.00% = R 41.26 Dr
Total VAT Charged : R 41.26 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/04/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 194

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			3,490.53 Cr	
06 May	FNB App Transfer To Trf	3,000.00	490.53 Cr	4.20
30 May	#Monthly Account Fee	80.00	410.53 Cr	
30 May	#Service Fees	4.20	406.33 Cr	
Closing Balance			406.33 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.

Inclusive of VAT @ 15.00% = R 10.98 Dr
Total VAT Charged : R 10.98 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/05/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 195

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				406.33 Cr	
05 Jun	Internet Trf To	Trf	350.00	56.33 Cr	4.20
20 Jun	FNB App Transfer From	Trf	500.00 Cr	556.33 Cr	
20 Jun	FNB App Transfer To	Trf	200.00	356.33 Cr	4.20
29 Jun	FNB App Transfer To	Trf	300.00	56.33 Cr	4.20
29 Jun	#Monthly Account Fee		80.00	23.67	
29 Jun	#Service Fees		12.60	36.27	
Closing Balance				36.27 Dr	

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.

Inclusive of VAT @ 15.00% = R 12.07 Dr
Total VAT Charged : R 12.07 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/06/29	Gold Business Account	

Killarney

P O Box 87124

Houghton 2041

Branch Code

256205

Customer VAT Registration Number : Not Provided

Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 196

Statement Period : 29 June 2019 to 30 July 2019

Statement Date : 30 July 2019

BBST196

009653

MOLELWANE CONSULTING CC

CK 1997/026316/23 SALARY ACCOUNT

P O BOX 2680

JOHANNESBURG

2000

ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		36.27 Dr
Funds Received (Credits)		2 1,150.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	1,150.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		2 1,000.00 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	2	1,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 102.00 Dr
Service Fees	1	80.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	22.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.02 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		11.71 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Page 1 of 2

Delivery Method E1 R05

EN/30/NV/DDA AA

486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/07/30	Gold Business Account	

24981

CSE2FENO: 62052928060

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 196

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			36.27 Dr		
01 Jul	Dr.Int.Rate	24,00000	0.00	36.27	
02 Jul	FNB App Transfer From	Trf	1,000.00 Cr	963.73 Cr	
08 Jul	Send Money Dr	Send 27712843900	500.00	463.73 Cr	11.00
17 Jul	FNB App Transfer From	Trf	150.00 Cr	613.73 Cr	
17 Jul	Send Money App Dr	Send 27823602337	500.00	113.73 Cr	11.00
30 Jul	Int On Debit Balance		0.02	113.71 Cr	
30 Jul	#Monthly Account Fee		80.00	33.71 Cr	
30 Jul	#Value Added Serv Fees		22.00	11.71 Cr	
Closing Balance			11.71 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.

Inclusive of VAT @ 15.00% = R 13.30 Dr
Total VAT Charged : R 13.30 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/07/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 197

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					11.71 Cr	
01 Aug	Int-banking Pmt Frm	Pulego Repayment		200,000.00 Cr	200,011.71 Cr	
01 Aug	FNB App Transfer To	Loan Repayments		50,000.00	150,011.71 Cr	4.20
01 Aug	FNB App Rtc Pmt To	Geoff Standard	Geoff FNB	25,000.00	125,011.71 Cr	45.00
01 Aug	FNB App Payment To	ABSA Credit Card	4787692035950018	10,000.00	115,011.71 Cr	
01 Aug	FNB App Payment To	Geoff Standard	Geoff FNB	60,000.00	55,011.71 Cr	
01 Aug	FNB App Transfer To	Trf		50,000.00	5,011.71 Cr	4.20
05 Aug	Int-banking Pmt Frm	Assets Purchases		25,000.00 Cr	30,011.71 Cr	
05 Aug	FNB App Rtc Pmt To	Geoff Standard	Geoff FNB	25,000.00	5,011.71 Cr	45.00
05 Aug	Send Money App Dr	Send 27766187644		2,000.00	3,011.71 Cr	11.00
07 Aug	FNB App Payment From	Assets Purchases		10,400.00 Cr	13,411.71 Cr	
12 Aug	Send Money App Dr	Send 27710833316		2,600.00	10,811.71 Cr	11.00
26 Aug	Send Money App Dr	Send 27641914011		1,000.00	9,811.71 Cr	11.00
30 Aug	Electronic Payments	Bis/Int 2 On True Tiering = 19.60		0.00	9,811.71 Cr	19.60
30 Aug	#Monthly Account Fee			80.00	9,731.71 Cr	
30 Aug	#Value Added Serv Fees			33.00	9,698.71 Cr	
30 Aug	#Service Fees			118.00	9,580.71 Cr	
Closing Balance					9,580.71 Cr	

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Inclusive of VAT @ 15.00% = R 30.12 Dr
Total VAT Charged : R 30.12 Dr

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An Authorised Financial Services and Credit Provider (NCRCP20).

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/08/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 198


Statement Period : 30 August 2019 to 30 September 2019
Statement Date : 30 September 2019


BBST198 121854
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		9,580.71 Cr
Funds Received (Credits)		1 100,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	100,000.00 Cr
Funds Used (Debits)		12 107,600.00 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	2	14,000.00 Dr
Inter-Account Transfers Out	10	93,600.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		3 170.10 Dr
Service Fees	2	124.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	45.30 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		1,810.61 Cr
Overdraft Limit		0.00


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Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/09/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 198

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				9,580.71 Cr	
02 Sep	FNB App Transfer To	Trf	9,000.00	580.71 Cr	4.20
02 Sep	FNB OB Pmt	Pul001	100,000.00 Cr	100,580.71 Cr	
02 Sep	FNB App Transfer To	Trf	10,000.00	90,580.71 Cr	4.20
02 Sep	FNB App Transfer To	Trf	40,000.00	50,580.71 Cr	4.20
03 Sep	Notification - Sms	Sms Sending Fee Temah	0.00	50,580.71 Cr	1.30
03 Sep	FNB App Payment To	Ref Kgole	4,000.00	46,580.71 Cr	
03 Sep	FNB App Payment To	ABSA Credit Card 4787692035950018	10,000.00	36,580.71 Cr	
03 Sep	FNB App Transfer To	Trf	10,000.00	26,580.71 Cr	4.20
05 Sep	FNB App Transfer To	Trf	17,000.00	9,580.71 Cr	4.20
05 Sep	FNB App Transfer To	Trf	2,000.00	7,580.71 Cr	4.20
05 Sep	Send Money App Dr	Send 27810439442	1,000.00	6,580.71 Cr	11.00
07 Sep	Send Money App Dr	Send 27794978885	2,000.00	4,580.71 Cr	11.00
21 Sep	Send Money Dr	Send 27794978885	2,000.00	2,580.71 Cr	11.00
28 Sep	Send Money App Dr	Send 27664030908	600.00	1,980.71 Cr	11.00
30 Sep	Electronic Payments	Bis/Int 2 On True Tiering = 19.60	0.00	1,980.71 Cr	19.60
30 Sep	#Monthly Account Fee		80.00	1,900.71 Cr	
30 Sep	#Value Added Serv Fees		45.30	1,855.41 Cr	
30 Sep	#Service Fees		44.80	1,810.61 Cr	
Closing Balance				1,810.61 Cr	

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Inclusive of VAT @ 15.00% = R 22.18 Dr
Total VAT Charged : R 22.18 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/09/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 199


Statement Period : 30 September 2019 to 30 October 2019
Statement Date : 30 October 2019


BBST199 009643
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


Summary in Rand		ZAR
Opening Balance		1,810.61 Cr
Funds Received (Credits)		1 54,400.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	54,400.00 Cr
Funds Used (Debits)		7 55,300.00 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	7	55,300.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		3 116.20 Dr
Service Fees	2	105.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	11.00 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		794.41 Cr
Overdraft Limit		0.00


Contact us

 e-Mail

 Web

 Lost Cards

 Account Enquiries

 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/10/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 199

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			1,810.61 Cr		
01 Oct	Internet Trf To	Trf	1,000.00	810.61 Cr	4.20
03 Oct	Int-banking Pmt Frm	Strategy Consulting	54,400.00 Cr	55,210.61 Cr	
03 Oct	Internet Trf To	CC Payment	5,000.00	50,210.61 Cr	4.20
03 Oct	Internet Trf To	Deposit	42,000.00	8,210.61 Cr	4.20
03 Oct	Internet Trf To	CC Payment	5,000.00	3,210.61 Cr	4.20
08 Oct	Internet Trf To	Loan Payment	900.00	2,310.61 Cr	4.20
08 Oct	Internet Trf To	Loan Payment	400.00	1,910.61 Cr	4.20
10 Oct	Send Money App Dr	Send 27722680679	1,000.00	910.61 Cr	11.00
30 Oct	#Monthly Account Fee		80.00	830.61 Cr	
30 Oct	#Value Added Serv Fees		11.00	819.61 Cr	
30 Oct	#Service Fees		25.20	794.41 Cr	
Closing Balance			794.41 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.

Inclusive of VAT @ 15.00% = R 15.15 Dr
Total VAT Charged : R 15.15 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/10/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 200

Statement Period : 30 October 2019 to 30 November 2019
Statement Date : 30 November 2019

BBST200 126279
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		794.41 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)		0 0.00
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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		1 80.00 Dr
Service Fees	1	80.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		714.41 Cr
Overdraft Limit		0.00

Contact us

Web

Lost Cards

Account Enquiries

Fraud

fnb.co.za

087-575-9406

087-736-2247

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/11/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 200

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			794.41 Cr	
30 Nov	#Monthly Account Fee	80.00	714.41 Cr	
Closing Balance			714.41 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.

Inclusive of VAT @ 15.00% = R 10.43 Dr

Total VAT Charged : R 10.43 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.



Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	19/11/30	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893

Bank VAT Registration Number 4210102051

IPH ST57
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 57
Statement period 21 December 2007 - 21 January 2008

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Set up your payments for 2008 in advance
Set up future or recurring payments on your FNB Business Account. Visit your FNB branch or call 0860-11-22-44 and ask about our scheduled payment facility.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
21 Dec	Opening Balance		104.97 Cr	3.00
3 Jan	Internet Trf To Inter Acc	100.00	4.97 Cr	3.00
19 Jan	#Monthly Account Fee	22.50	17.53	
19 Jan	#Service Fees	6.00	23.53	(6.00)
21 Jan	Closing Balance		23.53 Dr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.50
Total Bank Charges R28.50

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R22.50 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/01/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
Web
Branch Code

info@fnb.co.za
www.fnb.co.za
256205

 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST58
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **58**
Statement period **21 January 2008 - 21 February 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Enjoy the luxury of a fixed monthly income at fantastic interest rates.
Open an FNB Business Income Planner Account today. Visit www.fnb.co.za for more information.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 Jan	Opening Balance			23.53 Dr	0.00
7 Feb	Internet Trf From	Inter Acc	500.00 Cr	476.47 Cr	
13 Feb	Internet Trf To	Inter Acc	470.00	6.47 Cr	3.00
20 Feb	Int On Debit Balance		0.24	6.23 Cr	
20 Feb	Penalty Interest		0.04	6.19 Cr	
20 Feb	#Monthly Account Fee		22.50	16.31	
20 Feb	#Service Fees		3.00	19.31	(3.00)
21 Feb	Closing Balance			19.31 Dr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.13
Total Bank Charges R25.54

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R22.50 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/02/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
info@fnb.co.za

Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST59
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **59**
Statement period **21 February 2008 - 20 March 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

inContact-Pro is FNB's innovative sms/e-mail messaging service specially designed around your business needs. For more information contact your Relationship Manager, phone FNB Business on Call on 0860-263-362 or visit your FNB branch.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 Feb	Opening Balance			19.31 Dr	0.00
5 Mar	Internet Trf From	Inter Acc	400.00 Cr	380.69 Cr	
7 Mar	Internet Trf To	Inter Acc	300.00	80.69 Cr	3.00
20 Mar	Int On Debit Balance		0.15	80.54 Cr	
20 Mar	Penalty Interest		0.02	80.52 Cr	
20 Mar	#Monthly Account Fee		22.50	58.02 Cr	
20 Mar	#Service Fees		3.00	55.02 Cr	(3.00)
20 Mar	Closing Balance			55.02 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.13
Total Bank Charges R25.52

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R22.50 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/03/20	Money Market Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893

Bank VAT Registration Number 4210102051

IPH ST60
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 60
Statement period 20 March 2008 - 21 April 2008

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Empower your employees and WIN!
Apply for and use FNB Business Debit Cards 5 times or more between 15 April and 15 June 2008 and you could win R100 000 for your business to spend any way you choose. Terms and Conditions apply. Contact FNB Business on Call on 0860-362-000 or visit your nearest FNB branch to apply for FNB's Business Debit Cards today!

Free up the cashflow in your business
Apply for a Flexi Business Loan today. Call 0860-263-362.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
20 Mar	Opening Balance		55.02 Cr	0.00
25 Mar	Internet Trf To Inter Acc	55.00	0.02 Cr	3.00
19 Apr	#Monthly Account Fee	22.50	22.48	
19 Apr	#Service Fees	3.00	25.48	(3.00)
21 Apr	Dr.Int.Rate 23,00000	0.00	25.48	
21 Apr	Closing Balance		25.48 Dr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.13
Total Bank Charges R25.50

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R22.50 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/04/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
Web

info@fnb.co.za
www.fnb.co.za

Branch Code
 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST61
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **61**
Statement period **21 April 2008 - 21 May 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

FNB's reviewed fees are effective from 1 July 2008.
Look out for further communication which will be sent to you shortly.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 Apr	Opening Balance			25.48 Dr	0.00
22 Apr	Internet Trf From	Inter	50.00 Cr	24.52 Cr	
20 May	Internet Trf From	Deposit	100,000.00 Cr	100,024.52 Cr	
20 May	Int On Credit Balance		27.13 Cr	100,051.65 Cr	
20 May	Cr.Int.Rate	9,90000	0.00	100,051.65 Cr	
20 May	Int On Debit Balance		0.01	100,051.64 Cr	
20 May	#Monthly Account Fee		22.50	100,029.14 Cr	
21 May	Closing Balance			100,029.14 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R2.76
Total Bank Charges R22.50

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R22.50 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/05/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
info@fnb.co.za

Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST62
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 62
Statement period 21 May 2008 - 21 June 2008

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Apply for FNB Qwill Instant Accounting today, and experience the ultimate in accounting convenience - for more information visit fnb.co.za , contact Business on Call (0860 -362-000) or visit your nearest FNB Branch , or contact your Relationship Manager today.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 May	Opening Balance			100,029.14 Cr	0.00
24 May	Internet Trf To	Inter	10,000.00	90,029.14 Cr	3.00
24 May	Internet Trf To	Inter	10,000.00	80,029.14 Cr	3.00
24 May	Cr.Int.Rate	9,40000	0.00	80,029.14 Cr	
28 May	Internet Trf To	Inter 7025	4,000.00	76,029.14 Cr	3.00
28 May	Internet Pmt To	Nono FNB From Geoff	10,000.00	66,029.14 Cr	10.00
29 May	Internet Trf To	Inter-Salaries	66,000.00	29.14 Cr	3.00
29 May	Cr.Int.Rate	,00000	0.00	29.14 Cr	
20 Jun	Int On Credit Balance		180.84 Cr	209.98 Cr	
20 Jun	#Monthly Account Fee		22.50	187.48 Cr	
20 Jun	#Service Fees		22.00	165.48 Cr	(22.00)
21 Jun	Closing Balance			165.48 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R5.46
Total Bank Charges R44.50

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R22.50 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/06/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
info@fnb.co.za

Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST63
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **63**
Statement period **21 June 2008 - 21 July 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Dual authorisation via cellphone for your business is now possible!
To register for Cellphone Banking visit your nearest FNB branch today.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
21 Jun	Opening Balance		165.48 Cr	0.00
19 Jul	#Monthly Account Fee	30.00	135.48 Cr	
21 Jul	Closing Balance		135.48 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.68
Total Bank Charges R30.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswath ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/07/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
Web
Branch Code

info@fnb.co.za
www.fnb.co.za
256205

 (011) 4861207

 (011) 6464893

Bank VAT Registration Number 4210102051

IPH ST64
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **64**
Statement period **21 July 2008 - 21 August 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Dual authorisation via cellphone for your business is now possible!
To register for FNB Cellphone Banking visit your nearest FNB branch today.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 Jul	Opening Balance			135.48 Cr	0.00
29 Jul	Internet Trf From	Deposit	150,000.00 Cr	150,135.48 Cr	
29 Jul	Cr.Int.Rate	10,40000	0.00	150,135.48 Cr	
5 Aug	Internet Pmt To	YI-Transfer	50,000.00	100,135.48 Cr	10.00
5 Aug	Internet Trf To	Inter-7025	50,000.00	50,135.48 Cr	3.00
5 Aug	Cr.Int.Rate	9,90000	0.00	50,135.48 Cr	
6 Aug	Internet Trf To	Inter	40,000.00	10,135.48 Cr	3.00
6 Aug	#Notification Fee - Sms		0.75	10,134.73 Cr	
6 Aug	Cr.Int.Rate	7,30000	0.00	10,134.73 Cr	
13 Aug	Internet Trf To	To 7025	10,000.00	134.73 Cr	3.00
13 Aug	Cr.Int.Rate	,00000	0.00	134.73 Cr	
20 Aug	Int On Credit Balance		327.23 Cr	461.96 Cr	
20 Aug	#Monthly Account Fee		30.00	431.96 Cr	
20 Aug	#Service Fees		19.00	412.96 Cr	(19.00)
21 Aug	Closing Balance			412.96 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R6.10
Total Bank Charges R49.75

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/08/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
 (011) 4861207
Fax (011) 6464893

Bank VAT Registration Number 4210102051

IPH ST65
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 65
Statement period 21 August 2008 - 20 September 2008

Our message to you:
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At FNB Commercial Banking will help your business navigate the rapids of today's economy. Contact us on 0860-362-000 to find out about solutions for your business.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
21 Aug	Opening Balance		412.96 Cr	0.00
20 Sep	#Monthly Account Fee	30.00	382.96 Cr	
20 Sep	Closing Balance		382.96 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.68
Total Bank Charges R30.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswath ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/09/20	Money Market Account	BV

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Bank VAT Registration Number 4210102051

IPH ST66
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
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Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 66
Statement period 20 September 2008 - 21 October 2008

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At FNB Commercial Banking will help your business navigate the rapids of today's economy. Contact us on 0860-362-000 to find out about solutions for your business.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
20 Sep	Opening Balance		382.96 Cr	0.00
20 Oct	#Monthly Account Fee	30.00	352.96 Cr	
21 Oct	Closing Balance		352.96 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.68
Total Bank Charges R30.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/10/21	Money Market Account	BV

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IPH ST67
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
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Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **67**
Statement period **21 October 2008 - 21 November 2008**

Our message to you:
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Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
21 Oct	Opening Balance		352.96 Cr	0.00
20 Nov	Internet Trf To Inter	300.00	52.96 Cr	3.00
20 Nov	#Monthly Account Fee	30.00	22.96 Cr	
20 Nov	#Service Fees	3.00	19.96 Cr	(3.00)
21 Nov	Closing Balance		19.96 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R30.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/11/21	Money Market Account	BV

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Branch Code

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 (011) 6464893

Bank VAT Registration Number 4210102051

IPH ST68
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **68**
Statement period **21 November 2008 - 20 December 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Score goals to win tickets to the 2010 FIFA World Cup TM by making 4 online payments - visit fnb.co.za today. Terms and conditions apply.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 Nov	Opening Balance			19.96 Cr	0.00
5 Dec	Internet Trf From	Inter	550,000.00 Cr	550,019.96 Cr	
5 Dec	Internet Trf To	Inter	300,000.00	250,019.96 Cr	3.00
5 Dec	Internet Pmt To	Pcb Accsolve Accsolve	56,210.00	193,809.96 Cr	10.00
5 Dec	Cr.Int.Rate	10,40000	0.00	193,809.96 Cr	
8 Dec	Internet Trf To	Inter	5,000.00	188,809.96 Cr	3.00
9 Dec	Internet Pmt To	Limdev/Accsolve 128151 Reservation	5,250.00	183,559.96 Cr	10.00
9 Dec	Internet Pmt To	Mc Telephone 0001894233529592011	9,120.00	174,439.96 Cr	10.00
10 Dec	Internet Pmt To	Accsolve Salary Accsolve	16,987.50	157,452.46 Cr	10.00
11 Dec	Internet Pmt To	Assets Dwp331Gp	107,388.00	50,064.46 Cr	10.00
11 Dec	Cr.Int.Rate	9,90000	0.00	50,064.46 Cr	
15 Dec	Internet Pmt To	Nono FNB From Mc	4,000.00	46,064.46 Cr	10.00
15 Dec	Cr.Int.Rate	9,30000	0.00	46,064.46 Cr	
17 Dec	Internet Trf To	Water & Lights	15,000.00	31,064.46 Cr	3.00
19 Dec	Internet Trf To	Inter	30,000.00	1,064.46 Cr	3.00
19 Dec	Cr.Int.Rate	,00000	0.00	1,064.46 Cr	
20 Dec	Int On Credit Balance		407.66 Cr	1,472.12 Cr	
20 Dec	#Monthly Account Fee		30.00	1,442.12 Cr	
20 Dec	#Service Fees		72.00	1,370.12 Cr	(72.00)
20 Dec	Closing Balance			1,370.12 Cr	0.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/12/20	Money Market Account	BV

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R12.52
Total Bank Charges R102.00



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	08/12/20	Money Market Account	BV

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Bank VAT Registration Number 4210102051

IPH ST69
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 69
Statement period 20 December 2008 - 21 January 2009

Our message to you:
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Score goals to win tickets to the 2010 FIFA World Cup TM by making 4 online payments - visit www.fnb.co.za today. Terms and conditions apply.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
20 Dec	Opening Balance			1,370.12 Cr	0.00
31 Dec	ATM Cash	S/Gte Vs 4790561117376225	1,350.00	20.12 Cr	15.90
20 Jan	#Monthly Account Fee		30.00	9.88	
20 Jan	#Service Fees		15.90	25.78	(15.90)
21 Jan	Closing Balance			25.78 Dr	0.00

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An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R5.63
Total Bank Charges R45.90

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R30.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/01/21	Money Market Account	BV

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Bank VAT Registration Number 4210102051

IPH ST70
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **70**
Statement period **21 January 2009 - 21 February 2009**

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Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 Jan	Opening Balance			25.78 Dr	0.00
28 Jan	Internet Trf From	Inter-7025	3,000.00 Cr	2,974.22 Cr	
3 Feb	Internet Trf To	Inter	2,000.00	974.22 Cr	3.00
20 Feb	Int On Debit Balance		0.11	974.11 Cr	
20 Feb	Penalty Interest		0.01	974.10 Cr	
20 Feb	#Monthly Account Fee		30.00	944.10 Cr	
20 Feb	#Service Fees		3.00	941.10 Cr	(3.00)
21 Feb	Closing Balance			941.10 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.01

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R30.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/02/21	Money Market Account	BV

 Killarney
P O Box 87124
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Bank VAT Registration Number 4210102051

IPH ST71
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 71
Statement period 21 February 2009 - 20 March 2009

Our message to you:
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Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
21 Feb	Opening Balance		941.10 Cr	0.00
20 Mar	#Monthly Account Fee	30.00	911.10 Cr	
20 Mar	Closing Balance		911.10 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.68
Total Bank Charges R30.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R30.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswath ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/03/20	Money Market Account	BV

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Bank VAT Registration Number 4210102051

IPH ST72
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 72
Statement period 20 March 2009 - 21 April 2009

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

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FNB Qwill Instant Accounting can! Visit fnb.co.za for more details or contact us at 0860-22-22-55.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
20 Mar	Opening Balance		911.10 Cr	0.00
20 Apr	#Monthly Account Fee	30.00	881.10 Cr	
21 Apr	Closing Balance		881.10 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.68
Total Bank Charges R30.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee A Monthly account fee of R30.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash deposit fee Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.	ATM Cash Withdrawals Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75
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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/04/21	Money Market Account	BV

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Bank VAT Registration Number 4210102051

IPH ST73
MOLELWANE CONSULTING CC
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JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 73
Statement period 21 April 2009 - 21 May 2009

Our message to you:
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Save on banking fees by making the right choices
Want to save on banking fees? Learn how to make the right choices that can save your business money.
Visit www.savvybanking.co.za for more information.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 Apr	Opening Balance			881.10 Cr	0.00
12 May	Internet Trf From	Deposit	1,000,000.00 Cr	1,000,881.10 Cr	
12 May	Cr.Int.Rate	6,90000	0.00	1,000,881.10 Cr	
14 May	Internet Pmt To	Fixed Assets Geoff Makhubo	791,000.00	209,881.10 Cr	10.00
15 May	Internet Pmt To	Rapu Molekane Geoff Makhubo	11,000.00	198,881.10 Cr	10.00
15 May	#Notification Fee E-Mail	#Email Sending Fee Once-Off Payment	0.50	198,880.60 Cr	
18 May	ATM Cash	Hamkraal 4790561117376225	3,000.00	195,880.60 Cr	15.90
20 May	Internet Pmt To	Conciliation 20 Janena	17,300.00	178,580.60 Cr	10.00
20 May	Internet Trf To	Inter-8060	10,000.00	168,580.60 Cr	3.00
20 May	Int On Credit Balance		636.81 Cr	169,217.41 Cr	
20 May	#Monthly Account Fee		30.00	169,187.41 Cr	
20 May	#Service Fees		48.90	169,138.51 Cr	(48.90)
21 May	#Notification Fee E-Mail	#Email Sending Fee Once-Off Payment	0.50	169,138.01 Cr	
21 May	Closing Balance			169,138.01 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R9.81
Total Bank Charges R79.90

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R30.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/05/21	Money Market Account	BV

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Bank VAT Registration Number 4210102051

IPH ST74
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **74**
Statement period **21 May 2009 - 20 June 2009**

Our message to you:
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Learn how to make the right choices that can save your business money.
Visit www.savvybanking.co.za for more information.

Account Transactions

Date	Description			Amounts	Balance	Accrued Bank Charges R
				R	R	
21 May	Opening Balance				169,138.01 Cr	0.00
23 May	ATM Cash	Glenhove	4790561117376225	3,000.00	166,138.01 Cr	15.90
25 May	ATM Cash	Mapony	4790561117376225	3,000.00	163,138.01 Cr	15.90
28 May	FNB Ob Trf	62002637025		124,526.88	38,611.13 Cr	
28 May	FNB Ob Trf	62002637025		30,000.00	8,611.13 Cr	
28 May	Cr.Int.Rate	,00000		0.00	8,611.13 Cr	
10 Jun	Internet Pmt To	Golf Donation	Pleage 119	1,000.00	7,611.13 Cr	10.00
10 Jun	Internet Pmt To	Kakali	Salary Molelwane	2,000.00	5,611.13 Cr	10.00
10 Jun	ATM Cash	Melrose	4790561117376225	3,000.00	2,611.13 Cr	15.90
11 Jun	#Notification Fee E-Mail	#Email Sending Fee	Once-Off Payment	0.50	2,610.63 Cr	
12 Jun	Internet Pmt To	Nono FNB	From Geoff	2,000.00	610.63 Cr	10.00
20 Jun	Int On Credit Balance			219.28 Cr	829.91 Cr	
20 Jun	#Monthly Account Fee			30.00	799.91 Cr	
20 Jun	#Service Fees			77.70	722.21 Cr	(77.70)
20 Jun	Closing Balance				722.21 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R13.28
Total Bank Charges R108.20

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R30.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/06/20	Money Market Account	BV


Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205

Fax (011) 4861207
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST75
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **75**
Statement period **20 June 2009 - 21 July 2009**

Our message to you:
Did you know that you can receive your statements via email? To convert to email statements please visit your nearest FNB branch or contact the FNB Call centre on 0860-11-22-44. FNB Online Banking customers please login, click on the accounts tab, select relevant accounts and click on email statements.

Let your money work as hard as you
It was nothing. Now your business is something. You did it by doing everything and that's not nothing. The question then is, "Why's your surplus cash doing nothing?"
Visit www.savvybanking.co.za to find out how to optimise your surplus cash.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
20 Jun	Opening Balance		722.21 Cr	0.00
20 Jul	#Monthly Account Fee	33.00	689.21 Cr	
21 Jul	Closing Balance		689.21 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee A Monthly account fee of R33.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash deposit fee Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value.	ATM Cash Withdrawals Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswath ATM will attract an additional R5.75
---	---	--

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/07/21	Money Market Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893

Bank VAT Registration Number 4210102051
Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 76
Statement period 21 July 2009 - 21 August 2009

IPH ST76
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Our message to you:

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It was nothing. Now your business is something. You did it by doing everything and that's not nothing. The question then is, "Why's your surplus cash doing nothing?"
Visit www.savvybanking.co.za to find out how to optimise your surplus cash.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
21 Jul	Opening Balance		689.21 Cr	0.00
20 Aug	#Monthly Account Fee	33.00	656.21 Cr	
21 Aug	Closing Balance		656.21 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee A Monthly account fee of R33.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash deposit fee Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value.	ATM Cash Withdrawals Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75
---	---	---

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/08/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
info@fnb.co.za

Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST77
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product
Account number
62053686295

COPY Tax Invoice/Statement Number
77

Statement period
21 August 2009 - 21 September 2009

Our message to you:

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Make sure your money works as hard as you do ...

Use our Savvy Investing Tool to find a solution that suits your business investment needs and save time and money by applying online. Visit www.savvybanking.co.za. or call 0860 054 321.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
21 Aug	Opening Balance		656.21 Cr	0.00
19 Sep	#Monthly Account Fee	33.00	623.21 Cr	
21 Sep	Closing Balance		623.21 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R33.00 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/09/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041

e-Mail
info@fnb.co.za

Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST78
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 78
Statement period 21 September 2009 - 21 October 2009

Our message to you:

Did you know that you can receive your statements via email? To convert to email statements please visit your nearest FNB branch or contact the FNB Call centre on 0860-11-22-44. FNB Online Banking customers please login, click on the accounts tab, select relevant accounts and click on email statements.

Make sure your money works as hard as you do ...

Use our Savvy Investing Tool to find a solution that suits your business investment needs and save time and money by applying online. Visit www.savvybanking.co.za. or call 0860 054 321.

Account Transactions

Date	Description	Amounts	Balance	Accrued Bank Charges
		R	R	R
21 Sep	Opening Balance		623.21 Cr	0.00
20 Oct	#Monthly Account Fee	33.00	590.21 Cr	
21 Oct	Closing Balance		590.21 Cr	0.00

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

A Monthly account fee of R33.00 will be charged.
Thereafter you will be charged at prevailing rates.

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75

G6/F4 Bus Debit Card Insert

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/10/21	Money Market Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893

Bank VAT Registration Number 4210102051

IPH ST79
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 79
Statement period 21 October 2009 - 21 November 2009

Our message to you:
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FNB Commercial: Proud champions of Global Entrepreneurship Week.
Entrepreneurship is at the heart of our business too. That's why we proudly support Global Entrepreneurship Week from 16-22 November 2009. Visit www.fnb.co.za for more information.

Account Transactions

Date	Description		Amounts	Balance	Accrued Bank Charges
			R	R	R
21 Oct	Opening Balance			590.21 Cr	0.00
26 Oct	Internet Pmt To	Geoff 41317 Makhubo	170.00	420.21 Cr	11.00
28 Oct	Internet Trf To	Transfer-7025	400.00	20.21 Cr	3.30
20 Nov	#Monthly Account Fee		33.00	12.79	
20 Nov	#Service Fees		14.30	27.09	(14.30)
21 Nov	Dr.Int.Rate	17,00000	0.00	27.09	
21 Nov	Closing Balance			27.09 Dr	0.00

Please refer to the next page of your statement for an important notice on using your VISA Cheque Card and VISA Electron Debit Card overseas.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R5.81
Total Bank Charges R47.30

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee	Cash deposit fee	ATM Cash Withdrawals
A Monthly account fee of R33.00 will be charged. Thereafter you will be charged at prevailing rates.	Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value.	Withdrawals at a FNB ATM will be charged at the following rates: R0.01 - R500.00 = R5.00 per transaction R500.01 - R1000.00 = R10.00 per transaction R1000.01 and more = R15.00 per transaction Withdrawals at a Saswitch ATM will attract an additional R5.75

G9(02) GEW 01112009
G9(02) Voucher2 01112009

Page 1 of 1

Delivery Method R3
PO/21 /NV/DDA AK

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/11/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-05-43-21

IPH ST80
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 80

Bank VAT Registration Number
Product
Account number
Statement period

4210102051
Money Market Account
62053686295
21 November 2009 - 21 December 2009

Our message to you:
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Automate your bookkeeping for FREE with FNB Instant Accounting
FNB Instant Accounting is NOW FREE to all FNB Commercial clients. FNB Instant Accounting is an integrated, online accounting solution which uses your electronic bank statement to automatically generate your financials
To register for FNB Instant Accounting, call **0860 22 22 55** between 08h00 and 17h00 on weekdays, email us at fnbqwill@fnbcommercial.co.za or visit www.fnb.co.za

Account Transactions

Date	Description		Amount	Balance	Accrued Bank Charges	
Opening Balance as at 21 November 2009			ZAR	27.09 Dr	0.00	
23 Nov	Internet Trf From	Trf 7025	300.00 Cr	272.91 Cr	3.30	
28 Nov	Internet Trf From	Transfer	30,000.00 Cr	30,272.91 Cr		
28 Nov	Internet Trf From	Transfer	200,000.00 Cr	230,272.91 Cr		
28 Nov	Cr.Int.Rate	5,40000	0.00	230,272.91 Cr		
1 Dec	FNB Ob Trf	Trf From 7025	300,000.00 Cr	530,272.91 Cr		
4 Dec	Internet Trf To	Trf-Project 11	110,000.00	420,272.91 Cr		
8 Dec	FNB Ob Trf	7025	30,000.00	390,272.91 Cr		
14 Dec	FNB Ob Trf	7025	270,000.00	120,272.91 Cr		
15 Dec	FNB Ob Trf	8060	100,000.00	20,272.91 Cr		
15 Dec	Cr.Int.Rate	4,80000	0.00	20,272.91 Cr		
18 Dec	FNB Ob Trf	7025	20,000.00	272.91 Cr		
18 Dec	Cr.Int.Rate	,00000	0.00	272.91 Cr		
19 Dec	Int On Credit Balance		958.49 Cr	1,231.40 Cr		
19 Dec	Int On Debit Balance		0.02	1,231.38 Cr		
19 Dec	Penalty Interest		0.01	1,231.37 Cr		
19 Dec	#Monthly Account Fee		33.00	1,198.37 Cr		
19 Dec	#Service Fees		3.30	1,195.07 Cr		(3.30)

Closing Balance as at 21 December 2009 ZAR 1,195.07 Cr 0.00

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/12/21	Money Market Account	BV

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.46
Total Bank Charges R36.31



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	09/12/21	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

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Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-05-43-21

IPH ST81
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 81

Bank VAT Reg. No. 4210102051

Product Money Market Account

Account number 62053686295

Statement period 21 December 2009 - 21 January 2010

Our message to you:
Did you know that you can receive your statements via email? To convert to email statements please visit your nearest FNB branch or contact the FNB Call centre on 0860-11-22-44. FNB Online Banking customers please login, click on the accounts tab, select relevant accounts and click on email statements.

Automate your bookkeeping for FREE with FNB Instant Accounting
FNB Instant Accounting is NOW FREE to all FNB Commercial clients. FNB Instant Accounting is an integrated, online accounting solution which uses your electronic bank statement to automatically generate your financials
To register for FNB Instant Accounting, call **0860 22 22 55** between 08h00 and 17h00 on weekdays, email us at fnbqwill@fnbcommercial.co.za or visit www.fnb.co.za

Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 December 2009		ZAR	1,195.07 Cr	0.00
13 Jan	Internet Trf To Inter	1,000.00	195.07 Cr	3.30
20 Jan	#Monthly Account Fee	33.00	162.07 Cr	
20 Jan	#Service Fees	3.30	158.77 Cr	(3.30)
Closing Balance as at 21 January 2010		ZAR	158.77 Cr	0.00

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %

Total VAT included on this statement R4.46

Total Bank Charges R36.30

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	10/01/21	Money Market Account	BV

 Killarney
P O Box 87124
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www.fnb.co.za

e-Mail
Web

Branch Code


Fax

Lost Cards

Account Enquiries

256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-05-43-21

IPH ST82
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 82

Bank VAT Reg. No. 4210102051

Product Money Market Account

Account number 62053686295

Statement period 21 January 2010 - 20 February 2010

Our message to you:

Did you know that you can receive your statements via email? To convert to email statements please visit your nearest FNB branch or contact the FNB Call centre on 0860-11-22-44. FNB Online Banking customers please login, click on the accounts tab, select relevant accounts and click on email statements.

Times are changing: An ever increasing number of our clients are asking to receive their statements via email.

Email is quicker and more reliable than post, and it allows you convenient access to your statements, whenever, wherever. And because it's electronic it allows you to save and print your statements when convenient to you. What's more, receiving your statements via email helps to save on paper, which in turn helps to preserve our environment.

Terms and conditions apply. Contact our Client resolution Center on 0860-362-000 or visit your nearest FNB branch and switch to a savvy way of banking. Switch to receiving statements via email.

Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 January 2010		ZAR	158.77 Cr	0.00
13 Feb	Internet Trf To Inter	100.00	58.77 Cr	3.30
20 Feb	#Monthly Account Fee	33.00	25.77 Cr	
20 Feb	#Service Fees	3.30	22.47 Cr	(3.30)
Closing Balance as at 20 February 2010		ZAR	22.47 Cr	0.00

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.46
Total Bank Charges R36.30

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	10/02/20	Money Market Account	BV

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P O Box 87124
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(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-05-43-21

IPH ST83
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 83

Bank VAT Reg. No.
Product
Account number
Statement period

4210102051
Money Market Account
62053686295
20 February 2010 - 20 March 2010

Our message to you:

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To register for FNB Instant Accounting, call 0860 22 22 55 between 08h00 and 17h00 on weekdays, email us at instantaccounting@fnb.co.za or visit www.fnb.co.za

Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 20 February 2010		ZAR	22.47 Cr	0.00
20 Mar	#Monthly Account Fee	33.00	10.53	
Closing Balance as at 20 March 2010		ZAR	10.53 Dr	0.00

Please refer to the next page of your statement for an important notice on using your VISA Cheque Card and VISA Electron Debit Card overseas.

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %

Total VAT included on this statementR4.05

Total Bank ChargesR33.00

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	10/03/20	Money Market Account	BV

20 March 2010

IMPORTANT ANNOUNCEMENT Regarding "NOT TRANSFERABLE" CHEQUES

Dear Valued Client,

Fraudulent activity in the form of the interception and stealing of cheques is on the increase. To mitigate cheque fraud and losses that may accrue to you and First National Bank as a result, we have decided to take a more proactive approach to accepting cheques being paid into bank accounts. In future, the naming convention of payees on cheques will have to be more strictly adhered to.

In the past, the bank applied a degree of leniency in accepting and collecting cheques for Commercial Banking clients as far as the payee's name was concerned. To cut the risk even further, First National Bank is adopting the following position in respect of "not transferable" cheques:

- a. "Not transferable" cheques will only be accepted if the payee has been cited in full, ie the registered name, including "(Pty) Limited" or "CC";
- and/or
- b. The full trading name of the entity has been quoted as the payee.

For example:

Sole proprietorship	Acceptable	Acceptable
Joe Blogg t/a The Soap Shop	Joe Blogg	The Soap Shop
Close Corporation	Acceptable	Acceptable
ABC CC t/a The Soap Shop	ABC CC	The Soap Shop
Company	Acceptable	Acceptable
ABC (Pty) Ltd t/a The Soap Shop	ABC (Pty) Ltd	The Soap Shop

Please take note that from **1 April 2010** we will no longer accept any "not transferable" cheques where the payee's name is not correctly cited as per a. or b. above.

It would be appreciated if you could advise your debtors that cheques made payable to your business should reflect the full registered name or trading name of your entity. The same rule applies to cheques made out to your creditors. This process will afford your business improved protection in the event that cheques are intercepted or stolen.

Another mitigant to fraud is of course the use of electronic banking. Please do not hesitate to contact us to assist you in this regard.

Join us in the fight against crime.

If you have any further queries or require any further clarification, please contact your Commercial Banker.

Yours sincerely

Howard Arrand
Head of Core Banking Sales

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	10/03/20	Money Market Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
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Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-05-43-21

IPH ST84
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 84

Bank VAT Reg. No.
Product
Account number
Statement period

4210102051
Money Market Account
62053686295
20 March 2010 - 21 April 2010

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Account Transactions

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance as at 20 March 2010			ZAR	10.53 Dr	0.00
23 Mar	Internet Trf From	Trf 7025	1,000.00 Cr	989.47 Cr	
14 Apr	FNB Ob Trf	7025	900.00	89.47 Cr	
20 Apr	#Monthly Account Fee		33.00	56.47 Cr	
Closing Balance as at 21 April 2010			ZAR	56.47 Cr	0.00

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#: Inclusive of VAT @ 14.00 %

Total VAT included on this statement R4.05

Total Bank Charges R33.00

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	10/04/21	Money Market Account	BV

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COPY Tax Invoice/Statement Number 85

Bank VAT Reg. No. 4210102051

Product Money Market Account

Account number 62053686295

Statement period 21 April 2010 - 21 May 2010

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Account Transactions

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 April 2010			ZAR	56.47 Cr	0.00
3 May	Internet Trf From	From Main	1,000.00 Cr	1,056.47 Cr	
14 May	Internet Trf To	To Cheque	1,000.00	56.47 Cr	3.30
20 May	#Monthly Account Fee		33.00	23.47 Cr	
20 May	#Service Fees		3.30	20.17 Cr	(3.30)
Closing Balance as at 21 May 2010			ZAR	20.17 Cr	0.00

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.46
Total Bank Charges R36.30

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	10/05/21	Money Market Account	BV

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Bank VAT Reg. No. 4210102051

Product Money Market Account

Account number 62053686295

Statement period 21 May 2010 - 21 June 2010

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Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 May 2010		ZAR	20.17 Cr	0.00
7 Jun	FNB Ob Trf 7025	105,000.00 Cr	105,020.17 Cr	
7 Jun	Cr.Int.Rate 4,90000	0.00	105,020.17 Cr	
9 Jun	FNB Ob Pmt FNB Ob 000000002 Wat Watersmith Training	18,126.00	86,894.17 Cr	
9 Jun	FNB Ob Pmt FNB Ob 000000001 SI SI Weideman	8,833.16	78,061.01 Cr	
9 Jun	Cr.Int.Rate 4,40000	0.00	78,061.01 Cr	
10 Jun	FNB Ob Trf 8060	50,000.00	28,061.01 Cr	
10 Jun	Internet Trf To Transfer Salaries	5,000.00	23,061.01 Cr	3.30
10 Jun	Internet Trf To Wc	5,000.00	18,061.01 Cr	3.30
10 Jun	ATM Cash Marlboro 4057691002003200	3,000.00	15,061.01 Cr	16.50
10 Jun	Cr.Int.Rate 1,80000	0.00	15,061.01 Cr	
12 Jun	ATM Cash Proteapo 4057691002003200	3,000.00	12,061.01 Cr	16.50
15 Jun	FNB Ob Pmt FNB Ob 000000004 Nto Ntombi Vena	6,000.00	6,061.01 Cr	
15 Jun	FNB Ob Pmt FNB Ob 000000003 Sbu Sbusiso Mash Ego Med	2,000.00	4,061.01 Cr	
15 Jun	Cr.Int.Rate ,00000	0.00	4,061.01 Cr	
17 Jun	Internet Trf To Deposit Cheque	2,000.00	2,061.01 Cr	3.30
17 Jun	FNB Ob Pmt FNB Ob 000000005 Sep Sep Malete	1,500.00	561.01 Cr	
19 Jun	Int On Credit Balance	40.88 Cr	601.89 Cr	
19 Jun	#Monthly Account Fee	33.00	568.89 Cr	
19 Jun	#Service Fees	42.90	525.99 Cr	(42.90)
Closing Balance as at 21 June 2010		ZAR	525.99 Cr	0.00

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	10/06/21	Money Market Account	BV

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R9.32
Total Bank Charges R75.90



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62053686295	10/06/21	Money Market Account	BV


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Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 June 2010 - 21 July 2010

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Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 June 2010		ZAR	525.99 Cr	0.00
20 Jul	#Monthly Account Fee	35.50	490.49 Cr	
Closing Balance as at 21 July 2010		ZAR	490.49 Cr	0.00

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.36
Total Bank Charges R35.50

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	10/07/21	Money Market Account

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Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

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Money Market Account
62053686295
21 July 2010 - 21 August 2010

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Account Transactions

Date	Description		Amount	Balance	Accrued Bank Charges	
Opening Balance as at 21 July 2010		ZAR		490.49 Cr	0.00	
27 Jul	ATM Cash	Sasol	4195721000003929	300.00	190.49 Cr	5.50
20 Aug	#Monthly Account Fee			35.50	154.99 Cr	
20 Aug	#Service Fees			5.50	149.49 Cr	(5.50)
Closing Balance as at 21 August 2010		ZAR		149.49 Cr	0.00	

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R5.04
Total Bank Charges R41.00

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	10/08/21	Money Market Account

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Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 August 2010 - 21 September 2010

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Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 August 2010		ZAR	149.49 Cr	0.00
20 Sep	#Monthly Account Fee	35.50	113.99 Cr	
Closing Balance as at 21 September 2010		ZAR	113.99 Cr	0.00

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.36
Total Bank Charges R35.50

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	10/09/21	Money Market Account

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Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
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Money Market Account
62053686295
21 September 2010 - 21 October 2010

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Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 September 2010		ZAR	113.99 Cr	0.00
20 Oct	#Monthly Account Fee	35.50	78.49 Cr	
Closing Balance as at 21 October 2010		ZAR	78.49 Cr	0.00

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.36
Total Bank Charges R35.50

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	10/10/21	Money Market Account

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Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 October 2010 - 20 November 2010

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Account Transactions

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 October 2010			ZAR	78.49 Cr	0.00
30 Oct	Internet Trf From	Advance Holdings	239,200.00 Cr	239,278.49 Cr	
30 Oct	Internet Trf To	To Main	239,000.00	278.49 Cr	3.30
10 Nov	Internet Trf To	To Main	200.00	78.49 Cr	3.30
20 Nov	#Monthly Account Fee		35.50	42.99 Cr	
20 Nov	#Service Fees		6.60	36.39 Cr	(6.60)
Closing Balance as at 20 November 2010			ZAR	36.39 Cr	0.00

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R5.17
Total Bank Charges R42.10

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	10/11/20	Money Market Account

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Customer VAT Reg. No.
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Account number
Statement period

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Money Market Account
62053686295
20 November 2010 - 21 December 2010

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Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 20 November 2010		ZAR	36.39 Cr	0.00
20 Dec	#Monthly Account Fee	35.50	0.89 Cr	
Closing Balance as at 21 December 2010		ZAR	0.89 Cr	0.00

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.36
Total Bank Charges R35.50

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	10/12/21	Money Market Account

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Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 December 2010 - 21 January 2011

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Account Transactions

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 December 2010				ZAR	0.89 Cr	0.00
13 Jan	Internet Trf From	Transfer In		20,000.00 Cr	20,000.89 Cr	
13 Jan	Cr.Int.Rate	3,30000		0.00	20,000.89 Cr	
18 Jan	ATM Cash	Sasol	405769*3200	3,000.00	17,000.89 Cr	22.00
18 Jan	Cr.Int.Rate	1,00000		0.00	17,000.89 Cr	
20 Jan	Int On Credit Balance			10.44 Cr	17,011.33 Cr	
20 Jan	#Monthly Account Fee			35.50	16,975.83 Cr	
20 Jan	#Service Fees			22.00	16,953.83 Cr	(22.00)
21 Jan	ATM Cash	Braamshp	405769*3200	3,000.00	13,953.83 Cr	22.00
Closing Balance as at 21 January 2011				ZAR	13,953.83 Cr	22.00

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R7.06
Total Bank Charges R57.50

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	11/01/21	Money Market Account

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Customer VAT Reg. No.
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Statement period

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Money Market Account
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21 January 2011 - 21 February 2011

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Account Transactions

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 January 2011			ZAR		13,953.83 Cr	22.00
22 Jan	ATM Cash	Bp Sowet	405769*3200	3,000.00	10,953.83 Cr	22.00
1 Feb	Internet Pmt To	YI	Geoff	5,000.00	5,953.83 Cr	11.00
1 Feb	Cr.Int.Rate	,00000		0.00	5,953.83 Cr	
4 Feb	Internet Trf To	Inter Account		5,000.00	953.83 Cr	3.30
19 Feb	Int On Credit Balance			3.38 Cr	957.21 Cr	
19 Feb	#Monthly Account Fee			35.50	921.71 Cr	
19 Feb	#Service Fees			58.30	863.41 Cr	(58.30)
Closing Balance as at 21 February 2011			ZAR		863.41 Cr	0.00

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R11.52
Total Bank Charges R93.80

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	11/02/21	Money Market Account

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Customer VAT Reg. No.
Bank VAT Reg. No.
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Account number
Statement period

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Money Market Account
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21 February 2011 - 19 March 2011

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Account Transactions

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 February 2011		ZAR	863.41 Cr	0.00
19 Mar	#Monthly Account Fee	35.50	827.91 Cr	
Closing Balance as at 19 March 2011		ZAR	827.91 Cr	0.00

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.36
Total Bank Charges R35.50


Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/ /P6/M6/TT/N
486	62053686295	11/03/19	Money Market Account

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Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Account

Account number 62053686295

Statement period 19 March 2011 - 21 April 2011

e-mail Statements
Did you know that you can receive your statements via e-mail? To convert to email statements please visit your nearest FNB branch. FNB Online Banking customers, please login, click on the "accounts tab", select relevant accounts and click on 'email statements'.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 19 March 2011		ZAR	827.91 Cr	0.00
25 Mar	Internet Trf To Transfer	500.00	327.91 Cr	3.30
20 Apr	#Monthly Account Fee	35.50	292.41 Cr	
20 Apr	#Service Fees	3.30	289.11 Cr	(3.30)
Closing Balance as at 21 April 2011		ZAR	289.11 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statement R4.77

Total Bank Charges R38.80

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/P6/M6/TT/N	FNMMMA
486	62053686295	11/04/21	Money Market Account	

☐

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Branch Code

256205

(011) 4861207

Fax

(011) 6464893

Lost Cards

0800-11-01-32

Account Enquiries

0860-05-43-21

BBST97 022021
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Copy Tax Invoice/Statement Number 97

Customer VAT Reg. No.

Not Provided

Bank VAT Reg. No.

4210102051

Product

Money Market Account

Account number

62053686295

Statement period

21 April 2011 - 21 May 2011

e-mail Statements

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Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 April 2011		ZAR	289.11 Cr	0.00
20 May	#Monthly Account Fee	35.50	253.61 Cr	
Closing Balance as at 21 May 2011		ZAR	253.61 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.36
Total Bank Charges R35.50

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/P6/M6/TT/N	FNMMA
486	62053686295	11/05/21	Money Market Account	

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Lost Cards

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Account Enquiries

0860-05-43-21

BBST98 010273
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Copy Tax Invoice/Statement Number 98

Customer VAT Reg. No.

Not Provided

Bank VAT Reg. No.

4210102051

Product

Money Market Account

Account number

62053686295

Statement period

21 May 2011 - 21 June 2011

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011. Please look out for further communications.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 May 2011		ZAR	253.61 Cr	0.00
20 Jun	#Monthly Account Fee	35.50	218.11 Cr	
Closing Balance as at 21 June 2011		ZAR	218.11 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.36
Total Bank Charges R35.50

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/P6/M6/TT/N	FNMMMA
486	62053686295	11/06/21	Money Market Account	

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Copy Tax Invoice/Statement Number 99

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Transactor
62053686295
21 June 2011 - 21 July 2011

e-mail Statements
Did you know that you can receive your statements via e-mail? To convert to e-mail statements please visit your nearest FNB branch. FNB Online Banking clients please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 June 2011		ZAR	218.11 Cr	0.00
02 Jul	#Monthly Account Fee	16.00	202.11 Cr	
20 Jul	#Monthly Account Fee	23.99	178.12 Cr	
Closing Balance as at 21 July 2011		ZAR	178.12 Cr	0.00

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.91
Total Bank Charges R39.99

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/B9/M6/TT/N	FNMMMA
486	62053686295	11/07/21	Money Market Transactor	

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Copy Tax Invoice/Statement Number 100

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Transactor
62053686295
21 July 2011 - 20 August 2011

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011. Please look out for further communications.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 July 2011		ZAR	178.12 Cr	0.00
20 Aug	#Monthly Account Fee	40.00	138.12 Cr	
Closing Balance as at 20 August 2011		ZAR	138.12 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.91
Total Bank Charges R40.00

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/B9/M6/TT/N	FNMMMA
486	62053686295	11/08/20	Money Market Transactor	

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Account Enquiries

BBST102 010171
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P O BOX 2680
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Copy Tax Invoice/Statement Number 102

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Transactor
62053686295
21 September 2011 - 21 October 2011

e-mail Statements
Did you know that you can receive your statements via e-mail? To convert to e-mail statements please visit your nearest FNB branch. FNB *Online Banking* clients please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 September 2011		ZAR	98.12 Cr	0.00
20 Oct	#Monthly Account Fee	40.00	58.12 Cr	
Closing Balance as at 21 October 2011		ZAR	58.12 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.91
Total Bank Charges R40.00

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/B9/M6/TT/N	FNMMMA
486	62053686295	11/10/21	Money Market Transactor	

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Account Enquiries

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Copy Tax Invoice/Statement Number 103

Customer VAT Reg. No.

Bank VAT Reg. No.

Product

Account number

Statement period

Not Provided

4210102051

Money Market Transactor

62053686295

21 October 2011 - 21 November 2011

e-mail Statements
Did you know that you can receive your statements via e-mail? To convert to e-mail statements please visit your nearest FNB branch. FNB *Online Banking* clients please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 October 2011		ZAR	58.12 Cr	0.00
12 Nov	Internet Trf From Transfer	1,000.00 Cr	1,058.12 Cr	
19 Nov	#Monthly Account Fee	40.00	1,018.12 Cr	
Closing Balance as at 21 November 2011		ZAR	1,018.12 Cr	0.00

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statementR4.91

Total Bank ChargesR40.00

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/B9/M6/TT/N	FNMMMA
486	62053686295	11/11/21	Money Market Transactor	

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Lost Cards 0800-11-01-32
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BBST104 009973
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Copy Tax Invoice/Statement Number 104

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Transactor
62053686295
21 November 2011 - 21 December 2011

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 November 2011		ZAR	1,018.12 Cr	0.00
07 Dec	Atm Cash Freeway 4790561141125622	900.00	118.12 Cr	16.35
20 Dec	#Monthly Account Fee	40.00	78.12 Cr	
20 Dec	#Non Fnb Atm Cash Withdrawal Fees	13.35	64.77 Cr	(13.35)
20 Dec	#Service Fees	3.00	61.77 Cr	(3.00)
Closing Balance as at 21 December 2011		ZAR	61.77 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R6.92
Total Bank Charges R56.35


Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/B9/M6/TT/N	FNMMMA
486	62053686295	11/12/21	Money Market Transactor	

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Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

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Copy Tax Invoice/Statement Number 105

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 21 December 2011 - 21 January 2012

Account Transactions:

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 December 2011			ZAR	61.77 Cr	0.00
03 Jan	Internet Trf From	Deposit	1,000.00 Cr	1,061.77 Cr	
10 Jan	Internet Trf To	Trf	300.00	761.77 Cr	3.40
16 Jan	Internet Trf To	Trf	500.00	261.77 Cr	3.40
20 Jan	#Monthly Account Fee		40.00	221.77 Cr	
20 Jan	#Service Fees		6.80	214.97 Cr	(6.80)
Closing Balance as at 21 January 2012			ZAR	214.97 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R5.75
Total Bank Charges R46.80


Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/B9/M6/TT/N	FNMMA
486	62053686295	12/01/21	Money Market Transactor	

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Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

BBST106 010149
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Copy Tax Invoice/Statement Number 106

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 21 January 2012 - 21 February 2012

Account Transactions:

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 January 2012			ZAR	214.97 Cr	0.00
13 Feb	Fnb Ob Trf	Fnb Ob Trf 7025	176,000.00 Cr	176,214.97 Cr	
13 Feb	Cr.int.rate	3,90000	0.00	176,214.97 Cr	
20 Feb	Int On Credit Balance		150.63 Cr	176,365.60 Cr	
20 Feb	#Monthly Account Fee		40.00	176,325.60 Cr	
Closing Balance as at 21 February 2012			ZAR	176,325.60 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.91
Total Bank Charges R40.00


Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/B9/M6/TT/N	FNMMMA
486	62053686295	12/02/21	Money Market Transactor	

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Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

BBST107 022621
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Copy Tax Invoice/Statement Number 107

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 21 February 2012 - 20 March 2012

Account Transactions:

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 February 2012			ZAR	176,325.60 Cr	0.00
24 Feb	Fnb ob trf	Fnb Ob Trf 000000006 7025	176,000.00	325.60 Cr	
24 Feb	Cr.int.rate	,00000	0.00	325.60 Cr	
20 Mar	Int On Credit Balance		56.52 Cr	382.12 Cr	
20 Mar	#Monthly Account Fee		40.00	342.12 Cr	
Closing Balance as at 20 March 2012			ZAR	342.12 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.91
Total Bank Charges R40.00


Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/B9/M6/TT/N	FNMMMA
486	62053686295	12/03/20	Money Market Transactor	

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Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

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Copy Tax Invoice/Statement Number 108

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 20 March 2012 - 21 April 2012

Cheque Limit Reduction
The Payments Association of South Africa (PASA) will reduce the maximum value for which a cheque can be written from R5 million per cheque to R500,000 as of 16 July 2012.
Clients are encouraged to make use of the various electronic payment options available. For guidance on payment options, please contact your nearest FNB Branch or call the Investment Call Centre on 0860 054 321.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 20 March 2012		ZAR	342.12 Cr	0.00
20 Apr	#Monthly Account Fee	40.00	302.12 Cr	
Closing Balance as at 21 April 2012		ZAR	302.12 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.91
Total Bank Charges R40.00

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/B9/M6/TT/N	FNMMMA
486	62053686295	12/04/21	Money Market Transactor	

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Copy Tax Invoice/Statement Number 109

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Transactor
62053686295
21 April 2012 - 21 May 2012

Cheque Limit Reduction
The Payments Association of South Africa (PASA) will reduce the maximum value for which a cheque can be written from R5 million per cheque to R500,000 as of 16 July 2012. Clients are encouraged to make use of the various electronic payment options available.
For guidance on payment options, please contact your nearest FNB Branch or call the Investment Call Centre on 0860 054 321.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 April 2012		ZAR	302.12 Cr	0.00
19 May	#Monthly Account Fee	40.00	262.12 Cr	
Closing Balance as at 21 May 2012		ZAR	262.12 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R4.91
Total Bank Charges R40.00

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00???/B9/M6/TT/N	FNMMMA
486	62053686295	12/05/21	Money Market Transactor	

BBST110 009816
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PO BOX 2680
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Customer VAT Reg. No.	Not Provided
Bank VAT Reg. No.	4210102051
Product	Money Market Transactor
Account number	62053686295
Statement period	21 May 2012 - 21 June 2012

The Payments Association of South Africa (PASA) will reduce the maximum value for which a cheque can be written from R5 million per cheque to R500,000 as of 16 July 2012. Clients are encouraged to make use of the various electronic payment options available. For guidance on payment options, please contact your nearest FNB Branch or call the Investment Call Centre on 0860 054 321.

FNB's revised fees, value added services and rewards are effective from 1 July 2012. Please call 0860 11 22 44 or visit www.fnb.co.za for more information.

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 May 2012		ZAR	262.12 Cr	0.00
20 Jun	#Monthly Account Fee	40.00	222.12 Cr	
Closing Balance as at 21 June 2012		ZAR	222.12 Cr	0.00

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%	
Total VAT included on this statement	R4.91
Total Bank Charges	R40.00

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/B9/M6/TT/N	FNMMA
486	62053686295	12/06/21	Money Market Transactor	

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Branch Code 256205

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Lost Cards 0800-11-01-32

Account Enquiries 087-320-4321

BBST112 020281
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JOHANNESBURG
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Copy Tax Invoice/Statement Number 112

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 21 June 2012 - 21 July 2012

Cheque Limit Reduction
The Payments Association of South Africa (PASA) will reduce the maximum value for which a cheque can be written from R5 million per cheque to R500,000 as of 16 July 2012. Clients are encouraged to make use of the various electronic payment options available. For guidance on payment options, please contact your nearest FNB branch or call the Investment Call Centre on 087 320 4321.

Annual Review
FNB's revised fees, value added services and rewards are effective from 1 July 2012. Please call 0860 11 22 44 or visit www.fnb.co.za for more information.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 June 2012		ZAR	222.12 Cr	0.00
20 Jul	#Monthly Account Fee	42.50	179.62 Cr	
Closing Balance as at 21 July 2012		ZAR	179.62 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 087-320-4321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R5.22
Total Bank Charges R42.50

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/B9/M6/TT/N	FNMMMA
486	62053686295	12/07/21	Money Market Transactor	

☐ Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-320-4321

BBST113 009945
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 113

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Transactor
62053686295
21 July 2012 - 21 August 2012

Cheque Limit Reduction
As of 16 July 2012, the Payments Association of South Africa (PASA) reduced the maximum value for which a cheque can be written from R5 million per cheque to R500,000.
For guidance on payment options, please contact your nearest FNB branch.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 July 2012		ZAR	179.62 Cr	0.00
20 Aug	#Monthly Account Fee	42.50	137.12 Cr	
Closing Balance as at 21 August 2012		ZAR	137.12 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 087-320-4321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statement

Total Bank Charges

R5.22

R42.50

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/B9/M6/TT/N	FNMMMA
486	62053686295	12/08/21	Money Market Transactor	

☐ Killarney
P O Box 87124
Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-320-4321

BBST114009741
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 114

Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Transactor
Account number 62053686295
Statement period 21 August 2012 - 21 September 2012

Cheque Limit Reduction
As of 16 July 2012, the Payments Association of South Africa (PASA) reduced the maximum value for which a cheque can be written from R5 million per cheque to R500,000.
For guidance on payment options, please contact your nearest FNB branch.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 August 2012		ZAR	137.12 Cr	0.00
20 Sep	#Monthly Account Fee	42.50	94.62 Cr	
Closing Balance as at 21 September 2012		ZAR	94.62 Cr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 087-320-4321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R5.22
Total Bank Charges R42.50

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/B9/M6/TT/N	FNMMMA
486	62053686295	12/09/21	Money Market Transactor	

 Killarney
P O Box 87124
Houghton 2041

e-Mail info@fnb.co.za

Web www.fnb.co.za

Branch Code 256205

 (011) 4861207

Fax (011) 6464893

Lost Cards 0800-11-01-32

Account Enquiries 087-320-4321

BBST115 021517
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 115

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 21 September 2012 - 20 October 2012

Cheque Limit Reduction
As of 16 July 2012, the Payments Association of South Africa (PASA) reduced the maximum value for which a cheque can be written from R5 million per cheque to R500,000.
For guidance on payment options, please contact your nearest FNB branch.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 21 September 2012		ZAR	94.62 Cr	0.00
09 Oct	Internet Trf To Trf	80.00	14.62 Cr	3.60
20 Oct	#Monthly Account Fee	42.50	27.88	
20 Oct	#Service Fees	3.60	31.48	(3.60)
Closing Balance as at 20 October 2012		ZAR	31.48 Dr	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 087-320-4321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R5.66
Total Bank Charges R46.10

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/B9/M6/TT/N	FNMMMA
486	62053686295	12/10/20	Money Market Transactor	

☐ Killarney
P O Box 87124
Houghton 2041

e-Mail info@fnb.co.za

Web www.fnb.co.za

Branch Code 256205

 (011) 4861207

Fax (011) 6464893

Lost Cards 0800-11-01-32

Account Enquiries 087-320-4321

BBST116 355988
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 116

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 20 October 2012 - 10 November 2012

Cheque Limit Reduction
As of 16 July 2012, the Payments Association of South Africa (PASA) reduced the maximum value for which a cheque can be written from R5 million per cheque to R500,000.
For guidance on payment options, please contact your nearest FNB branch.

Account Transactions:

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance as at 20 October 2012		ZAR	31.48 Dr	0.00
22 Oct	Dr.int.rate 14,00000	0.00	31.48	
09 Nov	Int On Debit Balance	0.22	31.70	
09 Nov	Penalty Interest	0.05	31.75	
09 Nov	#Monthly Account Fee	28.32	60.07	
10 Nov	#Rev Revenue	60.07 Cr	0.00	
10 Nov	#Monthly Account Fee	1.42	1.42	
10 Nov	Charge Off Account - Credit	1.42 Cr	0.00	
Closing Balance as at 10 November 2012		ZAR	0.00	0.00

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 087-320-4321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R3.73
Total Bank Charges R30.28

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AK/BV/52/KY/00/??/B9/M6/TT/N	FNMMMA
486	62053686295	12/11/10	Money Market Transactor	

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BB ST69
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 69
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R74.72Dr

Statement from 15 December 2007 to 17 January 2008

Set up your payments for 2008 in advance
Set up future or recurring payments on your FNB Business Account. Visit your FNB branch or call 0860-11-22-44 and ask about our scheduled payment facility.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		4,888.99 Cr
Funds Received/Credits	5	22,250.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	1	6,000.00 Cr
Inter-Account Transfers In	3	1,250.00 Cr
Electronic Payments Received	1	15,000.00 Cr
Funds Used/Debits	16	26,671.92 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	7	6,202.92 Dr
Account Payments	5	12,669.00 Dr
Inter-Account Transfers Out	4	7,800.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	7	610.96 Dr
Service Fees	2	158.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	5	452.46 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	18.40 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		162.29 Dr
Available Balance (22h54 - 17 Jan 08)		0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/01/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025			Tax Invoice/Statement Number : 69		<input checked="" type="checkbox"/>	Accrued Bank Charges
Date	Description	Amount	Balance			

Opening Balance

4,888.99 Cr

0.00

21 Dec	Internet Pmt To	Accsolve	Accsolve Salary	2,000.00	2,888.99	Cr	<input type="checkbox"/>	
21 Dec	Internet Trf To	Inter Acc		1,000.00	1,888.99	Cr	<input type="checkbox"/>	3.00
21 Dec	Internet Trf From	Inter Acc		400.00	2,288.99	Cr	<input type="checkbox"/>	
21 Dec	Internet Trf From	Inter Acc		350.00	2,638.99	Cr	<input type="checkbox"/>	
21 Dec	Internet Trf From	Inter Acc		500.00	3,138.99	Cr	<input type="checkbox"/>	
21 Dec	Internet Pmt To	Lindiwe Salary	Molelwane Salary	2,970.00	168.99	Cr	<input type="checkbox"/>	
21 Dec	Magtape Debit	Playmoregopmg008545(Curr+1)		75.00	93.99	Cr	<input type="checkbox"/>	12.00
31 Dec	Magtape Debit	Sos	Pro Sure D11814	290.00	196.01		<input type="checkbox"/>	12.00
2 Jan	Magtape Debit	Ccainsure 00191Cc&a061125		1,987.96	2,183.97		<input type="checkbox"/>	12.00
2 Jan	Magtape Debit	Ccainsure 00191Cc&apfb91420/0		2,927.49	5,111.46		<input type="checkbox"/>	12.00
2 Jan	Magtape Debit	Mweb	Internet 23170813	145.00	5,256.46		<input type="checkbox"/>	12.00
2 Jan	#Excess Item Fee	1 Items On 07/12/31		75.00	5,331.46		<input type="checkbox"/>	(75.00)
3 Jan	#Excess Item Fee	3 Items On 08/01/02		225.00	5,556.46		<input type="checkbox"/>	(225.00)
4 Jan	Magtape Debit	Citele/ffa-0801403452039		194.60	5,751.06		<input type="checkbox"/>	12.00
5 Jan	#Excess Item Fee	1 Items On 08/01/04		75.00	5,826.06		<input type="checkbox"/>	(75.00)
7 Jan	Cheque Deposit	Braamfrnt	0114030444	6,000.00	173.94	Cr	<input type="checkbox"/>	
7 Jan	Magtape Debit	Liblife	05Jan56686653200C/P	582.87	408.93		<input type="checkbox"/>	12.00
8 Jan	#Excess Item Fee	1 Items On 08/01/07		75.00	483.93		<input type="checkbox"/>	(75.00)
11 Jan	Internet Pmt	Lethabile Consultin		15,000.00	14,516.07	Cr	<input type="checkbox"/>	
14 Jan	Internet Pmt To	Mc Telephone	0001894233529592011	5,399.00	9,117.07	Cr	<input type="checkbox"/>	
14 Jan	Internet Trf To	Inter Acc		500.00	8,617.07	Cr	<input type="checkbox"/>	3.00
14 Jan	Internet Trf To	Part Sal		6,000.00	2,617.07	Cr	<input type="checkbox"/>	3.00
14 Jan	Internet Pmt To	Kakali	Salary Molelwane	300.00	2,317.07	Cr	<input type="checkbox"/>	
14 Jan	Internet Pmt To	Nono Fnb	From Geoff	2,000.00	317.07	Cr	<input type="checkbox"/>	
15 Jan	Internet Trf To	Inter Acc		300.00	17.07	Cr	<input type="checkbox"/>	3.00
17 Jan	Int On Debit Balance			18.40	1.33		<input type="checkbox"/>	
17 Jan	Penalty Interest			2.46	3.79		<input type="checkbox"/>	
17 Jan	Electronic Payments	Bis/Int 5 @ 6.50 =	32.50	0.00	3.79		<input type="checkbox"/>	32.50
17 Jan	#Monthly Account Fee			30.00	33.79		<input type="checkbox"/>	(30.00)
17 Jan	#Service Fees			128.50	162.29		<input type="checkbox"/>	(128.50)

Closing Balance

162.29 Dr

0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/01/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST70
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 70
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R84.49Dr

Statement from 17 January 2008 to 16 February 2008

Enjoy the luxury of a fixed monthly income at fantastic interest rates.
Open an FNB Business Income Planner Account today. Visit www.fnb.co.za for more information.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		162.29 Dr
Funds Received/Credits	6	311,747.53 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	1	626.42 Cr
Inter-Account Transfers In	4	2,090.00 Cr
Electronic Payments Received	1	309,031.11 Cr
Funds Used/Debits	32	316,099.91 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	2	5,600.00 Dr
Debit/Stop Orders	7	6,202.92 Dr
Account Payments	16	255,503.86 Dr
Inter-Account Transfers Out	7	48,793.13 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	6	689.44 Dr
Service Fees	2	298.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	4	391.44 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	5.05 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	2	4,915.45 Cr
Refunds/Adjustments	0	0.00
Closing Balance		293.71 Dr
Available Balance (12h43 - 17 Feb 08)		0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/02/16	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 70

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					162.29 Dr		0.00
31 Jan	Cheque Deposit	Eloffstr	011 403 0444	626.42 Cr	464.13 Cr	<input type="checkbox"/>	
1 Feb	Magtape Debit	Playmoregopmg008545(Curr+1)		75.00	389.13 Cr	<input type="checkbox"/>	12.00
1 Feb	Magtape Debit	Ccainsure 00202Cc&a061125		1,987.96	1,598.83	<input type="checkbox"/>	12.00
1 Feb	Magtape Debit	Ccainsure 00202Cc&apfb91420/0		2,927.49	4,526.32	<input type="checkbox"/>	12.00
1 Feb	Magtape Debit	Mweb Internet 23414596		145.00	4,671.32	<input type="checkbox"/>	12.00
1 Feb	Magtape Debit	Sos Pro Sure D11814		290.00	4,961.32	<input type="checkbox"/>	12.00
2 Feb	#Excess Item Fee	2 Items On 08/02/01		150.00	5,111.32	<input type="checkbox"/>	(150.00)
2 Feb	Magtape Unpaid	Not Provided For		1,987.96 Cr	3,123.36	<input type="checkbox"/>	
2 Feb	#Unpaid Item Charge			120.00	3,243.36	<input type="checkbox"/>	
2 Feb	Magtape Unpaid	Not Provided For		2,927.49 Cr	315.87	<input type="checkbox"/>	
2 Feb	#Unpaid Item Charge			120.00	435.87	<input type="checkbox"/>	
5 Feb	Magtape Credit	Reg Fund Mgrs		309,031.11 Cr	308,595.24 Cr	<input type="checkbox"/>	
5 Feb	Magtape Debit	Citele/lfa-0802403452039		194.60	308,400.64 Cr	<input type="checkbox"/>	12.00
5 Feb	Magtape Debit	Liblife 05Feb56686653200C/P		582.87	307,817.77 Cr	<input type="checkbox"/>	12.00
6 Feb	Internet Pmt To	Accsolve-Contra	1425804 Accsolve	157,722.78	150,094.99 Cr	<input type="checkbox"/>	
6 Feb	Internet Pmt To	Mc Rent	Dmenosmolcon	30,844.98	119,250.01 Cr	<input type="checkbox"/>	
6 Feb	Internet Pmt To	Electricity	5659644	2,875.44	116,374.57 Cr	<input type="checkbox"/>	
6 Feb	Internet Pmt To	0119413949	0002694205924972011	447.32	115,927.25 Cr	<input type="checkbox"/>	
6 Feb	Internet Pmt To	Geoff Makhubo	338727750002	8,800.00	107,127.25 Cr	<input type="checkbox"/>	
6 Feb	Internet Pmt To	0119425911	0003494205924972011	1,204.45	105,922.80 Cr	<input type="checkbox"/>	
6 Feb	Internet Pmt To	Payroll Consulting	F07201 Molelwane Con	458.85	105,463.95 Cr	<input type="checkbox"/>	
6 Feb	Internet Pmt To	Mc Telephone	0001894233529592011	6,000.00	99,463.95 Cr	<input type="checkbox"/>	
6 Feb	Internet Trf To	Geoff Salary		36,193.13	63,270.82 Cr	<input type="checkbox"/>	3.00
6 Feb	Internet Trf To	Inter Acc		3,000.00	60,270.82 Cr	<input type="checkbox"/>	3.00
6 Feb	Cheque 922	Firstnat Braamfontei	56830006388	1,300.00	58,970.82 Cr	<input type="checkbox"/>	23.00
7 Feb	Internet Pmt To	Shelf Company	Obakeng Chikane	850.00	58,120.82 Cr	<input type="checkbox"/>	
7 Feb	Internet Trf To	Inter Acc		500.00	57,620.82 Cr	<input type="checkbox"/>	3.00
7 Feb	Internet Trf To	Inter Acc		500.00	57,120.82 Cr	<input type="checkbox"/>	3.00
7 Feb	Internet Pmt To	Accsolve	Nkadi Seleso	3,430.00	53,690.82 Cr	<input type="checkbox"/>	
7 Feb	Internet Pmt To	Accsolve		11,249.59	42,441.23 Cr	<input type="checkbox"/>	
7 Feb	Internet Pmt To	Pcb Comp Account	Molelwane Consulting	20,705.00	21,736.23 Cr	<input type="checkbox"/>	
7 Feb	Cheque 921	North Rand(Closed)	4054423561	4,300.00	17,436.23 Cr	<input type="checkbox"/>	23.00
8 Feb	Internet Trf To	Inter Acc		600.00	16,836.23 Cr	<input type="checkbox"/>	3.00
8 Feb	Internet Pmt To	Nono Fnb	From Geoff	3,000.00	13,836.23 Cr	<input type="checkbox"/>	
9 Feb	Internet Trf To	Inter Acc		3,000.00	10,836.23 Cr	<input type="checkbox"/>	3.00
11 Feb	Internet Trf To	Inter Acc		5,000.00	5,836.23 Cr	<input type="checkbox"/>	3.00
11 Feb	Internet Pmt To	Nono Fnb	From Geoff	1,500.00	4,336.23 Cr	<input type="checkbox"/>	
12 Feb	Internet Trf From	Inter Acc		1,000.00 Cr	5,336.23 Cr	<input type="checkbox"/>	
12 Feb	Internet Pmt To	Insurance Premium	Makhubo	4,915.45	420.78 Cr	<input type="checkbox"/>	
13 Feb	Internet Trf From	Inter Acc		470.00 Cr	890.78 Cr	<input type="checkbox"/>	
13 Feb	Internet Trf From	Inter Acc		470.00 Cr	1,360.78 Cr	<input type="checkbox"/>	
13 Feb	Internet Trf From	Inter Acc		150.00 Cr	1,510.78 Cr	<input type="checkbox"/>	
13 Feb	Internet Pmt To	Repairs & Maintenanc	Molelwane Consulting	1,500.00	10.78 Cr	<input type="checkbox"/>	
16 Feb	Int On Debit Balance			5.05	5.73 Cr	<input type="checkbox"/>	
16 Feb	Penalty Interest			1.44	4.29 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/02/16	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 70

Date	Description	Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
16 Feb	Electronic Payments Bis/Int 18 @ 6.50 = 117.00	0.00	4.29 Cr	<input type="checkbox"/>	117.00
16 Feb	#Monthly Account Fee	30.00	25.71	<input type="checkbox"/>	
16 Feb	#Service Fees	268.00	293.71	<input type="checkbox"/>	(268.00)

Closing Balance

293.71 Dr

0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/02/16	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST71
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 71
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R52.93Dr**

Statement from **16 February 2008** to **17 March 2008**

inContact-Pro is FNB's innovative sms/e-mail messaging service specially designed around your business needs. For more information contact your Relationship Manager, phone FNB Business on Call on 0860-263-362 or visit your FNB branch.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			293.71 Dr
Funds Received/Credits	4		182,498.75 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	1		626.42 Cr
Inter-Account Transfers In	0		0.00
Electronic Payments Received	3		181,872.33 Cr
Funds Used/Debits	17		187,224.94 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	2		150,000.00 Dr
Debit/Stop Orders	7		6,607.94 Dr
Account Payments	2		24,300.00 Dr
Inter-Account Transfers Out	6		6,317.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	5		431.70 Dr
Service Fees	2		191.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	3		240.70 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	0		0.00
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	2		5,320.47 Cr
Refunds/Adjustments	0		0.00
Closing Balance			131.13 Dr
Available Balance (23h30 - 17 Mar 08)			0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/03/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 71

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					293.71 Dr		0.00
18 Feb	Magtape Credit	Transfer Accsolve		151,000.00 Cr	150,706.29 Cr	<input type="checkbox"/>	
21 Feb	Cheque 923	North Rand(Closed)	4049643144	50,000.00	100,706.29 Cr	<input type="checkbox"/>	23.00
21 Feb	Cheque 924	North Rand(Closed)	4049643144	100,000.00	706.29 Cr	<input type="checkbox"/>	23.00
28 Feb	Cheque Deposit	Braamfnt	01140304444	626.42 Cr	1,332.71 Cr	<input type="checkbox"/>	
29 Feb	Magtape Debit	Sos Pro Sure D11814		290.00	1,042.71 Cr	<input type="checkbox"/>	12.00
1 Mar	Magtape Debit	Ccainsure 00214Cc&a061125		1,987.96	945.25	<input type="checkbox"/>	12.00
1 Mar	Magtape Debit	Ccainsure 00214Cc&apfb91420/0		3,332.51	4,277.76	<input type="checkbox"/>	12.00
1 Mar	Magtape Unpaid	Not Provided For		1,987.96 Cr	2,289.80	<input type="checkbox"/>	
1 Mar	#Unpaid Item Charge			120.00	2,409.80	<input type="checkbox"/>	
1 Mar	Magtape Unpaid	Not Provided For		3,332.51 Cr	922.71 Cr	<input type="checkbox"/>	
1 Mar	#Unpaid Item Charge			120.00	802.71 Cr	<input type="checkbox"/>	
3 Mar	Internet Pmt From	Indmph-Tax		872.33 Cr	1,675.04 Cr	<input type="checkbox"/>	
3 Mar	Magtape Credit	Transfer Accsolve		30,000.00 Cr	31,675.04 Cr	<input type="checkbox"/>	
3 Mar	Magtape Debit	Playmoregopmg008545(Curr+1)		75.00	31,600.04 Cr	<input type="checkbox"/>	12.00
3 Mar	Magtape Debit	Mweb Internet 23658763		145.00	31,455.04 Cr	<input type="checkbox"/>	12.00
5 Mar	Internet Trf To	Inter Acc		1,000.00	30,455.04 Cr	<input type="checkbox"/>	3.00
5 Mar	Internet Trf To	Inter Acc		500.00	29,955.04 Cr	<input type="checkbox"/>	3.00
5 Mar	Internet Trf To	Inter Acc		3,000.00	26,955.04 Cr	<input type="checkbox"/>	3.00
5 Mar	Internet Trf To	Inter Acc		400.00	26,555.04 Cr	<input type="checkbox"/>	3.00
5 Mar	Internet Trf To	Inter Acc		400.00	26,155.04 Cr	<input type="checkbox"/>	3.00
5 Mar	Internet Pmt To	Nono Fnb	From Geoff	18,000.00	8,155.04 Cr	<input type="checkbox"/>	
5 Mar	Internet Pmt To	Geoff Makhubo	271045034	6,300.00	1,855.04 Cr	<input type="checkbox"/>	
5 Mar	Magtape Debit	Cltele/Ifa-0803403452039		194.60	1,660.44 Cr	<input type="checkbox"/>	12.00
5 Mar	Magtape Debit	Liblife 05Mar56686653200C/P		582.87	1,077.57 Cr	<input type="checkbox"/>	12.00
7 Mar	Internet Trf To	Inter Acc		1,017.00	60.57 Cr	<input type="checkbox"/>	3.00
17 Mar	Penalty Interest			0.70	59.87 Cr	<input type="checkbox"/>	
17 Mar	Electronic Payments	Bis/Int 2 @ 6.50 =	13.00	0.00	59.87 Cr	<input type="checkbox"/>	13.00
17 Mar	#Monthly Account Fee			30.00	29.87 Cr	<input type="checkbox"/>	
17 Mar	#Service Fees			161.00	131.13	<input type="checkbox"/>	(161.00)

Closing Balance 131.13 Dr 0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/03/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST72
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 72
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R47.83Dr

Statement from **17 March 2008** to **17 April 2008**

Empower your employees and WIN!
Apply for and use FNB Business Debit Cards 5 times or more between 15 April and 15 June 2008 and you could win R100 000 for your business to spend any way you choose. Terms and Conditions apply. Contact FNB Business on Call on 0860-362-000 or visit your nearest FNB branch to apply for FNB's Business Debit Cards today!

Free up the cashflow in your business
Apply for a Flexi Business Loan today. Call 0860-263-362.

Interest Rates (Usury)
Interest Charged on Debit Balance 22.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			131.13 Dr
Funds Received/Credits	7		34,162.17 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	2		5,777.15 Cr
Inter-Account Transfers In	1		1,300.00 Cr
Electronic Payments Received	4		27,085.02 Cr
Funds Used/Debits	17		40,358.04 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	2		16,652.64 Dr
Debit/Stop Orders	7		11,998.41 Dr
Account Payments	3		6,506.99 Dr
Inter-Account Transfers Out	5		5,200.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	5		390.18 Dr
Service Fees	2		194.50 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	3		195.68 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		1.29 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	1		6,685.02 Cr
Refunds/Adjustments	0		0.00
Closing Balance			33.45 Dr
Available Balance (23h21 - 17 Apr 08)			0.00



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

G4/F2 Debit Insert

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/04/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 72

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					131.13 Dr		0.00
31 Mar	Magtape Debit	Sos	Pro Sure D11814	320.00	451.13	<input type="checkbox"/>	12.00
1 Apr	Cheque Deposit	Braamfnt	Elements	5,219.70 Cr	4,768.57 Cr	<input type="checkbox"/>	
1 Apr	Magtape Debit	Playmoregopmg	008545(Curr+1)	75.00	4,693.57 Cr	<input type="checkbox"/>	12.00
1 Apr	Magtape Debit	Ccainsure	00224Cc&a061125	3,995.92	697.65 Cr	<input type="checkbox"/>	12.00
1 Apr	Magtape Debit	Ccainsure	00224Cc&apfb91420/0	6,685.02	5,987.37	<input type="checkbox"/>	12.00
1 Apr	Magtape Debit	Mweb	Internet 23900296	145.00	6,132.37	<input type="checkbox"/>	12.00
1 Apr	#Excess Item Fee	1 Items On	08/03/31	75.00	6,207.37	<input type="checkbox"/>	(75.00)
1 Apr	Magtape Unpaid		Not Provided For	6,685.02 Cr	477.65 Cr	<input type="checkbox"/>	
1 Apr	#Unpaid Item Charge			120.00	357.65 Cr	<input type="checkbox"/>	
2 Apr	Magtape Credit	Transfer	Accsolve	10,000.00 Cr	10,357.65 Cr	<input type="checkbox"/>	
4 Apr	Magtape Debit	Citele/lfa-	0804403452039	194.60	10,163.05 Cr	<input type="checkbox"/>	12.00
5 Apr	Internet Trf To	Inter Acc		300.00	9,863.05 Cr	<input type="checkbox"/>	3.00
5 Apr	Internet Trf To	Inter Acc		500.00	9,363.05 Cr	<input type="checkbox"/>	3.00
5 Apr	Internet Pmt To	Castro	Geoff	990.00	8,373.05 Cr	<input type="checkbox"/>	
5 Apr	Internet Pmt To	Insurance Premium	Makhubo	3,342.51	5,030.54 Cr	<input type="checkbox"/>	
7 Apr	Cheque Deposit	Braamfnt	Gun Free Sa	557.45 Cr	5,587.99 Cr	<input type="checkbox"/>	
7 Apr	Magtape Debit	Liblife	05Apr56686653200C/P	582.87	5,005.12 Cr	<input type="checkbox"/>	12.00
9 Apr	Internet Trf To	Inter		3,000.00	2,005.12 Cr	<input type="checkbox"/>	3.00
9 Apr	Internet Trf To	Inter		900.00	1,105.12 Cr	<input type="checkbox"/>	3.00
9 Apr	Internet Trf To	Inter		500.00	605.12 Cr	<input type="checkbox"/>	3.00
12 Apr	Cheque 925	Firstnat Melville	62025197379	500.00	105.12 Cr	<input type="checkbox"/>	23.00
15 Apr	Magtape Credit	Tax		400.00 Cr	505.12 Cr	<input type="checkbox"/>	
15 Apr	Magtape Credit	Ccainsure	00230Cc&a Refund	6,685.02 Cr	7,190.14 Cr	<input type="checkbox"/>	
16 Apr	Internet Pmt To	Electricity	5659644	2,174.48	5,015.66 Cr	<input type="checkbox"/>	
16 Apr	Internet Trf From	Inter Acc		1,300.00 Cr	6,315.66 Cr	<input type="checkbox"/>	
16 Apr	Magtape Credit	Transfer	Accsolve	10,000.00 Cr	16,315.66 Cr	<input type="checkbox"/>	
16 Apr	Cheque 926	Standard Braamfontei	2047640	16,152.64	163.02 Cr	<input type="checkbox"/>	23.00
17 Apr	Int On Debit Balance			1.29	161.73 Cr	<input type="checkbox"/>	
17 Apr	Penalty Interest			0.68	161.05 Cr	<input type="checkbox"/>	
17 Apr	Electronic Payments	Bis/Int 3 @	6.50 = 19.50	0.00	161.05 Cr	<input type="checkbox"/>	19.50
17 Apr	#Monthly Account Fee			30.00	131.05 Cr	<input type="checkbox"/>	
17 Apr	#Service Fees			164.50	33.45	<input type="checkbox"/>	(164.50)

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An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/04/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST73
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 73
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R143.69Dr

Statement from 17 April 2008 to 17 May 2008

FNB's reviewed fees are effective from 1 July 2008. Look out for further communication which will be sent to you shortly.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			33.45 Dr
Funds Received/Credits	5		716,712.82 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		1,300.00 Cr
Electronic Payments Received	3		715,412.82 Cr
Funds Used/Debits	18		280,275.19 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	3		55,388.18 Dr
Debit/Stop Orders	5		1,317.47 Dr
Account Payments	6		153,976.41 Dr
Inter-Account Transfers Out	4		69,593.13 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	8		1,170.36 Dr
Service Fees	2		210.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		420.00 Dr
Internet Fees	0		0.00
Other Fees	5		540.36 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		2.66 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	2		15,971.05 Cr
Refunds/Adjustments	0		0.00
Closing Balance			451,202.21 Cr
Available Balance (07h22 - 18 May 08)			451,202.21

Interest Rates (Usury)
Interest Charged on Debit Balance 23.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

G4/F2 Debit Insert

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/05/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 73

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					33.45 Dr		0.00
18 Apr	Dr.Int.Rate	23,00000		0.00	33.45	<input type="checkbox"/>	
30 Apr	Magtape Debit	Mweb Internet 24292557		145.00	178.45	<input type="checkbox"/>	12.00
30 Apr	Magtape Debit	Sos Pro Sure D11814		320.00	498.45	<input type="checkbox"/>	12.00
3 May	#Excess Item Fee	2 Items On 08/04/30		150.00	648.45	<input type="checkbox"/>	(150.00)
5 May	Magtape Debit	Playmoregopmg008545(Curr+1)		75.00	723.45	<input type="checkbox"/>	12.00
5 May	Magtape Debit	Cltele/lfa-0805403452039		194.60	918.05	<input type="checkbox"/>	12.00
5 May	Magtape Debit	Liblife 05May56686653200C/P		582.87	1,500.92	<input type="checkbox"/>	12.00
5 May	Magtape Unpaid	Not Provided For		582.87 Cr	918.05	<input type="checkbox"/>	
5 May	#Unpaid Item Charge			120.00	1,038.05	<input type="checkbox"/>	
6 May	Internet Trf From	Inter		800.00 Cr	238.05	<input type="checkbox"/>	
6 May	Internet Trf From	Inter Acc		500.00 Cr	261.95 Cr	<input type="checkbox"/>	
6 May	#Excess Item Fee	2 Items On 08/05/05		150.00	111.95 Cr	<input type="checkbox"/>	(150.00)
7 May	Magtape Credit	Reg Fund Mgrs		77,940.41 Cr	78,052.36 Cr	<input type="checkbox"/>	
8 May	Internet Trf To	Geoff Salary		36,193.13	41,859.23 Cr	<input type="checkbox"/>	3.00
8 May	Internet Pmt To	Pcb Comp Account Molelwane Consulting		28,743.25	13,115.98 Cr	<input type="checkbox"/>	
8 May	Cheque Cashed 937	Firstnat Killarney		10,000.00	3,115.98 Cr	<input type="checkbox"/>	23.00
8 May	Cash Handling Fee			0.00	3,115.98 Cr	<input type="checkbox"/>	105.00
8 May	Internet Trf To	Inter Acc		3,100.00	15.98 Cr	<input type="checkbox"/>	3.00
15 May	Magtape Credit	Tax		472.33 Cr	488.31 Cr	<input type="checkbox"/>	
15 May	Cheque 927	Standard Braamfontei 2047640		15,388.18	14,899.87	<input type="checkbox"/>	23.00
15 May	Cheque Unpaid	Refer To Drawer/Make		15,388.18 Cr	488.31 Cr	<input type="checkbox"/>	
15 May	#Unpaid Item Charge			120.00	368.31 Cr	<input type="checkbox"/>	
16 May	Magtape Credit	Pwc Pricewaterhouse		637,000.08 Cr	637,368.39 Cr	<input type="checkbox"/>	
17 May	Internet Pmt To	Mc Rent Dmenosmolcon		30,844.98	606,523.41 Cr	<input type="checkbox"/>	
17 May	Internet Pmt To	Mc Rent Dmenosmolcon		15,388.18	591,135.23 Cr	<input type="checkbox"/>	
17 May	Internet Pmt To	Mc Telephone 0001894233529592011		18,000.00	573,135.23 Cr	<input type="checkbox"/>	
17 May	Internet Pmt To	Finance Outsourcing Molelwane Consulting		40,000.00	533,135.23 Cr	<input type="checkbox"/>	
17 May	Internet Trf To	Geoff Salary		30,000.00	503,135.23 Cr	<input type="checkbox"/>	3.00
17 May	Internet Trf To	Inter Acc		300.00	502,835.23 Cr	<input type="checkbox"/>	3.00
17 May	Internet Pmt To	Accsolve Pmt Accsolve		21,000.00	481,835.23 Cr	<input type="checkbox"/>	
17 May	Cheque Cashed 928	Firstnat Killarney		30,000.00	451,835.23 Cr	<input type="checkbox"/>	23.00
17 May	Cash Handling Fee			0.00	451,835.23 Cr	<input type="checkbox"/>	315.00
17 May	Int On Debit Balance			2.66	451,832.57 Cr	<input type="checkbox"/>	
17 May	Penalty Interest			0.36	451,832.21 Cr	<input type="checkbox"/>	
17 May	Electronic Payments	Bis/Int 6 @ 6.50 = 39.00		0.00	451,832.21 Cr	<input type="checkbox"/>	39.00
17 May	#Monthly Account Fee			30.00	451,802.21 Cr	<input type="checkbox"/>	
17 May	#Cash Handling Fees			420.00	451,382.21 Cr	<input type="checkbox"/>	(420.00)
17 May	#Service Fees			180.00	451,202.21 Cr	<input type="checkbox"/>	(180.00)

Closing Balance

451,202.21 Cr

0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/05/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 73

Date	Description	Amount	Balance	<input checked="" type="checkbox"/> Accrued Bank Charges
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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/05/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST74
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 74
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R123.68Dr

Statement from 17 May 2008 to 17 June 2008

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Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		451,202.21 Cr
Funds Received/Credits	11	497,345.42 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	2	3,533.00 Cr
Inter-Account Transfers In	4	12,000.00 Cr
Electronic Payments Received	5	481,812.42 Cr
Funds Used/Debits	41	899,710.07 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	4	71,026.00 Dr
Debit/Stop Orders	6	2,308.45 Dr
Account Payments	23	530,486.10 Dr
Inter-Account Transfers Out	8	295,889.52 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	9	1,007.32 Dr
Service Fees	2	367.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	157.50 Dr
Internet Fees	0	0.00
Other Fees	6	482.32 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.97 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	4	2,794.45 Cr
Refunds/Adjustments	0	0.00
Closing Balance		50,623.72 Cr
Available Balance (23h51 - 17 Jun 08)		50,623.72

Interest Rates (Usury)
Interest Charged on Debit Balance
23.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.00	R10.00	R15.00
MINI FNB	R1.50	R5.00	R8.50
SASWITCH	R10.75	R15.75	R20.75

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/06/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 74

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					451,202.21 Cr		0.00
19 May	Internet Pmt To	Accsolve	1425804 Accsolve	229,000.00	222,202.21 Cr	<input type="checkbox"/>	
19 May	Internet Trf To	Inter-Salaries		100,000.00	122,202.21 Cr	<input type="checkbox"/>	3.00
19 May	Internet Pmt To	0119413949	0002694205924972011	158.70	122,043.51 Cr	<input type="checkbox"/>	
19 May	Internet Pmt To	0119425911	0003494205924972011	530.95	121,512.56 Cr	<input type="checkbox"/>	
19 May	Internet Pmt To	Electricity	5659644	1,134.30	120,378.26 Cr	<input type="checkbox"/>	
19 May	Internet Pmt To	Fani Legal Fees	Dingiswayo-C0006722	5,205.88	115,172.38 Cr	<input type="checkbox"/>	
19 May	Internet Pmt To	Auction Picture	Molelwane-0510	5,000.00	110,172.38 Cr	<input type="checkbox"/>	
19 May	Internet Pmt To	Auction-Pictures	Molelwane-0504	4,500.00	105,672.38 Cr	<input type="checkbox"/>	
19 May	Internet Pmt To	Front Door Repairs	Molelwane Cons	1,048.65	104,623.73 Cr	<input type="checkbox"/>	
19 May	Internet Pmt To	Sowaten Subscription	6255305-Molelwane	625.00	103,998.73 Cr	<input type="checkbox"/>	
19 May	Internet Pmt To	Busness Day Subs	6255305	1,572.49	102,426.24 Cr	<input type="checkbox"/>	
19 May	Magtape Credit	Reg Fund Mgrs		288,633.94 Cr	391,060.18 Cr	<input type="checkbox"/>	
19 May	Cheque 930	North Rand(Closed)	4787692035950018	50,000.00	341,060.18 Cr	<input type="checkbox"/>	23.00
20 May	Internet Trf To	Mm Deposit		100,000.00	241,060.18 Cr	<input type="checkbox"/>	3.00
20 May	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	100,000.00	141,060.18 Cr	<input type="checkbox"/>	
20 May	Internet Trf To	Geoff Bon		30,000.00	111,060.18 Cr	<input type="checkbox"/>	3.00
20 May	Internet Pmt To	Geoff Standard	Molelwane Consulting	10,000.00	101,060.18 Cr	<input type="checkbox"/>	
20 May	Cheque Deposit	Braamfnt	0114030444	1,767.50 Cr	102,827.68 Cr	<input type="checkbox"/>	
20 May	Cheque Deposit	Braamfnt	0114030444	1,765.50 Cr	104,593.18 Cr	<input type="checkbox"/>	
20 May	Internet Pmt To	Mc Rent	Dmenosmocons	17,654.49	86,938.69 Cr	<input type="checkbox"/>	
20 May	Cheque 929	North Rand(Closed)	4054423561	5,000.00	81,938.69 Cr	<input type="checkbox"/>	23.00
22 May	Internet Pmt To	Pcb Comp Account	Molelwane Consulting	13,790.00	68,148.69 Cr	<input type="checkbox"/>	
22 May	Internet Pmt To	Health Sub Contract	Molelwane Consulting	23,360.00	44,788.69 Cr	<input type="checkbox"/>	
22 May	Internet Trf From	Inter Acc		2,000.00 Cr	46,788.69 Cr	<input type="checkbox"/>	
22 May	Internet Trf From	Inter Acc		1,000.00 Cr	47,788.69 Cr	<input type="checkbox"/>	
22 May	Internet Pmt To	Sahara-Computer	Mlc001	43,771.44	4,017.25 Cr	<input type="checkbox"/>	
22 May	Internet Trf From	From Geoff		5,000.00 Cr	9,017.25 Cr	<input type="checkbox"/>	
22 May	Internet Pmt To	Website Deisign	Molelwane 16647	4,936.20	4,081.05 Cr	<input type="checkbox"/>	
27 May	Internet Pmt To	Repairs & Maintenanc	Mg Makhubo	4,000.00	81.05 Cr	<input type="checkbox"/>	
28 May	Internet Trf From	From Money Market		4,000.00 Cr	4,081.05 Cr	<input type="checkbox"/>	
28 May	Internet Pmt To	Furniture Repairs	Molelwane Consulting	2,050.00	2,031.05 Cr	<input type="checkbox"/>	
29 May	Internet Trf To	Transfer Salaries		2,000.00	31.05 Cr	<input type="checkbox"/>	3.00
30 May	Magtape Credit	Geoff Makhubo		4,000.00 Cr	4,031.05 Cr	<input type="checkbox"/>	
30 May	Magtape Debit	Sos Pro Sure D11814		320.00	3,711.05 Cr	<input type="checkbox"/>	12.00
2 Jun	Internet Pmt To	Geoff Makhubo	From Geoff	1,000.00	2,711.05 Cr	<input type="checkbox"/>	
2 Jun	Magtape Credit	Transfer Accsolve		100,000.00 Cr	102,711.05 Cr	<input type="checkbox"/>	
2 Jun	Magtape Debit	Playmoregopmg008545(Curr+1)		75.00	102,636.05 Cr	<input type="checkbox"/>	12.00
2 Jun	Magtape Debit	Mweb Internet 24533013		145.00	102,491.05 Cr	<input type="checkbox"/>	12.00
3 Jun	Internet Trf To	Geoff Salary		37,389.52	65,101.53 Cr	<input type="checkbox"/>	3.00
3 Jun	Internet Pmt To	Meredale FNB	From Geoff	45,000.00	20,101.53 Cr	<input type="checkbox"/>	
3 Jun	Internet Trf To	Inter		20,000.00	101.53 Cr	<input type="checkbox"/>	3.00
3 Jun	Cheque 931	Standard Braamfontei	33003882	1,026.00	924.47	<input type="checkbox"/>	23.00
3 Jun	Cheque Unpaid		Refer To Drawer/Make	1,026.00 Cr	101.53 Cr	<input type="checkbox"/>	
3 Jun	#Unpaid Item Charge			120.00	18.47	<input type="checkbox"/>	
5 Jun	Magtape Debit	Citele/lfa-0806403452039		194.60	213.07	<input type="checkbox"/>	12.00

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/06/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 74

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
5 Jun	Magtape Debit	Liblife 05Jun56686653200A/P	582.87	795.94	<input type="checkbox"/>	12.00
5 Jun	Magtape Debit	Liblife 05Jun56686653200Etc	990.98	1,786.92	<input type="checkbox"/>	12.00
5 Jun	Magtape Unpaid	Not Provided For	990.98 Cr	795.94	<input type="checkbox"/>	
5 Jun	#Unpaid Item Charge		120.00	915.94	<input type="checkbox"/>	
5 Jun	Magtape Unpaid	Not Provided For	582.87 Cr	333.07	<input type="checkbox"/>	
5 Jun	#Unpaid Item Charge		120.00	453.07	<input type="checkbox"/>	
5 Jun	Magtape Unpaid	Not Provided For	194.60 Cr	258.47	<input type="checkbox"/>	
5 Jun	#Unpaid Item Charge		120.00	378.47	<input type="checkbox"/>	
9 Jun	Magtape Credit	Reg Fund Mgrs	39,178.48 Cr	38,800.01 Cr	<input type="checkbox"/>	
10 Jun	Internet Trf To	Inter	5,000.00	33,800.01 Cr	<input type="checkbox"/>	3.00
10 Jun	Internet Trf To	Inter	1,500.00	32,300.01 Cr	<input type="checkbox"/>	3.00
10 Jun	Internet Pmt To	Repairs & Maintenanc Geoff Makhubo	15,000.00	17,300.01 Cr	<input type="checkbox"/>	
11 Jun	Internet Pmt To	Marketing Geoff Makhubo	1,148.00	16,152.01 Cr	<input type="checkbox"/>	
11 Jun	Cheque Cashed 932	Firstnat Killarney	15,000.00	1,152.01 Cr	<input type="checkbox"/>	23.00
11 Jun	Cash Handling Fee		0.00	1,152.01 Cr	<input type="checkbox"/>	157.50
12 Jun	#Notification Fee - Fax		2.00	1,150.01 Cr	<input type="checkbox"/>	
17 Jun	Magtape Credit	Transfer Accsolve	50,000.00 Cr	51,150.01 Cr	<input type="checkbox"/>	
17 Jun	Int On Debit Balance		0.97	51,149.04 Cr	<input type="checkbox"/>	
17 Jun	Penalty Interest		0.32	51,148.72 Cr	<input type="checkbox"/>	
17 Jun	Electronic Payments	Bis/Int 23 @ 6.50 = 149.50	0.00	51,148.72 Cr	<input type="checkbox"/>	149.50
17 Jun	#Monthly Account Fee		30.00	51,118.72 Cr	<input type="checkbox"/>	
17 Jun	#Cash Handling Fees		157.50	50,961.22 Cr	<input type="checkbox"/>	(157.50)
17 Jun	#Service Fees		337.50	50,623.72 Cr	<input type="checkbox"/>	(337.50)
Closing Balance				50,623.72 Cr		0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/06/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST75
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 75
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R88.17Dr

Statement from 17 June 2008 to 17 July 2008

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is now possible !
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Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			50,623.72 Cr
Funds Received/Credits	4		61,000.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		6,000.00 Cr
Electronic Payments Received	2		55,000.00 Cr
Funds Used/Debits	21		110,839.05 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	1		50,000.00 Dr
Debit/Stop Orders	8		2,581.22 Dr
Account Payments	8		15,576.79 Dr
Inter-Account Transfers Out	4		42,681.04 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		718.00 Dr
Service Fees	2		218.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		500.00 Dr
Internet Fees	0		0.00
Other Fees	0		0.00
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			66.67 Cr
Available Balance (23h22 - 17 Jul 08)			66.67

Interest Rates (Usury)
Interest Charged on Debit Balance
24.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	08/07/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 75

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					50,623.72 Cr		0.00
18 Jun	Cheque Cashed	938	Firstnat Killarney	50,000.00	623.72 Cr	<input type="checkbox"/>	23.00
18 Jun	Cash Handling Fee			0.00	623.72 Cr	<input type="checkbox"/>	500.00
18 Jun	Magtape Credit		Transfer Accsolve	15,000.00 Cr	15,623.72 Cr	<input type="checkbox"/>	
20 Jun	Internet Pmt To		Repairs & Maintenanc Mg Makhubo	7,000.00	8,623.72 Cr	<input type="checkbox"/>	
20 Jun	Internet Trf To		Inter	5,000.00	3,623.72 Cr	<input type="checkbox"/>	3.00
20 Jun	Internet Trf To		Inter	1,000.00	2,623.72 Cr	<input type="checkbox"/>	3.00
20 Jun	Internet Pmt To		Transfer Accsolve Transfer Molelwane	100.00	2,523.72 Cr	<input type="checkbox"/>	
23 Jun	Internet Pmt To		Teboho Geoff	2,000.00	523.72 Cr	<input type="checkbox"/>	
25 Jun	Naedo Collection		Incltl/lfao403452039 080625	194.60	329.12 Cr	<input type="checkbox"/>	12.00
28 Jun	Magtape Credit		Transfer Accsolve	40,000.00 Cr	40,329.12 Cr	<input type="checkbox"/>	
30 Jun	Internet Trf To		Geoff Salary	36,581.04	3,748.08 Cr	<input type="checkbox"/>	3.00
30 Jun	Magtape Debit		Sos Pro Sure D11814	320.00	3,428.08 Cr	<input type="checkbox"/>	12.00
1 Jul	Magtape Debit		Playmoregopmg008545(Curr+1)	75.00	3,353.08 Cr	<input type="checkbox"/>	12.00
1 Jul	Magtape Debit		Mweb Internet 24771275	145.00	3,208.08 Cr	<input type="checkbox"/>	12.00
2 Jul	Internet Pmt To		0119413949 0002694205924972011	153.08	3,055.00 Cr	<input type="checkbox"/>	
2 Jul	Internet Pmt To		0119425911 0003494205924972011	964.75	2,090.25 Cr	<input type="checkbox"/>	
2 Jul	Internet Trf From		Inter-Geoff	2,000.00 Cr	4,090.25 Cr	<input type="checkbox"/>	
2 Jul	Internet Pmt To		Electricity 5659644	3,688.15	402.10 Cr	<input type="checkbox"/>	
3 Jul	Internet Trf From		From Geoff	4,000.00 Cr	4,402.10 Cr	<input type="checkbox"/>	
3 Jul	Internet Pmt To		Electricity 5659644	631.11	3,770.99 Cr	<input type="checkbox"/>	
3 Jul	Internet Pmt To		Accsolve	1,039.70	2,731.29 Cr	<input type="checkbox"/>	
4 Jul	Magtape Debit		Ctlele/lfa-0807403452039	199.60	2,531.69 Cr	<input type="checkbox"/>	12.00
7 Jul	Magtape Debit		Liblife 05Jul59426974700C/P	408.11	2,123.58 Cr	<input type="checkbox"/>	12.00
7 Jul	Magtape Debit		Liblife 05Jul59426974700A/P	408.11	1,715.47 Cr	<input type="checkbox"/>	12.00
9 Jul	Magtape Debit		Liberty047 08Jul59426971600C/P	830.80	884.67 Cr	<input type="checkbox"/>	12.00
14 Jul	Internet Trf To		Inter	100.00	784.67 Cr	<input type="checkbox"/>	3.00
17 Jul	Electronic Payments		Bis/Int 8 @ 6.50 = 52.00	0.00	784.67 Cr	<input type="checkbox"/>	52.00
17 Jul	#Monthly Account Fee			35.00	749.67 Cr	<input type="checkbox"/>	
17 Jul	#Cash Handling Fees			500.00	249.67 Cr	<input type="checkbox"/>	(500.00)
17 Jul	#Service Fees			183.00	66.67 Cr	<input type="checkbox"/>	(183.00)
Closing Balance					66.67 Cr		0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business day/s.

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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/07/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 76

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					66.67 Cr		0.00
18 Jul	Internet Trf From	Inter		80,000.00 Cr	80,066.67 Cr	<input type="checkbox"/>	3.00
18 Jul	Internet Pmt To	Accsolve		28,865.00	51,201.67 Cr	<input type="checkbox"/>	
18 Jul	Internet Pmt To	Pcb Comp Account	Molelwane Consulting	21,840.00	29,361.67 Cr	<input type="checkbox"/>	
19 Jul	Internet Pmt To	Nono FNB	Geoff	10,000.00	19,361.67 Cr	<input type="checkbox"/>	
19 Jul	Internet Pmt To	Geoff Makhubo	Mg	10,000.00	9,361.67 Cr	<input type="checkbox"/>	
21 Jul	Internet Pmt To	Repairs & Maintenanc	Mg Makhubo	5,000.00	4,361.67 Cr	<input type="checkbox"/>	
22 Jul	Internet Trf To	Geoff		3,000.00	1,361.67 Cr	<input type="checkbox"/>	
25 Jul	Magtape Credit	Reg Fund Mgrs		316,389.66 Cr	317,751.33 Cr	<input type="checkbox"/>	
25 Jul	#Notification Fee - Sms			0.75	317,750.58 Cr	<input type="checkbox"/>	
26 Jul	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	200,000.00	117,750.58 Cr	<input type="checkbox"/>	
28 Jul	Cheque Deposit	Braamfnt	Kakali	3,453.20 Cr	121,203.78 Cr	<input type="checkbox"/>	10.50
29 Jul	Internet Pmt To	Accsolve Salary		9,668.26	111,535.52 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Accsolve Salary		20,242.62	91,292.90 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Makapanstad	Geoff Makhubo	3,000.00	88,292.90 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Nono FNB	From Geoff	20,000.00	68,292.90 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Geoff Makhubo	338727750002	9,000.00	59,292.90 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Lindiwe Salary	Molelwane Salary	3,930.00	55,362.90 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Kakali	Salary Molelwane	6,765.00	48,597.90 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Karabo Salary	Molelwane Salary	7,170.00	41,427.90 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Accsolve Salary		9,948.67	31,479.23 Cr	<input type="checkbox"/>	
29 Jul	Internet Pmt To	Obakeng Salary	Molelwane Salary	17,849.38	13,629.85 Cr	<input type="checkbox"/>	10.50
31 Jul	Magtape Debit	Sos Pro Sure D11814		320.00	13,309.85 Cr	<input type="checkbox"/>	
1 Aug	Magtape Debit	Playmoregopmg008545(Curr+1)		75.00	13,234.85 Cr	<input type="checkbox"/>	
1 Aug	Magtape Debit	Mweb Internet 25008768		145.00	13,089.85 Cr	<input type="checkbox"/>	
5 Aug	Internet Trf From	Inter-Money Market		50,000.00 Cr	63,089.85 Cr	<input type="checkbox"/>	
5 Aug	Internet Pmt To	Mc Rent	Dmenosmolcon	23,278.32	39,811.53 Cr	<input type="checkbox"/>	
5 Aug	Internet Pmt To	Mc Telephone	0001894233529592011	10,251.25	29,560.28 Cr	<input type="checkbox"/>	
5 Aug	Internet Pmt To	Electricity	5659644	3,033.13	26,527.15 Cr	<input type="checkbox"/>	
5 Aug	Internet Pmt To	Payroll Consulting	F07201 Molelwane Con	580.40	25,946.75 Cr	<input type="checkbox"/>	
5 Aug	Internet Pmt To	Finance Outsourcing	Molelwane Consulting	8,792.00	17,154.75 Cr	<input type="checkbox"/>	
5 Aug	Magtape Debit	Citele/Ifa-0808403452039		199.60	16,955.15 Cr	<input type="checkbox"/>	10.50
5 Aug	Magtape Debit	Liblife 05Aug59426971600C/P		830.80	16,124.35 Cr	<input type="checkbox"/>	
6 Aug	Internet Pmt To	Repairs & Maintenanc	Mg Makhubo	2,000.00	14,124.35 Cr	<input type="checkbox"/>	26.00
7 Aug	Internet Pmt To	0119413949	0002694205924972011	312.49	13,811.86 Cr	<input type="checkbox"/>	
7 Aug	Internet Pmt To	0119425911	0003494205924972011	2,054.98	11,756.88 Cr	<input type="checkbox"/>	
7 Aug	Internet Pmt To	Vt Educationtrust Go	Molelwane Consulting	10,000.00	1,756.88 Cr	<input type="checkbox"/>	
7 Aug	Internet Trf From	Inter 8060		51,000.00 Cr	52,756.88 Cr	<input type="checkbox"/>	
7 Aug	Cheque Cashed 933	Firstnat Killarney		50,000.00	2,756.88 Cr	<input type="checkbox"/>	
7 Aug	Cash Handling Fee			0.00	2,756.88 Cr	<input type="checkbox"/>	
7 Aug	Internet Pmt To	Payroll Consulting	F07201 Molelwane Con	400.00	2,356.88 Cr	<input type="checkbox"/>	
13 Aug	Internet Trf From	From Momey Market		10,000.00 Cr	12,356.88 Cr	<input type="checkbox"/>	
14 Aug	Cheque Cashed 934	Firstnat Killarney		10,000.00	2,356.88 Cr	<input type="checkbox"/>	
14 Aug	Cash Handling Fee			0.00	2,356.88 Cr	<input type="checkbox"/>	105.00
15 Aug	Internet Pmt To	Nono FNB	From Geoff	1,000.00	1,356.88 Cr	<input type="checkbox"/>	
16 Aug	Electronic Payments	Bis/Int 27 @ 6.50 = 175.50		0.00	1,356.88 Cr	<input type="checkbox"/>	175.50

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/08/16	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 76

Date	Description	Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
16 Aug	#Monthly Account Fee	35.00	1,321.88 Cr	<input type="checkbox"/>	
16 Aug	#Cash Handling Fees	630.00	691.88 Cr	<input type="checkbox"/>	(630.00)
16 Aug	#Service Fees	283.00	408.88 Cr	<input type="checkbox"/>	(283.00)

Closing Balance

408.88 Cr

0.00

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/08/16	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST77
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 77
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R35.06Dr

Statement from 16 August 2008 to 17 September 2008

At FNB Commercial Banking
will help your business navigate
the rapids of today's economy.
Contact us on 0860-362-000 to
find out about solutions for your
business.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		408.88 Cr
Funds Received/Credits	3	260,500.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	5,500.00 Cr
Electronic Payments Received	2	255,000.00 Cr
Funds Used/Debits	19	260,107.52 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	10,000.00 Dr
Debit/Stop Orders	5	1,978.51 Dr
Account Payments	8	105,129.01 Dr
Inter-Account Transfers Out	5	143,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	285.50 Dr
Service Fees	2	180.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	105.00 Dr
Internet Fees	0	0.00
Other Fees	0	0.00
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		515.86 Cr
Available Balance (22h41 - 17 Sep 08)		515.86

Interest Rates (Usury)
Interest Charged on Debit Balance
24.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	08/09/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 77

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					408.88 Cr		0.00
19 Aug	Magtape Credit	Transfer Accsolve		200,000.00 Cr	200,408.88 Cr	<input type="checkbox"/>	
20 Aug	Internet Trf To	Inter Acc		10,000.00	190,408.88 Cr	<input type="checkbox"/>	3.00
20 Aug	Internet Pmt To	Makapanstad	Geoff Makhubo	4,000.00	186,408.88 Cr	<input type="checkbox"/>	
22 Aug	Internet Trf To	Inter Salaries		80,000.00	106,408.88 Cr	<input type="checkbox"/>	3.00
22 Aug	Internet Trf To	Inter		20,000.00	86,408.88 Cr	<input type="checkbox"/>	3.00
22 Aug	Internet Pmt To	Conference Acc	Conference	22,365.00	64,043.88 Cr	<input type="checkbox"/>	
26 Aug	Internet Trf To	Geoff Makhubo		20,000.00	44,043.88 Cr	<input type="checkbox"/>	3.00
28 Aug	Internet Pmt To	Mc Telephone	0001894233529592011	9,301.84	34,742.04 Cr	<input type="checkbox"/>	
29 Aug	Internet Pmt To	Accsolve Salary		22,426.15	12,315.89 Cr	<input type="checkbox"/>	
29 Aug	Magtape Debit	Sos	Pro Sure D11814	320.00	11,995.89 Cr	<input type="checkbox"/>	10.50
1 Sep	Internet Trf To	Geoff Salary		13,000.00	1,004.11	<input type="checkbox"/>	3.00
1 Sep	Internet Trf From	Inter Acc		5,500.00 Cr	4,495.89 Cr	<input type="checkbox"/>	
1 Sep	Magtape Debit	Playmoregopmg008545(Curr+1)		75.00	4,420.89 Cr	<input type="checkbox"/>	10.50
1 Sep	Magtape Debit	Mweb	Internet 25245910	145.00	4,275.89 Cr	<input type="checkbox"/>	10.50
5 Sep	Magtape Debit	Citele/ifa-0809403452039		199.60	4,076.29 Cr	<input type="checkbox"/>	10.50
5 Sep	Magtape Debit	Liblife 05Sep59426971600Etc		1,238.91	2,837.38 Cr	<input type="checkbox"/>	10.50
10 Sep	Internet Pmt To	Telkom-R	0001894361562322011	463.61	2,373.77 Cr	<input type="checkbox"/>	
10 Sep	Magtape Credit	Transfer Accsolve		55,000.00 Cr	57,373.77 Cr	<input type="checkbox"/>	
11 Sep	Internet Pmt To	Pcb Comp Account	Molelwane Consulting	20,440.00	36,933.77 Cr	<input type="checkbox"/>	
11 Sep	Internet Pmt To	Mc Rent	Dmenosmolcon	23,278.32	13,655.45 Cr	<input type="checkbox"/>	
11 Sep	Internet Pmt To	Electricity	5659644	2,854.09	10,801.36 Cr	<input type="checkbox"/>	
12 Sep	Cheque Cashed 935	Firstnat Killarney		10,000.00	801.36 Cr	<input type="checkbox"/>	26.00
12 Sep	Cash Handling Fee			0.00	801.36 Cr	<input type="checkbox"/>	105.00
17 Sep	Electronic Payments	Bis/Int 8 @ 6.50 =	52.00	0.00	801.36 Cr	<input type="checkbox"/>	52.00
17 Sep	#Monthly Account Fee			35.00	766.36 Cr	<input type="checkbox"/>	
17 Sep	#Cash Handling Fees			105.00	661.36 Cr	<input type="checkbox"/>	(105.00)
17 Sep	#Service Fees			145.50	515.86 Cr	<input type="checkbox"/>	(145.50)
Closing Balance					515.86 Cr		0.00

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First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/09/17	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

e-Mail
Web

Branch Code
 (011) 4861207
 (011) 6464893

Lost Cards
Account Enquiries

256205
0800-11-01-32
0860-263-362

BB ST78
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 78
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R67.03Dr

Statement from 17 September 2008 to 17 October 2008

Get 25% of your Golfer s Club purchase paid back to you in eBucks during September and October 2008.

Terms and Conditions apply.

Congratulations to the winners of the FNB Visa Business Debit Card Competition!

Izunis Enterprises CC, 'Die Rust Veld Trust' and Arch Innovations Architect and Design won a share of R175,000 by simply swiping their FNB Visa Business Debit Card during the competition period! Well done to the winners.


Interest Rates (Usury)
Interest Charged on Debit Balance
24.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		515.86 Cr
Funds Received/Credits	6	200,362.45 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	4,000.00 Cr
Electronic Payments Received	4	196,362.45 Cr
Funds Used/Debits	19	170,222.98 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	7	2,809.38 Dr
Account Payments	8	119,582.55 Dr
Inter-Account Transfers Out	3	44,831.05 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	10	545.93 Dr
Service Fees	2	195.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	8	350.03 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.31 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	2	234.00 Cr
Refunds/Adjustments	1	15.00 Dr
Closing Balance		30,328.09 Cr
Available Balance (23h04 - 17 Oct 08)		30,328.09



See next page for transactions


eBucks
The Reward of Choice

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account
Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.
Don't miss out, registration is free!
For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	08/10/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 78

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				515.86 Cr		0.00
18 Sep	#Service Charge Adjustment - D	#D/O Fee Adj Jul-Sep	15.00	500.86 Cr	<input type="checkbox"/>	
22 Sep	Internet Trf To	Inter	250.00	250.86 Cr	<input type="checkbox"/>	3.00
30 Sep	Magtape Debit	Sos Pro Sure D11814	320.00	69.14	<input type="checkbox"/>	12.00
30 Sep	Dr.Int.Rate	24,00000	0.00	69.14	<input type="checkbox"/>	
1 Oct	Magtape Debit	Playmoregopmg008545(Curr+1)	89.00	158.14	<input type="checkbox"/>	12.00
1 Oct	Magtape Debit	Mweb Internet 25480680	145.00	303.14	<input type="checkbox"/>	12.00
1 Oct	#Excess Item Fee	1 Items On 08/09/30	85.00	388.14	<input type="checkbox"/>	(85.00)
1 Oct	Magtape Unpaid	Not Provided For	145.00 Cr	243.14	<input type="checkbox"/>	
1 Oct	#Unpaid Item Charge		130.00	373.14	<input type="checkbox"/>	
1 Oct	Magtape Unpaid	Not Provided For	89.00 Cr	284.14	<input type="checkbox"/>	
1 Oct	#Unpaid Item Charge		130.00	414.14	<input type="checkbox"/>	
2 Oct	Magtape Credit	From Geoff Makhubo	5,000.00 Cr	4,585.86 Cr	<input type="checkbox"/>	
3 Oct	Magtape Debit	Citele/lfa-10M403452039	199.60	4,386.26 Cr	<input type="checkbox"/>	12.00
6 Oct	Magtape Credit	Gun Free Molelwane 1400	557.45 Cr	4,943.71 Cr	<input type="checkbox"/>	
6 Oct	Magtape Debit	Internet 08523927 M013	145.00	4,798.71 Cr	<input type="checkbox"/>	12.00
6 Oct	Magtape Debit	Liblife 05Oct56686653200Etc	1,821.78	2,976.93 Cr	<input type="checkbox"/>	12.00
8 Oct	Internet Pmt To	Electricity 5659644	1,778.07	1,198.86 Cr	<input type="checkbox"/>	
8 Oct	Internet Pmt To	Dial Up Connection 08523927	290.00	908.86 Cr	<input type="checkbox"/>	
8 Oct	Magtape Credit	Transfer Accsolve	60,000.00 Cr	60,908.86 Cr	<input type="checkbox"/>	
9 Oct	Internet Trf To	Geoff Salary	36,581.05	24,327.81 Cr	<input type="checkbox"/>	3.00
9 Oct	#Notification Fee - Fax		3.50	24,324.31 Cr	<input type="checkbox"/>	
9 Oct	#Notification Fee E-Mail		0.50	24,323.81 Cr	<input type="checkbox"/>	
10 Oct	Internet Pmt To	Legal Services-Logan 6802085394081	475.00	23,848.81 Cr	<input type="checkbox"/>	
10 Oct	Internet Trf From	Inter Acc	2,000.00 Cr	25,848.81 Cr	<input type="checkbox"/>	
10 Oct	Internet Pmt To	Mc Rent Dmenosmolcon	1,644.04	24,204.77 Cr	<input type="checkbox"/>	
10 Oct	Internet Trf From	Inter Acc	2,000.00 Cr	26,204.77 Cr	<input type="checkbox"/>	
10 Oct	Internet Pmt To	Mc Rent Dmenosmolcon	25,000.00	1,204.77 Cr	<input type="checkbox"/>	
10 Oct	#Notification Fee E-Mail		0.50	1,204.27 Cr	<input type="checkbox"/>	
11 Oct	#Notification Fee E-Mail		0.50	1,203.77 Cr	<input type="checkbox"/>	
15 Oct	Magtape Credit	Reg Fund Mgrs	130,805.00 Cr	132,008.77 Cr	<input type="checkbox"/>	
16 Oct	ATM Cash	Bpsmitst 4790561117376225	3,000.00	129,008.77 Cr	<input type="checkbox"/>	15.90
16 Oct	Internet Pmt To	Absa Credit Card 4787692035950018	10,000.00	119,008.77 Cr	<input type="checkbox"/>	
16 Oct	Internet Pmt To	Obakeng Car Obakeng Chikane	48,895.44	70,113.33 Cr	<input type="checkbox"/>	
16 Oct	Internet Pmt To	Office Renovation Molelwane Consulting	31,500.00	38,613.33 Cr	<input type="checkbox"/>	
16 Oct	Internet Trf To	Inter Acc	8,000.00	30,613.33 Cr	<input type="checkbox"/>	3.00
17 Oct	Magtape Debit	Playmoregopmg008545(Curr)	89.00	30,524.33 Cr	<input type="checkbox"/>	12.00
17 Oct	Int On Debit Balance		0.31	30,524.02 Cr	<input type="checkbox"/>	
17 Oct	Penalty Interest		0.03	30,523.99 Cr	<input type="checkbox"/>	
17 Oct	Electronic Payments	Bis/Int 8 @ 6.50 = 52.00	0.00	30,523.99 Cr	<input type="checkbox"/>	52.00
17 Oct	#Monthly Account Fee		35.00	30,488.99 Cr	<input type="checkbox"/>	
17 Oct	#Service Fees		160.90	30,328.09 Cr	<input type="checkbox"/>	(160.90)
Closing Balance				30,328.09 Cr		0.00

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/10/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 78

Date	Description	Amount	Balance	<input checked="" type="checkbox"/> Accrued Bank Charges
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If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/10/17	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST79
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 79
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R56.23Dr**

Statement from **17 October 2008** to **17 November 2008**

Score goals to win tickets to the 2010 FIFA World Cup TM by making 4 online payments - visit fnb.co.za today. Terms and conditions apply.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			30,328.09 Cr
Funds Received/Credits	1		30,000.00 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	1		30,000.00 Cr
Funds Used/Debits	13		60,243.12 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		3,000.00 Dr
Cheques Processed (Non Cash)	2		25,000.00 Dr
Debit/Stop Orders	4		2,572.54 Dr
Account Payments	3		13,370.58 Dr
Inter-Account Transfers Out	3		16,300.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	5		457.90 Dr
Service Fees	2		179.40 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	1		262.50 Dr
Internet Fees	0		0.00
Other Fees	2		16.00 Dr
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			372.93 Dr
Available Balance (02h42 - 18 Nov 08)			0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
24.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

eBucks
The Reward of Choice

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	08/11/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 79

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					30,328.09 Cr		0.00
20 Oct	Internet Trf To	Inter Acc		3,000.00	27,328.09 Cr	<input type="checkbox"/>	3.00
20 Oct	Cheque Cashed 939	Firstnat Killarney		10,000.00	17,328.09 Cr	<input type="checkbox"/>	26.00
20 Oct	Cash Handling Fee			0.00	17,328.09 Cr	<input type="checkbox"/>	105.00
20 Oct	Internet Pmt To	Repairs & Maintenanc	Mg Makhubo	3,000.00	14,328.09 Cr	<input type="checkbox"/>	
21 Oct	Internet Pmt To	Staff Training	Molelwane Consulting	5,617.35	8,710.74 Cr	<input type="checkbox"/>	
30 Oct	Internet Pmt To	Prince Salary	Molelwane Salary	4,753.23	3,957.51 Cr	<input type="checkbox"/>	
30 Oct	Magtape Credit	Transfer Accsolve		30,000.00 Cr	33,957.51 Cr	<input type="checkbox"/>	
31 Oct	Magtape Debit	Sos Pro Sure D11814		445.00	33,512.51 Cr	<input type="checkbox"/>	12.00
1 Nov	ATM Cash	Sasol Gr	4790561117376225	3,000.00	30,512.51 Cr	<input type="checkbox"/>	15.90
1 Nov	Magtape Debit	Playmoregopmg008545(Curr+1)		89.00	30,423.51 Cr	<input type="checkbox"/>	12.00
3 Nov	Cheque Cashed 940	Firstnat Killarney		15,000.00	15,423.51 Cr	<input type="checkbox"/>	26.00
3 Nov	Cash Handling Fee			0.00	15,423.51 Cr	<input type="checkbox"/>	157.50
4 Nov	Internet Trf To	Geoff Salary		12,000.00	3,423.51 Cr	<input type="checkbox"/>	3.00
5 Nov	Magtape Debit	Citele/lfa-11M403452039		216.76	3,206.75 Cr	<input type="checkbox"/>	12.00
5 Nov	Magtape Debit	Liblife 05Nov56686653200Etc		1,821.78	1,384.97 Cr	<input type="checkbox"/>	12.00
7 Nov	Internet Trf To	Inter Acc		1,300.00	84.97 Cr	<input type="checkbox"/>	3.00
13 Nov	#Archive Statement Fee			8.00	76.97 Cr	<input type="checkbox"/>	
13 Nov	#Archive Statement Fee			8.00	68.97 Cr	<input type="checkbox"/>	
17 Nov	Electronic Payments	Bis/lnt 3 @ 6.50 =	19.50	0.00	68.97 Cr	<input type="checkbox"/>	19.50
17 Nov	#Monthly Account Fee			35.00	33.97 Cr	<input type="checkbox"/>	
17 Nov	#Cash Handling Fees			262.50	228.53	<input type="checkbox"/>	(262.50)
17 Nov	#Service Fees			144.40	372.93	<input type="checkbox"/>	(144.40)

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/11/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST80
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 80
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R10.99Dr

Statement from 17 November 2008 to 17 December 2008

Score goals to win tickets to the 2010 FIFA World Cup TM by making 4 online payments - visit fnb.co.za today. Terms and conditions apply.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			372.93 Dr
Funds Received/Credits	3		3,853.20 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	1		3,453.20 Cr
Inter-Account Transfers In	2		400.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	5		2,947.54 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		2,447.54 Dr
Account Payments	1		500.00 Dr
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		89.56 Dr
Service Fees	2		89.50 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	1		0.06 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.49 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			442.68 Cr
Available Balance (23h11 - 17 Dec 08)			442.68

Interest Rates (Usury)
Interest Charged on Debit Balance
24.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee Pay-as-you-use A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.	Electronic Fees Electronic Account Payment Transaction Rate Tiered. Maximum of R6.50 per payment transaction.			Over-the-counter fees Cash handling fee on withdrawals Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99 Cash Deposit Fee @ Branches/FNB ATMs Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00
	Inter-Account Transfer Fee Rate R3.00 per transfer			
	ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +	
FNB	R5.30	R10.60	R15.90	
MINI FNB	R2.00	R5.50		
SASWITCH	R11.05	R16.35	R21.65	

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	08/12/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 80

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				372.93 Dr		0.00
20 Nov	Internet Trf From	Inter	300.00 Cr	72.93	<input type="checkbox"/>	
20 Nov	Internet Trf From	Inter	100.00 Cr	27.07 Cr	<input type="checkbox"/>	
27 Nov	Cheque Deposit	Braamfnt Elements Advertising	3,453.20 Cr	3,480.27 Cr	<input type="checkbox"/>	
28 Nov	Magtape Debit	Sos Pro Sure D11814/22	320.00	3,160.27 Cr	<input type="checkbox"/>	12.00
1 Dec	Magtape Debit	Playmoregopmg008545(Curr+1)	89.00	3,071.27 Cr	<input type="checkbox"/>	12.00
5 Dec	Magtape Debit	Cltele/lfa-12M403452039	216.76	2,854.51 Cr	<input type="checkbox"/>	12.00
5 Dec	Magtape Debit	Liblife 05Dec56686653200Etc	1,821.78	1,032.73 Cr	<input type="checkbox"/>	12.00
9 Dec	Internet Pmt To	Angela Salary Molelwane Salary	500.00	532.73 Cr	<input type="checkbox"/>	
17 Dec	Int On Debit Balance		0.49	532.24 Cr	<input type="checkbox"/>	
17 Dec	Penalty Interest		0.06	532.18 Cr	<input type="checkbox"/>	
17 Dec	Electronic Payments	Bis/Int 1 @ 6.50 = 6.50	0.00	532.18 Cr	<input type="checkbox"/>	6.50
17 Dec	#Monthly Account Fee		35.00	497.18 Cr	<input type="checkbox"/>	
17 Dec	#Service Fees		54.50	442.68 Cr	<input type="checkbox"/>	(54.50)
Closing Balance				442.68 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	08/12/17	Business Cheque Account	BV

BB ST81
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 81
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R69.69Dr

Statement from 17 December 2008 to 17 January 2009

Score goals to win tickets to the 2010 FIFA World Cup™
by making 4 online payments - visit www.fnb.co.za today. Terms and conditions apply.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		442.68 Cr
Funds Received/Credits	8	367,161.85 Cr
Cash @ Branches	1	27,300.00 Cr
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	5	59,500.00 Cr
Electronic Payments Received	2	280,361.85 Cr
Funds Used/Debits	35	367,103.55 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	2	6,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	2,679.97 Dr
Account Payments	20	292,642.54 Dr
Inter-Account Transfers Out	8	65,781.04 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	567.46 Dr
Service Fees	2	280.80 Dr
Cash Deposit Fees	1	286.65 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	0.01 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.04 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		66.52 Dr
Available Balance (08h26 - 18 Jan 09)		0.00

Interest Rates (Usury)
Interest Charged on Debit Balance
23.00%

Interest Rate Earned on Credit Balance	
R0.01+R4999	:0%
R5000+	:0%



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

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Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
 Tiered. Maximum of R6.50 per
 payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
 Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	09/01/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 81

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				442.68 Cr		0.00
18 Dec	Magtape Credit	Reg Fund Mgrs	276,361.85 Cr	276,804.53 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Accsolve Salary	9,948.66	266,855.87 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Lindiwe Salary Molelwane Salary	3,930.00	262,925.87 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Accsolve Salary	12,367.51	250,558.36 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Accsolve Salary	21,980.59	228,577.77 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Kakali Salary Molelwane	6,765.00	221,812.77 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Karabo Salary Molelwane Salary	5,108.18	216,704.59 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Accsolve Salary Accsolve	21,600.00	195,104.59 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Prince Salary Molelwane Salary	4,740.00	190,364.59 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Nathi Salary Molelwane Salary	4,740.00	185,624.59 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Angela Salary Molelwane Salary	23,414.39	162,210.20 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Obakeng Salary Molelwane Salary	17,849.38	144,360.82 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Accsolve Salaries-Pm Accsolve Salary	24,294.39	120,066.43 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Geoff Standard Molelwane Consulting	24,294.39	95,772.04 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Kakali Salary Molelwane	27,318.00	68,454.04 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Health Outsource Molelwane Consulting	27,318.00	41,136.04 Cr	<input type="checkbox"/>	
19 Dec	Internet Trf From	Inter	30,000.00 Cr	71,136.04 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Health Outsource Molelwane Consulting	26,069.10	45,066.94 Cr	<input type="checkbox"/>	
19 Dec	Internet Pmt To	Donation Geoff	4,000.00	41,066.94 Cr	<input type="checkbox"/>	
19 Dec	Internet Trf To	Inter Christmas Part	5,000.00	36,066.94 Cr	<input type="checkbox"/>	3.00
19 Dec	Internet Trf To	Inter Christmas	10,000.00	26,066.94 Cr	<input type="checkbox"/>	3.00
19 Dec	ATM Cash	Rosebank 4790561117376225	3,000.00	23,066.94 Cr	<input type="checkbox"/>	15.90
22 Dec	Internet Trf To	Geoff Salary	36,581.04	13,514.10	<input type="checkbox"/>	3.00
22 Dec	Internet Trf From	Inter	3,000.00 Cr	10,514.10	<input type="checkbox"/>	
22 Dec	Internet Trf From	Inter	12,000.00 Cr	1,485.90 Cr	<input type="checkbox"/>	
24 Dec	Internet Trf From	For Christmas Re-Imb	14,000.00 Cr	15,485.90 Cr	<input type="checkbox"/>	
24 Dec	Internet Pmt To	Accsolve Salaries-Pm Accsolve Salary	14,000.00	1,485.90 Cr	<input type="checkbox"/>	
31 Dec	Internet Trf To	Inter	1,200.00	285.90 Cr	<input type="checkbox"/>	3.00
31 Dec	Magtape Debit	Sos Pro Sure D11814	320.00	34.10	<input type="checkbox"/>	12.00
31 Dec	Dr.Int.Rate	23,00000	0.00	34.10	<input type="checkbox"/>	
2 Jan	Internet Trf From	Inter	500.00 Cr	465.90 Cr	<input type="checkbox"/>	
2 Jan	Magtape Debit	Playmoregopmg008545(Curr+1)	89.00	376.90 Cr	<input type="checkbox"/>	12.00
2 Jan	Magtape Debit	Mweb Internet 26176399	145.00	231.90 Cr	<input type="checkbox"/>	12.00
5 Jan	Cash Deposit	Braamfnt Matlakala	27,300.00 Cr	27,531.90 Cr	<input type="checkbox"/>	286.65
5 Jan	Magtape Credit	Transfer Accsolve	4,000.00 Cr	31,531.90 Cr	<input type="checkbox"/>	
5 Jan	Magtape Debit	Citele/lfa-01M403452039	216.76	31,315.14 Cr	<input type="checkbox"/>	12.00
5 Jan	Magtape Debit	Liblife 05Jan56686653200Etc	1,909.21	29,405.93 Cr	<input type="checkbox"/>	12.00
6 Jan	Internet Trf To	Inter	4,000.00	25,405.93 Cr	<input type="checkbox"/>	3.00
8 Jan	Internet Trf To	Inter	5,000.00	20,405.93 Cr	<input type="checkbox"/>	3.00
8 Jan	ATM Cash	Fomiss 4790561117376225	3,000.00	17,405.93 Cr	<input type="checkbox"/>	15.90
13 Jan	Internet Pmt To	Mc Telephone 0001894233529592011	10,904.95	6,500.98 Cr	<input type="checkbox"/>	
13 Jan	Internet Trf To	Inter	2,000.00	4,500.98 Cr	<input type="checkbox"/>	3.00
13 Jan	Internet Pmt To	Nono FNB From Geoff	2,000.00	2,500.98 Cr	<input type="checkbox"/>	
14 Jan	Internet Trf To	Ccma	2,000.00	500.98 Cr	<input type="checkbox"/>	3.00
17 Jan	Int On Debit Balance		0.04	500.94 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/01/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 81

Date	Description	Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
17 Jan	Penalty Interest	0.01	500.93 Cr	<input type="checkbox"/>	
17 Jan	Electronic Payments Bis/Int 20 @ 6.50 = 130.00	0.00	500.93 Cr	<input type="checkbox"/>	130.00
17 Jan	#Monthly Account Fee	35.00	465.93 Cr	<input type="checkbox"/>	
17 Jan	#Service Fees	245.80	220.13 Cr	<input type="checkbox"/>	(245.80)
17 Jan	#Cash Deposit Fee	286.65	66.52	<input type="checkbox"/>	(286.65)

Closing Balance66.52 Dr0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/01/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 82

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					66.52 Dr		0.00
23 Jan	Magtape Credit	Transfer Accsolve		60,000.00 Cr	59,933.48 Cr	<input type="checkbox"/>	
23 Jan	Cheque 942	Killarney	2840189565	3,550.00	56,383.48 Cr	<input type="checkbox"/>	26.00
23 Jan	Cheque 941	Killarney	407042682000	54,840.00	1,543.48 Cr	<input type="checkbox"/>	26.00
26 Jan	Magtape Credit	Pwc Pricewaterhouse		900,600.00 Cr	902,143.48 Cr	<input type="checkbox"/>	
27 Jan	Internet Pmt To	Ind057-Indyebo	Molelwane Helath	271,475.04	630,668.44 Cr	<input type="checkbox"/>	
27 Jan	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	200,000.00	430,668.44 Cr	<input type="checkbox"/>	
27 Jan	Internet Pmt To	Pcb Comp Account	Molelwane Consulting	7,595.00	423,073.44 Cr	<input type="checkbox"/>	
27 Jan	Internet Pmt To	Mc Telephone	0001894233529592011	6,135.95	416,937.49 Cr	<input type="checkbox"/>	
27 Jan	Internet Pmt To	Electricity	5659644	1,803.08	415,134.41 Cr	<input type="checkbox"/>	
27 Jan	Internet Pmt To	Payroll Consulting	F07201 Molelwane Con	458.85	414,675.56 Cr	<input type="checkbox"/>	
27 Jan	Cheque Cashed 943	Firstnat Killarney		30,000.00	384,675.56 Cr	<input type="checkbox"/>	26.00
27 Jan	Cash Handling Fee			0.00	384,675.56 Cr	<input type="checkbox"/>	315.00
27 Jan	Cheque 946	Killarney	1007930905	5,228.28	379,447.28 Cr	<input type="checkbox"/>	26.00
28 Jan	Internet Pmt To	Angela Salary	Molelwane Salary	23,414.39	356,032.89 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Lindiwe Salary	Molelwane Salary	3,930.00	352,102.89 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Diana Salary	Salary Molelwane	7,169.99	344,932.90 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Nathi Salary	Molelwane Salary	4,740.00	340,192.90 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Prince Salary	Molelwane Salary	4,740.00	335,452.90 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Obakeng Salary	Molelwane Salary	15,849.38	319,603.52 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Kakali	Salary Molelwane	6,764.99	312,838.53 Cr	<input type="checkbox"/>	
28 Jan	Internet Trf To	Geoff Salary		36,581.05	276,257.48 Cr	<input type="checkbox"/>	3.00
28 Jan	Internet Pmt To	Mc Rent	Dmenosmolcon	24,125.21	252,132.27 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	0119425911	0003494205924972011	977.20	251,155.07 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Payroll Consulting	F07201 Molelwane Con	14,540.70	236,614.37 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Mc Rent	Dmenosmolp05	15,207.60	221,406.77 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	G-Fleet Business Pla	Molelwane-Inv000013	41,701.20	179,705.57 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Office Furniture	Molelwane	25,064.04	154,641.53 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Absa Credit Card	4787692035950018	50,000.00	104,641.53 Cr	<input type="checkbox"/>	
28 Jan	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	60,000.00	44,641.53 Cr	<input type="checkbox"/>	
28 Jan	Internet Trf To	Inter-Mm		3,000.00	41,641.53 Cr	<input type="checkbox"/>	3.00
28 Jan	Internet Trf To	Inter-Salaries		500.00	41,141.53 Cr	<input type="checkbox"/>	3.00
28 Jan	#Notification Fee E-Mail	#Email Sending Fee	Once-Off Payment	0.50	41,141.03 Cr	<input type="checkbox"/>	
29 Jan	Cheque 945	Standard Johannesburg	10547002	270.00	40,871.03 Cr	<input type="checkbox"/>	26.00
30 Jan	Internet Pmt To	Amdec Reg Fees	Geoff Makhubo	2,500.00	38,371.03 Cr	<input type="checkbox"/>	
30 Jan	Internet Pmt To	Dr Menzi Branch	Geoff Makhubo	3,000.00	35,371.03 Cr	<input type="checkbox"/>	
30 Jan	Internet Pmt To	Vuyani	Geoff Makhubo	3,000.00	32,371.03 Cr	<input type="checkbox"/>	
30 Jan	Internet Pmt To	Angela Salary	Molelwane Salary	15,000.00	17,371.03 Cr	<input type="checkbox"/>	
30 Jan	Magtape Debit	Sos Pro Sure D11814/21		320.00	17,051.03 Cr	<input type="checkbox"/>	12.00
2 Feb	Internet Pmt To	Accsolve T-Shirts	Accsolve	9,496.60	7,554.43 Cr	<input type="checkbox"/>	
2 Feb	Magtape Debit	Playmoregopmg008545(Curr+1)		89.00	7,465.43 Cr	<input type="checkbox"/>	12.00
2 Feb	Magtape Debit	Mweb Internet 26407278		145.00	7,320.43 Cr	<input type="checkbox"/>	12.00
3 Feb	Internet Trf From	From Geoff		3,000.00 Cr	10,320.43 Cr	<input type="checkbox"/>	
3 Feb	Internet Trf From	Inter		2,000.00 Cr	12,320.43 Cr	<input type="checkbox"/>	
3 Feb	Internet Trf From	Inter		1,000.00 Cr	13,320.43 Cr	<input type="checkbox"/>	
3 Feb	Internet Pmt To	Tekere	Geoff Makhubo	10,000.00	3,320.43 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/02/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 82

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
5 Feb	Magtape Debit	Citele/lfa-02M403452039	216.76	3,103.67 Cr	<input type="checkbox"/>	12.00
5 Feb	Magtape Debit	Liblife 05Feb56686653200Etc	1,909.21	1,194.46 Cr	<input type="checkbox"/>	12.00
13 Feb	Internet Pmt To	Geoff	1,000.00	194.46 Cr	<input type="checkbox"/>	
14 Feb	Magtape Credit	Reg Fund Mgrs	900,000.00 Cr	900,194.46 Cr	<input type="checkbox"/>	
16 Feb	Internet Trf To	Geoff Makhubo	45,000.00	855,194.46 Cr	<input type="checkbox"/>	3.00
16 Feb	Internet Pmt To	Nono FNB From Geoff	20,000.00	835,194.46 Cr	<input type="checkbox"/>	
17 Feb	Internet Pmt To	Absa Credit Card 4787692035950018	35,000.00	800,194.46 Cr	<input type="checkbox"/>	
17 Feb	Int On Debit Balance		0.16	800,194.30 Cr	<input type="checkbox"/>	
17 Feb	Penalty Interest		0.02	800,194.28 Cr	<input type="checkbox"/>	
17 Feb	Electronic Payments	Bis/Int 30 @ 6.50 = 195.00	0.00	800,194.28 Cr	<input type="checkbox"/>	195.00
17 Feb	#Monthly Account Fee		35.00	800,159.28 Cr	<input type="checkbox"/>	
17 Feb	#Cash Handling Fees		315.00	799,844.28 Cr	<input type="checkbox"/>	(315.00)
17 Feb	#Service Fees		397.00	799,447.28 Cr	<input type="checkbox"/>	(397.00)

Closing Balance799,447.28 Cr0.00

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#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/02/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 83

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					799,447.28 Cr		0.00
18 Feb	Magtape Credit	Reg Fund Mgrs		220,198.95 Cr	1,019,646.23 Cr	<input type="checkbox"/>	
19 Feb	FNB Ob Pmt	FNB Ob 000000002 Mol	Molelwane Consulting	25,953.04	993,693.19 Cr	<input type="checkbox"/>	
19 Feb	FNB Ob Pmt	FNB Ob 000000005 Pcb	Pcb Technologies	8,850.00	984,843.19 Cr	<input type="checkbox"/>	
19 Feb	FNB Ob Pmt	FNB Ob 000000003 Fin	Finance Outsourcing	1,083.00	983,760.19 Cr	<input type="checkbox"/>	
19 Feb	FNB Ob Pmt	FNB Ob 000000004 Tim	Timba Consulting	115,826.70	867,933.49 Cr	<input type="checkbox"/>	
19 Feb	FNB Ob Pmt	FNB Ob 000000006 Fin	Finance Outsourcing	1,083.00	866,850.49 Cr	<input type="checkbox"/>	
19 Feb	FNB Ob Pmt	FNB Ob 000000001 Mol	Molelwane Consulting	5,263.95	861,586.54 Cr	<input type="checkbox"/>	
19 Feb	Magtape Credit	Reg Fund Mgrs		142,719.23 Cr	1,004,305.77 Cr	<input type="checkbox"/>	
19 Feb	Cheque 947	Killarney	1007930905	500.48	1,003,805.29 Cr	<input type="checkbox"/>	26.00
21 Feb	FNB Ob Pmt	FNB Ob 000000007 Nhl	Nhlanganiso Cc	7,750.00	996,055.29 Cr	<input type="checkbox"/>	
21 Feb	FNB Ob Pmt	FNB Ob 000000008 Mol	Molelwane Consulting	1,916.05	994,139.24 Cr	<input type="checkbox"/>	
21 Feb	Cheque Cashed 950	Killarney		120,000.00	874,139.24 Cr	<input type="checkbox"/>	26.00
21 Feb	Cash Handling Fee			0.00	874,139.24 Cr	<input type="checkbox"/>	999.99
23 Feb	Cheque 949	Killarney	4055105295	10,000.00	864,139.24 Cr	<input type="checkbox"/>	26.00
23 Feb	Cheque 951	Killarney	1288067682	12,000.00	852,139.24 Cr	<input type="checkbox"/>	26.00
24 Feb	FNB Ob Pmt	FNB Ob 000000009 Tra	Transfer To Accsolve	100,000.00	752,139.24 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000012 Acc	Accsolve Paye Jan 09	34,340.03	717,799.21 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000013 Acc	Accsolve-Sdl Jan09	1,726.17	716,073.04 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000010 Pay	Paye- Jan 2009	25,616.28	690,456.76 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000011 Uif	Uif- Jan 2009	1,338.68	689,118.08 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000014 Acc	Accsolve Uif Jan09	1,893.08	687,225.00 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000015 Cit	City Of Jhb Metropol	52,600.00	634,625.00 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000018 Acc	Accsolve Paye Dec08	28,239.42	606,385.58 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000019 Acc	Accsolve-Sdl Dec08	1,478.85	604,906.73 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000016 Pay	Paye- Dec08	25,932.67	578,974.06 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000017 Uif	Uif- Dec08	1,447.78	577,526.28 Cr	<input type="checkbox"/>	
24 Feb	FNB Ob Pmt	FNB Ob 000000020 Acc	Accsolve Uif Dec08	1,868.18	575,658.10 Cr	<input type="checkbox"/>	
24 Feb	Cheque 948	Killarney	62071416145	100,000.00	475,658.10 Cr	<input type="checkbox"/>	26.00
25 Feb	Internet Pmt To	Olof Palme	Geoff Makhubo	20,000.00	455,658.10 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000023 Ang	Angela Salary	23,239.35	432,418.75 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000028 Dia	Diana Salary	7,170.02	425,248.73 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000027 Geo	Geoff Makhubo	36,581.17	388,667.56 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000021 Kak	Kakali Salary	6,765.02	381,902.54 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000022 Lin	Lindiwe Salary	4,020.00	377,882.54 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000024 Nat	Nathi Salary	4,715.43	373,167.11 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000026 Oba	Obakeng Salary	15,849.44	357,317.67 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000025 Pri	Prince Salary	4,702.20	352,615.47 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000031 Acc	Accsolve Salary	20,239.37	332,376.10 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000035 Acc	Accsolve Salary	7,550.43	324,825.67 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000036 Acc	Accsolve Salary	24,294.47	300,531.20 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000030 Acc	Accsolve Salary	9,541.70	290,989.50 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000032 Acc	Accsolve Salaries-Pm	24,294.47	266,695.03 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000029 Acc	Accsolve Salary	9,948.70	256,746.33 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000034 Acc	Accsolve Salary	7,550.44	249,195.89 Cr	<input type="checkbox"/>	
26 Feb	FNB Ob Pmt	FNB Ob 000000033 Acc	Accsolve Salary	2,200.00	246,995.89 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/03/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 83

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
27 Feb	FNB Ob Pmt	FNB Ob 000000038	Mc Rent	24,078.67	222,917.22	Cr <input type="checkbox"/>	
27 Feb	FNB Ob Pmt	FNB Ob 000000037	Mc Telephone	10,904.93	212,012.29	Cr <input type="checkbox"/>	
27 Feb	FNB Ob Pmt	FNB Ob 000000039	Broll Apex	3,705.00	208,307.29	Cr <input type="checkbox"/>	
27 Feb	#Service Calls Charges	#FNB Onl Bc Ob Fees 11369		850.00	207,457.29	Cr <input type="checkbox"/>	
27 Feb	Magtape Debit	Sos Pro Sure D11814		320.00	207,137.29	Cr <input type="checkbox"/>	12.00
2 Mar	Internet Trf To	Geoff Loan		26,000.00	181,137.29	Cr <input type="checkbox"/>	3.00
2 Mar	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	65,000.00	116,137.29	Cr <input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000040	Accsolve-B Ebrahim	8,250.00	107,887.29	Cr <input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000041	Accsolve -Bashir	21,450.00	86,437.29	Cr <input type="checkbox"/>	
2 Mar	Magtape Debit	Playmoregopmg008545(Curr)		89.00	86,348.29	Cr <input type="checkbox"/>	12.00
2 Mar	Magtape Debit	Mweb Internet 26637656		145.00	86,203.29	Cr <input type="checkbox"/>	12.00
3 Mar	#FNB Ob Fees	#Internet Fees		319.63	85,883.66	Cr <input type="checkbox"/>	
4 Mar	FNB Ob Pmt	FNB Ob 000000042	Ss Ss Ratsatsi	30,000.00	55,883.66	Cr <input type="checkbox"/>	
4 Mar	Cheque Cashed 952	Killarney		14,000.00	41,883.66	Cr <input type="checkbox"/>	26.00
4 Mar	Cash Handling Fee			0.00	41,883.66	Cr <input type="checkbox"/>	147.00
5 Mar	Cheque Cashed 953	Killarney		30,000.00	11,883.66	Cr <input type="checkbox"/>	26.00
5 Mar	Cash Handling Fee			0.00	11,883.66	Cr <input type="checkbox"/>	315.00
5 Mar	Magtape Debit	Citele/ifa-03M403452039		216.76	11,666.90	Cr <input type="checkbox"/>	12.00
5 Mar	Magtape Debit	Liblife 05Mar56686653200Etc		1,909.21	9,757.69	Cr <input type="checkbox"/>	12.00
10 Mar	FNB Ob Pmt	FNB Ob 000000043	Telkom-Geoff	1,216.85	8,540.84	Cr <input type="checkbox"/>	
10 Mar	FNB Ob Pmt	FNB Ob 000000044	Telkom-Geoff	567.88	7,972.96	Cr <input type="checkbox"/>	
17 Mar	Electronic Payments	Bis/Int 2 @ 6.50 =	13.00	0.00	7,972.96	Cr <input type="checkbox"/>	13.00
17 Mar	#Monthly Account Fee			35.00	7,937.96	Cr <input type="checkbox"/>	
17 Mar	#Cash Handling Fees			1,461.99	6,475.97	Cr <input type="checkbox"/>	(1,461.99)
17 Mar	#Service Fees			258.00	6,217.97	Cr <input type="checkbox"/>	(258.00)

Closing Balance6,217.97 Cr0.00

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First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/03/17	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205

Branch Code
 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST84
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 84
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R19.50Dr**

Statement from **17 March 2009** to **17 April 2009**

Want to use your FNB bank statement to generate your books?
FNB Qwill Instant Accounting can! Visit fnb.co.za for more details or contact us at 0860-22-22-55.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			6,217.97 Cr
Funds Received/Credits	2		13,477.00 Cr
Cash @ Branches	1		477.00 Cr
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	1		13,000.00 Cr
Funds Used/Debits	7		15,282.02 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		2,679.97 Dr
Account Payments	2		12,602.05 Dr
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		110.00 Dr
Service Fees	2		95.00 Dr
Cash Deposit Fees	1		15.00 Dr
Cash Handling Fees	0		0.00
Internet Fees	1		48.79 Dr
Other Fees	0		0.00
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			4,254.16 Cr
Available Balance (23h31 - 17 Apr 09)			4,254.16

Interest Rates (Usury)
Interest Charged on Debit Balance
20.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +
FNB	R5.30	R10.60	R15.90
MINI FNB	R2.00	R5.50	
SASWITCH	R11.05	R16.35	R21.65

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	09/04/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 84

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				6,217.97 Cr		0.00
31 Mar	Cash Deposit	Fourways 1461	477.00 Cr	6,694.97 Cr	<input type="checkbox"/>	15.00
31 Mar	Magtape Debit	Sos Pro Sure D11814	320.00	6,374.97 Cr	<input type="checkbox"/>	12.00
1 Apr	FNB Ob Pmt	FNB Ob 000000045 Mol Molelwane Consulting	2,222.32	4,152.65 Cr	<input type="checkbox"/>	
1 Apr	FNB Ob Pmt	Blue Star Media	13,000.00 Cr	17,152.65 Cr	<input type="checkbox"/>	
1 Apr	Magtape Debit	Playmoregopmg008545(Curr)	89.00	17,063.65 Cr	<input type="checkbox"/>	12.00
1 Apr	Magtape Debit	Mweb Internet 26867170	145.00	16,918.65 Cr	<input type="checkbox"/>	12.00
2 Apr	FNB Ob Pmt	FNB Ob 000000046 Tel Telkom	10,379.73	6,538.92 Cr	<input type="checkbox"/>	
3 Apr	#FNB Ob Fees	#Internet Fees	48.79	6,490.13 Cr	<input type="checkbox"/>	
3 Apr	Magtape Debit	Citele/lfa-04M403452039	216.76	6,273.37 Cr	<input type="checkbox"/>	12.00
6 Apr	Magtape Debit	Liblife 05Apr56686653200Etc	1,909.21	4,364.16 Cr	<input type="checkbox"/>	12.00
17 Apr	#Monthly Account Fee		35.00	4,329.16 Cr	<input type="checkbox"/>	
17 Apr	#Service Fees		60.00	4,269.16 Cr	<input type="checkbox"/>	(60.00)
17 Apr	#Cash Deposit Fee		15.00	4,254.16 Cr	<input type="checkbox"/>	(15.00)
Closing Balance				4,254.16 Cr		0.00

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/04/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 85

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					4,254.16 Cr		0.00
24 Apr	Cheque Deposit	Braamfnt	Lethabile	100,000.00 Cr	104,254.16 Cr	<input type="checkbox"/>	
29 Apr	#Service Calls Charges	#FNB Onl	Bc React1189495	137.00	104,117.16 Cr	<input type="checkbox"/>	
30 Apr	ATM Cash	City	4790561117376225	3,000.00	101,117.16 Cr	<input type="checkbox"/>	15.90
30 Apr	Transfer	Trf 50520066454		40,355.60 Cr	141,472.76 Cr	<input type="checkbox"/>	
30 Apr	Magtape Debit	Playmoregopmg008545(Curr)		89.00	141,383.76 Cr	<input type="checkbox"/>	12.00
30 Apr	Magtape Debit	Mweb Internet 27079913		145.00	141,238.76 Cr	<input type="checkbox"/>	12.00
30 Apr	Magtape Debit	Sos Pro Sure D11814		320.00	140,918.76 Cr	<input type="checkbox"/>	12.00
2 May	ATM Cash	Maponya	4790561117376225	3,000.00	137,918.76 Cr	<input type="checkbox"/>	15.90
4 May	ATM Cash	S/Gte Vs	4790561117376225	3,000.00	134,918.76 Cr	<input type="checkbox"/>	15.90
4 May	#FNB Ob Fees	#Internet Fees		18.01	134,900.75 Cr	<input type="checkbox"/>	
4 May	Internet Pmt To	Obakeng Salary	Molelwane Salary	16,093.22	118,807.53 Cr	<input type="checkbox"/>	
4 May	Internet Pmt To	Kakali	Salary Molelwane	6,888.00	111,919.53 Cr	<input type="checkbox"/>	
4 May	Internet Trf To	Geoff Salary		37,041.54	74,877.99 Cr	<input type="checkbox"/>	3.00
5 May	Internet Pmt To	Geoff Standard	Accsolve Salary	24,294.39	50,583.60 Cr	<input type="checkbox"/>	
5 May	Cheque 954	Killarney	20696620	25,064.04	25,519.56 Cr	<input type="checkbox"/>	26.00
5 May	Magtape Debit	Cltele/lfa-05M403452039		216.76	25,302.80 Cr	<input type="checkbox"/>	12.00
5 May	Magtape Debit	Liblife 05May56686653200Etc		1,909.21	23,393.59 Cr	<input type="checkbox"/>	12.00
6 May	Magtape Credit	Reg Fund Mgrs		900,000.00 Cr	923,393.59 Cr	<input type="checkbox"/>	
7 May	Internet Pmt To	Accsolve Salary	Accsolve	19,986.00	903,407.59 Cr	<input type="checkbox"/>	
7 May	Internet Pmt To	Electricity	5659644	5,001.05	898,406.54 Cr	<input type="checkbox"/>	
7 May	Internet Trf To	Inter		30,000.00	868,406.54 Cr	<input type="checkbox"/>	3.00
7 May	Internet Pmt To	Vtl Repairs	Makhubo-Vtl Repairs	24,047.40	844,359.14 Cr	<input type="checkbox"/>	
7 May	Internet Pmt To	Pcb Comp Account	Molelwane Consulting	29,308.00	815,051.14 Cr	<input type="checkbox"/>	
7 May	Internet Pmt To	Mc Rent	Dmenosmolcon	24,876.54	790,174.60 Cr	<input type="checkbox"/>	
7 May	Internet Pmt To	Accsolve Salaries-Pm	Accsolve Salary	24,294.39	765,880.21 Cr	<input type="checkbox"/>	
7 May	Internet Pmt To	Absa Credit Card	4787692035950018	40,000.00	725,880.21 Cr	<input type="checkbox"/>	
7 May	Internet Pmt To	Mc Rent	Dmenosmolp05	3,715.66	722,164.55 Cr	<input type="checkbox"/>	
7 May	Magtape Credit	Reg Fund Mgrs		855,573.32 Cr	1,577,737.87 Cr	<input type="checkbox"/>	
7 May	Cheque 956	Killarney	2360004	80,000.00	1,497,737.87 Cr	<input type="checkbox"/>	26.00
8 May	Internet Pmt To	Donation	Geoff	10,000.00	1,487,737.87 Cr	<input type="checkbox"/>	
8 May	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	60,000.00	1,427,737.87 Cr	<input type="checkbox"/>	
8 May	ATM Cash	Braamshp	4790561117376225	3,000.00	1,424,737.87 Cr	<input type="checkbox"/>	15.90
8 May	Cheque Cashed 957	Killarney		30,000.00	1,394,737.87 Cr	<input type="checkbox"/>	26.00
8 May	Cash Handling Fee			0.00	1,394,737.87 Cr	<input type="checkbox"/>	315.00
11 May	Internet Pmt To	Nono FNB	From Geoff	10,000.00	1,384,737.87 Cr	<input type="checkbox"/>	
11 May	Magtape Credit	Cashfocus Gfleet Pmt		228,000.00 Cr	1,612,737.87 Cr	<input type="checkbox"/>	
11 May	Magtape Credit	Cashfocus Gfleet Pmt		251,451.76 Cr	1,864,189.63 Cr	<input type="checkbox"/>	
11 May	Cheque 959	Killarney	1971046434	5,200.00	1,858,989.63 Cr	<input type="checkbox"/>	26.00
12 May	Internet Trf To	Money Market		1,000,000.00	858,989.63 Cr	<input type="checkbox"/>	3.00
12 May	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	200,000.00	658,989.63 Cr	<input type="checkbox"/>	
12 May	Internet Pmt To	Mc Telephone	0001894233529592011	13,000.00	645,989.63 Cr	<input type="checkbox"/>	
12 May	Internet Pmt To	Telkom-R	0001894361562322011	1,000.00	644,989.63 Cr	<input type="checkbox"/>	
12 May	Internet Pmt To	0119413949	0002694205924972011	1,000.00	643,989.63 Cr	<input type="checkbox"/>	
12 May	Internet Pmt To	0119425911	0003494205924972011	3,000.00	640,989.63 Cr	<input type="checkbox"/>	
12 May	Internet Trf To	Transfer-Geoff		6,000.00	634,989.63 Cr	<input type="checkbox"/>	3.00

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/05/16	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 85

Date	Description				Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
12 May	Cheque	961	Killarney	58860026261	890.00	634,099.63 Cr	<input type="checkbox"/>	26.00
12 May	Cheque	962	Killarney	62028411289	4,550.00	629,549.63 Cr	<input type="checkbox"/>	26.00
13 May	Cheque Cashed	963	Killarney		400,000.00	229,549.63 Cr	<input type="checkbox"/>	26.00
13 May	Cash Handling Fee				0.00	229,549.63 Cr	<input type="checkbox"/>	999.99
16 May	Electronic Payments		Bis/Int 19 @ 6.50 =	123.50	0.00	229,549.63 Cr	<input type="checkbox"/>	123.50
16 May	#Monthly Account Fee				35.00	229,514.63 Cr	<input type="checkbox"/>	
16 May	#Cash Handling Fees				1,314.99	228,199.64 Cr	<input type="checkbox"/>	(1,314.99)
16 May	#Service Fees				441.10	227,758.54 Cr	<input type="checkbox"/>	(441.10)

Closing Balance227,758.54 Cr0.00

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/05/16	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 86

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					227,758.54 Cr		0.00
18 May	FNB Ob Pmt	FNB Ob 000000047 Nat	Nathi -Reimbursement	1,508.00	226,250.54 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000048 Pri	Prince Reimbursement	1,220.00	225,030.54 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000050 Jiy	Jiyane & Co Consulti	93,252.00	131,778.54 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000049 Sof	Softline Vip	1,359.56	130,418.98 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000053 Acc	Accsolve Paye Mar09	24,687.52	105,731.46 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000054 Acc	Accsolve-Sdl Mar09	1,415.07	104,316.39 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000051 Pay	Paye- Mar 2009	23,985.86	80,330.53 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000052 Uif	Uif- Mar 2009	1,338.68	78,991.85 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000055 Acc	Accsolve Uif Mar09	1,869.02	77,122.83 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000056 Gcn	Gcns Communications	1,208.40	75,914.43 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000057 Mc	Mc Telephone	7,427.72	68,486.71 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000060 Acc	Accsolve Paye Feb 09	26,009.30	42,477.41 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000061 Acc	Accsolve-Sdl Feb 09	1,388.39	41,089.02 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000058 Mc	Mc Paye- Feb 2009	25,788.03	15,300.99 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000059 Mc	Mc Uif- Feb 2009	1,338.68	13,962.31 Cr	<input type="checkbox"/>	
18 May	FNB Ob Pmt	FNB Ob 000000062 Acc	Accsolve Uif Feb 09	1,813.05	12,149.26 Cr	<input type="checkbox"/>	
28 May	FNB Ob Trf	62053686295		124,526.88 Cr	136,676.14 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000065 Ang	Angela Salary	28,278.35	108,397.79 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000070 Dia	Diana Salary	8,588.99	99,808.80 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000069 Geo	Geoff Makhubo	43,041.54	56,767.26 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000063 Kak	Kakali Salary	8,102.99	48,664.27 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000064 Lin	Lindiwe Salary	4,701.00	43,963.27 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000066 Nat	Nathi Salary	5,988.90	37,974.37 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000068 Oba	Obakeng Salary	19,836.21	18,138.16 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000067 Pri	Prince Salary	5,988.90	12,149.26 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000072 Fle	Fleet Subscription	680.00	11,469.26 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000071 Med	Media -Business Day	2,969.88	8,499.38 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000073 Onl	Online Tenders	4,680.00	3,819.38 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000074 Ind	Independent Newspaper	1,137.58	2,681.80 Cr	<input type="checkbox"/>	
28 May	FNB Ob Trf	62053686295		30,000.00 Cr	32,681.80 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000075 Lin	Lindiwe Mncube- Fees	4,930.00	27,751.80 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000076 Lin	Lindiwe Mncube- Fees	3,440.00	24,311.80 Cr	<input type="checkbox"/>	
28 May	Magtape Credit	Elements Deposit		80,000.00 Cr	104,311.80 Cr	<input type="checkbox"/>	
28 May	#Service Calls Charges	#FNB Onl Bc React1189495		137.00	104,174.80 Cr	<input type="checkbox"/>	
28 May	Magtape Debit	Playmoregopmg008545(Curr)		89.00	104,085.80 Cr	<input type="checkbox"/>	12.00
29 May	FNB Ob Coll	Sosd11814 62026539306		320.00	103,765.80 Cr	<input type="checkbox"/>	
1 Jun	Internet Pmt To	Accsolve Salary Accsolve		61,408.00	42,357.80 Cr	<input type="checkbox"/>	
1 Jun	Magtape Debit	Mweb Internet 27305879		145.00	42,212.80 Cr	<input type="checkbox"/>	12.00
2 Jun	FNB Ob Pmt	FNB Ob 000000077 Bro	Broll Apex	26,612.40	15,600.40 Cr	<input type="checkbox"/>	
2 Jun	FNB Ob Pmt	FNB Ob 000000078 Bro	Broll Apex	3,705.00	11,895.40 Cr	<input type="checkbox"/>	
2 Jun	Magtape Credit	Transfer Accsolve		40,000.00 Cr	51,895.40 Cr	<input type="checkbox"/>	
3 Jun	#FNB Ob Fees	#Internet Fees		237.05	51,658.35 Cr	<input type="checkbox"/>	
5 Jun	Magtape Debit	Cltele/lfa-06M403452039		216.76	51,441.59 Cr	<input type="checkbox"/>	12.00
5 Jun	Magtape Debit	Liblife 05Jun56686653200Etc		1,936.89	49,504.70 Cr	<input type="checkbox"/>	12.00
9 Jun	FNB Ob Pmt	FNB Ob 000000079 Emp	Empowermentsa	399.00	49,105.70 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/06/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 86

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
15 Jun	FNB Ob Pmt	FNB Ob 000000080 Dad	Dada Morero	40,000.00	9,105.70 Cr	<input type="checkbox"/>	
17 Jun	Electronic Payments	Bis/Int 1 @ 6.50 =	6.50	0.00	9,105.70 Cr	<input type="checkbox"/>	6.50
17 Jun	#Monthly Account Fee			35.00	9,070.70 Cr	<input type="checkbox"/>	
17 Jun	#Service Fees			54.50	9,016.20 Cr	<input type="checkbox"/>	(54.50)

Closing Balance

9,016.20 Cr

0.00

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/06/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025				Tax Invoice/Statement Number : 87			<input checked="" type="checkbox"/>	Accrued Bank Charges
Date	Description			Amount	Balance			
Opening Balance						9,016.20 Cr		0.00
20 Jun	ATM Cash	Foodies	4790561133631967	3,000.00	6,016.20 Cr	<input type="checkbox"/>	15.90	
22 Jun	ATM Cash	S/Gte Vs	4790561133631967	3,000.00	3,016.20 Cr	<input type="checkbox"/>	15.90	
30 Jun	Magtape Credit	Reg Fund Mgrs		153,000.88 Cr	156,017.08 Cr	<input type="checkbox"/>		
30 Jun	FNB Ob Coll	Sosd11814	62026539306	320.00	155,697.08 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000081 The	The Accounting Shop	499.00	155,198.08 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000082 Geo	Geoff Makhubo	40,041.55	115,156.53 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000083 Pat	Patrick Salary	26,701.54	88,454.99 Cr	<input type="checkbox"/>		
1 Jul	Internet Pmt To	Geoff-Payback	9941825949	12,000.00	76,454.99 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000087 Bro	Broll Apex	26,237.70	50,217.29 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000086 Nhl	Nhlanganiso Maintena	4,937.00	45,280.29 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000085 Pcb	Pcb Technologies	14,480.00	30,800.29 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000084 Mol	Molelwane Consulting	4,338.73	26,461.56 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000088 Bro	Broll Apex	3,705.00	22,756.56 Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000089 Acc	Accsolve-Lits	17,170.68	5,585.88 Cr	<input type="checkbox"/>		
1 Jul	Magtape Debit	Playmoregopmg008545(Curr)		89.00	5,496.88 Cr	<input type="checkbox"/>		
1 Jul	Magtape Debit	Mweb Internet 27540002		145.00	5,351.88 Cr	<input type="checkbox"/>		
2 Jul	#Notification Fee - Fax	#Fax Sending Fee	Once-Off Payment	3.90	5,347.98 Cr	<input type="checkbox"/>		
2 Jul	FNB Ob Coll	Service Fees	62025389009	38.20	5,309.78 Cr	<input type="checkbox"/>		
3 Jul	#Service Charge Adjustment - D	#D/O Fee Adj 090701		26.50	5,283.28 Cr	<input type="checkbox"/>		
3 Jul	Magtape Debit	Ctlele/lfa-07M403452039		221.76	5,061.52 Cr	<input type="checkbox"/>	13.25	
3 Jul	FNB Ob Coll	Service Fees	62025389009	43.55	5,017.97 Cr	<input type="checkbox"/>		
4 Jul	ATM Cash	Aeroton	4057691001052000	3,000.00	2,017.97 Cr	<input type="checkbox"/>	16.50	
4 Jul	Magtape Credit	FNB Ob Col1189495		38.20 Cr	2,056.17 Cr	<input type="checkbox"/>		
6 Jul	Internet Trf From	Repayment Cash		2,000.00 Cr	4,056.17 Cr	<input type="checkbox"/>		
6 Jul	Internet Trf From	Repayment Cash		1,000.00 Cr	5,056.17 Cr	<input type="checkbox"/>		
6 Jul	Magtape Debit	Liblife 05Jul56686653200Etc		2,026.09	3,030.08 Cr	<input type="checkbox"/>	13.25	
13 Jul	Magtape Credit	FNB Ob Col1189495		43.55 Cr	3,073.63 Cr	<input type="checkbox"/>		
14 Jul	#FNB Ob Fees	#Internet Fees		43.55	3,030.08 Cr	<input type="checkbox"/>		
17 Jul	Electronic Payments	Bis/Int 1 @ 7.20 =	7.20	0.00	3,030.08 Cr	<input type="checkbox"/>	7.20	
17 Jul	#Monthly Account Fee			38.50	2,991.58 Cr	<input type="checkbox"/>		
17 Jul	#Service Fees			82.00	2,909.58 Cr	<input type="checkbox"/>	(82.00)	
Closing Balance						2,909.58 Cr		0.00

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/07/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 88

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				2,909.58 Cr		0.00
29 Jul	FNB Ob Pmt	FNB Ob 000000090 Med Media -Sowetan	743.75	2,165.83 Cr	<input type="checkbox"/>	
29 Jul	FNB Ob Trf	62052928060	2,000.00	165.83 Cr	<input type="checkbox"/>	
31 Jul	Magtape Debit	Mweb Internet 27763016	145.00	20.83 Cr	<input type="checkbox"/>	13.25
31 Jul	FNB Ob Coll	Sosd11814 62026539306	320.00	299.17	<input type="checkbox"/>	
31 Jul	Dr.Int.Rate	18,00000	0.00	299.17	<input type="checkbox"/>	
1 Aug	Magtape Debit	Playmoregopmg008545(Curr)	89.00	388.17	<input type="checkbox"/>	13.25
1 Aug	#Excess Item Fee	1 Items On 09/07/31	65.00	453.17	<input type="checkbox"/>	(65.00)
3 Aug	Internet Trf From	Fromm Geoff	5,000.00 Cr	4,546.83 Cr	<input type="checkbox"/>	
3 Aug	#FNB Ob Fees	#Internet Fees	227.43	4,319.40 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Trf	62052928060	74,000.00 Cr	78,319.40 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Pmt	FNB Ob 000000094 Bro Broll Apex	26,807.70	51,511.70 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Pmt	FNB Ob 000000096 Bro Broll/Apex Hi	3,705.00	47,806.70 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Pmt	FNB Ob 000000093 Nhl Nhlanganiso Maintena	6,503.50	41,303.20 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Pmt	FNB Ob 000000092 Pcb Pcb Technologies	7,595.00	33,708.20 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Pmt	FNB Ob 000000091 Mol Molelwane Consulting	5,263.77	28,444.43 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Pmt	FNB Ob 000000095 Mc Mc Telephone	11,294.14	17,150.29 Cr	<input type="checkbox"/>	
3 Aug	#Excess Item Fee	1 Items On 09/08/01	65.00	17,085.29 Cr	<input type="checkbox"/>	(65.00)
5 Aug	Magtape Debit	Ctlele/lfa-08M403452039	221.76	16,863.53 Cr	<input type="checkbox"/>	13.25
5 Aug	Magtape Debit	Liblife 05Aug56686653200Etc	2,026.09	14,837.44 Cr	<input type="checkbox"/>	13.25
6 Aug	FNB Ob Pmt	FNB Ob 000000097 Sta Staff Training	3,102.50	11,734.94 Cr	<input type="checkbox"/>	
6 Aug	FNB Ob Pmt	FNB Ob 000000098 Izi Izigi Technical Serv	5,940.03	5,794.91 Cr	<input type="checkbox"/>	
14 Aug	FNB Ob Pmt	FNB Ob 000000099 Nat Nathi Unisa Study Fe	1,495.00	4,299.91 Cr	<input type="checkbox"/>	
17 Aug	Int On Debit Balance		0.59	4,299.32 Cr	<input type="checkbox"/>	
17 Aug	Penalty Interest		0.09	4,299.23 Cr	<input type="checkbox"/>	
17 Aug	#Monthly Account Fee		38.50	4,260.73 Cr	<input type="checkbox"/>	
17 Aug	#Service Fees		53.00	4,207.73 Cr	<input type="checkbox"/>	(53.00)
Closing Balance				4,207.73 Cr		0.00

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/08/17	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST89
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 89
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R240.09Dr

Statement from 17 August 2009 to 17 September 2009

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find a solution that suits your
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or call 0860 054 321.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		4,207.73 Cr
Funds Received/Credits	4	1,124,962.66 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	4	1,124,962.66 Cr
Funds Used/Debits	66	1,100,927.38 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	2	6,000.00 Dr
Cheques Processed (Non Cash)	2	302,400.00 Dr
Debit/Stop Orders	5	2,801.85 Dr
Account Payments	56	784,725.53 Dr
Inter-Account Transfers Out	1	5,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	1,732.80 Dr
Service Fees	2	206.40 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	1,526.40 Dr
Internet Fees	1	222.21 Dr
Other Fees	0	0.00
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		26,288.00 Cr
Available Balance (23h01 - 17 Sep 09)		26,288.00

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

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The Reward of Choice
earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account
Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.
Don't miss out, registration is free!
For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	09/09/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 89

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					4,207.73 Cr		0.00
21 Aug	Magtape Credit	Reg Fund Mgrs		900,000.00 Cr	904,207.73 Cr	<input type="checkbox"/>	
24 Aug	Internet Pmt To	Transfer Accsolve	Geoff-Refund	21,500.00	882,707.73 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000100 Pay	Paye- May 2009	32,876.98	849,830.75 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000101 Uif	Uif- Jan 2009	1,472.28	848,358.47 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000104 Ang	Angela Salary	25,945.05	822,413.42 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000109 Dia	Diana Salary	27,584.22	794,829.20 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000108 Geo	Geoff Makhubo	40,041.55	754,787.65 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000102 Kak	Kakali Salary	25,903.22	728,884.43 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000103 Lin	Lindiwe Salary	8,172.00	720,712.43 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000105 Nat	Nathi Salary	5,743.90	714,968.53 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000107 Oba	Obakeng Salary	39,198.85	675,769.68 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000106 Pri	Prince Salary	5,743.90	670,025.78 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000112 Cae	Caesar Salary	22,891.52	647,134.26 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000116 Din	Dineo Salary	11,712.45	635,421.81 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000117 Geo	Geoff Salary	26,701.54	608,720.27 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000111 Mas	Mashudu Salary	11,465.72	597,254.55 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000113 Pat	Patrick Salary	26,701.54	570,553.01 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000110 Tha	Thandi Salary	10,986.97	559,566.04 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000115 Tsh	Tshepo Salary	9,582.40	549,983.64 Cr	<input type="checkbox"/>	
27 Aug	FNB Ob Pmt	FNB Ob 000000114 Zan	Zanele Salary	5,191.87	544,791.77 Cr	<input type="checkbox"/>	
27 Aug	Magtape Credit	Citibank 3M Sa 1480		17,100.00 Cr	561,891.77 Cr	<input type="checkbox"/>	
28 Aug	Cheque Cashed 964	Killarney		300,000.00	261,891.77 Cr	<input type="checkbox"/>	28.50
28 Aug	Cash Handling Fee			0.00	261,891.77 Cr	<input type="checkbox"/>	1,500.00
31 Aug	Magtape Debit	Mweb Internet 27984214		145.00	261,746.77 Cr	<input type="checkbox"/>	13.25
31 Aug	FNB Ob Coll	Sosd11814	62026539306	320.00	261,426.77 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000118 Cra	Cradle Of Humankind	5,250.00	256,176.77 Cr	<input type="checkbox"/>	
1 Sep	Magtape Credit	Reg Fund Mgrs		82,250.00 Cr	338,426.77 Cr	<input type="checkbox"/>	
1 Sep	Magtape Debit	Playmoregopmg008545(Curr)		89.00	338,337.77 Cr	<input type="checkbox"/>	13.25
2 Sep	#FNB Ob Fees	#Internet Fees		222.21	338,115.56 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000119 Pay	Paye- April 2009	24,227.75	313,887.81 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000120 Uif	Uif- April 2009	1,354.28	312,533.53 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000123 Acc	Accsolve Paye Jun 09	29,270.81	283,262.72 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000124 Acc	Accsolve-Sdl June09	1,620.80	281,641.92 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000121 Pay	Paye - June 2009	28,650.24	252,991.68 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000122 Uif	Uif- June 2009	1,413.28	251,578.40 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000125 Acc	Accsolve Uif June09	2,062.48	249,515.92 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000128 Acc	Accsolve Uif Apr09	1,848.79	247,667.13 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000127 Acc	Accsolve-Sdl Apr09	1,393.80	246,273.33 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000126 Acc	Accsolve Paye Apr 09	24,190.50	222,082.83 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000131 Acc	Accsolve Uif May09	2,055.92	220,026.91 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000130 Acc	Accsolve-Sdl May09	1,727.41	218,299.50 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000129 Acc	Accsolve Paye May 09	33,012.82	185,286.68 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000134 Bro	Broll Apex	3,705.00	181,581.68 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000135 Bro	Broll/Apex Hi	25,618.36	155,963.32 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000133 Pcb	Pcb Technologies	22,175.00	133,788.32 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/09/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 89

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
2 Sep	FNB Ob Pmt	FNB Ob 000000132 Mol	Molelwane Consulting	8,608.60	125,179.72 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000136 Sta	Staff Training	9,857.88	115,321.84 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000137 Lin	Lindiwe Mncube- Fees	6,660.00	108,661.84 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000138 Cae	Caesar Salary	378.65	108,283.19 Cr	<input type="checkbox"/>	
2 Sep	Internet Pmt To	Accsolve-Patrick	Aoc Contra	32,000.00	76,283.19 Cr	<input type="checkbox"/>	
4 Sep	Magtape Debit	Cltele/lfa-09M403452039		221.76	76,061.43 Cr	<input type="checkbox"/>	13.25
7 Sep	FNB Ob Pmt	FNB Ob 000000139 Pay	Paye- Aug 2009	47,412.70	28,648.73 Cr	<input type="checkbox"/>	
7 Sep	FNB Ob Pmt	FNB Ob 000000140 Uif	Uif- Aug 2009	1,659.40	26,989.33 Cr	<input type="checkbox"/>	
7 Sep	Magtape Credit	Accsolve(Aug Salaries)		125,612.66 Cr	152,601.99 Cr	<input type="checkbox"/>	
7 Sep	Magtape Debit	Liblife 05Sep56686653200Etc		2,026.09	150,575.90 Cr	<input type="checkbox"/>	13.25
11 Sep	FNB Ob Pmt	FNB Ob 000000151 Sa	Sa Payroll Associati	2,200.00	148,375.90 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000152 Acc	Acc Durban Govtech	3,300.00	145,075.90 Cr	<input type="checkbox"/>	
11 Sep	Internet Pmt To	Accsolve-Oursource	Accsolve	40,000.00	105,075.90 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000144 Ec	Ec Security Services	513.00	104,562.90 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000141 Cra	Cradle Of Humankind	700.00	103,862.90 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000145 Fin	Finance Outsourcing	1,128.60	102,734.30 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000143 Uif	Uif- July 2009	1,413.28	101,321.02 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000149 Lin	Lindiwe Mncube- Fees	1,793.68	99,527.34 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000150 Lin	Lindiwe Mncube-Books	2,119.25	97,408.09 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000146 Rur	Rural Maintenance	7,065.75	90,342.34 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000147 Pcb	Pcb Technologies	8,345.00	81,997.34 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000148 Tel	Telkom	11,926.27	70,071.07 Cr	<input type="checkbox"/>	
11 Sep	FNB Ob Pmt	FNB Ob 000000142 Pay	Paye- July 2009	28,650.27	41,420.80 Cr	<input type="checkbox"/>	
12 Sep	Cheque Cashed 965	Killarney		2,400.00	39,020.80 Cr	<input type="checkbox"/>	28.50
12 Sep	Cash Handling Fee			0.00	39,020.80 Cr	<input type="checkbox"/>	26.40
14 Sep	ATM Cash	Columbin	4790561133631967	3,000.00	36,020.80 Cr	<input type="checkbox"/>	16.50
17 Sep	Internet Trf To	Govtech		5,000.00	31,020.80 Cr	<input type="checkbox"/>	3.30
17 Sep	ATM Cash	Icc Durb	4790561133631967	3,000.00	28,020.80 Cr	<input type="checkbox"/>	16.50
17 Sep	Electronic Payments	Bis/Int 3 @ 7.20 =	21.60	0.00	28,020.80 Cr	<input type="checkbox"/>	21.60
17 Sep	#Monthly Account Fee			38.50	27,982.30 Cr	<input type="checkbox"/>	
17 Sep	#Cash Handling Fees			1,526.40	26,455.90 Cr	<input type="checkbox"/>	(1,526.40)
17 Sep	#Service Fees			167.90	26,288.00 Cr	<input type="checkbox"/>	(167.90)

Closing Balance

26,288.00 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/09/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 90

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					26,288.00 Cr		0.00
21 Sep	Internet Trf To	Anc Transfer		3,000.00	23,288.00 Cr	<input type="checkbox"/>	3.30
22 Sep	FNB Ob Pmt	FNB Ob 000000153 Mar	Maropeng- Staff Refr	5,000.00	18,288.00 Cr	<input type="checkbox"/>	
23 Sep	ATM Trf To	62118509655	62118509655	2,000.00	16,288.00 Cr	<input type="checkbox"/>	3.30
23 Sep	Card Trf To	4901070363726000		2,000.00	14,288.00 Cr	<input type="checkbox"/>	3.30
29 Sep	FNB Ob Trf	62052928060		90,000.00 Cr	104,288.00 Cr	<input type="checkbox"/>	
29 Sep	FNB Ob Pmt	FNB Ob 000000156 Din	Dineo Salary	12,044.54	92,243.46 Cr	<input type="checkbox"/>	
29 Sep	FNB Ob Pmt	FNB Ob 000000155 Tsh	Tshepo Salary	8,702.40	83,541.06 Cr	<input type="checkbox"/>	
29 Sep	FNB Ob Pmt	FNB Ob 000000154 Zan	Zanele Salary	2,605.18	80,935.88 Cr	<input type="checkbox"/>	
29 Sep	FNB Ob Pmt	FNB Ob 000000157 Ang	Angela Salary	25,945.05	54,990.83 Cr	<input type="checkbox"/>	
29 Sep	FNB Ob Pmt	FNB Ob 000000159 Dia	Diana Salary	14,768.20	40,222.63 Cr	<input type="checkbox"/>	
29 Sep	FNB Ob Pmt	FNB Ob 000000158 Oba	Obakeng Salary	17,881.45	22,341.18 Cr	<input type="checkbox"/>	
29 Sep	Internet Trf From	From Geoff		14,000.00 Cr	36,341.18 Cr	<input type="checkbox"/>	
30 Sep	FNB Ob Trf	62052928060		10,000.00 Cr	46,341.18 Cr	<input type="checkbox"/>	
30 Sep	FNB Ob Pmt	FNB Ob 000000162 Cae	Caesar Salary	23,987.69	22,353.49 Cr	<input type="checkbox"/>	
30 Sep	FNB Ob Pmt	FNB Ob 000000161 Mas	Mashudu Salary	11,225.71	11,127.78 Cr	<input type="checkbox"/>	
30 Sep	FNB Ob Pmt	FNB Ob 000000160 Tha	Thandi Salary	11,067.90	59.88 Cr	<input type="checkbox"/>	
30 Sep	Internet Trf From	Loan-Nono		13,100.00 Cr	13,159.88 Cr	<input type="checkbox"/>	
30 Sep	FNB Ob Pmt	FNB Ob 000000163 Mph	Mpho Ramaisa	13,028.22	131.66 Cr	<input type="checkbox"/>	
30 Sep	Magtape Credit	Reg Fund Mgrs		159,849.86 Cr	159,981.52 Cr	<input type="checkbox"/>	
30 Sep	Magtape Debit	Mweb Internet 28205647		145.00	159,836.52 Cr	<input type="checkbox"/>	13.25
30 Sep	FNB Ob Coll	Sosd11814	62026539306	320.00	159,516.52 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000165 Ang	Angela Salary	10,000.00	149,516.52 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000168 Geo	Geoff Makhubo	40,041.54	109,474.98 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000164 Kak	Kakali Salary	14,218.22	95,256.76 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000166 Nat	Nathi Salary	4,455.00	90,801.76 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000167 Oba	Obakeng Salary	3,600.00	87,201.76 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000169 Geo	Geoff Salary	14,000.00	73,201.76 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000170 Non	Nono FNB	13,100.00	60,101.76 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000171 Geo	Geoff Makhubo	2,000.00	58,101.76 Cr	<input type="checkbox"/>	
1 Oct	Internet Trf From	From Geoff		6,500.00 Cr	64,601.76 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000172 Cae	Caesar Salary	396.36	64,205.40 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000173 Din	Dineo Salary	184.00	64,021.40 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000174 Mph	Mpho Ramaisa	2,080.90	61,940.50 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000175 Nko	Nkosiyabo Sibanda	168.20	61,772.30 Cr	<input type="checkbox"/>	
1 Oct	FNB Ob Pmt	FNB Ob 000000176 Geo	Geoff Chris Vhondo	6,500.00	55,272.30 Cr	<input type="checkbox"/>	
1 Oct	Magtape Debit	Playmoregopmg008545(Curr)		103.00	55,169.30 Cr	<input type="checkbox"/>	13.25
2 Oct	#FNB Ob Fees	#Internet Fees		407.81	54,761.49 Cr	<input type="checkbox"/>	
5 Oct	Magtape Debit	Cltele/lfa-10M403452039		221.76	54,539.73 Cr	<input type="checkbox"/>	13.25
5 Oct	Magtape Debit	Liblife 05Oct56686653200Etc		2,026.09	52,513.64 Cr	<input type="checkbox"/>	13.25
7 Oct	Internet Pmt To	Staff Entertainment	Geoff Makhubo	9,988.00	42,525.64 Cr	<input type="checkbox"/>	
7 Oct	Internet Pmt To	Kakali	Salary Molelwane	1,000.00	41,525.64 Cr	<input type="checkbox"/>	
7 Oct	Internet Pmt To	Accsolve-Oursource	Accsolve	1,672.04	39,853.60 Cr	<input type="checkbox"/>	
9 Oct	Internet Pmt To	Mc Telephone	0001894233529592011	15,168.20	24,685.40 Cr	<input type="checkbox"/>	
9 Oct	Internet Trf To	Refund		5,500.00	19,185.40 Cr	<input type="checkbox"/>	3.30
9 Oct	Internet Trf To	Flowers		3,000.00	16,185.40 Cr	<input type="checkbox"/>	3.30

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/10/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 90

Date	Description	Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
17 Oct	Electronic Payments	Bis/Int 4 @ 7.20 = 28.80	0.00	16,185.40 Cr	<input type="checkbox"/> 28.80
17 Oct	#Monthly Account Fee	38.50	16,146.90 Cr	<input type="checkbox"/>	
17 Oct	#Service Fees	98.30	16,048.60 Cr	<input type="checkbox"/>	(98.30)

Closing Balance

16,048.60 Cr

0.00

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/10/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 91

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					16,048.60 Cr		0.00
19 Oct	ATM Cash	Jabulani	4790561133631967	3,000.00	13,048.60 Cr	<input type="checkbox"/>	16.50
19 Oct	Cash Deposit	Bankcity	Geoff	3,000.00 Cr	16,048.60 Cr	<input type="checkbox"/>	33.00
19 Oct	FNB Ob Pmt	FNB Ob 000000177 Bro	Broll Apex	3,705.00	12,343.60 Cr	<input type="checkbox"/>	
21 Oct	Internet Pmt To	Telkom-R	0001894361562322011	1,000.00	11,343.60 Cr	<input type="checkbox"/>	
21 Oct	Internet Pmt To	0119413949	0002694205924972011	4,000.00	7,343.60 Cr	<input type="checkbox"/>	
24 Oct	Internet Trf To	Project 16		6,000.00	1,343.60 Cr	<input type="checkbox"/>	3.30
27 Oct	Internet Trf To	Project 11		1,000.00	343.60 Cr	<input type="checkbox"/>	3.30
28 Oct	Internet Trf From	Transfer-Money Marke		400.00 Cr	743.60 Cr	<input type="checkbox"/>	
28 Oct	Internet Trf From	Transfer-Geoff		500.00 Cr	1,243.60 Cr	<input type="checkbox"/>	
28 Oct	Internet Trf From	Transfer-8060		300.00 Cr	1,543.60 Cr	<input type="checkbox"/>	
28 Oct	Internet Pmt To	Accsolve Salary		1,500.00	43.60 Cr	<input type="checkbox"/>	
30 Oct	Magtape Debit	Mweb Internet 28424082		145.00	101.40	<input type="checkbox"/>	13.25
30 Oct	FNB Ob Coll	Sosd11814	62026539306	445.00	546.40	<input type="checkbox"/>	
30 Oct	Dr.Int.Rate	17,00000		0.00	546.40	<input type="checkbox"/>	
31 Oct	#Excess Item Fee	2 Items On 09/10/30		155.00	701.40	<input type="checkbox"/>	(155.00)
2 Nov	#FNB Ob Fees	#Internet Fees		123.30	824.70	<input type="checkbox"/>	
2 Nov	Internet Trf From	From Geoff		5,000.00 Cr	4,175.30 Cr	<input type="checkbox"/>	
2 Nov	Internet Trf To	To 8060		800.00	3,375.30 Cr	<input type="checkbox"/>	3.30
2 Nov	Magtape Debit	Playmoregopmg008545(Curr)		103.00	3,272.30 Cr	<input type="checkbox"/>	13.25
5 Nov	Magtape Credit	Transfer Accsolve		110,000.00 Cr	113,272.30 Cr	<input type="checkbox"/>	
5 Nov	Magtape Debit	Citele/lfa-11M403452039		240.64	113,031.66 Cr	<input type="checkbox"/>	13.25
5 Nov	Magtape Debit	Liblife 05Nov56686653200Etc		2,026.09	111,005.57 Cr	<input type="checkbox"/>	13.25
6 Nov	FNB Ob Pmt	FNB Ob 000000180 Bro	Broll Apex	27,116.74	83,888.83 Cr	<input type="checkbox"/>	
6 Nov	FNB Ob Pmt	FNB Ob 000000182 Bro	Broll/Apex Hi	4,097.07	79,791.76 Cr	<input type="checkbox"/>	
6 Nov	FNB Ob Pmt	FNB Ob 000000179 Pcb	Pcb Technologies	57,845.00	21,946.76 Cr	<input type="checkbox"/>	
6 Nov	FNB Ob Pmt	FNB Ob 000000178 Rur	Rural Maintenance	3,664.55	18,282.21 Cr	<input type="checkbox"/>	
6 Nov	FNB Ob Pmt	FNB Ob 000000181 Mc	Mc Telephone	12,047.50	6,234.71 Cr	<input type="checkbox"/>	
6 Nov	FNB Ob Pmt	FNB Ob 000000183 Ang	Angela Salary	3,398.53	2,836.18 Cr	<input type="checkbox"/>	
12 Nov	ATM Cash	Cars	4790561133631967	2,000.00	836.18 Cr	<input type="checkbox"/>	16.50
17 Nov	Int On Debit Balance			0.90	835.28 Cr	<input type="checkbox"/>	
17 Nov	Penalty Interest			0.13	835.15 Cr	<input type="checkbox"/>	
17 Nov	Electronic Payments	Bis/Int 3 @ 7.20 =	21.60	0.00	835.15 Cr	<input type="checkbox"/>	21.60
17 Nov	#Monthly Account Fee			38.50	796.65 Cr	<input type="checkbox"/>	
17 Nov	#Service Fees			117.50	679.15 Cr	<input type="checkbox"/>	(117.50)
17 Nov	#Cash Deposit Fee			33.00	646.15 Cr	<input type="checkbox"/>	(33.00)

Closing Balance

646.15 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/11/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST92
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 92
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R51.03Dr

Statement from 17 November 2009 to 17 December 2009

Automate your bookkeeping for FREE with FNB Instant Accounting
FNB Instant Accounting is NOW FREE to all FNB Commercial clients. FNB Instant Accounting is an integrated, online accounting solution which uses your electronic bank statement to automatically generate your financials
To register for FNB Instant Accounting, call **0860 22 22 55** between 08h00 and 17h00 on weekdays, email us at fnbqwill@fnbcommercial.co.za or visit www.fnb.co.za

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		646.15 Cr
Funds Received/Credits	5	1,617,995.78 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	1	10,950.12 Cr
Inter-Account Transfers In	2	300,000.00 Cr
Electronic Payments Received	2	1,307,045.66 Cr
Funds Used/Debits	88	1,602,252.15 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	1	3,264.57 Dr
Debit/Stop Orders	5	2,834.73 Dr
Account Payments	76	1,022,811.31 Dr
Inter-Account Transfers Out	5	570,341.54 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	356.90 Dr
Service Fees	2	296.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	58.65 Dr
Other Fees	1	60.00 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	0	0.00
Inward Unpaid Items	1	10,950.12 Dr
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		5,024.11 Cr
Available Balance (00h40 - 18 Dec 09)		0.00

Interest Rates (Usury)
Interest Charged on Debit Balance 17.00%
Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee Pay-as-you-use A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.	Electronic Fees Electronic Account Payment Transaction Rate Tiered. Maximum of R7.20 per payment transaction.			Over-the-counter fees Cash handling fee on withdrawals Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00 Cash Deposit Fee @ Branches/FNB ATMs Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50
	Inter-Account Transfer Fee Rate R3.30 per transfer			
	ATM Cash Withdrawals			
	FNB	R1-R500	R501-R1000	
	R5.50	R11.00	R16.50	
	MINI FNB	R2.00	R5.50	
	SASWITCH	R11.25	R16.75	R22.25

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	09/12/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 92

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				646.15 Cr		0.00
23 Nov	Internet Trf To	Trf Money Mkt	300.00	346.15 Cr	<input type="checkbox"/>	3.30
27 Nov	Magtape Credit	Reg Fund Mgrs	1,007,045.66 Cr	1,007,391.81 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Accsolve Salary	12,708.22	994,683.59 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Angela Salary Molelwane Salary	25,945.05	968,738.54 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Lindiwe Salary Molelwane Salary	4,356.00	964,382.54 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Diana Salary Salary Molelwane	7,931.66	956,450.88 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Accsolve Salaries-Pm Accsolve Salary	26,701.55	929,749.33 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Nathi Salary Molelwane Salary	5,583.90	924,165.43 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Accsolve Salary	11,803.92	912,361.51 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Geoff Standard Accsolve Salary	26,701.55	885,659.96 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Prince Salary Molelwane Salary	5,583.90	880,076.06 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Obakeng Salary Molelwane Salary	17,891.76	862,184.30 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Accsolve Salary	23,351.27	838,833.03 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Kakali Salary Molelwane	7,495.50	831,337.53 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Accsolve Salaries Accsolve Salary	14,585.39	816,752.14 Cr	<input type="checkbox"/>	
28 Nov	Internet Trf To	Geoff Salary	40,041.54	776,710.60 Cr	<input type="checkbox"/>	3.30
28 Nov	Internet Pmt To	Transfer Accsolve Transfer Molelwane	100,000.00	676,710.60 Cr	<input type="checkbox"/>	
28 Nov	Internet Pmt To	Absa Credit Card 4787692035950018	50,000.00	626,710.60 Cr	<input type="checkbox"/>	
28 Nov	Internet Trf To	Transfer	30,000.00	596,710.60 Cr	<input type="checkbox"/>	3.30
28 Nov	Internet Trf To	Transfer-Money Mkt	200,000.00	396,710.60 Cr	<input type="checkbox"/>	3.30
30 Nov	FNB Ob Pmt	Tssms	300,000.00 Cr	696,710.60 Cr	<input type="checkbox"/>	
30 Nov	Magtape Debit	Mweb Internet 28642219	145.00	696,565.60 Cr	<input type="checkbox"/>	13.25
30 Nov	FNB Ob Coll	D11814 62026539306 62026539306	320.00	696,245.60 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Trf	Trf To 6295	300,000.00	396,245.60 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000197 Anc Anc-Greater Jhb Regi	50,000.00	346,245.60 Cr	<input type="checkbox"/>	
1 Dec	#FNB Ob Fees	#Internet Fees	58.65	346,186.95 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000192 Uif Uif- Nov 2009	1,413.28	344,773.67 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000194 Uif Uif- Oct 2009	1,523.28	343,250.39 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000196 Uif Uif- Sep 2009	1,681.40	341,568.99 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000189 Sof Softline Vip	2,630.66	338,938.33 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000190 Bro Broll/Apex Hi	4,075.50	334,862.83 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000188 Tel Telkom	10,607.05	324,255.78 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000184 Mat Matamela Communicati	16,641.15	307,614.63 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000185 Fin Finance Outsourcing	23,256.00	284,358.63 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000186 Pcb Pcb Technologies	26,028.00	258,330.63 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000187 Bro Broll Apex	27,766.73	230,563.90 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000191 Pay Paye- Nov 2009	28,674.05	201,889.85 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000195 Pay Paye- Sep 2009	33,086.04	168,803.81 Cr	<input type="checkbox"/>	
1 Dec	FNB Ob Pmt	FNB Ob 000000193 Pay Paye- Oct 2009	41,220.86	127,582.95 Cr	<input type="checkbox"/>	
1 Dec	Magtape Debit	Playmoregopmg008545(Curr)	103.00	127,479.95 Cr	<input type="checkbox"/>	13.25
4 Dec	FNB Ob Pmt	FNB Ob 000000209 Anc Anc Zone 11-Geoff	5,000.00	122,479.95 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000210 Anc Anc Zone 15-Geoff	5,000.00	117,479.95 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000208 Pok Poko Corporate-Geoff	15,000.00	102,479.95 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000211 H & H & E Caterers- Geof	34,200.00	68,279.95 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000198 Pay Paye- Mar 2009	2,962.63	65,317.32 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/12/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 92

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
4 Dec	FNB Ob Pmt	FNB Ob 000000206 Pay	Paye- Jan 2009	3,017.48	62,299.84 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000202 Pay	Paye- Jul 2009	3,248.89	59,050.95 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000201 Pay	Paye Jun 09	3,488.33	55,562.62 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000199 Pay	Paye - Apr 09	3,506.87	52,055.75 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000207 Pay	Paye Feb 09	3,545.88	48,509.87 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000205 Sar	Sars-Vat	3,664.28	44,845.59 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000203 Pay	Paye Sep 09	3,851.13	40,994.46 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000200 Pay	Paye- May 2009	4,341.83	36,652.63 Cr	<input type="checkbox"/>	
4 Dec	FNB Ob Pmt	FNB Ob 000000204 Pay	Paye- Oct 2009	4,442.26	32,210.37 Cr	<input type="checkbox"/>	
4 Dec	Cheque 966	Killarney	1007930905	3,264.57	28,945.80 Cr	<input type="checkbox"/>	28.50
4 Dec	Magtape Debit	Citele/lfa-12M403452039		240.64	28,705.16 Cr	<input type="checkbox"/>	13.25
7 Dec	Internet Pmt To	Accsolve Salary		2,000.00	26,705.16 Cr	<input type="checkbox"/>	
7 Dec	Magtape Debit	Liblife 05Dec56686653200Etc		2,026.09	24,679.07 Cr	<input type="checkbox"/>	13.25
8 Dec	FNB Ob Pmt	FNB Ob 000000212 Acc	Accsolve Salary	13,078.00	11,601.07 Cr	<input type="checkbox"/>	
8 Dec	FNB Ob Trf	6295		30,000.00 Cr	41,601.07 Cr	<input type="checkbox"/>	
8 Dec	FNB Ob Pmt	FNB Ob 000000213 Nko	Nkosi Tshabalala	3,000.00	38,601.07 Cr	<input type="checkbox"/>	
8 Dec	FNB Ob Pmt	FNB Ob 000000214 Nhl	Nhlanganiso Maintena	4,135.50	34,465.57 Cr	<input type="checkbox"/>	
8 Dec	FNB Ob Pmt	FNB Ob 000000215 Cro	Crown Mines Golf Clu	630.00	33,835.57 Cr	<input type="checkbox"/>	
8 Dec	FNB Ob Pmt	FNB Ob 000000216 Pet	Petty Cash- Bafana B	7,200.00	26,635.57 Cr	<input type="checkbox"/>	
8 Dec	FNB Ob Pmt	FNB Ob 000000217 Geo	Geoff-Weideman	8,823.63	17,811.94 Cr	<input type="checkbox"/>	
11 Dec	Rtc Express Pmt To	Secretary	Geoff	1,000.00	16,811.94 Cr	<input type="checkbox"/>	32.00
14 Dec	ATM Cash	Bpsmitst	4195721000003929	3,000.00	13,811.94 Cr	<input type="checkbox"/>	16.50
14 Dec	FNB Ob Trf	6295		270,000.00 Cr	283,811.94 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000218 Cae	Caesar Salary	617.28	283,194.66 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000219 Ang	Angela Salary	25,945.05	257,249.61 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000221 Dia	Diana Salary	7,933.53	249,316.08 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000220 Oba	Obakeng Salary	19,199.22	230,116.86 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000225 Din	Dineo Salary	12,076.05	218,040.81 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000226 Geo	Geoff Salary	26,701.54	191,339.27 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000227 Nko	Nkosiyabo Sibanda	12,427.11	178,912.16 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000222 Pat	Patrick Salary	26,701.54	152,210.62 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000224 Tsh	Tshepo Salary	8,702.40	143,508.22 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000223 Zan	Zanele Salary	2,420.00	141,088.22 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000229 Cae	Caesar Salary	432.88	140,655.34 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000230 Din	Dineo Salary	152.40	140,502.94 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000228 Mas	Mashudu Salary	152.40	140,350.54 Cr	<input type="checkbox"/>	
14 Dec	FNB Ob Pmt	FNB Ob 000000231 Mph	Mpho Ramaisa	194.00	140,156.54 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000236 Geo	Geoff Makhubo	40,041.54	100,115.00 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000232 Kak	Kakali Salary	7,495.50	92,619.50 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000233 Lin	Lindiwe Salary	4,356.00	88,263.50 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000234 Nat	Nathi Salary	5,583.90	82,679.60 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000235 Pri	Prince Salary	6,143.90	76,535.70 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000239 Cae	Caesar Salary	21,348.09	55,187.61 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000238 Mas	Mashudu Salary	12,452.17	42,735.44 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000240 Mph	Mpho Ramaisa	14,646.22	28,089.22 Cr	<input type="checkbox"/>	
15 Dec	FNB Ob Pmt	FNB Ob 000000237 Tha	Thandi Salary	12,708.21	15,381.01 Cr	<input type="checkbox"/>	
15 Dec	Cheque Deposit	Craighal	Elements Advertising	10,950.12 Cr	26,331.13 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/12/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 92

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
15 Dec	FNB Ob Pmt	FNB Ob 000000241 Geo	Geoff-Computers	5,000.00	21,331.13 Cr	<input type="checkbox"/>	
17 Dec	FNB Ob Pmt	FNB Ob 000000242 Nat	Nathi Salary	5,000.00	16,331.13 Cr	<input type="checkbox"/>	
17 Dec	Inward Unpaid - Uncleared Effects			10,950.12	5,381.01 Cr	<input type="checkbox"/>	60.00
17 Dec	Electronic Payments	Bis/Int 16 @ 7.20 =	115.20	0.00	5,381.01 Cr	<input type="checkbox"/>	115.20
17 Dec	#Monthly Account Fee			38.50	5,342.51 Cr	<input type="checkbox"/>	
17 Dec	#Inward Unpaid Charges			60.00	5,282.51 Cr	<input type="checkbox"/>	(60.00)
17 Dec	#Service Fees			258.40	5,024.11 Cr	<input type="checkbox"/>	(258.40)

Closing Balance 5,024.11 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/12/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 93

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					5,024.11 Cr		0.00
18 Dec	FNB Ob Trf	6295		20,000.00 Cr	25,024.11 Cr	<input type="checkbox"/>	
18 Dec	FNB Ob Trf	8060		10,000.00 Cr	35,024.11 Cr	<input type="checkbox"/>	
18 Dec	FNB Ob Pmt	FNB Ob 000000243 Rur	Rural Maintenance	3,315.12	31,708.99 Cr	<input type="checkbox"/>	
18 Dec	FNB Ob Pmt	FNB Ob 000000244 Anc	Anc Greater Jhb	8,000.00	23,708.99 Cr	<input type="checkbox"/>	
18 Dec	Internet Trf To	Inter Acc		10,000.00	13,708.99 Cr	<input type="checkbox"/>	3.30
18 Dec	Magtape Credit	Element Advertising Elements A		10,950.00 Cr	24,658.99 Cr	<input type="checkbox"/>	
21 Dec	Magtape Debit	Playmoregopmg008545(Curr)		103.00	24,555.99 Cr	<input type="checkbox"/>	13.25
28 Dec	Internet Trf To	Project 11		21,000.00	3,555.99 Cr	<input type="checkbox"/>	3.30
30 Dec	FNB Ob Pmt	Patrick Loan To Accs		40,000.00 Cr	43,555.99 Cr	<input type="checkbox"/>	
31 Dec	Internet Trf To	Inter		4,000.00	39,555.99 Cr	<input type="checkbox"/>	3.30
31 Dec	Internet Trf To	Inter		12,000.00	27,555.99 Cr	<input type="checkbox"/>	3.30
31 Dec	Internet Trf To	Cc Pmt		2,000.00	25,555.99 Cr	<input type="checkbox"/>	3.30
31 Dec	Magtape Debit	Mweb Internet 28859292		145.00	25,410.99 Cr	<input type="checkbox"/>	13.25
31 Dec	FNB Ob Coll	Sosd11814	62026539306	320.00	25,090.99 Cr	<input type="checkbox"/>	
2 Jan	ATM Cash	Columbin	4790561141125622	3,000.00	22,090.99 Cr	<input type="checkbox"/>	16.50
2 Jan	#FNB Ob Fees	#Internet Fees		537.65	21,553.34 Cr	<input type="checkbox"/>	
2 Jan	Rtc Express Pmt To	Geoff Standard	Molelwane Consulting	2,000.00	19,553.34 Cr	<input type="checkbox"/>	32.00
4 Jan	Internet Pmt To	Nono FNB	From Mc	12,000.00	7,553.34 Cr	<input type="checkbox"/>	
5 Jan	Magtape Debit	Ctlele/lfa-01M403452039		240.64	7,312.70 Cr	<input type="checkbox"/>	13.25
5 Jan	Magtape Debit	Liblife 05Jan56686653200Etc		2,126.64	5,186.06 Cr	<input type="checkbox"/>	13.25
9 Jan	ATM Cash	Ranchmts	4195721000003929	3,000.00	2,186.06 Cr	<input type="checkbox"/>	16.50
13 Jan	Internet Trf To	Inter-Loan		2,000.00	186.06 Cr	<input type="checkbox"/>	3.30
16 Jan	Electronic Payments	Bis/Int 1 @ 7.20 =	7.20	0.00	186.06 Cr	<input type="checkbox"/>	7.20
16 Jan	#Monthly Account Fee			38.50	147.56 Cr	<input type="checkbox"/>	
16 Jan	#Service Fees			145.00	2.56 Cr	<input type="checkbox"/>	(145.00)
16 Jan	#Statement Fee			7.50	4.94	<input type="checkbox"/>	(7.50)

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/01/16	Business Cheque Account	BV

BB ST94
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number : 94
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R31.39Dr

16 January 2010 to 17 February 2010

Times are changing: An ever increasing number of our clients are asking to receive their statements via email.

Email is quicker and more reliable than post, and it allows you convenient access to your statements, whenever, wherever. And because it's electronic it allows you to save and print your statements when convenient to you. What's more, receiving your statements via email helps to save on paper, which in turn helps to preserve our environment.

Terms and conditions apply.
Contact our Client resolution
Center on **0860-362-000** or visit
your nearest FNB branch and
**switch to a savvy way of
banking. Switch to receiving
statements via email.**

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit Balance	
R0.01+R4999	:0%
R5000+	:0%

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		4.94 Dr
Funds Received/Credits	5	406,843.47 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	20,900.00 Cr
Electronic Payments Received	2	385,943.47 Cr
Funds Used/Debits	14	406,660.61 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	2,935.28 Dr
Account Payments	7	358,684.33 Dr
Inter-Account Transfers Out	2	45,041.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	5	217.74 Dr
Service Fees	3	127.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	38.44 Dr
Other Fees	2	90.54 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	3.14 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		81.40 Dr
Available Balance (22h52 - 17 Feb 10)		0.00



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment
Transaction Rate
 Tiered. Maximum of R7.20 per
 payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
 Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1 500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	10/02/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 94

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					4.94 Dr		0.00
25 Jan	Magtape Credit	New Africa Consulting		47,543.47 Cr	47,538.53 Cr	<input type="checkbox"/>	
26 Jan	FNB Ob Pmt	FNB Ob 000000245 Tra	Transfer Accsolve	10,000.00	37,538.53 Cr	<input type="checkbox"/>	
29 Jan	FNB Ob Pmt	FNB Ob 000000247 Blu	Blue Star Media	25,000.00	12,538.53 Cr	<input type="checkbox"/>	
29 Jan	FNB Ob Pmt	FNB Ob 000000246 Geo	Geoff- Lele	4,000.00	8,538.53 Cr	<input type="checkbox"/>	
29 Jan	Magtape Debit	Mweb Internet 29074439		145.00	8,393.53 Cr	<input type="checkbox"/>	13.25
29 Jan	FNB Ob Coll	Sosd11814	62026539306	320.00	8,073.53 Cr	<input type="checkbox"/>	
30 Jan	Internet Trf To	Payment Geoff		5,000.00	3,073.53 Cr	<input type="checkbox"/>	3.30
30 Jan	FNB Ob Pmt	Tssms		338,400.00 Cr	341,473.53 Cr	<input type="checkbox"/>	
30 Jan	Internet Trf To	Geoff Salary		40,041.00	301,432.53 Cr	<input type="checkbox"/>	3.30
1 Feb	FNB Ob Pmt	FNB Ob 000000248 Acc	Accsolve-Lits	145,000.00	156,432.53 Cr	<input type="checkbox"/>	
1 Feb	Internet Pmt To	Consulting Molelwane		114,000.00	42,432.53 Cr	<input type="checkbox"/>	
1 Feb	Internet Pmt To	Advance Repayment Accsolve Loan		40,000.00	2,432.53 Cr	<input type="checkbox"/>	
1 Feb	Magtape Debit	Playmoregopmg008545(Curr)		103.00	2,329.53 Cr	<input type="checkbox"/>	13.25
2 Feb	#FNB Ob Fees	#Internet Fees		38.44	2,291.09 Cr	<input type="checkbox"/>	
2 Feb	Internet Trf From	From Geoff		20,000.00 Cr	22,291.09 Cr	<input type="checkbox"/>	
2 Feb	Internet Pmt To	Mc Telephone	0001894233529592011	20,684.33	1,606.76 Cr	<input type="checkbox"/>	
5 Feb	Magtape Debit	Cltele/lfa-02M403452039		240.64	1,366.12 Cr	<input type="checkbox"/>	13.25
5 Feb	Magtape Debit	Liblife 05Feb56686653200Etc		2,126.64	760.52	<input type="checkbox"/>	13.25
6 Feb	#Excess Item Fee	1 Items On 10/02/05		90.00	850.52	<input type="checkbox"/>	(90.00)
13 Feb	Internet Trf From	Inter		800.00 Cr	50.52	<input type="checkbox"/>	
13 Feb	Internet Trf From	Inter		100.00 Cr	49.48 Cr	<input type="checkbox"/>	
17 Feb	Int On Debit Balance			3.14	46.34 Cr	<input type="checkbox"/>	
17 Feb	Penalty Interest			0.54	45.80 Cr	<input type="checkbox"/>	
17 Feb	Electronic Payments	Bis/Int 3 @ 7.20 =	21.60	0.00	45.80 Cr	<input type="checkbox"/>	21.60
17 Feb	#Monthly Account Fee			38.50	7.30 Cr	<input type="checkbox"/>	
17 Feb	#Service Fees			81.20	73.90	<input type="checkbox"/>	(81.20)
17 Feb	#Statement Fee			7.50	81.40	<input type="checkbox"/>	(7.50)

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/02/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST95
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 95
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R33.13Dr

17 February 2010 to 17 March 2010

Automate your bookkeeping
for FREE with FNB Instant
Accounting.

FNB Instant Accounting is now
FREE to all FNB Commercial
clients. FNB Instant Accounting
is an integrated, online
accounting solution which uses
your electronic bank statement
to automatically generate your
financials

To register for FNB Instant
Accounting, call **0860 22 22 55**
between 08h00 and 17h00 on
weekdays, email us at
instantaccounting@fnb.co.za or
visit www.fnb.co.za

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		81.40 Dr
Funds Received/Credits	3	955,504.43 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	3	955,504.43 Cr
Funds Used/Debits	49	886,018.15 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	2,935.28 Dr
Account Payments	41	793,041.19 Dr
Inter-Account Transfers Out	3	90,041.68 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	5	207.03 Dr
Service Fees	3	203.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	62.80 Dr
Other Fees	2	3.93 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.15 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		69,134.90 Cr
Available Balance (22h55 - 17 Mar 10)		69,134.90



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals			
	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

G9(02) Cheque Let 010310

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	10/03/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 95

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					81.40 Dr		0.00
22 Feb	Magtape Credit	Reg Fund Mgrs		190,889.29 Cr	190,807.89 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Nkosi Salary	Accsolve Salary	16,451.96	174,355.93 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Neo Salary	Accsolve Salary	14,309.24	160,046.69 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Accsolve Salary		12,708.26	147,338.43 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Lindiwe Salary	Molelwane Salary	4,479.00	142,859.43 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Nathi Salary	Molelwane Salary	5,568.31	137,291.12 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Accsolve Salary		10,825.76	126,465.36 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Prince Salary	Molelwane Salary	5,568.31	120,897.05 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Accsolve Salaries	Accsolve Salary	13,906.82	106,990.23 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Accsolve Salary		21,907.87	85,082.36 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Kakali	Salary Molelwane	7,495.52	77,586.84 Cr	<input type="checkbox"/>	
25 Feb	Internet Pmt To	Angela Salary	Molelwane Salary	25,881.47	51,705.37 Cr	<input type="checkbox"/>	
25 Feb	Internet Trf To	Geoff Salary		40,041.68	11,663.69 Cr	<input type="checkbox"/>	3.30
26 Feb	Magtape Debit	Mweb Internet 29289271		145.00	11,518.69 Cr	<input type="checkbox"/>	13.25
26 Feb	FNB Ob Coll	Sosd11814	62026539306	320.00	11,198.69 Cr	<input type="checkbox"/>	
1 Mar	Magtape Debit	Playmoregopmg008545(Curr)		103.00	11,095.69 Cr	<input type="checkbox"/>	13.25
2 Mar	#FNB Ob Fees	#Internet Fees		62.80	11,032.89 Cr	<input type="checkbox"/>	
3 Mar	FNB Ob Pmt	FNB Ob 000000249 Geo	Geoff- Daisy Mashego	1,500.00	9,532.89 Cr	<input type="checkbox"/>	
3 Mar	Magtape Credit	Transfer Accsolve		70,000.00 Cr	79,532.89 Cr	<input type="checkbox"/>	
4 Mar	Magtape Credit	Reg Fund Mgrs		694,615.14 Cr	774,148.03 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000251 Bro	Broll Apex	27,116.73	747,031.30 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000252 Bro	Broll/Apex Hi	4,075.50	742,955.80 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000250 Pcb	Pcb Technologies	11,590.00	731,365.80 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000253 L S	L Seeco-Rent	30,000.00	701,365.80 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000256 Sar	Sars-Vat-Nov 2009	95,067.63	606,298.17 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000255 Uif	Uif- Dec 2009	1,413.28	604,884.89 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000254 Pay	Paye- Dec 2009	28,669.28	576,215.61 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000259 Sar	Sars-Vat	91,771.38	484,444.23 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000258 Uif	Uif- Jan 2010	1,413.28	483,030.95 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000257 Pay	Paye- Jan 2010	28,665.82	454,365.13 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000260 Pay	Paye- Feb 2010	28,634.69	425,730.44 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000261 Uif	Uif- Feb 2010	1,413.28	424,317.16 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000264 Nhl	Nhlanganiso Maintena	5,030.00	419,287.16 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000263 Rur	Rural Maintenance	2,566.94	416,720.22 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000266 Sof	Softline Vip	14,540.70	402,179.52 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000265 Tel	Telkom	11,659.05	390,520.47 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000267 Med	Media -Mail & Guardi	893.00	389,627.47 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000268 The	The Accounting Shop	855.00	388,772.47 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000269 Tha	Thandi Salary	2,800.00	385,972.47 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000270 Tra	Transfer Accsolve	115,000.00	270,972.47 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000271 Tra	Transfer Accsolve	70,000.00	200,972.47 Cr	<input type="checkbox"/>	
5 Mar	FNB Ob Pmt	FNB Ob 000000272 Ang	Angela Salary	5,000.00	195,972.47 Cr	<input type="checkbox"/>	
5 Mar	Magtape Debit	Citele/ifa-03M403452039		240.64	195,731.83 Cr	<input type="checkbox"/>	13.25
5 Mar	Magtape Debit	Liblife 05Mar56686653200Etc		2,126.64	193,605.19 Cr	<input type="checkbox"/>	13.25
8 Mar	FNB Ob Pmt	FNB Ob 000000273 Pay	Paye- Penalty& Int	17,589.35	176,015.84 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/03/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 95

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
8 Mar	FNB Ob Pmt	FNB Ob 000000274 Sar	Sars-Sdl	7,182.76	168,833.08 Cr	<input type="checkbox"/>	
11 Mar	FNB Ob Trf	8060		40,000.00	128,833.08 Cr	<input type="checkbox"/>	
11 Mar	FNB Ob Trf	8060		10,000.00	118,833.08 Cr	<input type="checkbox"/>	
11 Mar	FNB Ob Pmt	FNB Ob 000000276 Jci	Jci South Africa	10,000.00	108,833.08 Cr	<input type="checkbox"/>	
11 Mar	FNB Ob Pmt	FNB Ob 000000275 Vfv	Vfv Mseleku Attorney	3,591.00	105,242.08 Cr	<input type="checkbox"/>	
13 Mar	Internet Pmt To	Nunucorn Acquisition	Holdings Acquisition	20,000.00	85,242.08 Cr	<input type="checkbox"/>	
13 Mar	Internet Pmt To	Marketing-Staff	Geoff Makhubo	900.00	84,342.08 Cr	<input type="checkbox"/>	
13 Mar	Internet Pmt To	Accsolve Trf	Accsolve-Refund	15,000.00	69,342.08 Cr	<input type="checkbox"/>	
15 Mar	#Notification Fee - Fax	#Fax Sending Fee	Crown Mines Golf Cl	3.90	69,338.18 Cr	<input type="checkbox"/>	
17 Mar	Int On Debit Balance			0.15	69,338.03 Cr	<input type="checkbox"/>	
17 Mar	Penalty Interest			0.03	69,338.00 Cr	<input type="checkbox"/>	
17 Mar	Electronic Payments	Bis/Int 14 @ 7.20 =	100.80	0.00	69,338.00 Cr	<input type="checkbox"/>	100.80
17 Mar	#Monthly Account Fee			38.50	69,299.50 Cr	<input type="checkbox"/>	
17 Mar	#Service Fees			157.10	69,142.40 Cr	<input type="checkbox"/>	(157.10)
17 Mar	#Statement Fee			7.50	69,134.90 Cr	<input type="checkbox"/>	(7.50)

Closing Balance69,134.90 Cr0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/03/17	Business Cheque Account	BV

17 March 2010

IMPORTANT ANNOUNCEMENT Regarding "NOT TRANSFERABLE" CHEQUES

Dear Valued Client,

Fraudulent activity in the form of the interception and stealing of cheques is on the increase. To mitigate cheque fraud and losses that may accrue to you and First National Bank as a result, we have decided to take a more proactive approach to accepting cheques being paid into bank accounts. In future, the naming convention of payees on cheques will have to be more strictly adhered to.

In the past, the bank applied a degree of leniency in accepting and collecting cheques for Commercial Banking clients as far as the payee's name was concerned. To cut the risk even further, First National Bank is adopting the following position in respect of "not transferable" cheques:

- a. "Not transferable" cheques will only be accepted if the payee has been cited in full, ie the registered name, including "(Pty) Limited" or "CC";
- and/or
- b. The full trading name of the entity has been quoted as the payee.

For example:

Sole proprietorship	Acceptable	Acceptable
Joe Blogg t/a The Soap Shop	Joe Blogg	The Soap Shop
Close Corporation	Acceptable	Acceptable
ABC CC t/a The Soap Shop	ABC CC	The Soap Shop
Company	Acceptable	Acceptable
ABC (Pty) Ltd t/a The Soap Shop	ABC (Pty) Ltd	The Soap Shop

Please take note that from **1 April 2010** we will no longer accept any "not transferable" cheques where the payee's name is not correctly cited as per a. or b. above.

It would be appreciated if you could advise your debtors that cheques made payable to your business should reflect the full registered name or trading name of your entity. The same rule applies to cheques made out to your creditors. This process will afford your business improved protection in the event that cheques are intercepted or stolen.

Another mitigant to fraud is of course the use of electronic banking. Please do not hesitate to contact us to assist you in this regard.

Join us in the fight against crime.

If you have any further queries or require any further clarification, please contact your Commercial Banker.

Yours sincerely

Howard Arrand
Head of Core Banking Sales

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/03/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST96
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **96**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R84.35Dr

17 March 2010 to 17 April 2010

Make your franchise dream a reality with FNB

Come visit us at the International Franchise and Entrepreneurs Exhibition (IFE), Sandton Convention Centre from 6 - 8 May 2010.

Save on banking fees by making the right choices

Save your business between 27% and 95% on banking fees by making the right choices.

Visit www.savvybanking.co.za for more information on how to save.

Terms apply.

Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			69,134.90 Cr
Funds Received/Credits	4		243,839.29 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		1,650.00 Cr
Electronic Payments Received	2		242,189.29 Cr
Funds Used/Debits	19		205,581.68 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		2,965.28 Dr
Account Payments	8		91,616.40 Dr
Inter-Account Transfers Out	6		111,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	5		212.80 Dr
Service Fees	3		122.70 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		474.13 Dr
Other Fees	2		90.10 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.58 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			106,705.00 Cr
Available Balance (08h51 - 18 Apr 10)			106,705.00



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	10/04/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 96

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					69,134.90 Cr		0.00
18 Mar	Internet Pmt To	Geoff Advance	Geoff Makhubo	45,000.00	24,134.90 Cr	<input type="checkbox"/>	
19 Mar	Internet Trf To	Transfer-Mkt		20,000.00	4,134.90 Cr	<input type="checkbox"/>	3.30
23 Mar	Internet Trf To	Trf Money Market		1,000.00	3,134.90 Cr	<input type="checkbox"/>	3.30
23 Mar	FNB Ob Pmt	Argon Am		51,300.00 Cr	54,434.90 Cr	<input type="checkbox"/>	
27 Mar	ATM Trf To	62118509655	62118509655	20,000.00	34,434.90 Cr	<input type="checkbox"/>	3.30
29 Mar	FNB Ob Pmt	FNB Ob 000000277 Sof	Softline Vip	1,881.00	32,553.90 Cr	<input type="checkbox"/>	
29 Mar	FNB Ob Pmt	FNB Ob 000000278 Nat	Nathi Salary	2,300.00	30,253.90 Cr	<input type="checkbox"/>	
29 Mar	FNB Ob Pmt	FNB Ob 000000279 Kak	Kakali Salary	7,495.50	22,758.40 Cr	<input type="checkbox"/>	
29 Mar	FNB Ob Pmt	FNB Ob 000000280 Lin	Lindiwe Salary	4,356.00	18,402.40 Cr	<input type="checkbox"/>	
29 Mar	FNB Ob Pmt	FNB Ob 000000281 Nat	Nathi Salary	5,583.90	12,818.50 Cr	<input type="checkbox"/>	
30 Mar	FNB Ob Pmt	FNB Ob 000000282 Tra	Transfer Accsolve	10,000.00	2,818.50 Cr	<input type="checkbox"/>	
31 Mar	Magtape Debit	Mweb Internet 29504052		145.00	2,673.50 Cr	<input type="checkbox"/>	13.25
31 Mar	FNB Ob Coll	Sosd11814	62026539306	350.00	2,323.50 Cr	<input type="checkbox"/>	
1 Apr	Magtape Debit	Playmoregopmg008545(Curr)		103.00	2,220.50 Cr	<input type="checkbox"/>	13.25
1 Apr	Magtape Debit	Cltele/lfa-04M403452039		240.64	1,979.86 Cr	<input type="checkbox"/>	13.25
3 Apr	#FNB Ob Fees	#Internet Fees		474.13	1,505.73 Cr	<input type="checkbox"/>	
6 Apr	Magtape Debit	Liblife 05Apr56686653200Etc		2,126.64	620.91	<input type="checkbox"/>	13.25
6 Apr	Dr.Int.Rate	16,00000		0.00	620.91	<input type="checkbox"/>	
7 Apr	#Excess Item Fee	1 Items On 10/04/06		90.00	710.91	<input type="checkbox"/>	(90.00)
8 Apr	Internet Trf From	Inter-8060		750.00 Cr	39.09 Cr	<input type="checkbox"/>	
8 Apr	Magtape Credit	Reg Fund Mgrs		190,889.29 Cr	190,928.38 Cr	<input type="checkbox"/>	
9 Apr	Internet Trf To	Tss -Vpn		40,000.00	150,928.38 Cr	<input type="checkbox"/>	3.30
13 Apr	FNB Ob Pmt	FNB Ob 000000283 Acc	Accpac	15,000.00	135,928.38 Cr	<input type="checkbox"/>	
14 Apr	FNB Ob Trf	6295		900.00 Cr	136,828.38 Cr	<input type="checkbox"/>	
14 Apr	FNB Ob Trf	8060		20,000.00	116,828.38 Cr	<input type="checkbox"/>	
17 Apr	Internet Trf To	Gns Pmt		10,000.00	106,828.38 Cr	<input type="checkbox"/>	3.30
17 Apr	Int On Debit Balance			0.58	106,827.80 Cr	<input type="checkbox"/>	
17 Apr	Penalty Interest			0.10	106,827.70 Cr	<input type="checkbox"/>	
17 Apr	Electronic Payments	Bis/Int 1 @ 7.20 =	7.20	0.00	106,827.70 Cr	<input type="checkbox"/>	7.20
17 Apr	#Monthly Account Fee			38.50	106,789.20 Cr	<input type="checkbox"/>	
17 Apr	#Service Fees			76.70	106,712.50 Cr	<input type="checkbox"/>	(76.70)
17 Apr	#Statement Fee			7.50	106,705.00 Cr	<input type="checkbox"/>	(7.50)

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/04/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST97
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 97
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R101.91Dr
17 April 2010 to 17 May 2010

Save on banking fees by making savvy banking choices. Visit www.savvybanking.co.za to see how you can save.

FNB's reviewed fees will be effective from 1 July 2010. Please look out for further communications.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.

Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance 16.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			106,705.00 Cr
Funds Received/Credits	5		446,076.26 Cr
Cash @ Branches	0		0.00
Cash @ Bulk Cash Depots	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		17,000.00 Cr
Electronic Payments Received	3		429,076.26 Cr
Funds Used/Debits	36		551,797.70 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		2,965.28 Dr
Account Payments	26		408,432.42 Dr
Inter-Account Transfers Out	5		140,400.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		119.40 Dr
Service Fees	3		119.40 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		710.49 Dr
Other Fees	0		0.00
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			153.67 Cr
Available Balance (00h37 - 18 May 10)			153.67



See next page for transactions

earned on your FNB Cheque Account

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Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	10/05/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 97

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					106,705.00 Cr		0.00
19 Apr	FNB Ob Pmt	FNB Ob 000000286 Gcn	Gcns Communications	4,275.00	102,430.00 Cr	<input type="checkbox"/>	
19 Apr	FNB Ob Pmt	FNB Ob 000000284 Rur	Rural Maintenance	3,121.37	99,308.63 Cr	<input type="checkbox"/>	
19 Apr	FNB Ob Pmt	FNB Ob 000000285 Tel	Telkom	10,198.97	89,109.66 Cr	<input type="checkbox"/>	
19 Apr	FNB Ob Pmt	FNB Ob 000000287 Bro	Broll Apex	27,061.71	62,047.95 Cr	<input type="checkbox"/>	
19 Apr	FNB Ob Pmt	FNB Ob 000000288 Bro	Broll/Apex Hi	4,109.57	57,938.38 Cr	<input type="checkbox"/>	
21 Apr	FNB Ob Trf	8060		40,000.00	17,938.38 Cr	<input type="checkbox"/>	
29 Apr	Magtape Credit	Reg Fund Mgrs		300,000.00 Cr	317,938.38 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000298 Zan	Zanele Salary	4,791.60	313,146.78 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000290 Lin	Lindiwe Salary	5,537.73	307,609.05 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000291 Nat	Nathi Salary	6,029.40	301,579.65 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000289 Kak	Kakali Salary	8,163.75	293,415.90 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000297 Pri	Prince Salary	9,042.40	284,373.50 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000299 Tsh	Tshepo Salary	9,459.75	274,913.75 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000303 Dia	Diana Salary	10,792.00	264,121.75 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000294 Mas	Mashudu Salary	11,733.21	252,388.54 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000305 Din	Dineo Salary	12,144.76	240,243.78 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000306 Nko	Nkosiyabo Sibanda	14,118.31	226,125.47 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000296 Mph	Mpho Ramaisa	14,491.11	211,634.36 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000293 Tha	Thandi Salary	19,258.21	192,376.15 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000302 Oba	Obakeng Salary	21,098.05	171,278.10 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000295 Cae	Caesar Salary	23,300.53	147,977.57 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000301 Ang	Angela Salary	27,314.35	120,663.22 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000300 Geo	Geoff Salary	28,752.95	91,910.27 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000304 Pat	Patrick Salary	28,752.95	63,157.32 Cr	<input type="checkbox"/>	
30 Apr	FNB Ob Pmt	FNB Ob 000000292 Geo	Geoff Makhubo	41,741.54	21,415.78 Cr	<input type="checkbox"/>	
30 Apr	Magtape Debit	Mweb Internet 29721469		145.00	21,270.78 Cr	<input type="checkbox"/>	13.25
30 Apr	FNB Ob Coll	Sosd11814	62026539306	350.00	20,920.78 Cr	<input type="checkbox"/>	
3 May	#FNB Ob Fees	#Internet Fees		710.49	20,210.29 Cr	<input type="checkbox"/>	
3 May	Internet Trf To	To Salaries		1,000.00	19,210.29 Cr	<input type="checkbox"/>	3.30
3 May	Internet Trf To	To Money Mkt		1,000.00	18,210.29 Cr	<input type="checkbox"/>	3.30
3 May	Magtape Credit	Reg Fund Mgrs		102,076.26 Cr	120,286.55 Cr	<input type="checkbox"/>	
3 May	Magtape Debit	Playmoregopmg008545(Curr)		103.00	120,183.55 Cr	<input type="checkbox"/>	13.25
5 May	Internet Trf To	Salaries		70,000.00	50,183.55 Cr	<input type="checkbox"/>	3.30
5 May	Magtape Debit	Citele/Ifa-05M403452039		240.64	49,942.91 Cr	<input type="checkbox"/>	13.25
5 May	Magtape Debit	Liblife 05May56686653200Etc		2,126.64	47,816.27 Cr	<input type="checkbox"/>	13.25
7 May	Internet Pmt To	Project 11	Geoff Makhubo	31,000.00	16,816.27 Cr	<input type="checkbox"/>	
7 May	Internet Trf From	Inter Account		15,000.00 Cr	31,816.27 Cr	<input type="checkbox"/>	
7 May	Internet Trf From	Inter		2,000.00 Cr	33,816.27 Cr	<input type="checkbox"/>	
7 May	FNB Ob Pmt	FNB Ob 000000307 Bro	Broll Apex	28,067.70	5,748.57 Cr	<input type="checkbox"/>	
7 May	FNB Ob Pmt	FNB Ob 000000308 Bro	Broll/Apex Hi	4,075.50	1,673.07 Cr	<input type="checkbox"/>	
13 May	Magtape Credit	Transfer Accsolve		27,000.00 Cr	28,673.07 Cr	<input type="checkbox"/>	
14 May	Internet Trf To	Accsolve Stipends		28,400.00	273.07 Cr	<input type="checkbox"/>	3.30
17 May	Electronic Payments	Bis/Int 1 @ 7.20 =	7.20	0.00	273.07 Cr	<input type="checkbox"/>	7.20
17 May	#Monthly Account Fee			38.50	234.57 Cr	<input type="checkbox"/>	
17 May	#Service Fees			73.40	161.17 Cr	<input type="checkbox"/>	(73.40)

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/05/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 97

Date	Description	Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
17 May	#Statement Fee	7.50	153.67 Cr	<input type="checkbox"/>	(7.50)

Closing Balance

153.67 Cr

0.00

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An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/05/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST98
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **98**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R170.75Dr**
17 May 2010 to 17 June 2010

Annual Price Review
Save on banking fees by making savvy banking choices. Visit www.savvybanking.co.za to see how you can save. FNB's reviewed fees will be effective from 1 July 2010. Please look out for further communications.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.

Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance 16.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		153.67 Cr
Funds Received/Credits	5	1,627,623.64 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	5	1,627,623.64 Cr
Funds Used/Debits	70	1,612,126.57 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	4	7,600.00 Dr
Cheques Processed (Non Cash)	2	65,000.00 Dr
Debit/Stop Orders	5	2,994.12 Dr
Account Payments	46	914,052.10 Dr
Inter-Account Transfers Out	6	595,000.00 Dr
Card Purchases (POS)	7	27,480.35 Dr
Petrol Card Purchases	0	0.00
Bank Charges	4	972.85 Dr
Service Fees	3	257.85 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	715.00 Dr
Internet Fees	1	417.50 Dr
Other Fees	0	0.00
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		14,260.39 Cr
Available Balance (23h05 - 17 Jun 10)		14,260.39



See next page for transactions

earned on your FNB Cheque Account

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Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals	R1-R500	R501-R1000	R1001 +
FNB	R5.50	R11.00	R16.50
MINI FNB	R2.00	R5.50	
SASWITCH	R11.25	R16.75	R22.25

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

Branch Number	Account Number	Date	CDF=KY, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	10/06/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 98

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					153.67 Cr		0.00
18 May	Magtape Credit	Reg Fund Mgrs		700,000.00 Cr	700,153.67 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000309 Pcb	Pcb Technologies	24,815.00	675,338.67 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000310 Tel	Telkom	10,852.63	664,486.04 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000311 Fle	Fleet Subscription	680.00	663,806.04 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000312 The	The Accounting Shop	2,997.00	660,809.04 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000314 Rur	Rural Maintenance	3,103.35	657,705.69 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000315 Tel	Telkom	10,043.14	647,662.55 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000313 Fin	Finance Outsourcing	7,079.40	640,583.15 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000316 Med	Media -Business Day	3,426.90	637,156.25 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000317 P-N	P-Net (Pty) Ltd	22,420.00	614,736.25 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000318 Wit	Wits-Fred Mokoko	10,000.00	604,736.25 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000319 Mod	Modjadji Office Furn	1,584.60	603,151.65 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000320 Tra	Transfer Accsolve	350,000.00	253,151.65 Cr	<input type="checkbox"/>	
19 May	FNB Ob Trf	8060		200,000.00	53,151.65 Cr	<input type="checkbox"/>	
19 May	FNB Ob Pmt	FNB Ob 000000322 S R	S Rikhotso	5,000.00	48,151.65 Cr	<input type="checkbox"/>	
19 May	Internet Trf To	Geoff-Mkt		10,000.00	38,151.65 Cr	<input type="checkbox"/>	3.30
19 May	Magtape Credit	Reg Fund Mgrs		660,183.64 Cr	698,335.29 Cr	<input type="checkbox"/>	
20 May	Internet Trf To	To Salaries		205,000.00	493,335.29 Cr	<input type="checkbox"/>	3.30
20 May	Internet Trf To	To Salaries		40,000.00	453,335.29 Cr	<input type="checkbox"/>	3.30
20 May	POS Purchase Debit Card	M*makro Crown Mines	467846*7879 20 May	8,253.80	445,081.49 Cr	<input type="checkbox"/>	2.75
21 May	ATM Cash	Bpsmitst	4678461000007879	1,200.00	443,881.49 Cr	<input type="checkbox"/>	16.50
21 May	Internet Pmt To	Pono-Inve	Geoff	22,000.00	421,881.49 Cr	<input type="checkbox"/>	
21 May	Internet Pmt To	Zone 5	For Zome 5	6,000.00	415,881.49 Cr	<input type="checkbox"/>	
27 May	Cheque Cashed 970	Killarney		40,000.00	375,881.49 Cr	<input type="checkbox"/>	28.50
27 May	Cash Handling Fee			0.00	375,881.49 Cr	<input type="checkbox"/>	440.00
27 May	FNB Ob Pmt	FNB Ob 000000323 Ang	Angela Salary	28,082.49	347,799.00 Cr	<input type="checkbox"/>	
27 May	FNB Ob Pmt	FNB Ob 000000325 Dia	Diana Salary	10,761.39	337,037.61 Cr	<input type="checkbox"/>	
27 May	FNB Ob Pmt	FNB Ob 000000324 Oba	Obakeng Salary	21,098.05	315,939.56 Cr	<input type="checkbox"/>	
27 May	FNB Ob Pmt	FNB Ob 000000326 Pat	Patrick Salary	32,472.94	283,466.62 Cr	<input type="checkbox"/>	
27 May	FNB Ob Pmt	FNB Ob 000000327 Din	Dineo Salary	14,306.87	269,159.75 Cr	<input type="checkbox"/>	
27 May	FNB Ob Pmt	FNB Ob 000000328 Nko	Nkosiyabo Sibanda	17,043.32	252,116.43 Cr	<input type="checkbox"/>	
27 May	FNB Ob Pmt	FNB Ob 000000331 Geo	Geoff Salary	32,472.94	219,643.49 Cr	<input type="checkbox"/>	
27 May	FNB Ob Pmt	FNB Ob 000000330 Tsh	Tshepo Salary	9,544.74	210,098.75 Cr	<input type="checkbox"/>	
27 May	FNB Ob Pmt	FNB Ob 000000329 Zan	Zanele Salary	4,791.60	205,307.15 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000335 Geo	Geoff Makhubo	41,741.54	163,565.61 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000332 Kak	Kakali Salary	8,163.75	155,401.86 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000333 Lin	Lindiwe Salary	5,537.73	149,864.13 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000334 Nat	Nathi Salary	6,029.40	143,834.73 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000338 Cae	Caesar Salary	22,396.47	121,438.26 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000337 Mas	Mashudu Salary	12,193.92	109,244.34 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000339 Mph	Mpho Ramaisa	15,659.02	93,585.32 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000340 Pri	Prince Salary	8,702.39	84,882.93 Cr	<input type="checkbox"/>	
28 May	FNB Ob Pmt	FNB Ob 000000336 Tha	Thandi Salary	19,133.21	65,749.72 Cr	<input type="checkbox"/>	
28 May	Cheque Cashed 971	Killarney		25,000.00	40,749.72 Cr	<input type="checkbox"/>	28.50
28 May	Cash Handling Fee			0.00	40,749.72 Cr	<input type="checkbox"/>	275.00

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/06/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 98

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
29 May	POS Purchase Debit Card	S*the Butcher Shop	467846*7887 29 May	3,993.00	36,756.72 Cr	<input type="checkbox"/>	2.75
31 May	ATM Cash	Sasol	4678461000007879	3,000.00	33,756.72 Cr	<input type="checkbox"/>	16.50
31 May	ATM Cash	Sasol	4678461000007879	3,000.00	30,756.72 Cr	<input type="checkbox"/>	16.50
31 May	ATM Cash	Sasol	4678461000007879	400.00	30,356.72 Cr	<input type="checkbox"/>	5.50
31 May	Magtape Debit	Mweb Internet 29942219		145.00	30,211.72 Cr	<input type="checkbox"/>	13.25
31 May	FNB Ob Coll	Sosd11814	62026539306	350.00	29,861.72 Cr	<input type="checkbox"/>	
1 Jun	Magtape Debit	Playmoregopmg008545(Curr)		103.00	29,758.72 Cr	<input type="checkbox"/>	13.25
2 Jun	FNB Ob Pmt	FNB Ob 000000341 Geo	Geoff -Entert Reimbu	9,520.00	20,238.72 Cr	<input type="checkbox"/>	
2 Jun	#FNB Ob Fees	#Internet Fees 1189495		417.50	19,821.22 Cr	<input type="checkbox"/>	
2 Jun	Magtape Credit	Reimbursement Wc Tickets		8,040.00 Cr	27,861.22 Cr	<input type="checkbox"/>	
4 Jun	FNB Ob Pmt	FNB Ob 000000342 Ged	Geduka General Tradi	25,000.00	2,861.22 Cr	<input type="checkbox"/>	
4 Jun	Magtape Debit	Citele/lfa-06M403452039		240.64	2,620.58 Cr	<input type="checkbox"/>	13.25
5 Jun	Internet Trf To	Nhlanganiso Trading		35,000.00	32,379.42	<input type="checkbox"/>	3.30
5 Jun	Magtape Credit	Corpay Tssms	002039	239,400.00 Cr	207,020.58 Cr	<input type="checkbox"/>	
5 Jun	POS Purchase Debit Card	M*makro Woodmead	467846*7887 05 Jun	12,127.75	194,892.83 Cr	<input type="checkbox"/>	2.75
7 Jun	FNB Ob Pmt	FNB Ob 000000344 Bro	Broll Apex	32,741.84	162,150.99 Cr	<input type="checkbox"/>	
7 Jun	FNB Ob Pmt	FNB Ob 000000345 Bro	Broll/Apex Hi	4,076.85	158,074.14 Cr	<input type="checkbox"/>	
7 Jun	FNB Ob Pmt	FNB Ob 000000348 Fli	Flick Pest Control	598.50	157,475.64 Cr	<input type="checkbox"/>	
7 Jun	FNB Ob Pmt	FNB Ob 000000343 Pcb	Pcb Technologies	16,229.00	141,246.64 Cr	<input type="checkbox"/>	
7 Jun	FNB Ob Pmt	FNB Ob 000000347 Tel	Telkom	901.86	140,344.78 Cr	<input type="checkbox"/>	
7 Jun	FNB Ob Pmt	FNB Ob 000000346 Tel	Telkom	224.51	140,120.27 Cr	<input type="checkbox"/>	
7 Jun	FNB Ob Pmt	FNB Ob 000000349 The	The Beach Hotel	5,020.00	135,100.27 Cr	<input type="checkbox"/>	
7 Jun	FNB Ob Pmt	FNB Ob 000000350 The	The Star	1,205.75	133,894.52 Cr	<input type="checkbox"/>	
7 Jun	FNB Ob Trf	6295		105,000.00	28,894.52 Cr	<input type="checkbox"/>	
7 Jun	Magtape Debit	Liblife 05Jun56686653200Etc		2,155.48	26,739.04 Cr	<input type="checkbox"/>	13.25
8 Jun	FNB Ob Pmt	FNB Ob 000000351 Pcb	Pcb Technologies	20,000.00	6,739.04 Cr	<input type="checkbox"/>	
9 Jun	Magtape Credit	Mc Refund		20,000.00 Cr	26,739.04 Cr	<input type="checkbox"/>	
9 Jun	POS Purchase Debit Card	M*makro Crown Mines	467846*7879 09 Jun	564.55	26,174.49 Cr	<input type="checkbox"/>	2.75
9 Jun	POS Purchase Debit Card	M*makro Crown Mines	467846*7879 09 Jun	1,013.30	25,161.19 Cr	<input type="checkbox"/>	2.75
9 Jun	POS Purchase Debit Card	S*sandwich Baron So	467846*7879 09 Jun	960.00	24,201.19 Cr	<input type="checkbox"/>	2.75
14 Jun	FNB Ob Pmt	FNB Ob 000000352 Did	Didintle Supply & Pr	6,000.00	18,201.19 Cr	<input type="checkbox"/>	
14 Jun	FNB Ob Pmt	FNB Ob 000000353 Oba	Obakeng Salary	2,400.00	15,801.19 Cr	<input type="checkbox"/>	
15 Jun	POS Purchase Debit Card	M*makro Crown Mines	467846*7879 15 Jun	567.95	15,233.24 Cr	<input type="checkbox"/>	2.75
17 Jun	Electronic Payments	Bis/Int 2 @ 7.20 =	14.40	0.00	15,233.24 Cr	<input type="checkbox"/>	14.40
17 Jun	#Monthly Account Fee			38.50	15,194.74 Cr	<input type="checkbox"/>	
17 Jun	#Cash Handling Fees			715.00	14,479.74 Cr	<input type="checkbox"/>	(715.00)
17 Jun	#Service Fees			211.85	14,267.89 Cr	<input type="checkbox"/>	(211.85)
17 Jun	#Statement Fee			7.50	14,260.39 Cr	<input type="checkbox"/>	(7.50)

Closing Balance

14,260.39 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	10/06/17	Business Cheque Account	BV

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

e-Mail
Web

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST99
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **99**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R77.43Dr**
17 June 2010 to 17 July 2010

Save today by receiving your statements via e-mail

Did you know that you can now save R7.50 by receiving your bank statement electronically? You will also receive our Instant Accounting Insights solution free of charge. This gives you a quick snapshot of the performance of your business by providing you charts and reports including cash flow and income & expenditure reports. This is attached to your monthly statement.
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FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.
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Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			14,260.39 Cr
Funds Received/Credits	6		212,846.80 Cr
Cash Deposits	0		0.00
Other Deposits	1		11,846.80 Cr
Inter-Account Transfers In	1		6,000.00 Cr
Electronic Payments Received	4		195,000.00 Cr
Funds Used/Debits	24		222,483.20 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		3,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		3,162.86 Dr
Account Payments	17		206,320.34 Dr
Inter-Account Transfers Out	1		10,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	3		124.50 Dr
Service Fees	3		124.50 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		505.96 Dr
Other Fees	0		0.00
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			3,993.53 Cr
Available Balance (16h42 - 18 Jul 10)			3,993.53



See next page for transactions

eB eBucks
The Reward of Choice
earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account
Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.
Don't miss out, registration is free!
For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00
Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	10/07/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025				Tax Invoice/Statement Number : 99				<input checked="" type="checkbox"/>	Accrued Bank Charges
Date	Description			Amount	Balance				
Opening Balance					14,260.39 Cr				0.00
25 Jun	FNB Ob Pmt	FNB Ob 000000354 Dia	Diana-Reimbursement	1,120.00	13,140.39	Cr	<input type="checkbox"/>		
25 Jun	FNB Ob Pmt	FNB Ob 000000355 C2	C2 Lock Locksmiths	684.00	12,456.39	Cr	<input type="checkbox"/>		
25 Jun	FNB Ob Trf	8060		10,000.00	2,456.39	Cr	<input type="checkbox"/>		
28 Jun	Magtape Credit	Transfer Accsolve		100,000.00	102,456.39	Cr	<input type="checkbox"/>		
29 Jun	FNB Ob Pmt	FNB Ob 000000358 Ang	Angela Salary	28,314.19	74,142.20	Cr	<input type="checkbox"/>		
29 Jun	FNB Ob Pmt	FNB Ob 000000361 Dia	Diana Salary	10,991.00	63,151.20	Cr	<input type="checkbox"/>		
29 Jun	FNB Ob Pmt	FNB Ob 000000356 Kak	Kakali Salary	8,331.74	54,819.46	Cr	<input type="checkbox"/>		
29 Jun	FNB Ob Pmt	FNB Ob 000000357 Lin	Lindiwe Salary	5,736.10	49,083.36	Cr	<input type="checkbox"/>		
29 Jun	FNB Ob Pmt	FNB Ob 000000359 Nat	Nathi Salary	6,206.77	42,876.59	Cr	<input type="checkbox"/>		
29 Jun	FNB Ob Pmt	FNB Ob 000000360 Oba	Obakeng Salary	21,886.04	20,990.55	Cr	<input type="checkbox"/>		
29 Jun	FNB Ob Pmt	FNB Ob 000000362 Geo	Geoff- Daisy Mashego	1,500.00	19,490.55	Cr	<input type="checkbox"/>		
29 Jun	FNB Ob Pmt	FNB Ob 000000363 Lin	Lindiwe Salary	540.27	18,950.28	Cr	<input type="checkbox"/>		
29 Jun	Magtape Credit	Transfer Accsolve		25,000.00	43,950.28	Cr	<input type="checkbox"/>		
30 Jun	Magtape Debit	Mweb Internet 30166946		145.00	43,805.28	Cr	<input type="checkbox"/>	13.25	
30 Jun	FNB Ob Coll	Sosd11814	62026539306	350.00	43,455.28	Cr	<input type="checkbox"/>		
1 Jul	Cheque Deposit	Rosebank	Elements Advertising	11,846.80	55,302.08	Cr	<input type="checkbox"/>		
1 Jul	FNB Ob Pmt	FNB Ob 000000364 Geo	Geoff Makhubo	42,919.54	12,382.54	Cr	<input type="checkbox"/>		
1 Jul	Magtape Debit	Playmoregopmg008545(Curr)		159.00	12,223.54	Cr	<input type="checkbox"/>	13.25	
2 Jul	#FNB Ob Fees	#Internet Fees 1189495		505.96	11,717.58	Cr	<input type="checkbox"/>		
5 Jul	Magtape Debit	Citele/lfa-07M403452039		245.64	11,471.94	Cr	<input type="checkbox"/>	13.25	
5 Jul	Magtape Debit	Liblife 05Jul56686653200Etc		2,263.22	9,208.72	Cr	<input type="checkbox"/>	13.25	
7 Jul	FNB Ob Pmt	FNB Ob 000000365 Gwe	Gwen Ndebele	2,100.00	7,108.72	Cr	<input type="checkbox"/>		
7 Jul	FNB Ob Pmt	FNB Ob 000000366 Mud	Mudau Alfred Lufuno	2,400.00	4,708.72	Cr	<input type="checkbox"/>		
7 Jul	Magtape Credit	Transfer Accsolve		50,000.00	54,708.72	Cr	<input type="checkbox"/>		
9 Jul	Internet Trf From	Geoff Debt		6,000.00	60,708.72	Cr	<input type="checkbox"/>		
9 Jul	Magtape Credit	Transfer Accsolve		20,000.00	80,708.72	Cr	<input type="checkbox"/>		
12 Jul	ATM Cash	Ghandi	4057691002003200	3,000.00	77,708.72	Cr	<input type="checkbox"/>	22.00	
13 Jul	FNB Ob Pmt	FNB Ob 000000371 Cit	City Of Johannesburg	30,800.00	46,908.72	Cr	<input type="checkbox"/>		
13 Jul	FNB Ob Pmt	FNB Ob 000000369 Bro	Broll/Apex Hi	4,075.50	42,833.22	Cr	<input type="checkbox"/>		
13 Jul	FNB Ob Pmt	FNB Ob 000000370 Rur	Rural Maintenance	5,941.43	36,891.79	Cr	<input type="checkbox"/>		
13 Jul	FNB Ob Pmt	FNB Ob 000000368 Bro	Broll Apex	32,773.76	4,118.03	Cr	<input type="checkbox"/>		
17 Jul	#Monthly Account Fee			41.50	4,076.53	Cr	<input type="checkbox"/>		
17 Jul	#Service Fees			75.00	4,001.53	Cr	<input type="checkbox"/>	(75.00)	
17 Jul	#Statement Fee			8.00	3,993.53	Cr	<input type="checkbox"/>	(8.00)	
Closing Balance					3,993.53 Cr				0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	10/07/17	Business Cheque Account

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST100
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **100**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R103.41Dr

17 July 2010 to 17 August 2010

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Did you know that if you elect to receive your bank statements electronically, you will receive our Instant Accounting Insights product free of charge? Instant Accounting Insights gives you a quick snapshot of the performance of your business by providing you with easy to understand charts and reports that will be emailed to you every month.
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Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			3,993.53 Cr
Funds Received/Credits	2		156,871.19 Cr
Cash Deposits	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		50,000.00 Cr
Electronic Payments Received	1		106,871.19 Cr
Funds Used/Debits	20		155,849.27 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		3,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		3,162.86 Dr
Account Payments	10		137,111.44 Dr
Inter-Account Transfers Out	1		6,500.00 Dr
Card Purchases (POS)	3		6,074.97 Dr
Petrol Card Purchases	0		0.00
Bank Charges	4		136.08 Dr
Service Fees	3		136.05 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		705.97 Dr
Other Fees	1		0.03 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.14 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			4,173.26 Cr
Available Balance (22h49 - 17 Aug 10)			4,173.26

**eBucks**
The Reward of Choice

See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

G4/F2 VISA drive Insert

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	10/08/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 100

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					3,993.53 Cr		0.00
22 Jul	POS Purchase Debit Card	M*makro Crown Mines	467846*7879 22 Jul	1,367.95	2,625.58 Cr	<input type="checkbox"/>	2.75
26 Jul	Magtape Credit	Reg Fund Mgrs		106,871.19 Cr	109,496.77 Cr	<input type="checkbox"/>	
27 Jul	POS Purchase Debit Card	S*mtn The Glen Serv	467846*7887 27 Jul	4,201.02	105,295.75 Cr	<input type="checkbox"/>	2.75
29 Jul	ATM Cash	Pepcrltn	4057691002003200	3,000.00	102,295.75 Cr	<input type="checkbox"/>	22.00
29 Jul	FNB Ob Pmt	FNB Ob 000000372 Geo	Geoff- Daisy Mashego	1,500.00	100,795.75 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000373 Kak	Kakali Salary	8,205.75	92,590.00 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000374 Lin	Lindiwe Salary	11,390.22	81,199.78 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000375 Nat	Nathi Salary	6,071.40	75,128.38 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000376 Ang	Angela Salary	27,563.85	47,564.53 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000378 Dia	Diana Salary	10,834.20	36,730.33 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000377 Oba	Obakeng Salary	21,295.04	15,435.29 Cr	<input type="checkbox"/>	
30 Jul	FNB Ob Pmt	FNB Ob 000000379 Rur	Rural Maintenance	7,408.18	8,027.11 Cr	<input type="checkbox"/>	
30 Jul	Magtape Debit	Mweb Internet 30393194		145.00	7,882.11 Cr	<input type="checkbox"/>	13.25
30 Jul	FNB Ob Coll	Sosd11814	62026539306	350.00	7,532.11 Cr	<input type="checkbox"/>	
30 Jul	POS Purchase Debit Card	S*kebraware (Pty) L	467846*7887 30 Jul	506.00	7,026.11 Cr	<input type="checkbox"/>	2.75
31 Jul	Internet Trf To	To 8060		6,500.00	526.11 Cr	<input type="checkbox"/>	3.30
2 Aug	#FNB Ob Fees	#Internet Fees 1189495		705.97	179.86	<input type="checkbox"/>	
2 Aug	Magtape Debit	Playmoregopmg008545(Curr)		159.00	338.86	<input type="checkbox"/>	13.25
3 Aug	Internet Trf From	From 8060		50,000.00 Cr	49,661.14 Cr	<input type="checkbox"/>	
3 Aug	FNB Ob Pmt	FNB Ob 000000380 Geo	Geoff Makhubo	42,036.04	7,625.10 Cr	<input type="checkbox"/>	
4 Aug	FNB Ob Pmt	FNB Ob 000000381 Avu	Avusa Media -Sowetan	806.76	6,818.34 Cr	<input type="checkbox"/>	
5 Aug	Magtape Debit	Citele/lfa-08M403452039		245.64	6,572.70 Cr	<input type="checkbox"/>	13.25
5 Aug	Magtape Debit	Liblife 05Aug56686653200Etc		2,263.22	4,309.48 Cr	<input type="checkbox"/>	13.25
17 Aug	Int On Debit Balance			0.14	4,309.34 Cr	<input type="checkbox"/>	
17 Aug	Penalty Interest			0.03	4,309.31 Cr	<input type="checkbox"/>	
17 Aug	#Monthly Account Fee			41.50	4,267.81 Cr	<input type="checkbox"/>	
17 Aug	#Service Fees			86.55	4,181.26 Cr	<input type="checkbox"/>	(86.55)
17 Aug	#Statement Fee			8.00	4,173.26 Cr	<input type="checkbox"/>	(8.00)

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	10/08/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 101

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					4,173.26 Cr		0.00
27 Aug	POS Purchase Debit Card	S*don Sandton 111	467846*7887 27 Aug	3,434.00	739.26 Cr	<input type="checkbox"/>	2.75
28 Aug	ATM Cash	Vill Wal	4195721000003929	600.00	139.26 Cr	<input type="checkbox"/>	11.00
31 Aug	Magtape Credit	Reg Fund Mgrs		600,000.00 Cr	600,139.26 Cr	<input type="checkbox"/>	
31 Aug	Magtape Debit	Mweb Internet 30621680		145.00	599,994.26 Cr	<input type="checkbox"/>	13.25
31 Aug	FNB Ob Coll	Sosd11814	62026539306	350.00	599,644.26 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000382 Pcb	Pcb Technologies	13,435.00	586,209.26 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000383 Pat	Patrick Salary	32,570.45	553,638.81 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000384 Che	Chenjerai Chimbwanda	25,200.14	528,438.67 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000385 Geo	Geoff Salary	32,570.45	495,868.22 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000387 Luc	Lucy Rogers	36,536.04	459,332.18 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000386 Wer	Werner Nesor	19,196.31	440,135.87 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000389 Geo	Geoff Makhubo	42,036.04	398,099.83 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000388 Kak	Kakali Salary	8,205.75	389,894.08 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000391 Oba	Obakeng Salary	20,900.05	368,994.03 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000390 Pri	Prince Salary	1,361.25	367,632.78 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000392 Nto	Ntombi Vena	15,000.00	352,632.78 Cr	<input type="checkbox"/>	
1 Sep	FNB Ob Pmt	FNB Ob 000000393 Mr	Mr Sethole	5,000.00	347,632.78 Cr	<input type="checkbox"/>	
1 Sep	Magtape Credit	Reg Fund Mgrs		539,519.54 Cr	887,152.32 Cr	<input type="checkbox"/>	
1 Sep	Magtape Debit	Playmoregopmg008545(Curr)		159.00	886,993.32 Cr	<input type="checkbox"/>	13.25
2 Sep	FNB Ob Pmt	FNB Ob 000000396 Bro	Broll Apex	31,933.29	855,060.03 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000398 Bro	Broll/Apex Hi	4,097.10	850,962.93 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000399 Izi	Izigi Technical Serv	3,512.25	847,450.68 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000395 Pcb	Pcb Technologies	10,565.00	836,885.68 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000394 Rur	Rural Maintenance	10,701.23	826,184.45 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000401 Tel	Telkom	2,552.72	823,631.73 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000400 Tel	Telkom	732.77	822,898.96 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000397 Tel	Telkom	12,367.69	810,531.27 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000402 Onl	Online Tenders	5,280.00	805,251.27 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000403 P-N	P-Net (Pty) Ltd	22,420.00	782,831.27 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000404 Geo	Geoff- Daisy Mashego	1,500.00	781,331.27 Cr	<input type="checkbox"/>	
2 Sep	#FNB Ob Fees	#Internet Fees 1189495		41.77	781,289.50 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000405 Sar	Sars-Vat	188,134.81	593,154.69 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000406 Sar	Sars-Vat	117,361.31	475,793.38 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000407 Pay	Paye- March 2010	32,379.71	443,413.67 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000408 Pay	Paye- April 2010	37,902.00	405,511.67 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000409 Pay	Paye- May 2010	38,159.67	367,352.00 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000410 Pay	Paye- Jun 2010	38,415.97	328,936.03 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000411 Pay	Paye- Jul 2010	34,327.04	294,608.99 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000412 Pay	Paye- Aug 2010	37,303.13	257,305.86 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000413 Dri	Driver Funeral- Sol	5,000.00	252,305.86 Cr	<input type="checkbox"/>	
2 Sep	FNB Ob Pmt	FNB Ob 000000414 Mun	Munlin Travel-Govtec	7,344.00	244,961.86 Cr	<input type="checkbox"/>	
2 Sep	Internet Pmt To	Refund	4787692035950018	40,000.00	204,961.86 Cr	<input type="checkbox"/>	
2 Sep	Internet Pmt To	Main Street	Lvdw/001885	50,000.00	154,961.86 Cr	<input type="checkbox"/>	
2 Sep	Internet Trf To	Govtech Registration		10,000.00	144,961.86 Cr	<input type="checkbox"/>	3.30
2 Sep	Internet Trf To	8060 Transfer		5,000.00	139,961.86 Cr	<input type="checkbox"/>	3.30

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	10/09/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 101

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
3 Sep	FNB Ob Pmt	FNB Ob 000000415 Mat	Matamela Communicati	7,153.50	132,808.36 Cr	<input type="checkbox"/>	
3 Sep	FNB Ob Pmt	FNB Ob 000000417 Oas	Oasys Exhibitions	29,837.22	102,971.14 Cr	<input type="checkbox"/>	
3 Sep	FNB Ob Pmt	FNB Ob 000000416 Pro	Protea Hotel -Govtec	17,200.00	85,771.14 Cr	<input type="checkbox"/>	
3 Sep	FNB Ob Pmt	FNB Ob 000000418 Mud	Mudau Alfred Lufuno	4,000.00	81,771.14 Cr	<input type="checkbox"/>	
3 Sep	Internet Pmt To	Blue Star	Geoff	5,000.00	76,771.14 Cr	<input type="checkbox"/>	
3 Sep	Magtape Debit	Cltele/lfa-09M403452039		245.64	76,525.50 Cr	<input type="checkbox"/>	13.25
6 Sep	FNB Ob Pmt	FNB Ob 000000420 Rod	Roders Makhubele	1,000.00	75,525.50 Cr	<input type="checkbox"/>	
6 Sep	FNB Ob Pmt	FNB Ob 000000419 Mun	Munlin Travel-Govtec	1,348.79	74,176.71 Cr	<input type="checkbox"/>	
6 Sep	Magtape Debit	Liblife 05Sep56686653200Etc		2,263.22	71,913.49 Cr	<input type="checkbox"/>	13.25
9 Sep	POS Purchase Debit Card	S*protea Hotel Edwa	467846*7887 09 Sep	1,706.76	70,206.73 Cr	<input type="checkbox"/>	2.75
10 Sep	FNB Ob Pmt	FNB Ob 000000422 Oba	Obakeng Salary	700.00	69,506.73 Cr	<input type="checkbox"/>	
10 Sep	Cheque Cashed 972	Killarney		50,000.00	19,506.73 Cr	<input type="checkbox"/>	31.00
10 Sep	Cash Handling Fee			0.00	19,506.73 Cr	<input type="checkbox"/>	575.00
10 Sep	FNB Ob Pmt	FNB Ob 000000423 Oba	Obakeng Loan	1,000.00	18,506.73 Cr	<input type="checkbox"/>	
10 Sep	Internet Pmt To	Stipend Govtech	Geoff	2,000.00	16,506.73 Cr	<input type="checkbox"/>	
14 Sep	Magtape Credit	Reg Fund Mgrs		27,604.03 Cr	44,110.76 Cr	<input type="checkbox"/>	
15 Sep	POS Purchase Debit Card	M*makro Crown Mines	467846*7879 15 Sep	587.45	43,523.31 Cr	<input type="checkbox"/>	2.75
16 Sep	FNB Ob Pmt	FNB Ob 000000424 Km	Km Molusi	10,000.00	33,523.31 Cr	<input type="checkbox"/>	
16 Sep	FNB Ob Pmt	FNB Ob 000000425 S M	S Motha	2,000.00	31,523.31 Cr	<input type="checkbox"/>	
16 Sep	Internet Trf To	Consulting Sars		7,000.00	24,523.31 Cr	<input type="checkbox"/>	3.30
17 Sep	Internet Trf To	Regiments Golf		7,000.00	17,523.31 Cr	<input type="checkbox"/>	3.30
17 Sep	Electronic Payments	Bis/Int 4 @ 7.20 =	28.80	0.00	17,523.31 Cr	<input type="checkbox"/>	28.80
17 Sep	#Monthly Account Fee			41.50	17,481.81 Cr	<input type="checkbox"/>	
17 Sep	#Cash Handling Fees			575.00	16,906.81 Cr	<input type="checkbox"/>	(575.00)
17 Sep	#Service Fees			145.25	16,761.56 Cr	<input type="checkbox"/>	(145.25)
17 Sep	#Statement Fee			8.00	16,753.56 Cr	<input type="checkbox"/>	(8.00)
Closing Balance					16,753.56 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	10/09/17	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST102
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **102**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R160.13Dr

17 September 2010 to 16 October 2010

Automatic Cheque Book Order Function
Please note that, with immediate effect, we will no longer be automatically ordering cheque books. Should you require a cheque book in future, you will have to order new cheque books via your FNB Account holding branch. For more information please contact the client resolution centre on 0860 263 362 or visit your nearest FNB branch.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience. Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			16,753.56 Cr
Funds Received/Credits	4		244,599.30 Cr
Cash Deposits	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		11,500.00 Cr
Electronic Payments Received	2		233,099.30 Cr
Funds Used/Debits	30		255,032.31 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		3,162.86 Dr
Account Payments	17		197,683.95 Dr
Inter-Account Transfers Out	4		30,000.00 Dr
Card Purchases (POS)	4		24,185.50 Dr
Petrol Card Purchases	0		0.00
Bank Charges	3		148.30 Dr
Service Fees	3		148.30 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		1,155.63 Dr
Other Fees	0		0.00
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			5,016.62 Cr
Available Balance (11h14 - 17 Oct 10)			5,016.62



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	10/10/16	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 102

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					16,753.56 Cr		0.00
22 Sep	FNB Ob Pmt	FNB Ob 000000426 Ang	Angela -Petty Cash	4,000.00	12,753.56 Cr	<input type="checkbox"/>	
22 Sep	Internet Trf To	Pbf		11,000.00	1,753.56 Cr	<input type="checkbox"/>	3.30
22 Sep	Internet Trf From	Pbf		11,000.00 Cr	12,753.56 Cr	<input type="checkbox"/>	
22 Sep	POS Purchase Debit Card	S*hilton Hotel-Rain	467846*7887 22 Sep	810.50	11,943.06 Cr	<input type="checkbox"/>	2.75
22 Sep	POS Purchase Debit Card	S*hilton Hotel-Rive	467846*7887 22 Sep	877.00	11,066.06 Cr	<input type="checkbox"/>	2.75
23 Sep	FNB Ob Pmt	FNB Ob 000000427 B M	B Morake	1,500.00	9,566.06 Cr	<input type="checkbox"/>	
23 Sep	FNB Ob Pmt	FNB Ob 000000428 G M	G Monama	1,500.00	8,066.06 Cr	<input type="checkbox"/>	
25 Sep	Internet Pmt To	Nathi Salary	Molelwane Salary	2,000.00	6,066.06 Cr	<input type="checkbox"/>	
27 Sep	Internet Trf To	Office Repairs		3,000.00	3,066.06 Cr	<input type="checkbox"/>	3.30
30 Sep	Magtape Credit	Reg Fund Mgrs		33,099.30 Cr	36,165.36 Cr	<input type="checkbox"/>	
30 Sep	Magtape Debit	Mweb Internet 30853549		145.00	36,020.36 Cr	<input type="checkbox"/>	13.25
30 Sep	FNB Ob Coll	Sosd11814	62026539306	350.00	35,670.36 Cr	<input type="checkbox"/>	
1 Oct	Internet Pmt To	Lindiwe Salary	Molelwane Salary	6,120.00	29,550.36 Cr	<input type="checkbox"/>	
1 Oct	Internet Pmt To	Accsolve Salary		27,905.02	1,645.34 Cr	<input type="checkbox"/>	
1 Oct	Magtape Debit	Playmoregopmg008545(Curr)		159.00	1,486.34 Cr	<input type="checkbox"/>	13.25
2 Oct	Internet Trf From	Transfer 8060		500.00 Cr	1,986.34 Cr	<input type="checkbox"/>	
4 Oct	#FNB Ob Fees	#Internet Fees 1189495		1,155.63	830.71 Cr	<input type="checkbox"/>	
4 Oct	Magtape Credit	Reg Fund Mgrs		200,000.00 Cr	200,830.71 Cr	<input type="checkbox"/>	
5 Oct	FNB Ob Pmt	FNB Ob 000000429 Pat	Patrick Salary	32,570.45	168,260.26 Cr	<input type="checkbox"/>	
5 Oct	FNB Ob Pmt	FNB Ob 000000430 Dai	Daisy Mashego	1,500.00	166,760.26 Cr	<input type="checkbox"/>	
5 Oct	FNB Ob Pmt	FNB Ob 000000433 Geo	Geoff Makhubo	42,036.04	124,724.22 Cr	<input type="checkbox"/>	
5 Oct	FNB Ob Pmt	FNB Ob 000000431 Kak	Kakali Salary	7,678.33	117,045.89 Cr	<input type="checkbox"/>	
5 Oct	FNB Ob Pmt	FNB Ob 000000432 Nat	Nathi Salary	4,900.62	112,145.27 Cr	<input type="checkbox"/>	
5 Oct	FNB Ob Pmt	FNB Ob 000000435 Dia	Diana Salary	9,238.42	102,906.85 Cr	<input type="checkbox"/>	
5 Oct	FNB Ob Pmt	FNB Ob 000000434 Oba	Obakeng Salary	23,000.00	79,906.85 Cr	<input type="checkbox"/>	
5 Oct	FNB Ob Pmt	FNB Ob 000000436 Mph	Mpho Ramaisa	11,926.50	67,980.35 Cr	<input type="checkbox"/>	
5 Oct	Magtape Debit	Cltelc/lfa-10M403452039		245.64	67,734.71 Cr	<input type="checkbox"/>	13.25
5 Oct	Magtape Debit	Liblife 05Oct56686653200Etc		2,263.22	65,471.49 Cr	<input type="checkbox"/>	13.25
6 Oct	POS Purchase Debit Card	S?tiger Wheel & Tyr	467846*7887 06 Oct	19,353.10	46,118.39 Cr	<input type="checkbox"/>	2.75
7 Oct	Internet Trf To	W & L		6,000.00	40,118.39 Cr	<input type="checkbox"/>	3.30
8 Oct	Internet Trf To	Transfer		10,000.00	30,118.39 Cr	<input type="checkbox"/>	3.30
10 Oct	POS Purchase Debit Card	S*moyo Restaurant	467846*7887 10 Oct	3,144.90	26,973.49 Cr	<input type="checkbox"/>	2.75
15 Oct	FNB Ob Pmt	FNB Ob 000000438 P-N	P-Net (Pty) Ltd	11,210.00	15,763.49 Cr	<input type="checkbox"/>	
15 Oct	FNB Ob Pmt	FNB Ob 000000437 The	The Accounting Shop	1,128.60	14,634.89 Cr	<input type="checkbox"/>	
15 Oct	FNB Ob Pmt	FNB Ob 000000439 Rur	Rural Maintenance	9,469.97	5,164.92 Cr	<input type="checkbox"/>	
16 Oct	Electronic Payments	Bis/lnt 3 @ 7.20 =	21.60	0.00	5,164.92 Cr	<input type="checkbox"/>	21.60
16 Oct	#Monthly Account Fee			41.50	5,123.42 Cr	<input type="checkbox"/>	
16 Oct	#Service Fees			98.80	5,024.62 Cr	<input type="checkbox"/>	(98.80)
16 Oct	#Statement Fee			8.00	5,016.62 Cr	<input type="checkbox"/>	(8.00)

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	10/10/16	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 102

Date	Description	Amount	Balance	<input checked="" type="checkbox"/> Accrued Bank Charges
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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	10/10/16	Business Cheque Account

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205

Branch Code
 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST103
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : **103**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R116.44Dr

16 October 2010 to 17 November 2010

Automatic Cheque Book Order Function
Please note that, with immediate effect, we will no longer be automatically ordering cheque books. Should you require a cheque book in future, you will have to order new cheque books via your FNB Account holding branch. For more information please contact the client resolution centre on 0860 263 362 or visit your nearest FNB branch.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience. Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			5,016.62 Cr
Funds Received/Credits	8		268,600.00 Cr
Cash Deposits	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	7		253,600.00 Cr
Electronic Payments Received	1		15,000.00 Cr
Funds Used/Debits	19		272,716.71 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		3,308.62 Dr
Account Payments	13		259,408.09 Dr
Inter-Account Transfers Out	1		10,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	5		185.83 Dr
Service Fees	3		105.80 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		762.41 Dr
Other Fees	2		80.03 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.18 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			48.51 Dr
Available Balance (22h55 - 17 Nov 10)			0.00



See next page for transactions

eBucks
The Reward of Choice
earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account
Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.
Don't miss out, registration is free!
For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00
Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	10/11/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 103

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					5,016.62 Cr		0.00
20 Oct	FNB Ob Pmt	FNB Ob 000000440 Jci	Jci Sandton	750.00	4,266.62 Cr	<input type="checkbox"/>	
20 Oct	FNB Ob Pmt	FNB Ob 000000441 Mun	Munlin Travel	4,073.61	193.01 Cr	<input type="checkbox"/>	
29 Oct	Magtape Debit	Mweb Internet 31083798		145.00	48.01 Cr	<input type="checkbox"/>	13.25
29 Oct	FNB Ob Coll	Sosd11814	62026539306	475.00	426.99	<input type="checkbox"/>	
30 Oct	Internet Trf From	Advance Holdings		239,000.00 Cr	238,573.01 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000448 Geo	Geoff Salary	32,570.45	206,002.56 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000450 Luc	Lucy Rogers	36,536.04	169,466.52 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000449 Wer	Werner Nesar	18,069.39	151,397.13 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000443 Ang	Angela Salary	50,069.85	101,327.28 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000444 Oba	Obakeng Salary	21,295.05	80,032.23 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000447 Geo	Geoff Makhubo	42,036.04	37,996.19 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000445 Kak	Kakali Salary	8,205.75	29,790.44 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000446 Nat	Nathi Salary	6,071.40	23,719.04 Cr	<input type="checkbox"/>	
30 Oct	FNB Ob Pmt	FNB Ob 000000442 Dai	Daisy Mashego	1,500.00	22,219.04 Cr	<input type="checkbox"/>	
30 Oct	Internet Trf To	Geoff Forex-Stipend		10,000.00	12,219.04 Cr	<input type="checkbox"/>	3.30
30 Oct	#Excess Item Fee	1 Items On 10/10/29		80.00	12,139.04 Cr	<input type="checkbox"/>	(80.00)
1 Nov	Magtape Debit	Playmoregopmg008545(Curr)		159.00	11,980.04 Cr	<input type="checkbox"/>	13.25
2 Nov	#FNB Ob Fees	#Internet Fees 1189495		762.41	11,217.63 Cr	<input type="checkbox"/>	
3 Nov	FNB Ob Pmt	FNB Ob 000000451 Rod	Roders Makhubele	5,000.00	6,217.63 Cr	<input type="checkbox"/>	
5 Nov	Magtape Debit	Citele/lfa-11M403452039		266.40	5,951.23 Cr	<input type="checkbox"/>	13.25
5 Nov	Magtape Debit	Liblife 05Nov56686653200Etc		2,263.22	3,688.01 Cr	<input type="checkbox"/>	13.25
10 Nov	Internet Trf From	From Geoff		11,000.00 Cr	14,688.01 Cr	<input type="checkbox"/>	
10 Nov	Internet Trf From	From Geoff		1,500.00 Cr	16,188.01 Cr	<input type="checkbox"/>	
10 Nov	Internet Trf From	From Geoff		1,000.00 Cr	17,188.01 Cr	<input type="checkbox"/>	
10 Nov	Internet Trf From	From Salaries		400.00 Cr	17,588.01 Cr	<input type="checkbox"/>	
10 Nov	Internet Trf From	From Money Mkt		200.00 Cr	17,788.01 Cr	<input type="checkbox"/>	
10 Nov	Magtape Credit	From Geoff Makhubo		15,000.00 Cr	32,788.01 Cr	<input type="checkbox"/>	
11 Nov	Internet Trf From	From Geoff		500.00 Cr	33,288.01 Cr	<input type="checkbox"/>	
11 Nov	FNB Ob Pmt	FNB Ob 000000452 Bro	Broll Apex	33,230.51	57.50 Cr	<input type="checkbox"/>	
17 Nov	Int On Debit Balance			0.18	57.32 Cr	<input type="checkbox"/>	
17 Nov	Penalty Interest			0.03	57.29 Cr	<input type="checkbox"/>	
17 Nov	#Monthly Account Fee			41.50	15.79 Cr	<input type="checkbox"/>	
17 Nov	#Service Fees			56.30	40.51	<input type="checkbox"/>	(56.30)
17 Nov	#Statement Fee			8.00	48.51	<input type="checkbox"/>	(8.00)
Closing Balance					48.51 Dr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	10/11/17	Business Cheque Account

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST104
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 104
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R86.64Dr

17 November 2010 to 17 December 2010

Automatic Cheque Book Order Function
Please note that, with immediate effect, we will no longer be automatically ordering cheque books. Should you require a cheque book in future, you will have to order new cheque books via your FNB Account holding branch. For more information please contact the client resolution centre on 0860 263 362 or visit your nearest FNB branch.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience. Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			48.51 Dr
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	5		3,183.62 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		3,183.62 Dr
Account Payments	0		0.00
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	8		631.84 Dr
Service Fees	3		102.50 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		78.06 Dr
Other Fees	5		529.34 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		21.93 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			3,963.96 Dr
Available Balance (01h32 - 18 Dec 10)			0.00



See next page for transactions

eBucks
The Reward of Choice
earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
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Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	10/12/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 104

Date	Description		Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance				48.51 Dr		0.00
26 Nov	Dr.Int.Rate	15,00000	0.00	48.51	<input type="checkbox"/>	
30 Nov	Magtape Debit	Mweb Internet 31317095	145.00	193.51	<input type="checkbox"/>	13.25
30 Nov	FNB Ob Coll	Sosd11814 62026539306	350.00	543.51	<input type="checkbox"/>	
1 Dec	Magtape Debit	Playmoregopmg008545(Curr)	159.00	702.51	<input type="checkbox"/>	13.25
1 Dec	#Excess Item Fee	2 Items On 10/11/30	210.00	912.51	<input type="checkbox"/>	(210.00)
2 Dec	#FNB Ob Fees	#Internet Fees 1189495	78.06	990.57	<input type="checkbox"/>	
2 Dec	#Excess Item Fee	1 Items On 10/12/01	105.00	1,095.57	<input type="checkbox"/>	(105.00)
3 Dec	Magtape Debit	Citele/lfa-12M403452039	266.40	1,361.97	<input type="checkbox"/>	13.25
4 Dec	#Excess Item Fee	1 Items On 10/12/03	105.00	1,466.97	<input type="checkbox"/>	(105.00)
6 Dec	Magtape Debit	Liblife 05Dec56686653200Etc	2,263.22	3,730.19	<input type="checkbox"/>	13.25
7 Dec	#Excess Item Fee	1 Items On 10/12/06	105.00	3,835.19	<input type="checkbox"/>	(105.00)
17 Dec	Int On Debit Balance		21.93	3,857.12	<input type="checkbox"/>	
17 Dec	Penalty Interest		4.34	3,861.46	<input type="checkbox"/>	
17 Dec	#Monthly Account Fee		41.50	3,902.96	<input type="checkbox"/>	
17 Dec	#Service Fees		53.00	3,955.96	<input type="checkbox"/>	(53.00)
17 Dec	#Statement Fee		8.00	3,963.96	<input type="checkbox"/>	(8.00)

Closing Balance 3,963.96 Dr 0.00

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#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	10/12/17	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST105
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 105
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R77.29Dr

17 December 2010 to 17 January 2011

FNB offers its Business clients FREE BizNetwork membership
Connect, learn and grow with BizNetwork - South Africa's leading entrepreneurial platform.
FREE membership gives you access to vital business tools and templates.
To join, visit www.biznetwork.co.za

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.
Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

Interest Rates (Usury)
Interest Charged on Debit Balance 15.00%

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			3,963.96 Dr
Funds Received/Credits	2		1,800,000.00 Cr
Cash Deposits	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	2		1,800,000.00 Cr
Funds Used/Debits	42		1,320,881.26 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		1,075.40 Dr
Account Payments	34		748,202.63 Dr
Inter-Account Transfers Out	3		571,603.23 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	8		612.25 Dr
Service Fees	3		162.80 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		21.71 Dr
Other Fees	5		449.45 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		20.79 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	5		3,193.62 Cr
Refunds/Adjustments	0		0.00
Closing Balance			477,693.65 Cr
Available Balance (00h28 - 18 Jan 11)			477,693.65



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

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FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	11/01/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 105

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					3,963.96 Dr		0.00
21 Dec	Magtape Unpaid	No Auth To Debit/Cre		2,263.22 Cr	1,700.74	<input type="checkbox"/>	
24 Dec	Magtape Debit	Playmoregopmg008545(Curr)		169.00	1,869.74	<input type="checkbox"/>	13.25
24 Dec	Magtape Unpaid	Not Provided For		169.00 Cr	1,700.74	<input type="checkbox"/>	
24 Dec	#Unpaid Item Charge			105.00	1,805.74	<input type="checkbox"/>	
31 Dec	Magtape Debit	Mweb Internet 31549911		145.00	1,950.74	<input type="checkbox"/>	13.25
31 Dec	FNB Ob Coll	Sosd4029	62026539306	350.00	2,300.74	<input type="checkbox"/>	
31 Dec	Magtape Unpaid	Not Provided For		145.00 Cr	2,155.74	<input type="checkbox"/>	
31 Dec	#Unpaid Item Charge			105.00	2,260.74	<input type="checkbox"/>	
31 Dec	Magtape Unpaid	Not Provided For		350.00 Cr	1,910.74	<input type="checkbox"/>	
31 Dec	#Unpaid Item Charge			105.00	2,015.74	<input type="checkbox"/>	
3 Jan	#FNB Ob Fees	#Internet Fees 1189495		21.71	2,037.45	<input type="checkbox"/>	
5 Jan	Magtape Debit	Citele/ifa-01M403452039		266.40	2,303.85	<input type="checkbox"/>	13.25
5 Jan	Magtape Unpaid	Not Provided For		266.40 Cr	2,037.45	<input type="checkbox"/>	
5 Jan	#Unpaid Item Charge			130.00	2,167.45	<input type="checkbox"/>	
10 Jan	Magtape Credit	Regimentscapital		900,000.00 Cr	897,832.55 Cr	<input type="checkbox"/>	
10 Jan	Magtape Debit	Internet 08523927	A045	145.00	897,687.55 Cr	<input type="checkbox"/>	13.25
11 Jan	FNB Ob Pmt	FNB Ob 000000453 Pat	Patrick Salary	32,570.44	865,117.11 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000458 Che	Chenjerai Chimbwanda	20,302.05	844,815.06 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000455 Cae	Caesar Salary	29,458.39	815,356.67 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000456 Mph	Mpho Ramaisa	14,260.96	801,095.71 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000457 Pri	Prince Salary	8,744.40	792,351.31 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000454 Tha	Thandi Salary	19,540.72	772,810.59 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000459 Din	Dineo Salary	15,849.39	756,961.20 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000462 Geo	Geoff Salary	32,570.44	724,390.76 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000464 Luc	Lucy Rogers	36,536.04	687,854.72 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000461 Tsh	Tshepo Salary	15,815.20	672,039.52 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000463 Wer	Werner Nesor	16,630.71	655,408.81 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000460 Zan	Zanele Salary	4,740.62	650,668.19 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000468 Geo	Geoff Makhubo	42,036.05	608,632.14 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000465 Kak	Kakali Salary	8,205.74	600,426.40 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000466 Lin	Lindiwe Salary	6,120.00	594,306.40 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000467 Nat	Nathi Salary	6,071.40	588,235.00 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000469 Ang	Angela Salary	27,563.85	560,671.15 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000471 Dia	Diana Salary	10,788.47	549,882.68 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000470 Oba	Obakeng Salary	21,295.04	528,587.64 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000472 Dai	Daisy Mashego	1,500.00	527,087.64 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000474 Bro	Broll Apex	13,050.75	514,036.89 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000476 Bro	Broll/Apex Hi	9,003.09	505,033.80 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000478 Fli	Flick Pest Control	598.50	504,435.30 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000473 Rur	Rural Maintenance	6,917.53	497,517.77 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000477 Tel	Telkom	736.71	496,781.06 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000475 Tel	Telkom	8,855.58	487,925.48 Cr	<input type="checkbox"/>	
11 Jan	FNB Ob Pmt	FNB Ob 000000479 P-N	P-Net (Pty) Ltd	11,210.00	476,715.48 Cr	<input type="checkbox"/>	
11 Jan	Internet Pmt To	Pcb Comp Account	Molelwane Consulting	46,904.56	429,810.92 Cr	<input type="checkbox"/>	
11 Jan	Internet Pmt To	Angela Salary	Molelwane Salary	31,826.00	397,984.92 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	11/01/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 105

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
11 Jan	Magtape Credit	Reg Fund Mgrs		900,000.00 Cr	1,297,984.92 Cr	<input type="checkbox"/>	
12 Jan	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	50,000.00	1,247,984.92 Cr	<input type="checkbox"/>	
12 Jan	Internet Pmt To	Main Street	Lvdw/001885	90,000.00	1,157,984.92 Cr	<input type="checkbox"/>	
12 Jan	Internet Pmt To	Mc Rent	Dmenosmolcon	34,000.00	1,123,984.92 Cr	<input type="checkbox"/>	
12 Jan	Internet Pmt To	Absa Credit Card	4787692035950018	62,000.00	1,061,984.92 Cr	<input type="checkbox"/>	
12 Jan	Internet Trf To	Telokom Payment		29,566.78	1,032,418.14 Cr	<input type="checkbox"/>	3.30
12 Jan	Internet Trf To	Transfer Salaries		500,000.00	532,418.14 Cr	<input type="checkbox"/>	3.30
13 Jan	Internet Trf To	December Salary Mc		42,036.45	490,381.69 Cr	<input type="checkbox"/>	3.30
13 Jan	Internet Pmt To	Crc Liquidation	Geoff Makhubo	12,500.00	477,881.69 Cr	<input type="checkbox"/>	
17 Jan	Int On Debit Balance			20.79	477,860.90 Cr	<input type="checkbox"/>	
17 Jan	Penalty Interest			4.45	477,856.45 Cr	<input type="checkbox"/>	
17 Jan	Electronic Payments	Bis/Int 7 @ 7.20 =	50.40	0.00	477,856.45 Cr	<input type="checkbox"/>	50.40
17 Jan	#Monthly Account Fee			41.50	477,814.95 Cr	<input type="checkbox"/>	
17 Jan	#Service Fees			113.30	477,701.65 Cr	<input type="checkbox"/>	(113.30)
17 Jan	#Statement Fee			8.00	477,693.65 Cr	<input type="checkbox"/>	(8.00)

Closing Balance 477,693.65 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	11/01/17	Business Cheque Account

BB ST106
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

Customer VAT Registration Number : Not available

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R244.64Dr

17 January 2011 to 17 February 2011

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Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		477,693.65 Cr
Funds Received/Credits	9	192,657.23 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	4	23,000.00 Cr
Electronic Payments Received	5	169,657.23 Cr
Funds Used/Debits	40	660,804.29 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	1,000.00 Dr
Cheques Processed (Non Cash)	1	8,000.00 Dr
Debit/Stop Orders	6	1,385.80 Dr
Account Payments	28	647,379.19 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	4	3,039.30 Dr
Petrol Card Purchases	0	0.00
Bank Charges	5	260.81 Dr
Service Fees	3	168.75 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	92.00 Dr
Internet Fees	1	1,731.32 Dr
Other Fees	1	0.06 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.33 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		7,554.13 Cr
Available Balance (22h56 - 17 Feb 11)		6,753.03

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

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earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee

Pay-as-you-use

Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits

Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	11/02/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 106

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					477,693.65 Cr		0.00
19 Jan	POS Purchase Debit Card	S*braamfontein Fami	467846*7879 19 Jan	473.35	477,220.30 Cr	<input type="checkbox"/>	2.75
20 Jan	POS Purchase Debit Card	S*makro Crown Mines	467846*7879 20 Jan	1,917.95	475,302.35 Cr	<input type="checkbox"/>	2.75
21 Jan	FNB Ob Pmt	FNB Ob 000000480 Rur	Rural Maintenance	2,907.99	472,394.36 Cr	<input type="checkbox"/>	
21 Jan	FNB Ob Pmt	FNB Ob 000000481 Sof	Softline Vip	13,344.84	459,049.52 Cr	<input type="checkbox"/>	
21 Jan	FNB Ob Pmt	FNB Ob 000000482 Cit	City Of Jhb Metropol	50,000.00	409,049.52 Cr	<input type="checkbox"/>	
25 Jan	Naedo Collection	Incltl/lfao403452039	110125	266.40	408,783.12 Cr	<input type="checkbox"/>	13.25
25 Jan	Magtape Debit	Playmoregopmg008545(Curr)		169.00	408,614.12 Cr	<input type="checkbox"/>	13.25
27 Jan	FNB Ob Pmt	FNB Ob 000000483 Pcb	Pcb Technologies	8,720.00	399,894.12 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Trf	8060		13,000.00 Cr	412,894.12 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000488 Che	Chenjerai Chimbwanda	27,240.40	385,653.72 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000485 Cae	Caesar Salary	34,448.83	351,204.89 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000486 Mph	Mpho Ramaisa	18,563.39	332,641.50 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000487 Pri	Prince Salary	8,744.40	323,897.10 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000484 Tha	Thandi Salary	36,311.41	287,585.69 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000489 Din	Dineo Salary	21,748.59	265,837.10 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000491 Tsh	Tshepo Salary	16,475.78	249,361.32 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000492 Wer	Werner Neser	17,351.19	232,010.13 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000490 Zan	Zanele Salary	4,749.90	227,260.23 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000493 Dai	Daisy Mashego	1,500.00	225,760.23 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000494 Kak	Kakali Salary	8,205.75	217,554.48 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000495 Lin	Lindiwe Salary	6,120.00	211,434.48 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000496 Nat	Nathi Salary	6,071.40	205,363.08 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000497 Ang	Angela Salary	27,563.85	177,799.23 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000499 Dia	Diana Salary	10,788.46	167,010.77 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000498 Oba	Obakeng Salary	21,295.04	145,715.73 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000500 Geo	Geoff Salary	32,570.45	113,145.28 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000501 Luc	Lucy Rogers	36,536.04	76,609.24 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000502 Pat	Patrick Salary	32,570.44	44,038.80 Cr	<input type="checkbox"/>	
28 Jan	FNB Ob Pmt	FNB Ob 000000503 Geo	Geoff Makhubo	42,036.04	2,002.76 Cr	<input type="checkbox"/>	
31 Jan	Magtape Debit	Playmoregopmg008545(Curr)		189.00	1,813.76 Cr	<input type="checkbox"/>	13.25
31 Jan	Magtape Debit	Mweb Internet 31780764		145.00	1,668.76 Cr	<input type="checkbox"/>	13.25
31 Jan	FNB Ob Coll	Sosd4029	62026539306	350.00	1,318.76 Cr	<input type="checkbox"/>	
2 Feb	#FNB Ob Fees	#Internet Fees 1189495		1,731.32	412.56	<input type="checkbox"/>	
4 Feb	Internet Trf From	Inter Account		5,000.00 Cr	4,587.44 Cr	<input type="checkbox"/>	
4 Feb	Magtape Debit	Citele/lfa-02M403452039		266.40	4,321.04 Cr	<input type="checkbox"/>	13.25
10 Feb	Internet Trf From	From Geoff		4,000.00 Cr	8,321.04 Cr	<input type="checkbox"/>	
10 Feb	Cheque Cashed 975	Killarney		8,000.00	321.04 Cr	<input type="checkbox"/>	31.00
10 Feb	Cash Handling Fee			0.00	321.04 Cr	<input type="checkbox"/>	92.00
10 Feb	FNB Ob Trf	8060		1,000.00 Cr	1,321.04 Cr	<input type="checkbox"/>	
11 Feb	POS Purchase Debit Card	S*braamfontein	467846*7879 11 Feb	324.00	997.04 Cr	<input type="checkbox"/>	2.75
11 Feb	POS Purchase Debit Card	S*braamfontein	467846*7879 11 Feb	324.00	673.04 Cr	<input type="checkbox"/>	2.75
15 Feb	Magtape Credit	From Geoff Makhubo		31,000.00 Cr	31,673.04 Cr	<input type="checkbox"/>	
15 Feb	Magtape Credit	Reg Fund Mgrs		34,273.42 Cr	65,946.46 Cr	<input type="checkbox"/>	
15 Feb	Magtape Credit	Reg Fund Mgrs		34,368.36 Cr	100,314.82 Cr	<input type="checkbox"/>	
15 Feb	Magtape Credit	Reg Fund Mgrs		34,868.35 Cr	135,183.17 Cr	<input type="checkbox"/>	

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	11/02/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 106

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
15 Feb	Magtape Credit	Reg Fund Mgrs		35,147.10 Cr	170,330.27 Cr	<input type="checkbox"/>	11.00
16 Feb	FNB Ob Pmt	FNB Ob 000000504 Bro	Broll Apex	19,649.94	150,680.33 Cr	<input type="checkbox"/>	
16 Feb	FNB Ob Pmt	FNB Ob 000000505 Bro	Broll/Apex Hi	9,115.59	141,564.74 Cr	<input type="checkbox"/>	
17 Feb	ATM Cash	Southdal	467846*7879	1,000.00	140,564.74 Cr	<input type="checkbox"/>	
17 Feb	FNB Ob Pmt	FNB Ob 000000506 P M	P Mabasa	120,000.00	20,564.74 Cr	<input type="checkbox"/>	
17 Feb	FNB Ob Pmt	FNB Ob 000000507 Ccm	Ccma	12,749.47	7,815.27 Cr	<input type="checkbox"/>	
17 Feb	Int On Debit Balance			0.33	7,814.94 Cr	<input type="checkbox"/>	
17 Feb	Penalty Interest			0.06	7,814.88 Cr	<input type="checkbox"/>	
17 Feb	#Monthly Account Fee			41.50	7,773.38 Cr	<input type="checkbox"/>	
17 Feb	#Cash Handling Fees			92.00	7,681.38 Cr	<input type="checkbox"/>	
17 Feb	#Service Fees			119.25	7,562.13 Cr	<input type="checkbox"/>	(119.25)
17 Feb	#Statement Fee			8.00	7,554.13 Cr	<input type="checkbox"/>	(8.00)

Closing Balance7,554.13 Cr0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	11/02/17	Business Cheque Account

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	11/03/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 107

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance					7,554.13 Cr		0.00
17 Feb	POS Purchase Debit Card	S*sandwich Baron So	467846*7879 17 Feb	200.00	7,354.13 Cr	<input type="checkbox"/>	2.75
17 Feb	POS Purchase Debit Card	S*pnf Fran Southdal	467846*7879 17 Feb	601.10	6,753.03 Cr	<input type="checkbox"/>	2.75
18 Feb	FNB Ob Pmt	FNB Ob 000000508 Fc	Fc Vondo	6,000.00	753.03 Cr	<input type="checkbox"/>	
24 Feb	Magtape Credit	Transfer Accsolve		124,000.00 Cr	124,753.03 Cr	<input type="checkbox"/>	
25 Feb	FNB Ob Pmt	FNB Ob 000000509 Ang	Angela Salary	27,414.97	97,338.06 Cr	<input type="checkbox"/>	
25 Feb	FNB Ob Pmt	FNB Ob 000000512 Dai	Daisy Mashego	1,500.00	95,838.06 Cr	<input type="checkbox"/>	
25 Feb	FNB Ob Pmt	FNB Ob 000000511 Dia	Diana Salary	10,788.51	85,049.55 Cr	<input type="checkbox"/>	
25 Feb	FNB Ob Pmt	FNB Ob 000000510 Oba	Obakeng Salary	21,295.15	63,754.40 Cr	<input type="checkbox"/>	
25 Feb	FNB Ob Pmt	FNB Ob 000000516 Geo	Geoff Makhubo	42,036.19	21,718.21 Cr	<input type="checkbox"/>	
25 Feb	FNB Ob Pmt	FNB Ob 000000513 Kak	Kakali Salary	8,205.77	13,512.44 Cr	<input type="checkbox"/>	
25 Feb	FNB Ob Pmt	FNB Ob 000000514 Lin	Lindiwe Salary	6,094.23	7,418.21 Cr	<input type="checkbox"/>	
25 Feb	FNB Ob Pmt	FNB Ob 000000515 Nat	Nathi Salary	6,045.63	1,372.58 Cr	<input type="checkbox"/>	
28 Feb	Magtape Debit	Playmoregopmg008545(Curr)		149.00	1,223.58 Cr	<input type="checkbox"/>	13.25
28 Feb	Magtape Debit	Mweb Internet 32010484		145.00	1,078.58 Cr	<input type="checkbox"/>	13.25
28 Feb	FNB Ob Coll	Sosd4029	62026539306	350.00	728.58 Cr	<input type="checkbox"/>	
1 Mar	Magtape Credit	Transfer Accsolve		140,000.00 Cr	140,728.58 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000522 Fli	Flick Pest Control	634.41	140,094.17 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000518 Pcb	Pcb Technologies	80,750.00	59,344.17 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000517 Rur	Rural Maintenance	2,829.42	56,514.75 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000520 Sof	Softline Vip	9,288.15	47,226.60 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000521 Tel	Telkom	1,458.12	45,768.48 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000519 Tel	Telkom	1,465.03	44,303.45 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000523 Red	Redefine Properties	37,294.11	7,009.34 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000524 Fle	Fleet Subscription	882.75	6,126.59 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000525 She	Shelf Company	828.00	5,298.59 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt	FNB Ob 000000526 Rur	Rural Maintenance	2,988.87	2,309.72 Cr	<input type="checkbox"/>	
4 Mar	#FNB Ob Fees	#Internet Fees 1189495		443.78	1,865.94 Cr	<input type="checkbox"/>	
4 Mar	Magtape Debit	Cltele/lfa-03M403452039		266.40	1,599.54 Cr	<input type="checkbox"/>	13.25
7 Mar	Magtape Debit	Liblife 05Mar59426971600Etc		1,492.37	107.17 Cr	<input type="checkbox"/>	13.25
17 Mar	#Monthly Account Fee			41.50	65.67 Cr	<input type="checkbox"/>	
17 Mar	#Service Fees			58.50	7.17 Cr	<input type="checkbox"/>	(58.50)
17 Mar	#Statement Fee			8.00	0.83	<input type="checkbox"/>	(8.00)

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	11/03/17	Business Cheque Account

BB ST108
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Customer VAT Registration Number : Not available

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R147.29Dr

17 March 2011 to 16 April 2011

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Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		0.83 Dr
Funds Received/Credits	9	3,195,598.11 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	5	20,700.00 Cr
Electronic Payments Received	4	3,174,898.11 Cr
Funds Used/Debits	48	1,808,181.37 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	3	429,710.25 Dr
Debit/Stop Orders	7	17,119.96 Dr
Account Payments	33	856,568.61 Dr
Inter-Account Transfers Out	4	501,000.00 Dr
Card Purchases (POS)	1	3,782.55 Dr
Petrol Card Purchases	0	0.00
Bank Charges	4	472.05 Dr
Service Fees	3	262.05 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	727.29 Dr
Other Fees	1	210.00 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	6.40 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		1,386,210.17 Cr
Available Balance (10h33 - 17 Apr 11)		1,386,210.17

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance	
R1-R4999	:0.00%
R5000+	:0.00%

eBucks
Top Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee

Pay-as-you-use

A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:

following rates:
Cheques will be

Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits

deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50

FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/ /P6/C6/TT/N
486	62002637025	11/04/16	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 108

Date	Description				Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance						0.83 Dr		0.00
18 Mar	Internet Trf From	Transfer		200.00 Cr	199.17 Cr	<input type="checkbox"/>		
28 Mar	Magtape Credit	Regiments Capital (Pty) Ltd		1,200,000.00 Cr	1,200,199.17 Cr	<input type="checkbox"/>		
30 Mar	Cheque 977	Killarney	62265314973	49,828.35	1,150,370.82 Cr	<input type="checkbox"/>	31.00	
30 Mar	Cheque 976	Killarney	62265314973	377,234.40	773,136.42 Cr	<input type="checkbox"/>	31.00	
31 Mar	FNB Ob Pmt	FNB Ob 000000527 Din	Dineo Salary	19,895.88	753,240.54 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000528 Ang	Angela Salary	27,895.59	725,344.95 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000530 Dia	Diana Salary	10,875.45	714,469.50 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000529 Oba	Obakeng Salary	21,532.64	692,936.86 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000534 Geo	Geoff Makhubo	42,383.97	650,552.89 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000531 Kak	Kakali Salary	8,247.00	642,305.89 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000532 Lin	Lindiwe Salary	6,175.94	636,129.95 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000533 Nat	Nathi Salary	6,127.34	630,002.61 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000535 Dai	Daisy Mashego	1,500.00	628,502.61 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000538 Luc	Lucy Rogers	44,874.87	583,627.74 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000536 Tsh	Tshepo Salary	17,151.12	566,476.62 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000537 Wer	Werner Neser	9,277.98	557,198.64 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000540 Cae	Caesar Salary	43,157.62	514,041.02 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000541 Mph	Mpho Ramaisa	14,861.17	499,179.85 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000542 Pri	Prince Salary	17,842.81	481,337.04 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000539 Tha	Thandi Salary	36,300.99	445,036.05 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000543 Med	Media -Mail & Guardi	892.92	444,143.13 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Pmt	FNB Ob 000000544 Pat	Patrick Salary	32,871.70	411,271.43 Cr	<input type="checkbox"/>		
31 Mar	FNB Ob Trf	FNB Ob Trf 8060		405,000.00	6,271.43 Cr	<input type="checkbox"/>		
31 Mar	Magtape Credit	Reg Fund Mgrs		61,833.90 Cr	68,105.33 Cr	<input type="checkbox"/>		
31 Mar	Magtape Debit	Playmoregopmg008545(Curr)		169.00	67,936.33 Cr	<input type="checkbox"/>	13.25	
31 Mar	Magtape Debit	Mweb	Internet 32242520	145.00	67,791.33 Cr	<input type="checkbox"/>	13.25	
31 Mar	FNB Ob Coll	Sosd4029	62026539306	350.00	67,441.33 Cr	<input type="checkbox"/>		
4 Apr	FNB Ob Pmt	FNB Ob 000000548 Red	Redefine Properties	37,803.42	29,637.91 Cr	<input type="checkbox"/>		
4 Apr	FNB Ob Pmt	FNB Ob 000000547 Tel	Telkom	551.86	29,086.05 Cr	<input type="checkbox"/>		
4 Apr	FNB Ob Pmt	FNB Ob 000000546 Tel	Telkom	1,688.80	27,397.25 Cr	<input type="checkbox"/>		
4 Apr	FNB Ob Pmt	FNB Ob 000000545 Tel	Telkom	10,646.84	16,750.41 Cr	<input type="checkbox"/>		
5 Apr	#FNB Ob Fees	#Internet Fees 1189495		727.29	16,023.12 Cr	<input type="checkbox"/>		
5 Apr	Internet Trf From	From Salaries		5,000.00 Cr	21,023.12 Cr	<input type="checkbox"/>		
5 Apr	Rtc Express Pmt To	Transfer Accsolve	Transfer Molelwane	20,000.00	1,023.12 Cr	<input type="checkbox"/>	34.00	
5 Apr	Magtape Debit	Liblife 05Apr56686653200B/A		231.26	791.86 Cr	<input type="checkbox"/>	13.25	
5 Apr	Magtape Debit	Citele/lfa-04M403452039		266.40	525.46 Cr	<input type="checkbox"/>	13.25	
5 Apr	Magtape Debit	Liblife 05Apr56686653200A/P		886.48	361.02	<input type="checkbox"/>	13.25	
5 Apr	Magtape Debit	Liblife 05Apr56686653200Etc		15,071.82	15,432.84	<input type="checkbox"/>	13.25	
6 Apr	Internet Trf From	Makhubo		9,000.00 Cr	6,432.84	<input type="checkbox"/>		
6 Apr	Internet Trf From	Makhubo		6,000.00 Cr	432.84	<input type="checkbox"/>		
6 Apr	Internet Trf From	Makhubo		500.00 Cr	67.16 Cr	<input type="checkbox"/>		
6 Apr	#Excess Item Fee	2 Items On 11/04/05		210.00	142.84	<input type="checkbox"/>	(210.00)	
7 Apr	Magtape Credit	Reg Fund Mgrs		1,200,000.00 Cr	1,199,857.16 Cr	<input type="checkbox"/>		
8 Apr	FNB Ob Trf	FNB Ob Trf 8060		50,000.00	1,149,857.16 Cr	<input type="checkbox"/>		
8 Apr	FNB Ob Pmt	FNB Ob 000000549 Ang	Angela Salary	4,000.00	1,145,857.16 Cr	<input type="checkbox"/>		

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	11/04/16	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 108

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
8 Apr	FNB Ob Pmt	FNB Ob 000000550 Tra	Transfer Accsolve	270,000.00	875,857.16 Cr	<input type="checkbox"/>	2.75
8 Apr	FNB Ob Pmt	FNB Ob 000000551 Teb	Teboho	20,000.00	855,857.16 Cr	<input type="checkbox"/>	
11 Apr	Magtape Credit	Reg Fund Mgrs		713,064.21 Cr	1,568,921.37 Cr	<input type="checkbox"/>	
12 Apr	POS Purchase Debit Card	S*makro Crown Mines	467846*7879 11 Apr	3,782.55	1,565,138.82 Cr	<input type="checkbox"/>	
13 Apr	FNB Ob Trf	FNB Ob Trf 8060		6,000.00	1,559,138.82 Cr	<input type="checkbox"/>	
13 Apr	FNB Ob Pmt	FNB Ob 000000553 Pcb	Pcb Technologies	35,835.00	1,523,303.82 Cr	<input type="checkbox"/>	
13 Apr	FNB Ob Pmt	FNB Ob 000000552 Rur	Rural Maintenance	3,277.82	1,520,026.00 Cr	<input type="checkbox"/>	
13 Apr	FNB Ob Pmt	FNB Ob 000000554 Med	Media -Business Day	3,602.88	1,516,423.12 Cr	<input type="checkbox"/>	
13 Apr	FNB Ob Pmt	FNB Ob 000000555 Unh	Unhu It Consulting	7,059.00	1,509,364.12 Cr	<input type="checkbox"/>	3.30
13 Apr	FNB Ob Pmt	FNB Ob 000000556 Ram	Rammusa Architectura	30,238.00	1,479,126.12 Cr	<input type="checkbox"/>	
13 Apr	FNB Ob Pmt	FNB Ob 000000557 La	La Modau	5,000.00	1,474,126.12 Cr	<input type="checkbox"/>	
13 Apr	Internet Trf To	Support Plus		40,000.00	1,434,126.12 Cr	<input type="checkbox"/>	
14 Apr	Cheque 978	Killarney	1007930905	2,647.50	1,431,478.62 Cr	<input type="checkbox"/>	31.00
15 Apr	FNB Ob Pmt	FNB Ob 000000558 Pm	Pm O Keefe	45,000.00	1,386,478.62 Cr	<input type="checkbox"/>	(212.55)
16 Apr	Int On Debit Balance			6.40	1,386,472.22 Cr	<input type="checkbox"/>	
16 Apr	#Monthly Account Fee			41.50	1,386,430.72 Cr	<input type="checkbox"/>	
16 Apr	#Service Fees			212.55	1,386,218.17 Cr	<input type="checkbox"/>	
16 Apr	#Statement Fee			8.00	1,386,210.17 Cr	<input type="checkbox"/>	(8.00)
Closing Balance					1,386,210.17 Cr		0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	Account Sub Product Description
486	62002637025	11/04/16	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST109 023687
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 109
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R239.69 Dr**

16 April 2011 to 17 May 2011

Cheque Clearing Period
With effect from the 1 May 2011 the cheque clearing period will increase from 5 working days to 7 working days.

For more information contact 0860 263 362 or visit your nearest branch.

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.

Please look out for further communications.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		1,386,210.17 Cr
Funds Received/Credits	5	223,795.54 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	5	223,795.54 Cr
Funds Used/Debits	56	1,108,281.36 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	1	207.23 Dr
Debit/Stop Orders	5	16,002.22 Dr
Account Payments	41	779,071.91 Dr
Inter-Account Transfers Out	9	313,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	140.10 Dr
Service Fees	3	140.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	1,811.66 Dr
Other Fees	0	0.00
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		499,772.59 Cr
Available Balance (23h02 - 17 May 11)		89,372.59



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance 15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62002637025	11/05/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 109

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,386,210.17 Cr	0.00
18 Apr	FNB OB Pmt	FNB OB 000000559 Luc	Lucy Rogers	5,000.00	1,381,210.17 Cr	
20 Apr	FNB OB Pmt	FNB OB 000000560 Kel	Keliana Management	40,000.00	1,341,210.17 Cr	
21 Apr	FNB OB Trf	FNB OB Trf 8060		28,000.00	1,313,210.17 Cr	
21 Apr	FNB OB Trf	FNB OB Trf 8060		10,000.00	1,303,210.17 Cr	
28 Apr	Internet Trf To	Trf		10,000.00	1,293,210.17 Cr	3.30
28 Apr	Cheque 981	Killarney	1007930905	207.23	1,293,002.94 Cr	31.00
29 Apr	FNB OB Pmt	FNB OB 000000563 Cut	Cuthbert Gambia	34,793.39	1,258,209.55 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000562 Din	Dineo Salary	20,934.63	1,237,274.92 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000564 Ang	Angela Salary	30,565.82	1,206,709.10 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000566 Dia	Diana Salary	12,007.87	1,194,701.23 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000565 Oba	Obakeng Salary	23,616.33	1,171,084.90 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000569 Geo	Geoff Salary	36,183.99	1,134,900.91 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000571 Luc	Lucy Rogers	40,267.97	1,094,632.94 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000568 Tsh	Tshepo Salary	17,621.27	1,077,011.67 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000570 Wer	Werner Nesor	1,572.83	1,075,438.84 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000567 Zan	Zanele Salary	5,312.15	1,070,126.69 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000575 Geo	Geoff Makhubo	46,739.97	1,023,386.72 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000572 Kak	Kakali Salary	9,129.09	1,014,257.63 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000573 Lin	Lindiwe Salary	6,793.05	1,007,464.58 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000574 Nat	Nathi Salary	6,700.71	1,000,763.87 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000577 Cae	Caesar Salary	34,879.99	965,883.88 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000578 Mph	Mpho Ramaisa	18,125.37	947,758.51 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000579 Pri	Prince Salary	10,699.35	937,059.16 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000576 Tha	Thandi Salary	21,280.75	915,778.41 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000580 Pat	Patrick Salary	36,183.99	879,594.42 Cr	
29 Apr	FNB OB Pmt	FNB OB 000000581 Uni	Uni Of Cape Town	38,500.00	841,094.42 Cr	
29 Apr	Internet Trf To	Transfer		5,000.00	836,094.42 Cr	3.30
29 Apr	FNB OB Trf	FNB OB Trf 8060		20,000.00	816,094.42 Cr	
29 Apr	General Credit - Domestic Trea	Eftbidx2fzzwb006	20110429np001833	5,312.15 Cr	821,406.57 Cr	
29 Apr	FNB OB Trf	FNB OB Trf 8060		20,000.00	801,406.57 Cr	
29 Apr	Magtape Debit	Playmoregopmg008545(Curr)		169.00	801,237.57 Cr	13.25
29 Apr	Magtape Debit	Mweb Internet 32473440		145.00	801,092.57 Cr	13.25
30 Apr	FNB OB Coll	Sosd4029	62026539306	350.00	800,742.57 Cr	
03 May	Magtape Credit	Reg Fund Mgrs		37,290.16 Cr	838,032.73 Cr	
04 May	#FNB OB Fees	#Internet Fees 1189495		1,811.66	836,221.07 Cr	
04 May	FNB OB Pmt	FNB OB 000000582 Zan	Zanele Salary	5,312.15	830,908.92 Cr	
04 May	FNB OB Trf	FNB OB Trf 8060		100,000.00	730,908.92 Cr	
04 May	Magtape Credit	Revco		45,600.00 Cr	776,508.92 Cr	
04 May	Magtape Credit	Transfer Accsolve		100,000.00 Cr	876,508.92 Cr	
05 May	FNB OB Trf	FNB OB Trf 8060		100,000.00	776,508.92 Cr	
05 May	FNB OB Trf	FNB OB Trf 8060		20,000.00	756,508.92 Cr	
05 May	FNB OB Pmt	FNB OB 000000584 Pcb	Pcb Technologies	9,035.00	747,473.92 Cr	
05 May	FNB OB Pmt	FNB OB 000000587 Red	Redefine Properties	36,984.83	710,489.09 Cr	
05 May	FNB OB Pmt	FNB OB 000000586 Tel	Telkom	309.72	710,179.37 Cr	
05 May	FNB OB Pmt	FNB OB 000000585 Tel	Telkom	742.98	709,436.39 Cr	
05 May	FNB OB Pmt	FNB OB 000000583 Vum	Vuma Buka Air CC	3,454.20	705,982.19 Cr	
05 May	FNB OB Pmt	FNB OB 000000588 Fle	Fleet Subscription	680.00	705,302.19 Cr	
05 May	Magtape Debit	Citele/ffa-05m403452039		266.40	705,035.79 Cr	13.25

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62002637025	11/05/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 109

Date	Description		Amount	Balance	Accrued Bank Charges
05 May	Magtape Debit	Liblife 05may56686653200etc	15,071.82	689,963.97 Cr	13.25
09 May	FNB OB Pmt	FNB OB 000000589 Red Redefine Properties	668.79	689,295.18 Cr	
09 May	FNB OB Pmt	FNB OB 000000590 Ika Ikageng Itereleng Ai	20,000.00	669,295.18 Cr	
12 May	FNB OB Pmt	FNB OB 000000591 Nat National Stadium Sa	22,295.28	646,999.90 Cr	
12 May	FNB OB Pmt	FNB OB 000000592 Tel Telkom	21,454.57	625,545.33 Cr	
12 May	FNB OB Pmt	FNB OB 000000593 The The Star	1,319.50	624,225.83 Cr	
12 May	FNB OB Pmt	FNB OB 000000594 Nat National Stadium Sa	13,133.70	611,092.13 Cr	
13 May	FNB OB Pmt	FNB OB 000000595 Riv Rivonia Heroes	3,000.00	608,092.13 Cr	
13 May	FNB OB Pmt	FNB OB 000000596 War Ward 125	5,000.00	603,092.13 Cr	
13 May	FNB OB Pmt	FNB OB 000000597 Pri Prince Skosana	18,895.00	584,197.13 Cr	
13 May	FNB OB Pmt	FNB OB 000000598 Nat National Stadium Sa	13,137.70	571,059.43 Cr	
13 May	FNB OB Pmt	FNB OB 000000599 Tra Transfer Accsolve	60,000.00	511,059.43 Cr	
13 May	Magtape Credit	Reg Fund Mgrs	35,593.23 Cr	546,652.66 Cr	
16 May	FNB OB Pmt	FNB OB 000000600 Geo Geoff Makhubo	46,739.97	499,912.69 Cr	
17 May	#Monthly Account Fee		41.50	499,871.19 Cr	
17 May	#Service Fees		90.60	499,780.59 Cr	(90.60)
17 May	#Statement Fee		8.00	499,772.59 Cr	(8.00)
Closing Balance				499,772.59 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62002637025	11/05/17	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST110 011335
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 110
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R234.25 Dr**

17 May 2011 to 17 June 2011

Cheque Clearing Period
With effect from the 1 May 2011 the cheque clearing period will increase from 5 working days to 7 working days.

For more information contact 0860 263 362 or visit your nearest branch.

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.

Please look out for further communications.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		499,772.59 Cr
Funds Received/Credits	4	986,040.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	945,000.00 Cr
Electronic Payments Received	1	41,040.00 Cr
Funds Used/Debits	43	1,483,192.32 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	700.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	16,035.09 Dr
Account Payments	33	1,044,242.63 Dr
Inter-Account Transfers Out	1	420,000.00 Dr
Card Purchases (POS)	3	2,214.60 Dr
Petrol Card Purchases	0	0.00
Bank Charges	5	174.65 Dr
Service Fees	3	173.45 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	1,732.90 Dr
Other Fees	2	1.20 Dr
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		712.72 Cr
Available Balance (22h53 - 17 Jun 11)		0.00



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62002637025	11/06/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 110

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					499,772.59 Cr	0.00
19 May	Internet Trf To	Transfer Salaries		420,000.00	79,772.59 Cr	3.30
19 May	Internet Trf From	Sms		420,000.00 Cr	499,772.59 Cr	
19 May	Internet Pmt To	Sms Campaign	Obakeng	410,400.00	89,372.59 Cr	
19 May	#Notification Fee E-mail	#Email Sending Fee	Once-off Payment	0.60	89,371.99 Cr	
19 May	#Notification Fee E-mail	#Email Sending Fee	Once-off Payment	0.60	89,371.39 Cr	
24 May	Internet Pmt From	Sms Campaign Recon.		41,040.00 Cr	130,411.39 Cr	
25 May	ATM Cash	Campus	467846*7879	700.00	129,711.39 Cr	11.00
26 May	POS Purchase Debit Card	S*nandos Melville	467846*7879 25 May	600.00	129,111.39 Cr	2.75
26 May	POS Purchase Debit Card	S*pnp Auckland Park	467846*7879 25 May	999.60	128,111.79 Cr	2.75
27 May	POS Purchase Debit Card	S*sandwich Baron	467846*7879 25 May	615.00	127,496.79 Cr	2.75
30 May	FNB OB Coll	Sosd4029	62026539306	350.00	127,146.79 Cr	
31 May	FNB OB Trf	FNB OB Trf 8060		430,000.00 Cr	557,146.79 Cr	
31 May	FNB OB Pmt	FNB OB 000000602 Ang	Angela Salary	30,565.82	526,580.97 Cr	
31 May	FNB OB Pmt	FNB OB 000000604 Dia	Diana Salary	11,995.27	514,585.70 Cr	
31 May	FNB OB Pmt	FNB OB 000000603 Oba	Obakeng Salary	23,612.66	490,973.04 Cr	
31 May	FNB OB Pmt	FNB OB 000000608 Geo	Geoff Makhubo	46,739.97	444,233.07 Cr	
31 May	FNB OB Pmt	FNB OB 000000605 Kak	Kakali Salary	9,129.09	435,103.98 Cr	
31 May	FNB OB Pmt	FNB OB 000000606 Lin	Lindiwe Salary	6,793.05	428,310.93 Cr	
31 May	FNB OB Pmt	FNB OB 000000607 Nat	Nathi Salary	6,700.71	421,610.22 Cr	
31 May	FNB OB Pmt	FNB OB 000000609 Dai	Daisy Mashego	1,679.99	419,930.23 Cr	
31 May	FNB OB Pmt	FNB OB 000000612 Geo	Geoff Salary	36,183.99	383,746.24 Cr	
31 May	FNB OB Pmt	FNB OB 000000613 Luc	Lucy Rogers	45,815.34	337,930.90 Cr	
31 May	FNB OB Pmt	FNB OB 000000611 Tsh	Tshepo Salary	18,191.28	319,739.62 Cr	
31 May	FNB OB Pmt	FNB OB 000000610 Zan	Zanele Salary	5,287.09	314,452.53 Cr	
31 May	FNB OB Pmt	FNB OB 000000615 Cae	Caesar Salary	36,477.06	277,975.47 Cr	
31 May	FNB OB Pmt	FNB OB 000000616 Mph	Mpho Ramaisa	16,070.17	261,905.30 Cr	
31 May	FNB OB Pmt	FNB OB 000000617 Pri	Prince Salary	10,193.09	251,712.21 Cr	
31 May	FNB OB Pmt	FNB OB 000000614 Tha	Thandi Salary	21,426.64	230,285.57 Cr	
31 May	FNB OB Pmt	FNB OB 000000618 Pat	Patrick Salary	36,183.99	194,101.58 Cr	
31 May	FNB OB Pmt	FNB OB 000000620 Cut	Cuthbert Gambinga	36,568.18	157,533.40 Cr	
31 May	FNB OB Pmt	FNB OB 000000619 Din	Dineo Salary	20,752.24	136,781.16 Cr	
31 May	FNB OB Pmt	FNB OB 000000621 Min	Minatlou Trading	35,000.00	101,781.16 Cr	
31 May	Magtape Debit	Playmoregopmg008545(Curr)		169.00	101,612.16 Cr	13.25
31 May	Magtape Debit	Mweb	Internet 32705104	145.00	101,467.16 Cr	13.25
01 Jun	FNB OB Pmt	FNB OB 000000622 Ang	Angela Salary	20,000.00	81,467.16 Cr	
02 Jun	FNB OB Pmt	FNB OB 000000623 Jci	Jci South Africa	10,000.00	71,467.16 Cr	
02 Jun	#FNB OB Fees	#Internet Fees 1189495		1,732.90	69,734.26 Cr	
03 Jun	Magtape Debit	Citele/Ifa-06m403452039		266.40	69,467.86 Cr	13.25
06 Jun	FNB OB Pmt	FNB OB 000000629 Doc	Document Warehouse	923.40	68,544.46 Cr	
06 Jun	FNB OB Pmt	FNB OB 000000625 Pcb	Pcb Technologies	9,900.00	58,644.46 Cr	
06 Jun	FNB OB Pmt	FNB OB 000000628 Red	Redefine Properties	41,030.54	17,613.92 Cr	
06 Jun	FNB OB Pmt	FNB OB 000000626 Tel	Telkom	736.71	16,877.21 Cr	
06 Jun	FNB OB Pmt	FNB OB 000000627 Tel	Telkom	321.26	16,555.95 Cr	
06 Jun	FNB OB Pmt	FNB OB 000000624 Vum	Vuma Buka Air CC	763.80	15,792.15 Cr	
06 Jun	Magtape Debit	Liblife 05jun56686653200etc		15,104.69	687.46 Cr	13.25
09 Jun	Internet Trf From	Transfer From Salary		95,000.00 Cr	95,687.46 Cr	
09 Jun	Internet Pmt To	Careers-staff	Vincent	40,000.00	55,687.46 Cr	
09 Jun	FNB OB Pmt	FNB OB 000000630 Pm	Pm O Keefe	43,000.00	12,687.46 Cr	

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62002637025	11/06/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 110

Date	Description			Amount	Balance	Accrued Bank Charges
09 Jun	FNB OB Pmt	FNB OB 000000631 Rur	Rural Maintenance	4,301.29	8,386.17 Cr	
10 Jun	Rtc Express Pmt To	Transfer Accsolve	Transfer Molelwane	7,500.00	886.17 Cr	34.00
17 Jun	Electronic Payments	Bis/Int 2 @ 7.20 =	14.40	0.00	886.17 Cr	14.40
17 Jun	#Monthly Account Fee			41.50	844.67 Cr	
17 Jun	#Service Fees			123.95	720.72 Cr	(123.95)
17 Jun	#Statement Fee			8.00	712.72 Cr	(8.00)

Closing Balance

712.72 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/P6/C6/TT/N	FNBUS
486	62002637025	11/06/17	Business Cheque Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST111 020114
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 111
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R81.78 Dr**

17 June 2011 to 16 July 2011

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.
Please look out for further communications.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		712.72 Cr
Funds Received/Credits	5	71,570.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	2,500.00 Cr
Electronic Payments Received	3	69,070.00 Cr
Funds Used/Debits	13	68,353.96 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	6	16,843.41 Dr
Account Payments	5	50,640.55 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	2	870.00 Dr
Petrol Card Purchases	0	0.00
Bank Charges	8	467.27 Dr
Service Fees	5	132.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	198.74 Dr
Other Fees	3	335.17 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	7.33 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		3,255.42 Cr
Available Balance (10h59 - 17 Jul 11)		3,255.42



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/07/16	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 111

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					712.72 Cr	0.00
18 Jun	POS Purchase Debit Card	S*nandos Melville	467846*7879 17 Jun	300.00	412.72 Cr	2.75
18 Jun	POS Purchase Debit Card	S*sandwich Baron	467846*7879 17 Jun	570.00	157.28	2.75
20 Jun	#Excess Item Fee	1 Items On 11/06/18		105.00	262.28	(105.00)
25 Jun	Internet Trf From	Transfer From Salary		1,000.00 Cr	737.72 Cr	
30 Jun	Magtape Debit	Playmorego104136-pmg(Curr)		169.00	568.72 Cr	13.25
30 Jun	Magtape Debit	Mweb Internet 32937860		145.00	423.72 Cr	13.25
30 Jun	FNB OB Coll	Sosd4029	62026539306	350.00	73.72 Cr	
02 Jul	#FNB OB Fees	#Internet Fees 1189495		198.74	125.02	
02 Jul	#Monthly Account Fee			24.75	149.77	
02 Jul	#Service Fees			32.00	181.77	(32.00)
05 Jul	Magtape Debit	Cltele/lfa-07m403452039		273.40	455.17	14.25
05 Jul	Magtape Debit	Liblife 05jul56686653200etc		15,227.83	15,683.00	14.25
06 Jul	Magtape Credit	Transfer Accsolve		49,650.00 Cr	33,967.00 Cr	
06 Jul	#Excess Item Fee	2 Items On 11/07/05		230.00	33,737.00 Cr	(230.00)
07 Jul	Magtape Credit	From Geoff Makhubo		16,000.00 Cr	49,737.00 Cr	
08 Jul	Internet Trf From	Transfer		1,500.00 Cr	51,237.00 Cr	
08 Jul	FNB OB Pmt	FNB OB 000000632 T T	T Tshabalala	1,000.00	50,237.00 Cr	
08 Jul	FNB OB Pmt	FNB OB 000000636 Red	Redefine Properties	41,558.12	8,678.88 Cr	
08 Jul	FNB OB Pmt	FNB OB 000000633 Rur	Rural Maintenance	6,982.71	1,696.17 Cr	
08 Jul	FNB OB Pmt	FNB OB 000000635 Tel	Telkom	363.01	1,333.16 Cr	
08 Jul	FNB OB Pmt	FNB OB 000000634 Tel	Telkom	736.71	596.45 Cr	
08 Jul	Magtape Credit	Cepd Curr A/C		3,420.00 Cr	4,016.45 Cr	
08 Jul	Magtape Debit	Liberty047 07jul59271703300c/P		678.18	3,338.27 Cr	14.25
16 Jul	Int On Debit Balance			7.33	3,330.94 Cr	
16 Jul	Penalty Interest			0.17	3,330.77 Cr	
16 Jul	#Monthly Account Fee			23.10	3,307.67 Cr	
16 Jul	#Service Fees			42.75	3,264.92 Cr	(42.75)
16 Jul	#Statement Fee			9.50	3,255.42 Cr	(9.50)
Closing Balance					3,255.42 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/07/16	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST112 010830
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 112
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R62.52 Dr**

16 July 2011 to 17 August 2011

Let us do your business books instantly - It's Free.
Instant Accounting uses your business' FNB Electronic bank statements to automatically generate financial statements and reports.
Log on to Online Banking and click on the Instant Accounting tab for more information.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		3,255.42 Cr
Funds Received/Credits	1	696,821.69 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	696,821.69 Cr
Funds Used/Debits	14	220,455.09 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	16,843.41 Dr
Account Payments	7	103,611.68 Dr
Inter-Account Transfers Out	2	100,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	6	407.84 Dr
Service Fees	3	177.75 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	101.34 Dr
Other Fees	3	230.09 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.52 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		479,112.32 Cr
Available Balance (22h56 - 17 Aug 11)		479,112.32



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/08/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 112

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				3,255.42 Cr	0.00
23 Jul	Internet Pmt To	Nathi Salary Molelwane Salary	3,000.00	255.42 Cr	
29 Jul	Magtape Debit	Mweb Internet 33171548	145.00	110.42 Cr	14.25
29 Jul	FNB OB Coll	Sosd4029 62026539306	350.00	239.58	
30 Jul	Magtape Debit	Playmorego104136-pmg(Curr)	169.00	408.58	14.25
30 Jul	#Excess Item Fee	1 Items On 11/07/29	115.00	523.58	(115.00)
01 Aug	Magtape Credit	Reg Fund Mgrs	696,821.69 Cr	696,298.11 Cr	
01 Aug	#Excess Item Fee	1 Items On 11/07/30	115.00	696,183.11 Cr	(115.00)
03 Aug	#FNB OB Fees	#Internet Fees 1189495	101.34	696,081.77 Cr	
05 Aug	Magtape Debit	Citele/lfa-08m403452039	273.40	695,808.37 Cr	14.25
05 Aug	Magtape Debit	Liblife 05aug56686653200etc	15,906.01	679,902.36 Cr	14.25
10 Aug	Internet Pmt To	Teboho Geoff	10,000.00	669,902.36 Cr	
11 Aug	Internet Pmt To	Reconnect Expense Geoff	4,000.00	665,902.36 Cr	
12 Aug	Internet Pmt To	Nono FNB From Geoff	20,000.00	645,902.36 Cr	
12 Aug	Internet Pmt To	Nathi Salary Molelwane Salary	7,000.00	638,902.36 Cr	
12 Aug	Internet Trf To	Transfer Salaries	50,000.00	588,902.36 Cr	3.40
16 Aug	Internet Pmt To	Transfer Accsolve Transfer Molelwane	53,611.68	535,290.68 Cr	
16 Aug	Internet Pmt To	Angela Salary S Tshabalala	6,000.00	529,290.68 Cr	
17 Aug	Internet Trf To	Transfer Consult	50,000.00	479,290.68 Cr	3.40
17 Aug	Int On Debit Balance		0.52	479,290.16 Cr	
17 Aug	Penalty Interest		0.09	479,290.07 Cr	
17 Aug	Electronic Payments	Bis/Int 7 On True Tiering = 54.95	0.00	479,290.07 Cr	54.95
17 Aug	#Monthly Account Fee		49.50	479,240.57 Cr	
17 Aug	#Service Fees		118.75	479,121.82 Cr	(118.75)
17 Aug	#Statement Fee		9.50	479,112.32 Cr	(9.50)
Closing Balance				479,112.32 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/08/17	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST113 022460
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 113
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R102.76 Dr**

17 August 2011 to 17 September 2011

Let us do your business's books instantly - It's Free.
Instant Accounting uses your business' FNB Electronic bank statements to automatically generate financial statements and reports.
Log on to Online Banking and click on the Instant Accounting tab for more information.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		479,112.32 Cr
Funds Received/Credits	1	36,986.02 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	36,986.02 Cr
Funds Used/Debits	33	511,613.14 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	1,000.00 Dr
Cheques Processed (Non Cash)	1	37,500.00 Dr
Debit/Stop Orders	5	16,843.41 Dr
Account Payments	16	268,584.58 Dr
Inter-Account Transfers Out	9	187,000.00 Dr
Card Purchases (POS)	1	685.15 Dr
Petrol Card Purchases	0	0.00
Bank Charges	3	194.15 Dr
Service Fees	2	184.65 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	642.52 Dr
Other Fees	1	9.50 Dr
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		3,648.53 Cr
Available Balance (20h00 - 18 Sep 11)		3,648.53



See overleaf for transactions

Earned on your FNB Cheque Account

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Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/09/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 113

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					479,112.32 Cr	0.00
19 Aug	Internet Trf To	8060		100,000.00	379,112.32 Cr	3.40
24 Aug	Internet Pmt To	Teboho	Geoff	20,000.00	359,112.32 Cr	
24 Aug	POS Purchase Debit Card	S*makro Crown Mines	467846*7879 23 Aug	685.15	358,427.17 Cr	2.75
26 Aug	FNB OB Trf	FNB OB Trf 8060		12,000.00	346,427.17 Cr	
26 Aug	FNB OB Pmt	FNB OB 000000638 Rur	Rural Maintenance	13,099.82	333,327.35 Cr	
26 Aug	FNB OB Pmt	FNB OB 000000639 Tel	Telkom	12,649.77	320,677.58 Cr	
26 Aug	FNB OB Pmt	FNB OB 000000637 Fin	Finance Outsourcing	13,224.00	307,453.58 Cr	
26 Aug	FNB OB Trf	FNB OB Trf 8060		12,000.00	295,453.58 Cr	
26 Aug	FNB OB Pmt	FNB OB 000000640 Mm	Mm Ramphele	5,000.00	290,453.58 Cr	
27 Aug	Internet Pmt To	Bay Drive	Makhubo	15,000.00	275,453.58 Cr	
30 Aug	Magtape Credit	Reg Fund Mgrs		36,986.02 Cr	312,439.60 Cr	
31 Aug	ATM Cash	Killarne	4678461000007879	1,000.00	311,439.60 Cr	14.50
31 Aug	FNB OB Pmt	FNB OB 000000644 Geo	Geoff Makhubo	46,739.97	264,699.63 Cr	
31 Aug	FNB OB Pmt	FNB OB 000000641 Kak	Kakali Salary	9,129.09	255,570.54 Cr	
31 Aug	FNB OB Pmt	FNB OB 000000642 Lin	Lindiwe Salary	12,710.67	242,859.87 Cr	
31 Aug	FNB OB Pmt	FNB OB 000000643 Nat	Nathi Salary	6,700.71	236,159.16 Cr	
31 Aug	FNB OB Pmt	FNB OB 000000645 Ang	Angela Salary	30,565.82	205,593.34 Cr	
31 Aug	FNB OB Pmt	FNB OB 000000648 Dai	Daisy Mashego	1,679.99	203,913.35 Cr	
31 Aug	FNB OB Pmt	FNB OB 000000647 Dia	Diana Salary	11,995.27	191,918.08 Cr	
31 Aug	FNB OB Pmt	FNB OB 000000646 Oba	Obakeng Salary	23,612.66	168,305.42 Cr	
31 Aug	FNB OB Pmt	FNB OB 000000649 Tra	Transfer Accsolve	5,000.00	163,305.42 Cr	
31 Aug	Magtape Debit	Moregolf 104136-pmg(Curr)		169.00	163,136.42 Cr	14.25
31 Aug	Magtape Debit	Mweb Internet 33405749		145.00	162,991.42 Cr	14.25
31 Aug	FNB OB Coll	Sosd4029	62026539306	350.00	162,641.42 Cr	
01 Sep	FNB OB Trf	FNB OB Trf 8060		12,000.00	150,641.42 Cr	
02 Sep	Internet Trf To	Trf		10,000.00	140,641.42 Cr	3.40
02 Sep	#FNB OB Fees	#Internet Fees 1189495		642.52	139,998.90 Cr	
03 Sep	Internet Trf To	Salaries		12,000.00	127,998.90 Cr	3.40
05 Sep	Magtape Debit	Citele/lfa-09m403452039		273.40	127,725.50 Cr	14.25
05 Sep	Magtape Debit	Liblife 05sep56686653200etc		15,906.01	111,819.49 Cr	14.25
07 Sep	FNB OB Trf	FNB OB Trf 8060		12,000.00	99,819.49 Cr	
07 Sep	FNB OB Pmt	FNB OB 000000650 Red	Redefine Properties	41,476.81	58,342.68 Cr	
07 Sep	Cheque 982	Killarney	421052112	37,500.00	20,842.68 Cr	35.00
09 Sep	FNB OB Trf	FNB OB Trf 8060		12,000.00	8,842.68 Cr	
09 Sep	FNB OB Trf	FNB OB Trf 8060		5,000.00	3,842.68 Cr	
17 Sep	Statements			0.00	3,842.68 Cr	9.50
17 Sep	Electronic Payments	Bis/Int 2 On True Tiering = 15.70		0.00	3,842.68 Cr	15.70
17 Sep	#Monthly Account Fee			49.50	3,793.18 Cr	
17 Sep	#Value Added Serv Fees			9.50	3,783.68 Cr	(9.50)
17 Sep	#Service Fees			135.15	3,648.53 Cr	(135.15)

Closing Balance

3,648.53 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/09/17	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST114 010590
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 114
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R112.40 Dr**

17 September 2011 to 17 October 2011

Entrepreneur SA 2011 brought to you by FNB in partnership with 702 & Cape Talk 567

FNB is inspired by entrepreneurs and is committed to the success of entrepreneurs. Listen to Radio 702 and Cape Talk 567 from the 10th October 2011 to understand the challenges entrepreneurs are facing and expert advice for aspiring entrepreneurs. Visit www.fnb.co.za for more information.

The Exchange Control Voluntary Disclosure Programme

This programme provides the opportunity for all South African individual and company residents to regularise their exchange control affairs with the Financial Surveillance Department of the SA Reserve Bank. The deadline is 31 October 2011. Visit www.resbank.co.za or Contacts at FNB KKondos 0875777194 or JPLéRoux 0875777192.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			3,648.53 Cr
Funds Received/Credits	3		592,649.64 Cr
Cash Deposit	1		2,063.00 Cr
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	2		590,586.64 Cr
Funds Used/Debits	33		516,205.64 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		3,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		16,843.41 Dr
Account Payments	22		368,362.23 Dr
Inter-Account Transfers Out	5		128,000.00 Dr
Card Purchases (POS)	0		0.00
Petrol Card Purchases	0		0.00
Bank Charges	4		175.77 Dr
Service Fees	2		133.15 Dr
Cash Deposit Fees	1		33.12 Dr
Cash Handling Fees	0		0.00
Internet Fees	1		739.47 Dr
Other Fees	1		9.50 Dr
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			79,177.29 Cr
Available Balance (23h32 - 17 Oct 11)			79,177.29



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/10/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 114

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				3,648.53 Cr	0.00
23 Sep	ATM Cash	Aeroton 4057691002003200	3,000.00	648.53 Cr	37.50
27 Sep	Magtape Credit	Tss Managed Services (Pty) Ltd	570,000.00 Cr	570,648.53 Cr	
28 Sep	FNB OB Trf	FNB OB Trf 8060	20,000.00	550,648.53 Cr	
28 Sep	FNB OB Pmt	FNB OB 000000652 Pcb Pcb Technologies	24,155.00	526,493.53 Cr	
28 Sep	FNB OB Pmt	FNB OB 000000651 Rur Rural Maintenance	10,171.29	516,322.24 Cr	
28 Sep	FNB OB Pmt	FNB OB 000000654 Tel Telkom	756.09	515,566.15 Cr	
28 Sep	FNB OB Pmt	FNB OB 000000655 Tel Telkom	565.19	515,000.96 Cr	
28 Sep	FNB OB Pmt	FNB OB 000000653 Tel Telkom	11,116.74	503,884.22 Cr	
28 Sep	FNB OB Pmt	FNB OB 000000656 Fut Future Courier	717.25	503,166.97 Cr	
29 Sep	FNB OB Trf	FNB OB Trf 8060	50,000.00	453,166.97 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000657 T N T Ndlovu	4,000.00	449,166.97 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000663 Ang Angela Salary	30,565.82	418,601.15 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000658 Dai Daisy Mashego	1,679.99	416,921.16 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000662 Dia Diana Salary	22,344.07	394,577.09 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000665 Geo Geoff Makhubo	46,739.97	347,837.12 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000661 Kak Kakali Salary	17,440.43	330,396.69 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000659 Lin Lindiwe Salary	6,793.05	323,603.64 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000660 Nat Nathi Salary	12,203.91	311,399.73 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000664 Oba Obakeng Salary	42,992.02	268,407.71 Cr	
29 Sep	FNB OB Pmt	FNB OB 000000666 Tf Tf Mashao	20,000.00	248,407.71 Cr	
29 Sep	Magtape Credit	Transfer Accsolve	20,586.64 Cr	268,994.35 Cr	
30 Sep	FNB OB Pmt	FNB OB 000000667 Dee Dee Condolences	4,000.00	264,994.35 Cr	
30 Sep	FNB OB Pmt	FNB OB 000000668 Sca Scan Squared-accsolv	20,586.64	244,407.71 Cr	
30 Sep	Magtape Debit	Mweb Internet 33640452	145.00	244,262.71 Cr	14.25
30 Sep	FNB OB Coll	Playmorego104136-pmg 62093053579	169.00	244,093.71 Cr	
30 Sep	FNB OB Coll	Sosd4029 62026539306	350.00	243,743.71 Cr	
03 Oct	Cash Deposit	Maponya Mb Modisane	2,063.00 Cr	245,806.71 Cr	33.12
03 Oct	#FNB OB Fees	#Internet Fees 1189495	739.47	245,067.24 Cr	
05 Oct	Internet Trf To	Transfer Salaries	8,000.00	237,067.24 Cr	3.40
05 Oct	Magtape Debit	Cltele/lfa-10m403452039	273.40	236,793.84 Cr	14.25
05 Oct	Magtape Debit	Liblife 05oct56686653200etc	15,906.01	220,887.83 Cr	14.25
06 Oct	FNB OB Trf	FNB OB Trf 8060	20,000.00	200,887.83 Cr	
06 Oct	FNB OB Pmt	FNB OB 000000669 Red Redefine Properties	41,502.77	159,385.06 Cr	
07 Oct	FNB OB Trf	FNB OB Trf 8060	30,000.00	129,385.06 Cr	
10 Oct	FNB OB Pmt	FNB OB 000000670 Die Dietla Lichaba	20,000.00	109,385.06 Cr	
10 Oct	FNB OB Pmt	FNB OB 000000671 Geo Geoff Makhubo	20,000.00	89,385.06 Cr	
13 Oct	FNB OB Pmt	FNB OB 000000672 Moo Moore Brothers And A	10,032.00	79,353.06 Cr	
17 Oct	Statements		0.00	79,353.06 Cr	9.50
17 Oct	#Monthly Account Fee		49.50	79,303.56 Cr	
17 Oct	#Value Added Serv Fees		9.50	79,294.06 Cr	(9.50)
17 Oct	#Service Fees		83.65	79,210.41 Cr	(83.65)
17 Oct	#Cash Deposit Fee		33.12	79,177.29 Cr	(33.12)
Closing Balance				79,177.29 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/10/17	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST115 010704
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 115
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R82.52 Dr**

17 October 2011 to 17 November 2011

Entrepreneur SA 2011 brought to you by FNB in partnership with 702 & Cape Talk 567

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This programme provides the opportunity for all South African individual and company residents to regularise their exchange control affairs with the Financial Surveillance Department of the SA Reserve Bank. The deadline is 31 October 2011. Visit www.resbank.co.za or Contacts at FNB KKondos 0875777194 or JPLéRoux 0875777192.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			79,177.29 Cr
Funds Received/Credits	7		604,655.31 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		490,000.00 Cr
Electronic Payments Received	6		114,655.31 Cr
Funds Used/Debits	25		614,580.08 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	1		1,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	5		16,991.25 Dr
Account Payments	13		535,867.73 Dr
Inter-Account Transfers Out	2		55,000.00 Dr
Card Purchases (POS)	4		5,721.10 Dr
Petrol Card Purchases	0		0.00
Bank Charges	3		148.30 Dr
Service Fees	2		138.80 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		523.58 Dr
Other Fees	1		9.50 Dr
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			68,580.64 Cr
Available Balance (23h17 - 17 Nov 11)			68,580.64



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/11/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 115

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					79,177.29 Cr	0.00
18 Oct	Internet Trf To	Transfer Project 11		25,000.00	54,177.29 Cr	3.40
18 Oct	FNB OB Pmt	FNB OB 000000673 Ang	Angela Salary	3,000.00	51,177.29 Cr	
18 Oct	FNB OB Pmt	FNB OB 000000674 Lim	Limdev -accsolve	5,000.00	46,177.29 Cr	
18 Oct	Magtape Credit	Transfer Accsolve		5,000.00 Cr	51,177.29 Cr	
19 Oct	ATM Cash	Woodmead	4678461000007879	1,000.00	50,177.29 Cr	14.50
19 Oct	FNB OB Pmt	FNB OB 000000675 Fus	Fusoin Boutique Hote	7,000.00	43,177.29 Cr	
19 Oct	Magtape Credit	Transfer Accsolve		4,402.20 Cr	47,579.49 Cr	
19 Oct	Magtape Credit	Transfer Accsolve		7,000.00 Cr	54,579.49 Cr	
20 Oct	POS Purchase Debit Card	S*makro Crown Mines	467846*7879 19 Oct	1,371.60	53,207.89 Cr	2.75
20 Oct	POS Purchase Debit Card	S*makro Woodmead	467846*7879 19 Oct	1,427.90	51,779.99 Cr	2.75
20 Oct	POS Purchase Debit Card	S*makro Crown Mines	467846*7879 19 Oct	1,602.70	50,177.29 Cr	2.75
25 Oct	Internet Trf To	Accsolve		30,000.00	20,177.29 Cr	3.40
25 Oct	Magtape Credit	Transfer Accsolve		30,000.00 Cr	50,177.29 Cr	
26 Oct	POS Purchase Debit Card	Pnp Woodmead Hyperm	467846*7879 25 Oct	1,318.90	48,858.39 Cr	2.75
31 Oct	FNB OB Pmt	FNB OB 000000676 Sca	Scan Squared-accsolv	20,586.64	28,271.75 Cr	
31 Oct	Magtape Credit	Transfer Accsolve		20,586.64 Cr	48,858.39 Cr	
31 Oct	Magtape Debit	104136-pmg(Curr)	Playmorego	169.00	48,689.39 Cr	14.25
31 Oct	Magtape Debit	Mweb Internet	33875100	145.00	48,544.39 Cr	14.25
31 Oct	FNB OB Coll	Sosd4029	62026539306	475.00	48,069.39 Cr	
02 Nov	#FNB OB Fees	#Internet Fees 1189495		523.58	47,545.81 Cr	
02 Nov	FNB OB Pmt	FNB OB 000000677 Geo	Geoff Salary	15,000.00	32,545.81 Cr	
03 Nov	FNB OB Trf	FNB OB Trf Tss-8060		490,000.00 Cr	522,545.81 Cr	
03 Nov	FNB OB Pmt	FNB OB 000000678 Emp	Emp201-oct 2011	60,601.44	461,944.37 Cr	
03 Nov	FNB OB Pmt	FNB OB 000000679 VAT	Vat-july 2011	74,378.53	387,565.84 Cr	
03 Nov	FNB OB Pmt	FNB OB 000000680 Emp	Emp201-sep 2011	68,749.63	318,816.21 Cr	
03 Nov	FNB OB Pmt	FNB OB 000000681 Emp	Emp201- Aug 2011	49,068.39	269,747.82 Cr	
03 Nov	FNB OB Pmt	FNB OB 000000682 Emp	Emp201-july 2011	49,829.48	219,918.34 Cr	
03 Nov	FNB OB Pmt	FNB OB 000000683 Emp	Emp201-june 2011	81,460.46	138,457.88 Cr	
03 Nov	FNB OB Pmt	FNB OB 000000684 Emp	Emp201-may 2011	50,440.26	88,017.62 Cr	
03 Nov	FNB OB Pmt	FNB OB 000000685 Emp	Emp201- April 2011	50,752.90	37,264.72 Cr	
04 Nov	Magtape Debit	Citele/lfa-11m403452039		296.24	36,968.48 Cr	14.25
07 Nov	Magtape Debit	Liblife 05nov56686653200etc		15,906.01	21,062.47 Cr	14.25
15 Nov	Magtape Credit	Reg Fund Mgrs		47,666.47 Cr	68,728.94 Cr	
17 Nov	Statements			0.00	68,728.94 Cr	9.50
17 Nov	#Monthly Account Fee			49.50	68,679.44 Cr	
17 Nov	#Value Added Serv Fees			9.50	68,669.94 Cr	(9.50)
17 Nov	#Service Fees			89.30	68,580.64 Cr	(89.30)
Closing Balance					68,580.64 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/11/17	Business Cheque Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST116 021925
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 116
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R84.93 Dr**

17 November 2011 to 17 December 2011

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		68,580.64 Cr
Funds Received/Credits	6	107,037.54 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	6	107,037.54 Cr
Funds Used/Debits	19	172,254.45 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	500.00 Dr
Cheques Processed (Non Cash)	1	10,000.00 Dr
Debit/Stop Orders	4	16,516.25 Dr
Account Payments	8	121,909.26 Dr
Inter-Account Transfers Out	2	21,000.00 Dr
Card Purchases (POS)	3	2,328.94 Dr
Fuel Purchases	0	0.00
Bank Charges	4	282.15 Dr
Service Fees	2	147.65 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	125.00 Dr
Internet Fees	1	409.46 Dr
Other Fees	1	9.50 Dr
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		2,672.12 Cr
Available Balance (01h42 - 18 Dec 11)		2,672.12



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/12/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 116

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				68,580.64 Cr	0.00
18 Nov	FNB OB Trf	FNB OB Trf 000000686 8060	20,000.00	48,580.64 Cr	
21 Nov	FNB OB Pmt	FNB OB 000000687 Aim Aimec Projects	22,885.10	25,695.54 Cr	
21 Nov	Magtape Credit	Aimec Projec	22,885.10 Cr	48,580.64 Cr	
23 Nov	Magtape Credit	Makro	2,228.95 Cr	50,809.59 Cr	
24 Nov	POS Purchase Debit Card	S*makro Crown Mines 467846*7879 23 Nov	298.15	50,511.44 Cr	2.75
24 Nov	POS Purchase Debit Card	S*makro Crown Mines 467846*7879 23 Nov	1,930.80	48,580.64 Cr	2.75
30 Nov	Magtape Debit	Mweb Internet 34110179	145.00	48,435.64 Cr	14.25
30 Nov	FNB OB Coll	104136-pmg(Curr) 62093053579	169.00	48,266.64 Cr	
01 Dec	FNB OB Pmt	FNB OB 000000688 Aim Aimec Projects	14,035.89	34,230.75 Cr	
01 Dec	Magtape Credit	Aimec Projec	14,035.89 Cr	48,266.64 Cr	
03 Dec	#FNB OB Fees	#Internet Fees 1189495	409.46	47,857.18 Cr	
05 Dec	Magtape Debit	Cltele/lfa-12m403452039	296.24	47,560.94 Cr	14.25
05 Dec	Magtape Debit	Liblife 05dec56686653200etc	15,906.01	31,654.93 Cr	14.25
07 Dec	Magtape Credit	Redefine Properties	16,000.00 Cr	47,654.93 Cr	
08 Dec	FNB OB Pmt	FNB OB 000000689 Red Redefine Properties	41,488.27	6,166.66 Cr	
08 Dec	ATM Cash	Sasol Gr 4057691002003200	500.00	5,666.66 Cr	8.75
12 Dec	FNB OB Pmt	FNB OB 000000690 Geo Geoff Makhubo	3,000.00	2,666.66 Cr	
12 Dec	Magtape Credit	Reg Fund Mgrs	50,000.00 Cr	52,666.66 Cr	
13 Dec	FNB OB Pmt	FNB OB 000000691 Tha Thandi Salary	20,100.00	32,566.66 Cr	
13 Dec	FNB OB Pmt	FNB OB 000000692 Ang Angela Salary	20,100.00	12,466.66 Cr	
13 Dec	Cheque Cashed 973	Killamey	10,000.00	2,466.66 Cr	35.00
13 Dec	Cash Handling Fee		0.00	2,466.66 Cr	125.00
13 Dec	FNB OB Pmt	FNB OB 000000693 Tha Thandi Salary	150.00	2,316.66 Cr	
13 Dec	FNB OB Pmt	FNB OB 000000694 Ang Angela Salary	150.00	2,166.66 Cr	
13 Dec	POS Purchase Debit Card	M*clicks Braamfonte 467846*7879 12 Dec	99.99	2,066.67 Cr	2.75
15 Dec	Magtape Credit	Clientele Life 1	1,887.60 Cr	3,954.27 Cr	
17 Dec	Internet Trf To	Transfer	1,000.00	2,954.27 Cr	3.40
17 Dec	Statements		0.00	2,954.27 Cr	9.50
17 Dec	#Monthly Account Fee		49.50	2,904.77 Cr	
17 Dec	#Cash Handling Fees		125.00	2,779.77 Cr	(125.00)
17 Dec	#Value Added Serv Fees		9.50	2,770.27 Cr	(9.50)
17 Dec	#Service Fees		98.15	2,672.12 Cr	(98.15)
Closing Balance				2,672.12 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	11/12/17	Business Cheque Account	

✉

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0800-11-01-32
0860-263-362

e-Mail

Web

Branch Code

Fax

Lost Cards

Account Enquiries

BBST117

010457

MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 117

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R64.07 Dr

17 December 2011 to 17 January 2012

Change in 3rd party Cheque Book Collection process.

Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.

For more information contact the Client Resolution Centre on 0860 263 362.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			2,672.12 Cr
Funds Received/Credits	4		37,300.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	4		37,300.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	7		39,261.70 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		16,649.22 Dr
Account Payments	2		20,716.28 Dr
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	1		1,896.20 Dr
Fuel Purchases	0		0.00
Bank Charges	4		219.50 Dr
Service Fees	2		95.00 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		302.21 Dr
Other Fees	2		124.50 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		6.54 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			182.17 Cr
Available Balance (23h51 - 17 Jan 12)			182.17

See overleaf for transactions

Interest Rates (Usury)

Interest Charged on Debit Balance

15.00%

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

Service Fee

Pay-as-you-use

A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/01/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 117

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				2,672.12 Cr	0.00
20 Dec	FNB OB Trf	FNB OB Trf 8060	21,000.00 Cr	23,672.12 Cr	
20 Dec	FNB OB Pmt	FNB OB 000000695 Rur Rural Maintenance	10,648.88	13,023.24 Cr	
20 Dec	FNB OB Pmt	FNB OB 000000696 Tel Telkom	10,067.40	2,955.84 Cr	
21 Dec	POS Purchase Debit Card	S*makro Crown Mines 467846*7879 20 Dec	1,896.20	1,059.64 Cr	2.75
21 Dec	FNB OB Coll	104136-pmg(Curr) 62093053579	169.00	890.64 Cr	
30 Dec	Magtape Debit	Mweb Internet 34344153	145.00	745.64 Cr	14.25
03 Jan	#FNB OB Fees	#Internet Fees 1189495	302.21	443.43 Cr	
05 Jan	Magtape Debit	Cltele/lfa-01m403452039	296.24	147.19 Cr	14.25
05 Jan	Magtape Debit	Liblife 05jan56686653200etc	16,038.98	15,891.79	14.25
06 Jan	Internet Trf From	Trf	10,000.00 Cr	5,891.79	
06 Jan	Internet Trf From	Trf	6,000.00 Cr	108.21 Cr	
06 Jan	#Excess Item Fee	1 Items On 12/01/05	115.00	6.79	(115.00)
10 Jan	Internet Trf From	Trf	300.00 Cr	293.21 Cr	
17 Jan	Int On Debit Balance		6.54	286.67 Cr	
17 Jan	Statements		0.00	286.67 Cr	9.50
17 Jan	#Monthly Account Fee		49.50	237.17 Cr	
17 Jan	#Value Added Serv Fees		9.50	227.67 Cr	(9.50)
17 Jan	#Service Fees		45.50	182.17 Cr	(45.50)
Closing Balance				182.17 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/01/17	Business Cheque Account	

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0860-263-362

e-Mail
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Branch Code
Fax
Lost Cards
Account Enquiries

BBST118 010696
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 118
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R28.89 Dr**

17 January 2012 to 17 February 2012

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		182.17 Cr
Funds Received/Credits	3	1,517,144.13 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	3	1,517,144.13 Cr
Funds Used/Debits	33	1,292,849.37 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	16,649.22 Dr
Account Payments	19	634,987.43 Dr
Inter-Account Transfers Out	7	639,739.97 Dr
Card Purchases (POS)	3	1,472.75 Dr
Fuel Purchases	0	0.00
Bank Charges	5	235.21 Dr
Service Fees	2	110.70 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	3	124.51 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.05 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		224,241.67 Cr
Available Balance (23h34 - 17 Feb 12)		224,241.67

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/02/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 118

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				182.17 Cr	0.00
31 Jan	Magtape Debit	Mweb Internet 34577200	145.00	37.17 Cr	14.25
31 Jan	FNB OB Coll	104136-pmg(Curr) 62093053579	169.00	131.83	
01 Feb	Magtape Credit	Reg Fund Mgrs	40,065.90 Cr	39,934.07 Cr	
01 Feb	#Excess Item Fee	1 Items On 12/01/31	115.00	39,819.07 Cr	(115.00)
02 Feb	Internet Trf To	Trf	1,000.00	38,819.07 Cr	3.40
03 Feb	Internet Trf To	Geoff Part Salary	37,739.97	1,079.10 Cr	3.40
03 Feb	Magtape Debit	Citele/lfa-02m403452039	296.24	782.86 Cr	14.25
06 Feb	Magtape Credit	Reg Fund Mgrs	48,310.95 Cr	49,093.81 Cr	
06 Feb	Magtape Debit	Liblife 05feb56686653200etc	16,038.98	33,054.83 Cr	14.25
07 Feb	FNB OB Pmt	FNB OB 000000697 Tra Transfer Accsolve	12,000.00	21,054.83 Cr	
07 Feb	FNB OB Trf	FNB OB Trf 000000698 8060	15,000.00	6,054.83 Cr	
09 Feb	Magtape Credit	Regiments Capital (Pty) Ltd	1,428,767.28 Cr	1,434,822.11 Cr	
09 Feb	POS Purchase Debit Card	Braamfontein Family 467846*7879 08 Feb	110.45	1,434,711.66 Cr	2.75
09 Feb	POS Purchase Debit Card	S*nandos Braamfonte 467846*7879 08 Feb	610.50	1,434,101.16 Cr	2.75
10 Feb	Internet Trf To	Transfer	60,000.00	1,374,101.16 Cr	3.40
10 Feb	FNB OB Trf	FNB OB Trf 000000699 8060	250,000.00	1,124,101.16 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000700 Fin Finance Outsourcing	1,047.00	1,123,054.16 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000701 Rur Rural Maintenance	4,072.57	1,118,981.59 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000702 Pcb Pcb Technologies	21,090.00	1,097,891.59 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000703 Sof Softline Vip	8,108.82	1,089,782.77 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000704 Tel Telkom	2,279.62	1,087,503.15 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000705 Tel Telkom	1,406.88	1,086,096.27 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000706 Fli Flick Pest Control	672.47	1,085,423.80 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000707 Red Redefine Properties	41,258.07	1,044,165.73 Cr	
10 Feb	FNB OB Pmt	FNB OB 000000708 Fut Future Courier	957.00	1,043,208.73 Cr	
13 Feb	FNB OB Trf	FNB OB Trf 000000709 6295	176,000.00	867,208.73 Cr	
13 Feb	FNB OB Pmt	FNB OB 000000710 Emp Emp201- Nov 2011	49,600.53	817,608.20 Cr	
13 Feb	FNB OB Pmt	FNB OB 000000711 Emp Emp201-dec 2011	49,290.10	768,318.10 Cr	
13 Feb	FNB OB Pmt	FNB OB 000000712 Emp Emp201- Jan 2012	48,959.73	719,358.37 Cr	
13 Feb	FNB OB Pmt	FNB OB 000000713 Tra Transfer Accsolve	20,000.00	699,358.37 Cr	
15 Feb	POS Purchase Debit Card	Braamfontein Family 467846*7879 14 Feb	751.80	698,606.57 Cr	2.75
17 Feb	FNB OB Trf	FNB OB Trf 000000714 8060	100,000.00	598,606.57 Cr	
17 Feb	FNB OB Pmt	FNB OB 000000715 Geo Geoff Makhubo	20,000.00	578,606.57 Cr	
17 Feb	FNB OB Pmt	FNB OB 000000716 Geo Geoff Salary	80,000.00	498,606.57 Cr	
17 Feb	FNB OB Pmt	FNB OB 000000717 Acc Accsolve-contra	244,714.85	253,891.72 Cr	
17 Feb	FNB OB Pmt	FNB OB 000000718 L M L Mokoena	1,000.00	252,891.72 Cr	
17 Feb	FNB OB Pmt	FNB OB 000000719 Mun Munlin Travel-govtec	28,529.79	224,361.93 Cr	
17 Feb	Int On Debit Balance		0.05	224,361.88 Cr	
17 Feb	Penalty Interest		0.01	224,361.87 Cr	
17 Feb	Statements		0.00	224,361.87 Cr	9.50
17 Feb	#Monthly Account Fee		49.50	224,312.37 Cr	
17 Feb	#Value Added Serv Fees		9.50	224,302.87 Cr	(9.50)
17 Feb	#Service Fees		61.20	224,241.67 Cr	(61.20)

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/02/17	Business Cheque Account	

An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/02/17	Business Cheque Account	

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Lost Cards
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Account Enquiries
0860-263-362

BBST119 021877
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 119
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R118.07 Dr**

17 February 2012 to 17 March 2012

e-mail Statements
Did you know that you can receive your statements via e-mail? To convert to e-mail statements please visit your nearest FNB branch. FNB Online Banking customers, please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			224,241.67 Cr
Funds Received/Credits	4		289,379.97 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		189,000.00 Cr
Electronic Payments Received	2		100,379.97 Cr
Funds Used/Debits	19		473,379.20 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		16,649.22 Dr
Account Payments	11		420,405.98 Dr
Inter-Account Transfers Out	3		36,000.00 Dr
Card Purchases (POS)	1		324.00 Dr
Fuel Purchases	0		0.00
Bank Charges	4		226.30 Dr
Service Fees	2		101.80 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		735.13 Dr
Other Fees	2		124.50 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		5.20 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			39,275.81 Cr
Available Balance (09h24 - 18 Mar 12)			29,275.81

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/03/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 119

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				224,241.67 Cr	0.00
20 Feb	FNB OB Trf	FNB OB Trf 000000720 8060	20,000.00	204,241.67 Cr	
24 Feb	FNB OB Trf	FNB OB Trf 6295	176,000.00 Cr	380,241.67 Cr	
24 Feb	FNB OB Pmt	FNB OB 000000721 Nat Nathi Salary	3,000.00	377,241.67 Cr	
24 Feb	FNB OB Pmt	FNB OB 000000722 Sar Sars-vat Jan 2012	168,734.70	208,506.97 Cr	
25 Feb	POS Purchase Debit Card	S*braamfontein 467846*7879 24 Feb	324.00	208,182.97 Cr	2.75
29 Feb	FNB OB Pmt	FNB OB 000000723 Tha Thandi Salary	21,701.54	186,481.43 Cr	
29 Feb	FNB OB Pmt	FNB OB 000000724 Cae Caesar Salary	41,152.52	145,328.91 Cr	
29 Feb	FNB OB Pmt	FNB OB 000000725 Mph Mpho Ramaisa	23,391.19	121,937.72 Cr	
29 Feb	FNB OB Pmt	FNB OB 000000726 Pri Prince Salary	10,849.47	111,088.25 Cr	
29 Feb	FNB OB Pmt	FNB OB 000000727 Din Dineo Salary	26,867.36	84,220.89 Cr	
29 Feb	FNB OB Pmt	FNB OB 000000728 Cut Cuthbert Gambinga	64,504.85	19,716.04 Cr	
29 Feb	FNB OB Pmt	FNB OB 000000729 Lin Lindiwe Salary	6,778.36	12,937.68 Cr	
29 Feb	FNB OB Pmt	FNB OB 000000730 Nat Nathi Salary	6,686.02	6,251.66 Cr	
29 Feb	Magtape Credit	Reg Fund Mgrs	48,199.03 Cr	54,450.69 Cr	
29 Feb	Magtape Debit	Mweb Internet 34810113	145.00	54,305.69 Cr	14.25
29 Feb	FNB OB Coll	104136-pmg(Curr) 62093053579	169.00	54,136.69 Cr	
01 Mar	FNB OB Pmt	FNB OB 000000731 Geo Geoff Makhubo	46,739.97	7,396.72 Cr	
02 Mar	#FNB OB Fees	#Internet Fees 1189495	735.13	6,661.59 Cr	
05 Mar	Internet Trf To	Transfer	3,000.00	3,661.59 Cr	3.40
05 Mar	Magtape Debit	Cltele/lfa-03m403452039	296.24	3,365.35 Cr	14.25
05 Mar	Magtape Debit	Liblife 05mar56686653200etc	16,038.98	12,673.63	14.25
06 Mar	Internet Trf From	Transfer From Geoff	13,000.00 Cr	326.37 Cr	
06 Mar	#Excess Item Fee	1 Items On 12/03/05	115.00	211.37 Cr	(115.00)
15 Mar	Magtape Credit	Reg Fund Mgrs	52,180.94 Cr	52,392.31 Cr	
17 Mar	Internet Trf To	Trf	13,000.00	39,392.31 Cr	3.40
17 Mar	Int On Debit Balance		5.20	39,387.11 Cr	
17 Mar	Statements		0.00	39,387.11 Cr	9.50
17 Mar	#Monthly Account Fee		49.50	39,337.61 Cr	
17 Mar	#Value Added Serv Fees		9.50	39,328.11 Cr	(9.50)
17 Mar	#Service Fees		52.30	39,275.81 Cr	(52.30)
Closing Balance				39,275.81 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/03/17	Business Cheque Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205
(011) 4861207

Branch Code
 (011) 6464893

Fax
0800-11-01-32

Lost Cards
Account Enquiries 0860-263-362

BBST120 010617
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided
Copy Tax Invoice/Statement Number : 120
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R56.94 Dr**

17 March 2012 to 17 April 2012

e-mail Statements
Did you know that you can receive your statements via e-mail?
To convert to e-mail statements please visit your nearest FNB branch. FNB Online Banking customers, please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		39,275.81 Cr
Funds Received/Credits	8	26,140.00 Cr
Cash Deposit	1	2,500.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	7	23,640.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	16	65,267.61 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	5	15,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	18,267.61 Dr
Account Payments	4	8,000.00 Dr
Inter-Account Transfers Out	3	24,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	6	452.55 Dr
Service Fees	2	289.95 Dr
Cash Deposit Fees	1	38.00 Dr
Cash Handling Fees	0	0.00
Internet Fees	1	11.16 Dr
Other Fees	3	124.60 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	14.17 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		329.68 Dr
Available Balance (23h18 - 17 Apr 12)		0.00

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/04/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 120

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				39,275.81 Cr	0.00
19 Mar	Internet Trf To	Trf	10,000.00	29,275.81 Cr	3.40
22 Mar	ATM Cash	Sasol Vi 4057691002003200	3,000.00	26,275.81 Cr	37.50
22 Mar	Internet Trf To	Trf	10,000.00	16,275.81 Cr	3.40
24 Mar	ATM Cash	Basso 4057691002003200	3,000.00	13,275.81 Cr	37.50
26 Mar	ATM Cash	Killarne 4057691002003200	3,000.00	10,275.81 Cr	37.50
27 Mar	ATM Cash	Basso 4057691002003200	3,000.00	7,275.81 Cr	37.50
27 Mar	ATM Cash	Basso 4057691002003200	3,000.00	4,275.81 Cr	37.50
28 Mar	Internet Trf To	Trf	4,000.00	275.81 Cr	3.40
30 Mar	Magtape Debit	Mweb Internet: 35045652	145.00	130.81 Cr	14.25
31 Mar	FNB OB Coll	104136-pmg(Curr) 62093053579	169.00	38.19	
03 Apr	#FNB OB Fees	#Internet Fees 1189495	11.16	49.35	
04 Apr	Cash Deposit	Braamfnt Vods12k64xsb	2,500.00 Cr	2,450.65 Cr	38.00
05 Apr	Internet Trf From	Transfer	7,000.00 Cr	9,450.65 Cr	
05 Apr	FNB OB Pmt	FNB OB 000000732 Rod Roders Makhubele	1,000.00	8,450.65 Cr	
05 Apr	FNB OB Pmt	FNB OB 000000733 Thu Thulisile Tshabalala	500.00	7,950.65 Cr	
05 Apr	FNB OB Pmt	FNB OB 000000734 Pad Padi Makhubo	5,000.00	2,950.65 Cr	
05 Apr	FNB OB Pmt	FNB OB 000000735 Pre Precia Tshabalala	1,500.00	1,450.65 Cr	
05 Apr	Magtape Debit	Cltele/lfa-04m403452039	296.24	1,154.41 Cr	14.25
05 Apr	Magtape Debit	Liblife 05apr56686653200etc	17,657.37	16,502.96	14.25
07 Apr	Internet Trf From	Transfer	15,300.00 Cr	1,202.96	
07 Apr	Internet Trf From	Trf	350.00 Cr	852.96	
07 Apr	Internet Trf From	Trf	400.00 Cr	452.96	
07 Apr	Internet Trf From	Transfer	150.00 Cr	302.96	
07 Apr	Internet Trf From	Trf	90.00 Cr	212.96	
07 Apr	#Excess Item Fee	1 Items On 12/04/05	115.00	327.96	(115.00)
11 Apr	Internet Trf From	Trf	350.00 Cr	22.04 Cr	
17 Apr	Int On Debit Balance		14.17	7.87 Cr	
17 Apr	Penalty Interest		0.10	7.77 Cr	
17 Apr	Statements		0.00	7.77 Cr	9.50
17 Apr	#Monthly Account Fee		49.50	41.73	
17 Apr	#Value Added Serv Fees		9.50	51.23	(9.50)
17 Apr	#Service Fees		240.45	291.68	(240.45)
17 Apr	#Cash Deposit Fee		38.00	329.68	(38.00)
Closing Balance				329.68 Dr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/04/17	Business Cheque Account	

✉

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

BBST121

010769

MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 121

Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R59.07 Dr**

17 April 2012 to 17 May 2012

e-mail Statements

Did you know that you can receive your statements via e-mail? To convert to e-mail statements please visit your nearest FNB branch. FNB Online Banking customers, please login, click on the "accounts tab", select relevant accounts and click on 'e-mail statements'.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			329.68 Dr
Funds Received/Credits	2		859,463.68 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	2		859,463.68 Cr
Funds Used/Debits	34		842,009.84 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	3		9,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		18,267.61 Dr
Account Payments	19		343,609.03 Dr
Inter-Account Transfers Out	5		470,000.00 Dr
Card Purchases (POS)	3		1,133.20 Dr
Fuel Purchases	0		0.00
Bank Charges	4		233.02 Dr
Service Fees	2		223.20 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		248.25 Dr
Other Fees	2		9.82 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		1.62 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			16,641.27 Cr
Available Balance (23h38 - 17 May 12)			16,641.27

See overleaf for transactions

Interest Rates (Usury)

Interest Charged on Debit Balance 15.00%

Interest Earned on Credit Balance

R1-R4999	0.00%
R5000+	0.00%



Earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your **Business Cheque Account**

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee

Pay-as-you-use

A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12	R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10	R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof			
ADT	R3.50	+ R0.65	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/05/17	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 121

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				329.68 Dr	0.00
30 Apr	Magtape Credit	Reg Fund Mgrs	54,341.66 Cr	54,011.98 Cr	
30 Apr	Magtape Debit	Mweb Internet: 35280245	145.00	53,866.98 Cr	14.25
30 Apr	FNB OB Coll	104136-pmg(Curr) 62093053579	169.00	53,697.98 Cr	
02 May	Internet Trf To	Transfer Geoff	20,000.00	33,697.98 Cr	3.40
02 May	FNB OB Pmt	FNB OB 000000736 Din Dineo Salary	13,588.41	20,109.57 Cr	
02 May	FNB OB Pmt	FNB OB 000000737 Cut Cuthbert Gambia	19,454.17	655.40 Cr	
03 May	#FNB OB Fees	#Internet Fees 1189495	248.25	407.15 Cr	
03 May	Magtape Credit	Reg Fund Mgrs	805,122.02 Cr	805,529.17 Cr	
04 May	FNB OB Pmt	FNB OB 000000738 Pat Patrick Salary	36,521.90	769,007.27 Cr	
04 May	FNB OB Pmt	FNB OB 000000739 Geo Geoff Salary	36,521.90	732,485.37 Cr	
04 May	FNB OB Pmt	FNB OB 000000740 Geo Geoff Salary	38,685.91	693,799.46 Cr	
04 May	FNB OB Pmt	FNB OB 000000741 Luc Lucy Rogers	23,118.84	670,680.62 Cr	
04 May	FNB OB Pmt	FNB OB 000000742 Ang Angela Salary	16,670.10	654,010.52 Cr	
04 May	FNB OB Pmt	FNB OB 000000743 Oba Obakeng Salary	12,617.31	641,393.21 Cr	
04 May	FNB OB Pmt	FNB OB 000000744 Dai Daisy Mashego	1,797.59	639,595.62 Cr	
04 May	FNB OB Pmt	FNB OB 000000745 Kak Kakali Salary	5,147.48	634,448.14 Cr	
04 May	FNB OB Pmt	FNB OB 000000746 Geo Geoff Makhubo	49,985.46	584,462.68 Cr	
04 May	Internet Trf To	Transfer	200,000.00	384,462.68 Cr	3.40
04 May	FNB OB Pmt	FNB OB 000000747 Pcb Pcb Technologies	19,810.00	364,652.68 Cr	
04 May	FNB OB Pmt	FNB OB 000000748 Tel Telkom	13,110.92	351,541.76 Cr	
04 May	FNB OB Pmt	FNB OB 000000749 Tel Telkom	2,487.26	349,054.50 Cr	
04 May	FNB OB Pmt	FNB OB 000000750 Tel Telkom	790.33	348,264.17 Cr	
04 May	FNB OB Pmt	FNB OB 000000751 Red Redefine Properties	44,284.97	303,979.20 Cr	
04 May	FNB OB Pmt	FNB OB 000000752 Fut Future Courier	1,276.00	302,703.20 Cr	
04 May	FNB OB Pmt	FNB OB 000000753 Com Compensation Commiss	3,090.12	299,613.08 Cr	
04 May	FNB OB Pmt	FNB OB 000000754 Med Media -business Day	4,650.36	294,962.72 Cr	
04 May	Magtape Debit	Clientele -05m403452039	296.24	294,666.48 Cr	14.25
05 May	ATM Cash	Meadowpt 4057691002003200	3,000.00	291,666.48 Cr	37.50
05 May	ATM Cash	Meadowpt 4057691002003200	3,000.00	288,666.48 Cr	37.50
07 May	ATM Cash	Bpsmitst 4057691002003200	3,000.00	285,666.48 Cr	37.50
07 May	Magtape Debit	Liblife 05may56686653200etc	17,657.37	268,009.11 Cr	14.25
08 May	Internet Trf To	Salaries	220,000.00	48,009.11 Cr	3.40
10 May	FNB OB Trf	FNB OB Trf 000000755 8060	15,000.00	33,009.11 Cr	
10 May	POS Purchase Chq Card	Braamfontein Family 467846*7879 09 May	328.70	32,680.41 Cr	2.75
11 May	POS Purchase Chq Card	Braamfontein Family 467846*7879 10 May	201.50	32,478.91 Cr	2.75
11 May	POS Purchase Chq Card	S*nandos Braamfonte 467846*7879 10 May	603.00	31,875.91 Cr	2.75
15 May	FNB OB Trf	FNB OB Trf 000000756 8060	15,000.00	16,875.91 Cr	
17 May	Int On Debit Balance		1.62	16,874.29 Cr	
17 May	Penalty Interest		0.32	16,873.97 Cr	
17 May	Statements		0.00	16,873.97 Cr	9.50
17 May	#Monthly Account Fee		49.50	16,824.47 Cr	
17 May	#Value Added Serv Fees		9.50	16,814.97 Cr	(9.50)
17 May	#Service Fees		173.70	16,641.27 Cr	(173.70)

Closing Balance

16,641.27 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/05/17	Business Cheque Account	

An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/05/17	Business Cheque Account	

✉

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail

Web

www.fnb.co.za

256205

Branch Code

☎

(011) 4861207

(011) 6464893

Fax

Lost Cards

0800-11-01-32

0860-263-362

Account Enquiries

BBST122

033646

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS CHEQUE ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 122

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R144.55 Dr

17 May 2012 to 15 June 2012

Annual review
FNB's reviewed fees are effective from 1 July 2012. Look out for further communication which will be sent to you shortly.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		16,641.27 Cr
Funds Received/Credits	3	222,100.06 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	166,000.00 Cr
Electronic Payments Received	1	56,100.06 Cr
Funds Used/Debits	13	181,665.73 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	2,200.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	18,309.46 Dr
Account Payments	6	120,156.27 Dr
Inter-Account Transfers Out	2	41,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	259.34 Dr
Service Fees	2	134.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	917.71 Dr
Other Fees	3	124.54 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	6.76 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		55,891.79 Cr
Available Balance (00h11 - 16 Jun 12)		55,891.79

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof				
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to R50k +
FNB Bulk	R5.00	+ R2.00	R1.70	R1.26	R1.12 R0.98
SBV Bulk	R5.00	+ R2.00	R1.67	R1.27	R1.10 R0.98
Branch/ATM	R7.50	+ R1.22	per R100 or part thereof		
ADT	R3.50	+ R0.65	per R100 or part thereof		

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/06/15	Business Cheque Account	

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 122

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				16,641.27 Cr	0.00
21 May	FNB OB Trf	FNB OB Trf 000000757 8060	8,000.00	8,641.27 Cr	
21 May	FNB OB Pmt	FNB OB 000000758 Rur Rural Maintenance	4,876.12	3,765.15 Cr	
21 May	ATM Cash	Columbin 4057691002003200	2,200.00	1,565.15 Cr	28.30
31 May	Magtape Debit	Mweb Internet: 35515804	145.00	1,420.15 Cr	14.25
31 May	FNB OB Coll	104136-pmg(Curr) 62093053579	169.00	1,251.15 Cr	14.25
04 Jun	#FNB OB Fees	#Internet Fees 1189495	917.71	333.44 Cr	
04 Jun	FNB OB Trf	FNB OB Trf 8060	150,000.00 Cr	150,333.44 Cr	
04 Jun	FNB OB Pmt	FNB OB 000000759 Kak Kakali Salary	10,294.98	140,038.46 Cr	
04 Jun	FNB OB Pmt	FNB OB 000000760 Dai Daisy Mashego	1,797.59	138,240.87 Cr	
04 Jun	FNB OB Pmt	FNB OB 000000761 Geo Geoff Makhubo	49,985.46	88,255.41 Cr	
04 Jun	FNB OB Trf	FNB OB Trf 000000762 8060	33,000.00	55,255.41 Cr	
04 Jun	FNB OB Pmt	FNB OB 000000763 Tel Telkom	8,951.42	46,303.99 Cr	
04 Jun	FNB OB Pmt	FNB OB 000000764 Red Redefine Properties	44,250.70	2,053.29 Cr	
05 Jun	Naedo Collection	Incltl/lfam403452039 120605	296.24	1,757.05 Cr	14.25
05 Jun	Magtape Debit	Liblife 05jun56686653200etc	17,699.22	15,942.17	14.25
06 Jun	FNB OB Trf	FNB OB Trf 8060	16,000.00 Cr	57.83 Cr	
06 Jun	#Excess Item Fee	1 Items On 12/06/05	115.00	57.17	(115.00)
15 Jun	Magtape Credit	Reg Fund Mgrs	56,100.06 Cr	56,042.89 Cr	
15 Jun	Int On Debit Balance		6.76	56,036.13 Cr	
15 Jun	Penalty Interest		0.04	56,036.09 Cr	
15 Jun	Statements		0.00	56,036.09 Cr	9.50
15 Jun	#Monthly Account Fee		49.50	55,986.59 Cr	
15 Jun	#Value Added Serv Fees		9.50	55,977.09 Cr	(9.50)
15 Jun	#Service Fees		85.30	55,891.79 Cr	(85.30)
Closing Balance				55,891.79 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/06/15	Business Cheque Account	

✉

Killarney

P O Box 87124

Houghton 2041

info@fnb.co.za

e-Mail

www.fnb.co.za

Web

256205

Branch Code

(011) 4861207

☎

(011) 6464893

Fax

0800-11-01-32

Lost Cards

0860-263-362

Account Enquiries

BBST124

010503

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 124

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R86.06 Dr

15 June 2012 to 17 July 2012

Annual Price Review

FNB's reviewed fees are effective from 1 July 2012. Look out for further communication which will be sent to you shortly.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		55,891.79 Cr
Funds Received/Credits	1	20,000.00 Cr
Cash Deposit	1	20,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	10	73,508.61 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	18,508.61 Dr
Account Payments	1	20,000.00 Dr
Inter-Account Transfers Out	4	32,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	564.50 Dr
Service Fees	2	170.10 Dr
Cash Deposit Fees	1	263.90 Dr
Cash Handling Fees	0	0.00
Internet Fees	1	136.20 Dr
Other Fees	2	130.50 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	6.88 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		1,675.60 Cr
Available Balance (23h15 - 17 Jul 12)		1,343.15

See overleaf for transactions



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager

Interest Rates (Usury)

Interest Charged on Debit Balance 15.00%

Interest Earned on Credit Balance

R1-R4999 0.00%

R5000+ 0.00%

G5/F3 Instant Acc Insert

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/07/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 124

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				55,891.79 Cr	0.00
18 Jun	Internet Trf To	Transfer	15,000.00	40,891.79 Cr	3.40
18 Jun	ATM Cash	Ghandi 4057691002003200	3,000.00	37,891.79 Cr	37.50
19 Jun	Internet Trf To	Trf	12,000.00	25,891.79 Cr	3.40
22 Jun	Internet Pmt To	Nono FNB From Geoff	20,000.00	5,891.79 Cr	
26 Jun	Internet Trf To	Trf	4,000.00	1,891.79 Cr	3.40
29 Jun	Magtape Debit	Mweb Internet: 35753089	145.00	1,746.79 Cr	14.25
30 Jun	FNB OB Coll	104136-pm 62093053579	169.00	1,577.79 Cr	14.25
02 Jul	#FNB OB Fees	#Internet Fees 1189495	136.20	1,441.59 Cr	
05 Jul	Magtape Debit	Clientele -07m403452039	301.24	1,140.35 Cr	15.00
05 Jul	Magtape Debit	Liblife 05jul56686653200etc	17,893.37	16,753.02	15.00
06 Jul	Cash Deposit	Brynmain Matome	20,000.00 Cr	3,246.98 Cr	263.90
06 Jul	#Excess Item Fee	1 Items On 12/07/05	120.00	3,126.98 Cr	(120.00)
13 Jul	Internet Trf To	Transfer	1,000.00	2,126.98 Cr	3.60
17 Jul	Int On Debit Balance		6.88	2,120.10 Cr	
17 Jul	#Statement Fee		0.00	2,120.10 Cr	10.50
17 Jul	Electronic Payments	Bis/Int 1 On True Tiering = 8.30	0.00	2,120.10 Cr	8.30
17 Jul	#Monthly Account Fee		52.00	2,068.10 Cr	
17 Jul	#Value Added Serv Fees		10.50	2,057.60 Cr	(10.50)
17 Jul	#Service Fees		118.10	1,939.50 Cr	(118.10)
17 Jul	#Cash Deposit Fee		263.90	1,675.60 Cr	(263.90)
Closing Balance				1,675.60 Cr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/07/17	Business Account	

✉

Killarney
P O Box 87124
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Branch Code

☎

Fax

Lost Cards

Account Enquiries

www.fnb.co.za

256205

(011) 4861207

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0800-11-01-32

0860-263-362

BBST125

010680

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 125

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R31.15 Dr

17 July 2012 to 17 August 2012

ENC Upliftment

FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.

As an alternative to using the ENC Upliftment Service, please make use of any of the following options:

Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).

Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			1,675.60 Cr
Funds Received/Credits	2		315,000.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	1		15,000.00 Cr
Electronic Payments Received	1		300,000.00 Cr
Funds Used/Debits	19		319,091.54 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		18,508.61 Dr
Account Payments	12		250,174.33 Dr
Inter-Account Transfers Out	1		50,000.00 Dr
Card Purchases (POS)	2		408.60 Dr
Fuel Purchases	0		0.00
Bank Charges	5		254.18 Dr
Service Fees	2		121.40 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		1.73 Dr
Other Fees	3		132.78 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		17.38 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			2,689.23 Dr
Available Balance (00h07 - 18 Aug 12)			0.00

See overleaf for transactions

Interest Rates (Usury)

Interest Charged on Debit Balance

14.00%

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

eB

eBucks

The Reward of Choice

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager

Service Fee

Pay-as-you-use

A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/08/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 125

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,675.60 Cr	0.00
18 Jul	POS Purchase Chq Card	Braamfontein Family	467846*7879 17 Jul	332.45	1,343.15 Cr	2.90
26 Jul	POS Purchase Chq Card	Braamfontein Family	467846*7879 25 Jul	76.15	1,267.00 Cr	2.90
31 Jul	Magtape Debit	Mweb	Internet: 35992836	145.00	1,122.00 Cr	15.00
31 Jul	FNB OB Coll	104136-pm	62093053579	169.00	953.00 Cr	15.00
01 Aug	FNB OB Pmt	Payment Zylec		300,000.00 Cr	300,953.00 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000765 Tha	Thandi Salary	5,209.66	295,743.34 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000766 Cae	Caesar Salary	22,869.06	272,874.28 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000767 Mph	Mpho Ramaisa	6,819.95	266,054.33 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000768 Pri	Prince Salary	5,172.86	260,881.47 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000769 Luc	Lucy Rogers	62,332.91	198,548.56 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000770 Kak	Kakali Salary	10,294.97	188,253.59 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000771 Lin	Lindiwe Salary	5,203.50	183,050.09 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000772 Ang	Angela Salary	15,668.21	167,381.88 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000773 Nat	Nathi Salary	3,571.00	163,810.88 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000774 Oba	Obakeng Salary	25,234.62	138,576.26 Cr	
01 Aug	FNB OB Pmt	FNB OB 000000775 Dai	Daisy Mashego	1,797.59	136,778.67 Cr	
01 Aug	Internet Trf To	Payment		50,000.00	86,778.67 Cr	3.60
03 Aug	#FNB OB Fees	#Internet Fees 1189495		1.73	86,776.94 Cr	
03 Aug	FNB OB Pmt	FNB OB 000000776 Tra	Transfer Accsolve	86,000.00	776.94 Cr	
03 Aug	Naedo Collection	Clientele M403452039	120803	301.24	475.70 Cr	15.00
06 Aug	Magtape Debit	Liblife 05aug56686653200etc		17,893.37	17,417.67	15.00
06 Aug	Dr.Int.Rate	14,00000		0.00	17,417.67	
07 Aug	Internet Trf From	Transfer		15,000.00 Cr	2,417.67	
07 Aug	#Excess Item Fee	1 Items On 12/08/06		120.00	2,537.67	(120.00)
17 Aug	Int On Debit Balance			17.38	2,555.05	
17 Aug	Penalty Interest			2.28	2,557.33	
17 Aug	#Statement Fee			0.00	2,557.33	10.50
17 Aug	#Monthly Account Fee			52.00	2,609.33	
17 Aug	#Value Added Serv Fees			10.50	2,619.83	(10.50)
17 Aug	#Service Fees			69.40	2,689.23	(69.40)
Closing Balance					2,689.23 Dr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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).

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/08/17	Business Account	

✉ Killarney
P O Box 87124
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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST126 010484
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 126
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R74.04 Dr**

17 August 2012 to 17 September 2012


ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		2,689.23 Dr
Funds Received/Credits	2	80,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	80,000.00 Cr
Funds Used/Debits	11	76,815.45 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	200.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	18,508.61 Dr
Account Payments	4	31,106.84 Dr
Inter-Account Transfers Out	2	27,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	443.37 Dr
Service Fees	2	150.29 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	163.41 Dr
Other Fees	3	293.08 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	18.35 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		129.81 Dr
Available Balance (23h19 - 17 Sep 12)		0.00

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/09/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 126

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				2,689.23 Dr	0.00
31 Aug	Magtape Debit	Mweb Internet: 36231589	145.00	2,834.23	15.00
31 Aug	FNB OB Coll	104136-pm 62093053579	169.00	3,003.23	15.00
01 Sep	#Excess Item Fee	2 Items On 12/08/31	240.00	3,243.23	(240.00)
03 Sep	#FNB OB Fees	#Internet Fees 1189495	163.41	3,406.64	
04 Sep	FNB OB Pmt	Payment Zylec	30,000.00 Cr	26,593.36 Cr	
05 Sep	Naedo Collection	Clientele 403452039 120905	301.24	26,292.12 Cr	15.00
05 Sep	Magtape Debit	Liblife 05sep56686653200etc	17,893.37	8,398.75 Cr	15.00
06 Sep	Internet Trf To	Transfer	5,000.00	3,398.75 Cr	3.60
06 Sep	Rtc Express Pmt To	Geoff Standard Molelwane Consulting	2,000.00	1,398.75 Cr	38.00
07 Sep	FNB OB Pmt	Payment Zylec	50,000.00 Cr	51,398.75 Cr	
07 Sep	Internet Pmt To	Nono FNB From Geoff	12,000.00	39,398.75 Cr	
07 Sep	Internet Pmt To	Bassonia Rent 9 Phonecian- Makhubo	15,606.84	23,791.91 Cr	
07 Sep	Internet Trf To	Trf	22,000.00	1,791.91 Cr	3.60
08 Sep	Internet Pmt To	Stipend Geoff	1,500.00	291.91 Cr	
08 Sep	Notification - Email	Email Sending Fee Lencar Properties	0.00	291.91 Cr	0.68
14 Sep	ATM Cash	Southgat 405769*3200	200.00	91.91 Cr	6.19
17 Sep	Int On Debit Balance		18.35	73.56 Cr	
17 Sep	Penalty Interest		3.90	69.66 Cr	
17 Sep	#Statement Fee		0.00	69.66 Cr	10.50
17 Sep	Electronic Payments	Bis/Int 3 On True Tiering = 24.90	0.00	69.66 Cr	24.90
17 Sep	#Monthly Account Fee		52.00	17.66 Cr	
17 Sep	#Value Added Serv Fees		49.18	31.52	(49.18)
17 Sep	#Service Fees		98.29	129.81	(98.29)
Closing Balance				129.81 Dr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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).

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/09/17	Business Account	

 Killarney
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Lost Cards
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Account Enquiries
0860-263-362

BBST127 010667
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 127
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R50.99 Dr**

17 September 2012 to 17 October 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		129.81 Dr
Funds Received/Credits	7	518,150.00 Cr
Cash Deposit	1	10,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	5	8,150.00 Cr
Electronic Payments Received	1	500,000.00 Cr
Funds Used/Debits	18	517,996.58 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	18,508.61 Dr
Account Payments	10	114,447.97 Dr
Inter-Account Transfers Out	4	385,040.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	415.30 Dr
Service Fees	2	192.80 Dr
Cash Deposit Fees	1	135.90 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	2	86.60 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.49 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		392.18 Dr
Available Balance (22h44 - 17 Oct 12)		0.00

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/10/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 127

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					129.81 Dr	0.00
28 Sep	FNB OB Pmt	Wint		500,000.00 Cr	499,870.19 Cr	
28 Sep	Internet Trf To	Trf		230,000.00	269,870.19 Cr	3.60
28 Sep	Internet Trf To	Transfer		55,000.00	214,870.19 Cr	3.60
28 Sep	Magtape Debit	Mweb	Internet: 36471387	145.00	214,725.19 Cr	15.00
29 Sep	Internet Pmt To	0119413949	0002694205924972011	4,000.00	210,725.19 Cr	
29 Sep	Internet Trf To	Trf		100,000.00	110,725.19 Cr	3.60
29 Sep	Rtc Express Pmt To	Refund	Geoff	3,000.00	107,725.19 Cr	38.00
29 Sep	Internet Pmt To	ABSA Credit Card	4787692035950018	12,000.00	95,725.19 Cr	
29 Sep	FNB OB Coll	104136-pm	62093053579	169.00	95,556.19 Cr	15.00
02 Oct	Internet Pmt To	Nathi Salary	Molelwane Salary	3,571.00	91,985.19 Cr	
02 Oct	Internet Pmt To	Accsolve Salaries	Accsolve Salary	11,000.00	80,985.19 Cr	
02 Oct	Rtc Express Pmt To	Transfer Accsolve	Transfer Molelwane	20,000.00	60,985.19 Cr	38.00
02 Oct	Internet Pmt To	Accsolve Salaries	Accsolve Salary	15,000.00	45,985.19 Cr	
02 Oct	Internet Pmt To	Accsolve Salaries	Accsolve Salary	10,784.43	35,200.76 Cr	
02 Oct	Internet Pmt To	Accsolve Salaries	Accsolve Salary	25,475.23	9,725.53 Cr	
02 Oct	Internet Pmt To	Molelwane Salary		9,617.31	108.22 Cr	
05 Oct	Cash Deposit	Braamfnt	Dep	10,000.00 Cr	10,108.22 Cr	135.90
05 Oct	Naedo Collection	Clientele 403452039	121005	301.24	9,806.98 Cr	15.00
05 Oct	Internet Trf From	Trf		5,300.00 Cr	15,106.98 Cr	
05 Oct	Internet Trf From	Trf		1,300.00 Cr	16,406.98 Cr	
05 Oct	Internet Trf From	Trf		400.00 Cr	16,806.98 Cr	
05 Oct	Internet Trf From	Trf		1,000.00 Cr	17,806.98 Cr	
05 Oct	Internet Trf From	Trf		150.00 Cr	17,956.98 Cr	
05 Oct	Edo Unsuccessful Collec	01000594902		301.24	17,956.98 Cr	
05 Oct	Magtape Debit	Liblife	05oct56686653200etc	17,893.37	63.61 Cr	15.00
09 Oct	Internet Trf To	Trf		40.00	23.61 Cr	3.60
17 Oct	Int On Debit Balance			0.49	23.12 Cr	
17 Oct	Penalty Interest			0.10	23.02 Cr	
17 Oct	#Statement Fee			0.00	23.02 Cr	10.50
17 Oct	Electronic Payments	Bis/Int 8 On True Tiering = 66.40		0.00	23.02 Cr	66.40
17 Oct	#Monthly Account Fee			52.00	28.98	
17 Oct	#Value Added Serv Fees			86.50	115.48	(86.50)
17 Oct	#Service Fees			140.80	256.28	(140.80)
17 Oct	#Cash Deposit Fee			135.90	392.18	(135.90)
Closing Balance					392.18 Dr	0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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).

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/??/B9/C6/TT/N	FNBUS
486	62002637025	12/10/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Branch Code
Fax
Lost Cards
Account Enquiries

BBST128 020489
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 128
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R81.41 Dr**

17 October 2012 to 17 November 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			392.18 Dr
Funds Received/Credits	4		561,174.50 Cr
Cash Deposit	1		20,000.00 Cr
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	3		541,174.50 Cr
Funds Used/Debits	21		416,064.26 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		18,533.73 Dr
Account Payments	17		397,530.53 Dr
Inter-Account Transfers Out	0		0.00
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	6		652.55 Dr
Service Fees	2		253.10 Dr
Cash Deposit Fees	1		263.90 Dr
Cash Handling Fees	0		0.00
Internet Fees	1		10.39 Dr
Other Fees	3		135.55 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		7.62 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	0		0.00
Refunds/Adjustments	0		0.00
Closing Balance			144,047.50 Cr
Available Balance (11h37 - 18 Nov 12)			144,047.50

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	12/11/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 128

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					392.18 Dr	0.00
24 Oct	FNB OB Pmt	Payment Zylec		50,000.00 Cr	49,607.82 Cr	
24 Oct	Internet Pmt To	Redefine Properties	R5422p	47,746.96	1,860.86 Cr	
25 Oct	Notification - Fax	Fax Sending Fee	Redefine Properties	0.00	1,860.86 Cr	4.85
31 Oct	Magtape Credit	. Regiments Capital		348,929.54 Cr	350,790.40 Cr	
31 Oct	Magtape Debit	Mweb	Internet: 36711514	145.00	350,645.40 Cr	15.00
31 Oct	FNB OB Coll	104136-pm	62093053579	169.00	350,476.40 Cr	15.00
01 Nov	Internet Pmt To	Pcb Technology	Molelwane Consulting	40,759.67	309,716.73 Cr	
01 Nov	Internet Pmt To	Caesar Phiri- Salary	Accsolve Salary	37,842.26	271,874.47 Cr	
01 Nov	Internet Pmt To	Dineo Kekana- Salary	Accsolve Salary	38,598.85	233,275.62 Cr	
01 Nov	Internet Pmt To	Tshepo Phasha	Accsolve Salary	34,393.16	198,882.46 Cr	
01 Nov	Internet Pmt To	Prince Nhlapo-salary	Accsolve Salary	10,345.71	188,536.75 Cr	
01 Nov	Internet Pmt To	N Mabuza-salary	Accsolve Salary	5,651.55	182,885.20 Cr	
01 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	11,505.92	171,379.28 Cr	
01 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	23,169.81	148,209.47 Cr	
01 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	37,464.79	110,744.68 Cr	
01 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	21,766.82	88,977.86 Cr	
01 Nov	Internet Pmt To	Lindiwe Mlambo Salar	Molelwane Salary	7,296.88	81,680.98 Cr	
01 Nov	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	12,812.23	68,868.75 Cr	
01 Nov	Internet Pmt To	Nathi Salary	Molelwane Salary	7,175.92	61,692.83 Cr	
01 Nov	Internet Pmt To	O Chikane- Salary	Molelwane Salary	11,000.00	50,692.83 Cr	
01 Nov	Internet Pmt To	Angela Salary	Molelwane Salary	30,000.00	20,692.83 Cr	
01 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	20,000.00	692.83 Cr	
02 Nov	#FNB OB Fees	#Internet Fees 1189495		10.39	682.44 Cr	
05 Nov	Naedo Collection	Clientele 403452039	121105	326.36	356.08 Cr	15.00
05 Nov	Magtape Debit	Liblife 05nov56686653200etc		17,893.37	17,537.29	15.00
06 Nov	Cash Deposit	Braamfnt	Obakeng	20,000.00 Cr	2,462.71 Cr	263.90
06 Nov	#Excess Item Fee	1 Items On 12/11/05		120.00	2,342.71 Cr	(120.00)
15 Nov	Magtape Credit	. Regiments Capital		142,244.96 Cr	144,587.67 Cr	
17 Nov	Int On Debit Balance			7.62	144,580.05 Cr	
17 Nov	Penalty Interest			0.20	144,579.85 Cr	
17 Nov	#Statement Fee			0.00	144,579.85 Cr	10.50
17 Nov	Electronic Payments	Bis/Int 17 On True Tiering = 141.10		0.00	144,579.85 Cr	141.10
17 Nov	#Monthly Account Fee			52.00	144,527.85 Cr	
17 Nov	#Value Added Serv Fees			15.35	144,512.50 Cr	(15.35)
17 Nov	#Service Fees			201.10	144,311.40 Cr	(201.10)
17 Nov	#Cash Deposit Fee			263.90	144,047.50 Cr	(263.90)
Closing Balance					144,047.50 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	12/11/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST129 029967
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 129
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R123.75 Dr**

17 November 2012 to 15 December 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		144,047.50 Cr
Funds Received/Credits	3	1,129,890.53 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	3	1,129,890.53 Cr
Funds Used/Debits	49	823,170.52 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	5	12,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	18,533.73 Dr
Account Payments	30	602,568.86 Dr
Inter-Account Transfers Out	9	189,600.00 Dr
Card Purchases (POS)	1	467.93 Dr
Fuel Purchases	0	0.00
Bank Charges	3	662.41 Dr
Service Fees	2	536.55 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	345.19 Dr
Other Fees	1	125.86 Dr
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		449,759.91 Cr
Available Balance (01h15 - 16 Dec 12)		449,759.91

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
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Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	12/12/15	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 129

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					144,047.50 Cr	0.00
20 Nov	Internet Trf To	8060		30,000.00	114,047.50 Cr	3.60
20 Nov	Internet Pmt To	Caesar Phiri- Salary	Accsolve Salary	9,051.16	104,996.34 Cr	
20 Nov	Internet Pmt To	Angela Salary	Molelwane Salary	10,168.21	94,828.13 Cr	
20 Nov	Internet Pmt To	Prince Nhlapo-salary	Accsolve Salary	2,586.43	92,241.70 Cr	
20 Nov	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	4,655.66	87,586.04 Cr	
20 Nov	Internet Pmt To	Nathi Salary	Molelwane Salary	5,896.88	81,689.16 Cr	
20 Nov	Internet Pmt To	O Chikane- Salary	Molelwane Salary	32,946.59	48,742.57 Cr	
20 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	3,193.75	45,548.82 Cr	
20 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	11,718.71	33,830.11 Cr	
20 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	3,065.96	30,764.15 Cr	
20 Nov	Internet Pmt To	Accsolve Salaries	Accsolve Salary	10,475.23	20,288.92 Cr	
20 Nov	Internet Pmt To	Kakali Salary	Molelwane Salary	19,196.84	1,092.08 Cr	
23 Nov	Magtape Credit	. Regiments Capital		262,666.19 Cr	263,758.27 Cr	
24 Nov	Internet Pmt To	Nono FNB	From Geoff	10,000.00	253,758.27 Cr	
24 Nov	ATM Cash	Exel	405769*3200	3,000.00	250,758.27 Cr	40.35
26 Nov	ATM Cash	Aeroton	405769*3200	3,000.00	247,758.27 Cr	40.35
26 Nov	ATM Cash	Aeroton	405769*3200	3,000.00	244,758.27 Cr	40.35
26 Nov	ATM Cash	Aeroton	405769*3200	2,000.00	242,758.27 Cr	28.15
26 Nov	Internet Trf To	Trf		15,000.00	227,758.27 Cr	3.60
27 Nov	Internet Trf To	Transfer		50,000.00	177,758.27 Cr	3.60
27 Nov	Internet Pmt To	Pgc	Makhubo	148,534.00	29,224.27 Cr	
28 Nov	Internet Pmt To	Flag	Baba	26,000.00	3,224.27 Cr	
29 Nov	Notification - Email	Email Sending Fee	Cj Engelbrecht	0.00	3,224.27 Cr	0.68
30 Nov	Magtape Debit	Mweb Internet: 36952374		145.00	3,079.27 Cr	15.00
30 Nov	FNB OB Coll	104136-pm	62093053579	169.00	2,910.27 Cr	15.00
01 Dec	Internet Trf To	Trf		2,500.00	410.27 Cr	3.60
03 Dec	FNB OB Pmt	Leh		150,000.00 Cr	150,410.27 Cr	
03 Dec	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	143,410.27 Cr	
03 Dec	Rtc Express Pmt To	Geoff Standard	Molelwane Consulting	15,000.00	128,410.27 Cr	38.00
03 Dec	Internet Pmt To	Geoff Standard	Geoff FNB	25,000.00	103,410.27 Cr	
03 Dec	Internet Trf To	Transfer		20,000.00	83,410.27 Cr	3.60
03 Dec	#FNB OB Fees	#Internet Fees 1189495		345.19	83,065.08 Cr	
03 Dec	Internet Pmt To	Mangaung	Geoff	10,000.00	73,065.08 Cr	
04 Dec	Internet Pmt To	Project 11	Baba Majola	21,000.00	52,065.08 Cr	
05 Dec	Magtape Debit	Clientele -403452039	1212m	326.36	51,738.72 Cr	15.00
05 Dec	Magtape Debit	Liblife 05dec56686653200etc		17,893.37	33,845.35 Cr	15.00
05 Dec	Notification - Email	Email Sending Fee	A & R Processing	0.00	33,845.35 Cr	0.68
06 Dec	ATM Cash	Southgat	405769*3200	1,000.00	32,845.35 Cr	15.95
07 Dec	Internet Trf To	Trf		20,000.00	12,845.35 Cr	3.60
07 Dec	Internet Trf To	Trf		5,000.00	7,845.35 Cr	3.60
11 Dec	Internet Trf To	Trf		7,100.00	745.35 Cr	3.60
12 Dec	POS Purchase Chq Card	Braamfontein Family	467846*7879 11 Dec	467.93	277.42 Cr	2.90
14 Dec	Magtape Credit	. Regiments Capital		717,224.34 Cr	717,501.76 Cr	
15 Dec	Internet Pmt To	Payment Anc	Donation	100,000.00	617,501.76 Cr	
15 Dec	Internet Trf To	Tranfer		40,000.00	577,501.76 Cr	3.60
15 Dec	Rtc Express Pmt To	Accsolve Salaries	Accsolve Salary	11,584.91	565,916.85 Cr	38.00
15 Dec	Internet Pmt To	Prince Nhlapo-salary	Accsolve Salary	5,356.14	560,560.71 Cr	
15 Dec	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	6,406.12	554,154.59 Cr	

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	12/12/15	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 129

Date	Description			Amount	Balance	Accrued Bank Charges
15 Dec	Internet Pmt To	Nathi Salary	Molelwane Salary	3,571.00	550,583.59 Cr	
15 Dec	Internet Pmt To	Kakali Salary	Molelwane Salary	10,294.97	540,288.62 Cr	
15 Dec	Internet Pmt To	O Chikane- Salary	Molelwane Salary	25,210.69	515,077.93 Cr	
15 Dec	Internet Pmt To	Accsolve Salaries	Accsolve Salary	14,749.26	500,328.67 Cr	
15 Dec	Internet Pmt To	Accsolve Salaries	Accsolve Salary	33,584.21	466,744.46 Cr	
15 Dec	Rtc Express Pmt To	Angela Salary	Molelwane Salary	8,000.00	458,744.46 Cr	38.00
15 Dec	Internet Pmt To	Angela Salary	Molelwane Salary	8,322.14	450,422.32 Cr	
15 Dec	#Statement Fee			0.00	450,422.32 Cr	10.50
15 Dec	Electronic Payments	Bis/Int 27 On True Tiering = 224.10		0.00	450,422.32 Cr	224.10
15 Dec	#Monthly Account Fee			52.00	450,370.32 Cr	
15 Dec	#Value Added Serv Fees			125.86	450,244.46 Cr	(125.86)
15 Dec	#Service Fees			484.55	449,759.91 Cr	(484.55)

Closing Balance449,759.91 Cr0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	12/12/15	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST130 026210
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 130
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R80.08 Dr**

15 December 2012 to 17 January 2013

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			449,759.91 Cr
Funds Received/Credits	4		413,738.11 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	4		413,738.11 Cr
Funds Used/Debits	49		719,395.53 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	5		14,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		18,686.65 Dr
Account Payments	33		577,208.88 Dr
Inter-Account Transfers Out	7		109,500.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	3		645.12 Dr
Service Fees	2		588.75 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		6.93 Dr
Other Fees	1		56.37 Dr
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			143,450.44 Cr
Available Balance (00h41 - 18 Jan 13)			143,450.44

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business
Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	13/01/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 130

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					449,759.91 Cr	0.00
18 Dec	Internet Pmt To	Angela Salary	Molelwane Salary	32,644.27	417,115.64 Cr	
18 Dec	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	12,812.24	404,303.40 Cr	
18 Dec	Internet Pmt To	Lindiwe Mlambo Salar	Molelwane Salary	7,262.90	397,040.50 Cr	
18 Dec	Internet Pmt To	Nathi Salary	Molelwane Salary	7,142.00	389,898.50 Cr	
18 Dec	Internet Pmt To	Kakali Salary	Molelwane Salary	10,294.97	379,603.53 Cr	
18 Dec	Internet Pmt To	O Chikane- Salary	Molelwane Salary	25,210.68	354,392.85 Cr	
18 Dec	Internet Pmt To	Caesar Phiri- Salary	Accsolve Salary	34,783.38	319,609.47 Cr	
18 Dec	Internet Pmt To	Tshepo Phasha	Accsolve Salary	18,722.88	300,886.59 Cr	
18 Dec	Internet Pmt To	Dineo Kekana- Salary	Accsolve Salary	18,722.88	282,163.71 Cr	
18 Dec	Internet Pmt To	N Mabuza-salary	Accsolve Salary	5,651.54	276,512.17 Cr	
18 Dec	Internet Pmt To	Prince Nhlapo-salary	Accsolve Salary	10,980.87	265,531.30 Cr	
18 Dec	Internet Pmt To	Accsolve Salaries	Accsolve Salary	23,169.82	242,361.48 Cr	
18 Dec	Internet Pmt To	Mpho Ramaisa- Salary	Accsolve Salary	23,794.97	218,566.51 Cr	
18 Dec	Internet Pmt To	Cuthbert Gambiaing	Accsolve Salary	38,916.59	179,649.92 Cr	
18 Dec	Internet Pmt To	Werner Neser- Salary	Accsolve Salary	17,658.11	161,991.81 Cr	
18 Dec	Internet Pmt To	Lucy Rogers-salaries	Accsolve Salary	42,980.48	119,011.33 Cr	
18 Dec	Internet Pmt To	Pcb Technology	Molelwane Consulting	18,998.00	100,013.33 Cr	
18 Dec	Internet Pmt To	Angela-nandos	Molelwane Salary	918.80	99,094.53 Cr	
18 Dec	Internet Pmt To	Vuma Buka Air CC	Molelwane Consulting	3,408.60	95,685.93 Cr	
18 Dec	Internet Pmt To	Future Courier	Molelwane Consulting	3,509.00	92,176.93 Cr	
18 Dec	Internet Pmt To	Aquazania	J034282	247.38	91,929.55 Cr	
18 Dec	Internet Pmt To	Rural Maintenance	5659644	7,178.52	84,751.03 Cr	
18 Dec	Internet Pmt To	Fezeki	Fezekisainvest	50,000.00	34,751.03 Cr	
19 Dec	FNB OB Pmt	Payment Zylec		120,000.00 Cr	154,751.03 Cr	
19 Dec	Internet Pmt To	Accommodation	Delegates Residence	20,000.00	134,751.03 Cr	
19 Dec	Internet Pmt To	Anc	Accommodation	11,200.00	123,551.03 Cr	
19 Dec	Notification - Email	Email Sending Fee	Intelligent	0.00	123,551.03 Cr	0.68
20 Dec	Express Pmt Pending			0.00	123,551.03 Cr	
20 Dec	Express Pmt Pending	Express Pmt Complete		0.00	123,551.03 Cr	
20 Dec	Rtc Express Pmt To	Geoff		10,000.00	113,551.03 Cr	38.00
21 Dec	Internet Pmt To	Transfer Accsolve	Transfer Molelwane	20,000.00	93,551.03 Cr	
21 Dec	Internet Trf To	8060		70,000.00	23,551.03 Cr	3.60
21 Dec	FNB OB Coll	Moregolf 1	62093053579	169.00	23,382.03 Cr	15.00
21 Dec	Notification - Sms	Sms Sending Fee	Yg Mafuya	0.00	23,382.03 Cr	1.05
21 Dec	Notification - Sms	Sms Sending Fee	Yg Mafuya	0.00	23,382.03 Cr	1.05
21 Dec	Notification - Sms	Sms Sending Fee	Yg Mafuya	0.00	23,382.03 Cr	1.05
21 Dec	Notification - Email	Email Sending Fee	Yg Mafuya	0.00	23,382.03 Cr	0.68
21 Dec	Notification - Email	Email Sending Fee	Yg Mafuya	0.00	23,382.03 Cr	0.68
21 Dec	Notification - Email	Email Sending Fee	Yg Mafuya	0.00	23,382.03 Cr	0.68
24 Dec	ATM Cash	Sandto	405769*3200	3,000.00	20,382.03 Cr	40.35
29 Dec	Internet Pmt To	Accomodation	Geoff	2,000.00	18,382.03 Cr	
31 Dec	FNB OB Pmt	Payment Matome		150,000.00 Cr	168,382.03 Cr	
31 Dec	ATM Cash	Fomiss	405769*3200	3,000.00	165,382.03 Cr	40.35
31 Dec	ATM Cash	Fomiss	405769*3200	3,000.00	162,382.03 Cr	40.35
31 Dec	ATM Trf To	62118509655	62118509655	20,000.00	142,382.03 Cr	3.60
31 Dec	ATM Cash	Fomiss	405769*3200	2,000.00	140,382.03 Cr	28.15
31 Dec	Internet Trf To	Trf		5,000.00	135,382.03 Cr	3.60
31 Dec	Internet Pmt To	Geoff Standard	Geoff FNB	65,000.00	70,382.03 Cr	

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	13/01/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 130

Date	Description			Amount	Balance	Accrued Bank Charges
31 Dec	Internet Pmt To	ABSA Credit Card	4787692035950018	12,000.00	58,382.03 Cr	
31 Dec	Internet Trf To	Salaries		6,000.00	52,382.03 Cr	3.60
31 Dec	Internet Pmt To	Diners	36135017325012	12,000.00	40,382.03 Cr	
31 Dec	Send Money Dr	Send	27711441198	1,500.00	38,882.03 Cr	12.50
31 Dec	ATM Cash	Killarne	479012*5394	3,000.00	35,882.03 Cr	40.35
31 Dec	Magtape Debit	Mweb	Internet: 37195504	145.00	35,737.03 Cr	15.00
02 Jan	Internet Pmt To	Meredale	Geoff	6,000.00	29,737.03 Cr	
02 Jan	Internet Pmt To	Donation	Geoff	4,000.00	25,737.03 Cr	
02 Jan	#FNB OB Fees	#Internet Fees	1189495	6.93	25,730.10 Cr	
03 Jan	Internet Trf To	Transf		6,000.00	19,730.10 Cr	3.60
04 Jan	Magtape Debit	Clientele	-403452039 1301m	326.36	19,403.74 Cr	15.00
07 Jan	Magtape Debit	Liblife	05jan56686653200etc	18,046.29	1,357.45 Cr	15.00
15 Jan	Internet Trf To	Trf		1,000.00	357.45 Cr	3.60
16 Jan	Magtape Credit	.	1575 Regiments Capit	70,451.91 Cr	70,809.36 Cr	
16 Jan	Magtape Credit	.	Regiments Capital	73,286.20 Cr	144,095.56 Cr	
17 Jan	Electronic Payments	Bis/Int	32 On True Tiering = 265.60	0.00	144,095.56 Cr	265.60
17 Jan	#Monthly Account Fee			52.00	144,043.56 Cr	
17 Jan	#Value Added Serv Fees			56.37	143,987.19 Cr	(56.37)
17 Jan	#Service Fees			536.75	143,450.44 Cr	(536.75)

Closing Balance

143,450.44 Cr 0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	13/01/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
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256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST131 047310
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 131
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R87.96 Dr**

17 January 2013 to 16 February 2013


ENC Upliftment
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As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			143,450.44 Cr
Funds Received/Credits	0		0.00
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	0		0.00
Funds Used/Debits	21		161,438.47 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	5		14,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		18,686.65 Dr
Account Payments	8		84,751.82 Dr
Inter-Account Transfers Out	4		44,000.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	5		625.05 Dr
Service Fees	2		382.35 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	1		91.38 Dr
Other Fees	3		242.70 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		14.97 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	1		18,046.29 Cr
Refunds/Adjustments	0		0.00
Closing Balance			673.14 Dr
Available Balance (09h58 - 17 Feb 13)			0.00

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	13/02/16	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 131

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				143,450.44 Cr	0.00
18 Jan	Internet Trf To	Transfer	30,000.00	113,450.44 Cr	3.60
21 Jan	ATM Cash	Sandton 479012*5394	3,000.00	110,450.44 Cr	40.35
21 Jan	ATM Cash	Sandton 479012*5394	3,000.00	107,450.44 Cr	40.35
21 Jan	ATM Cash	Sandton 479012*5394	2,000.00	105,450.44 Cr	28.15
25 Jan	ATM Cash	Shell Wg 479012*5394	3,000.00	102,450.44 Cr	40.35
28 Jan	Internet Pmt To	Debt Professional	2,000.00	100,450.44 Cr	
28 Jan	Internet Trf To	Trf	4,000.00	96,450.44 Cr	3.60
31 Jan	Internet Pmt To	Caesar Phiri- Salary Accsolve Salary	18,666.75	77,783.69 Cr	
31 Jan	Internet Pmt To	Prince Nhlapo-salary Accsolve Salary	6,710.08	71,073.61 Cr	
31 Jan	Internet Pmt To	Dm Mncube-salary Molelwane Salary	6,406.11	64,667.50 Cr	
31 Jan	Internet Pmt To	Lindiwe Mlambo Salar Molelwane Salary	7,262.90	57,404.60 Cr	
31 Jan	Internet Pmt To	O Chikane- Salary Molelwane Salary	12,605.34	44,799.26 Cr	
31 Jan	Internet Pmt To	Accsolve Salaries Accsolve Salary	11,511.10	33,288.16 Cr	
31 Jan	Internet Pmt To	Accsolve Salaries Accsolve Salary	19,589.54	13,698.62 Cr	
31 Jan	Internet Trf To	Transfer	8,000.00	5,698.62 Cr	3.60
31 Jan	Magtape Debit	Mweb Internet: 37438218	145.00	5,553.62 Cr	15.00
31 Jan	FNB OB Coll	Moregolf 1 62093053579	169.00	5,384.62 Cr	15.00
31 Jan	ATM Cash	Engen 479012*5394	3,000.00	2,384.62 Cr	40.35
02 Feb	Internet Trf To	Trf	2,000.00	384.62 Cr	3.60
04 Feb	#FNB OB Fees	#Internet Fees 1189495	91.38	293.24 Cr	
05 Feb	Magtape Debit	Clientele -403452039 1302m	326.36	33.12	15.00
05 Feb	Magtape Debit	Liblife 05feb56686653200etc	18,046.29	18,079.41	15.00
06 Feb	#Excess Item Fee	1 Items On 13/02/05	120.00	18,199.41	(120.00)
07 Feb	Magtape Unpaid	Not Provided For	18,046.29 Cr	153.12	
07 Feb	#Unpaid Item Charge		122.50	275.62	
16 Feb	Int On Debit Balance		14.97	290.59	
16 Feb	Penalty Interest		0.20	290.79	
16 Feb	Electronic Payments	Bis/Int 8 On True Tiering = 66.40	0.00	290.79	66.40
16 Feb	#Monthly Account Fee		52.00	342.79	
16 Feb	#Service Fees		330.35	673.14	(330.35)
Closing Balance				673.14 Dr	0.00

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#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	13/02/16	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST132 045438
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 132
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R125.11 Dr

16 February 2013 to 16 March 2013

Change in costs on overdrawn accounts
With effect from 1 March 2013, FNB Business Banking will change the way in which overdrawn accounts are charged. Should the account go into excess, you will be charged for the use of the unauthorised overdraft for the period in which the account is in excess to a maximum of 24%. To avoid these charges on unauthorised overdraft excesses, we recommend that you:

- apply for an overdraft facility in the event that you do not have an overdraft facility; or
- increase your overdraft facility amount.

There is no upfront fee, but instead a monthly overdraft fee is charged only if the facility is utilised in excess of R200. To apply speak to a Business Manager at an FNB branch.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			673.14 Dr
Funds Received/Credits	4		1,180,000.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	0		0.00
Electronic Payments Received	4		1,180,000.00 Cr
Funds Used/Debits	57		909,147.28 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	7		19,000.00 Dr
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	9		36,732.94 Dr
Account Payments	38		613,414.34 Dr
Inter-Account Transfers Out	3		240,000.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	5		1,019.63 Dr
Service Fees	2		738.05 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	3		281.58 Dr
Interest on Credit Balance	0		0.00
Interest on Debit Balance	1		0.36 Dr
Inward Unpaid Items	0		0.00
Unpaid Cheques and Debits	1		14,311.36 Cr
Refunds/Adjustments	0		0.00
Closing Balance			283,470.95 Cr
Available Balance (08h41 - 17 Mar 13)			283,470.95

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



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Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	13/03/16	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 132

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					673.14 Dr	0.00
19 Feb	FNB OB Pmt	Payment Zylec		50,000.00 Cr	49,326.86 Cr	
19 Feb	Internet Pmt To	Softline Accpac	Accsolve-1425804	49,000.00	326.86 Cr	
20 Feb	FNB OB Pmt	Payment Zylec		30,000.00 Cr	30,326.86 Cr	
21 Feb	Internet Trf To	Trf		10,000.00	20,326.86 Cr	3.60
22 Feb	ATM Cash	Bpsmitst	479012*5394	3,000.00	17,326.86 Cr	40.35
22 Feb	ATM Cash	Bpsmitst	479012*5394	3,000.00	14,326.86 Cr	40.35
22 Feb	ATM Cash	Bpsmitst	479012*5394	2,000.00	12,326.86 Cr	28.15
22 Feb	Internet Pmt To	Debt	G	1,000.00	11,326.86 Cr	
26 Feb	Magtape Credit	Reg Fund Mgrs		600,000.00 Cr	611,326.86 Cr	
28 Feb	Internet Pmt To	Cuthbert Gambinga	Accsolve Salary	70,476.21	540,850.65 Cr	
28 Feb	Internet Pmt To	Thandi C Banda	Accsolve Salary	23,681.90	517,168.75 Cr	
28 Feb	Internet Pmt To	Caesar Phiri- Salary	Accsolve Salary	38,112.57	479,056.18 Cr	
28 Feb	Internet Pmt To	Tshepo Phasha	Accsolve Salary	20,269.51	458,786.67 Cr	
28 Feb	Internet Pmt To	Angela Salary	Molelwane Salary	32,591.31	426,195.36 Cr	
28 Feb	Internet Pmt To	N Mabuza-salary	Accsolve Salary	5,651.56	420,543.80 Cr	
28 Feb	Internet Pmt To	Prince Nhlapo-salary	Accsolve Salary	9,800.10	410,743.70 Cr	
28 Feb	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	12,812.29	397,931.41 Cr	
28 Feb	Internet Pmt To	Lindiwe Mlambo Salar	Molelwane Salary	7,210.68	390,720.73 Cr	
28 Feb	Internet Pmt To	Nathi Salary	Molelwane Salary	7,089.75	383,630.98 Cr	
28 Feb	Internet Pmt To	Kakali Salary	Molelwane Salary	10,295.00	373,335.98 Cr	
28 Feb	Internet Pmt To	O Chikane- Salary	Molelwane Salary	25,210.79	348,125.19 Cr	
28 Feb	Internet Pmt To	Accsolve Salaries	Accsolve Salary	27,329.34	320,795.85 Cr	
28 Feb	Internet Pmt To	Redefine Properties	R5422p	174.65	320,621.20 Cr	
28 Feb	Internet Pmt To	Pcb Technology	Molelwane Consulting	31,682.00	288,939.20 Cr	
28 Feb	Internet Pmt To	Softline Accpac	Accsolve-1425804	93,181.12	195,758.08 Cr	
28 Feb	Internet Pmt To	Rural Maintenance	5659644	4,554.72	191,203.36 Cr	
28 Feb	Internet Pmt To	0119413949	0002694205924972011	490.45	190,712.91 Cr	
28 Feb	Internet Pmt To	Pcb Technology	Accsolve	1,125.00	189,587.91 Cr	
28 Feb	Internet Pmt To	Telkom	0001894233529592011	15,903.70	173,684.21 Cr	
28 Feb	Internet Pmt To	Softline Vip	F07201	13,367.64	160,316.57 Cr	
28 Feb	Internet Pmt To	Thandi C Banda	Airtime	360.00	159,956.57 Cr	
28 Feb	Internet Pmt To	Aquazania	J034282	413.82	159,542.75 Cr	
28 Feb	Internet Pmt To	Jd Washaya	Accsolve	4,000.00	155,542.75 Cr	
28 Feb	Internet Pmt To	Glenstat	1272 Accsolve	17,578.76	137,963.99 Cr	
28 Feb	Internet Pmt To	Empoweryst	Accsolve	4,275.00	133,688.99 Cr	
28 Feb	Internet Pmt To	Accounting Practice	Molelwane Consulting	2,551.00	131,137.99 Cr	
28 Feb	Internet Pmt To	Accounting Practice	Accsolve	2,508.00	128,629.99 Cr	
28 Feb	Internet Trf To	Loan		30,000.00	98,629.99 Cr	3.60
28 Feb	Magtape Debit	Mweb Internet: 37682530		145.00	98,484.99 Cr	15.00
28 Feb	FNB OB Coll	More Golf	62093053579	169.00	98,315.99 Cr	15.00
01 Mar	Internet Pmt To	Geoff Standard	Mc Advance	40,000.00	58,315.99 Cr	
01 Mar	Internet Pmt To	Dada /Skhumba	Skhumbuzo	20,000.00	38,315.99 Cr	
01 Mar	Notification - Fax	Fax Sending Fee	Redefine Properties	0.00	38,315.99 Cr	4.85
02 Mar	Express Pmt Pending			0.00	38,315.99 Cr	
02 Mar	Express Pmt Pending	Express Pmt Complete		0.00	38,315.99 Cr	
02 Mar	Rtc Express Pmt To	Geoff		4,000.00	34,315.99 Cr	38.00
02 Mar	Express Pmt Pending			0.00	34,315.99 Cr	
02 Mar	Express Pmt Pending	Express Pmt Complete		0.00	34,315.99 Cr	

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	13/03/16	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 132

Date	Description			Amount	Balance	Accrued Bank Charges
02 Mar	Rtc Express Pmt To	Geoff		4,500.00	29,815.99 Cr	38.00
02 Mar	ATM Cash	S/Gte Vs	479012*5394	3,000.00	26,815.99 Cr	40.35
02 Mar	Notification - Email	Email Sending Fee	Bongane Twala	0.00	26,815.99 Cr	0.68
02 Mar	Notification - Email	Email Sending Fee	Bongane Twala	0.00	26,815.99 Cr	0.68
05 Mar	Magtape Debit	Clientele -403452039	1303m	326.36	26,489.63 Cr	15.00
05 Mar	Magtape Debit	Liblife	05mar59426974700a/P	539.35	25,950.28 Cr	15.00
05 Mar	Magtape Debit	Liblife	05mar59271703300a/P	734.68	25,215.60 Cr	15.00
05 Mar	Magtape Debit	Liblife	05mar56686653200a/P	1,172.37	24,043.23 Cr	15.00
05 Mar	Magtape Debit	Liblife	05mar59426971600a/P	1,288.53	22,754.70 Cr	15.00
05 Mar	Magtape Debit	Liblife	05mar59155923000a/P	14,311.36	8,443.34 Cr	15.00
05 Mar	Magtape Debit	Liblife	05mar56686653200etc	18,046.29	9,602.95	15.00
05 Mar	Magtape Unpaid	Not Provided For		14,311.36 Cr	4,708.41 Cr	
05 Mar	#Unpaid Item Charge			122.50	4,585.91 Cr	
08 Mar	Express Pmt Pending			0.00	4,585.91 Cr	
08 Mar	Express Pmt Pending	Express Pmt Complete		0.00	4,585.91 Cr	
08 Mar	Rtc Express Pmt To	Geoff		4,000.00	585.91 Cr	38.00
08 Mar	Magtape Credit	Regiments Capital		500,000.00 Cr	500,585.91 Cr	
09 Mar	ATM Cash	Shell	479012*5394	3,000.00	497,585.91 Cr	40.35
09 Mar	ATM Cash	Shell	479012*5394	3,000.00	494,585.91 Cr	40.35
09 Mar	ATM Cash	Morning	479012*5394	2,000.00	492,585.91 Cr	28.15
11 Mar	Internet Trf To	Salaries		200,000.00	292,585.91 Cr	3.60
12 Mar	Express Pmt Pending			0.00	292,585.91 Cr	
12 Mar	Express Pmt Pending	Express Pmt Complete		0.00	292,585.91 Cr	
12 Mar	Rtc Express Pmt To	Me		6,000.00	286,585.91 Cr	38.00
14 Mar	Internet Pmt To	Olivier Attorneys	Moo131-molelwane	1,545.00	285,040.91 Cr	
14 Mar	Internet Pmt To	Flick Pest Control	Mol016-molelwane	672.47	284,368.44 Cr	
16 Mar	Int On Debit Balance			0.36	284,368.08 Cr	
16 Mar	Penalty Interest			0.87	284,367.21 Cr	
16 Mar	Electronic Payments	Bis/Int 34 On True Tiering = 282.20		0.00	284,367.21 Cr	282.20
16 Mar	#Monthly Account Fee			52.00	284,315.21 Cr	
16 Mar	#Value Added Serv Fees			158.21	284,157.00 Cr	(158.21)
16 Mar	#Service Fees			686.05	283,470.95 Cr	(686.05)

Closing Balance 283,470.95 Cr 0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	13/03/16	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST133 024524
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 133
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R86.83 Dr**

16 March 2013 to 17 April 2013

Change in costs on overdrawn accounts
With effect from 1 March 2013, FNB Business Banking will change the way in which overdrawn accounts are charged. Should the account go into excess, you will be charged for the use of the unauthorised overdraft for the period in which the account is in excess to a maximum of 24%. To avoid these charges on unauthorised overdraft excesses, we recommend that you:

- apply for an overdraft facility in the event that you do not have an overdraft facility; or
- increase your overdraft facility amount.

There is no upfront fee, but instead a monthly overdraft fee is charged only if the facility is utilised in excess of R200. To apply speak to a Business Manager at an FNB branch.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		283,470.95 Cr
Funds Received/Credits	1	839,919.56 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	839,919.56 Cr
Funds Used/Debits	29	1,113,515.88 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	10	30,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	20,515.88 Dr
Account Payments	10	703,000.00 Dr
Inter-Account Transfers Out	5	360,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	706.96 Dr
Service Fees	2	591.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	115.36 Dr
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		9,167.67 Cr
Available Balance (23h22 - 17 Apr 13)		9,167.67

See overleaf for transactions

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number. **eBucks for Business** gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	13/04/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 133

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					283,470.95 Cr	0.00
22 Mar	ATM Cash	Shell Ko	479012*5394	3,000.00	280,470.95 Cr	40.35
22 Mar	ATM Cash	Shell Ko	479012*5394	3,000.00	277,470.95 Cr	40.35
22 Mar	Express Pmt Pending			0.00	277,470.95 Cr	
22 Mar	Express Pmt Pending	Express Pmt Complete		0.00	277,470.95 Cr	
22 Mar	Rtc Express Pmt To	Contribution		3,000.00	274,470.95 Cr	38.00
22 Mar	Express Pmt Pending			0.00	274,470.95 Cr	
22 Mar	Express Pmt Pending	Express Pmt Complete		0.00	274,470.95 Cr	
22 Mar	Rtc Express Pmt To	Geoff		10,000.00	264,470.95 Cr	38.00
22 Mar	ATM Cash	Maponya	479012*5394	3,000.00	261,470.95 Cr	40.35
23 Mar	ATM Cash	Sasol Re	479012*5394	3,000.00	258,470.95 Cr	40.35
25 Mar	Internet Pmt To	National Debt	Geoff	2,000.00	256,470.95 Cr	
25 Mar	ATM Cash	Basso	479012*5394	3,000.00	253,470.95 Cr	40.35
25 Mar	ATM Cash	Basso	479012*5394	3,000.00	250,470.95 Cr	40.35
26 Mar	ATM Cash	Bloemfon	479012*5394	3,000.00	247,470.95 Cr	40.35
28 Mar	ATM Cash	Shell M2	479012*5394	3,000.00	244,470.95 Cr	40.35
28 Mar	Magtape Credit	. Regiments Capital		839,919.56 Cr	1,084,390.51 Cr	
28 Mar	Magtape Debit	Mweb Internet: 37927618		145.00	1,084,245.51 Cr	15.00
30 Mar	Internet Pmt To	Debt Advance	Molelwane-makhubo	600,000.00	484,245.51 Cr	
30 Mar	Internet Pmt To	Kundete	Geoff	2,000.00	482,245.51 Cr	
30 Mar	Internet Trf To	Transfer		120,000.00	362,245.51 Cr	3.60
30 Mar	Internet Pmt To	Payment	Loan From Mc	32,000.00	330,245.51 Cr	
30 Mar	Express Pmt Pending			0.00	330,245.51 Cr	
30 Mar	Express Pmt Pending	Express Pmt Complete		0.00	330,245.51 Cr	
30 Mar	Rtc Express Pmt To	Geoff		4,000.00	326,245.51 Cr	38.00
30 Mar	FNB OB Coll	More Golf	62093053579	169.00	326,076.51 Cr	15.00
02 Apr	Notification - Email	Email Sending Fee	Ki De	0.00	326,076.51 Cr	0.68
02 Apr	Notification - Email	Email Sending Fee	Ki De	0.00	326,076.51 Cr	0.68
04 Apr	ATM Cash	Kloof St	479012*5394	3,000.00	323,076.51 Cr	40.35
04 Apr	Internet Trf To	Transfer		60,000.00	263,076.51 Cr	3.60
05 Apr	ATM Cash	Plein St	479012*5394	3,000.00	260,076.51 Cr	40.35
05 Apr	Magtape Debit	Clientele -403452039	1304m	326.36	259,750.15 Cr	15.00
05 Apr	Magtape Debit	Liblife 05apr56686653200etc		19,875.52	239,874.63 Cr	15.00
06 Apr	Internet Trf To	Transfer		20,000.00	219,874.63 Cr	3.60
09 Apr	Internet Pmt To	Payment	Loan From Mc	14,000.00	205,874.63 Cr	
10 Apr	Internet Trf To	Transfer		10,000.00	195,874.63 Cr	3.60
11 Apr	Internet Pmt To	Boqo	86114225736	34,000.00	161,874.63 Cr	
15 Apr	Internet Trf To	Transfer		150,000.00	11,874.63 Cr	3.60
16 Apr	Internet Pmt To	Debt	Geoff	2,000.00	9,874.63 Cr	
17 Apr	Electronic Payments	Bis/Int 7 On True Tiering = 58.10		0.00	9,874.63 Cr	58.10
17 Apr	#Monthly Account Fee			52.00	9,822.63 Cr	
17 Apr	#Value Added Serv Fees			115.36	9,707.27 Cr	(115.36)
17 Apr	#Service Fees			539.60	9,167.67 Cr	(539.60)
Closing Balance					9,167.67 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	13/04/17	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST134 024797
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 134
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R53.94 Dr**

17 April 2013 to 17 May 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		9,167.67 Cr
Funds Received/Credits	5	60,100.00 Cr
Cash Deposit	0	0.00
Other Deposits	1	14,100.00 Cr
Inter-Account Transfers In	2	6,000.00 Cr
Electronic Payments Received	2	40,000.00 Cr
Funds Used/Debits	13	84,015.88 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	2	6,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	20,515.88 Dr
Account Payments	5	19,500.00 Dr
Inter-Account Transfers Out	2	38,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	439.30 Dr
Service Fees	2	224.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	3	214.50 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	0	0.00
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	1	19,875.52 Cr
Refunds/Adjustments	0	0.00
Closing Balance		4,688.01 Cr
Available Balance (23h00 - 17 May 13)		4,688.01

See overleaf for transactions



Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	13/05/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 134

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				9,167.67 Cr	0.00
19 Apr	FNB OB Pmt	Accsolve Loan	20,000.00 Cr	29,167.67 Cr	
19 Apr	Internet Trf To	Turf	19,000.00	10,167.67 Cr	3.60
29 Apr	FNB OB Pmt	Accsolve Loan	20,000.00 Cr	30,167.67 Cr	
29 Apr	ATM Cash	Sandton 479012*5394	3,000.00	27,167.67 Cr	40.35
29 Apr	ATM Cash	Sandton 479012*5394	3,000.00	24,167.67 Cr	40.35
29 Apr	Internet Trf To	Trf	19,000.00	5,167.67 Cr	3.60
30 Apr	Magtape Debit	Mweb Internet: 38175611	145.00	5,022.67 Cr	15.00
30 Apr	FNB OB Coll	More Golf 62093053579	169.00	4,853.67 Cr	15.00
03 May	Magtape Debit	Clientele -403452039 1305m	326.36	4,527.31 Cr	15.00
06 May	Magtape Debit	Liblife 05may56686653200etc	19,875.52	15,348.21	15.00
06 May	Magtape Unpaid	Not Provided For	19,875.52 Cr	4,527.31 Cr	
06 May	#Unpaid Item Charge		122.50	4,404.81 Cr	
07 May	Cheque Deposit	Braamfnt Mashudu	14,100.00 Cr	18,504.81 Cr	16.00
07 May	Internet Trf From	Trf	5,000.00 Cr	23,504.81 Cr	
07 May	Internet Trf From	Trf	1,000.00 Cr	24,504.81 Cr	
08 May	Internet Pmt To	Thandi C Banda Accsolve	10,000.00	14,504.81 Cr	
15 May	Internet Pmt To	Sandton College Sandton College Ref	2,500.00	12,004.81 Cr	
15 May	Express Pmt Pending		0.00	12,004.81 Cr	
15 May	Express Pmt Pending	Express Pmt Complete	0.00	12,004.81 Cr	
15 May	Rtc Express Pmt To	Geoff	2,500.00	9,504.81 Cr	38.00
15 May	Express Pmt Pending		0.00	9,504.81 Cr	
15 May	Express Pmt Pending	Express Pmt Complete	0.00	9,504.81 Cr	
15 May	Rtc Express Pmt To	Geoff	2,500.00	7,004.81 Cr	38.00
15 May	Internet Pmt To	Debt Geoff	2,000.00	5,004.81 Cr	
17 May	Electronic Payments	Bis/Int 3 On True Tiering = 24.90	0.00	5,004.81 Cr	24.90
17 May	#Monthly Account Fee		52.00	4,952.81 Cr	
17 May	#Value Added Serv Fees		76.00	4,876.81 Cr	(76.00)
17 May	#Service Fees		172.80	4,704.01 Cr	(172.80)
17 May	#Cheque Deposit Fee		16.00	4,688.01 Cr	(16.00)
Closing Balance				4,688.01 Cr	0.00

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#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	13/05/17	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST135 085180
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 135
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R61.81 Dr**

17 May 2013 to 15 June 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		4,688.01 Cr
Funds Received/Credits	8	75,602.85 Cr
Cash Deposit	1	10,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	5	29,900.00 Cr
Electronic Payments Received	2	35,702.85 Cr
Funds Used/Debits	19	78,045.63 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	4	11,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	9	40,445.63 Dr
Account Payments	1	2,000.00 Dr
Inter-Account Transfers Out	5	24,600.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	503.30 Dr
Service Fees	2	358.90 Dr
Cash Deposit Fees	1	135.90 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	8.50 Dr
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		1,741.93 Cr
Available Balance (07h40 - 16 Jun 13)		1,741.93

See overleaf for transactions



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
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Terms and conditions apply.

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

Depot	Fee charged per R100 or part thereof					
	Base Fee	R0 to < R5k	R5k to < R10k	R10k to < R15k	R15k to < R50k	R50k +
FNB Bulk	R5.00	+ R2.10	R1.79	R1.32	R1.18	R1.03
SBV Bulk	R5.00	+ R2.10	R1.75	R1.33	R1.16	R1.03
Branch/ATM	R7.90	+ R1.28	per R100 or part thereof			
ADT	R3.75	+ R0.68	per R100 or part thereof			

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/B9/C6/TT/N	FNBUS
486	62002637025	13/06/15	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 135

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				4,688.01 Cr	0.00
18 May	ATM Cash	Sandton 479012*5394	3,000.00	1,688.01 Cr	40.35
22 May	Internet Trf To	Trf	500.00	1,188.01 Cr	3.60
22 May	Send Money Dr	Send 27714911426	600.00	588.01 Cr	8.50
31 May	Magtape Debit	Mweb Internet: 38419510	145.00	443.01 Cr	15.00
31 May	FNB OB Coll	More Golf 62093053579	169.00	274.01 Cr	15.00
05 Jun	Cash Deposit	Braamfnt Mashudu	10,000.00 Cr	10,274.01 Cr	135.90
05 Jun	Internet Trf From	Transfer	14,000.00 Cr	24,274.01 Cr	
05 Jun	Internet Trf From	Transfer From Geoff	13,500.00 Cr	37,774.01 Cr	
05 Jun	Internet Trf From	Trf	350.00 Cr	38,124.01 Cr	
05 Jun	Internet Trf From	Trf	450.00 Cr	38,574.01 Cr	
05 Jun	Internet Trf From	Transfer	1,600.00 Cr	40,174.01 Cr	
05 Jun	Magtape Debit	Clientele -403452039 1306m	326.36	39,847.65 Cr	15.00
05 Jun	Magtape Debit	Liblife 05jun59426974700a/P	539.35	39,308.30 Cr	15.00
05 Jun	Magtape Debit	Liblife 05jun59271703300a/P	734.68	38,573.62 Cr	15.00
05 Jun	Magtape Debit	Liblife 05jun56686653200a/P	1,172.37	37,401.25 Cr	15.00
05 Jun	Magtape Debit	Liblife 05jun59426971600a/P	1,288.53	36,112.72 Cr	15.00
05 Jun	Magtape Debit	Liblife 05jun59155923000a/P	16,140.59	19,972.13 Cr	15.00
05 Jun	Magtape Debit	Liblife 05jun56686653200etc	19,929.75	42.38 Cr	15.00
06 Jun	Magtape Credit	From Geoff Makhubo	5,500.00 Cr	5,542.38 Cr	
06 Jun	Magtape Credit	Redefine Properties Limited	30,202.85 Cr	35,745.23 Cr	
07 Jun	Internet Trf To	Trf	5,500.00	30,245.23 Cr	3.60
07 Jun	Internet Trf To	Trf	15,000.00	15,245.23 Cr	3.60
10 Jun	ATM Cash	Shell Wg 479012*5394	3,000.00	12,245.23 Cr	40.35
10 Jun	Internet Pmt To	Masindi Geoff	2,000.00	10,245.23 Cr	
13 Jun	ATM Cash	Basso 479012*5394	3,000.00	7,245.23 Cr	40.35
14 Jun	ATM Cash	Southgat 479012*5394	2,000.00	5,245.23 Cr	28.15
15 Jun	Internet Trf To	Trf	3,000.00	2,245.23 Cr	3.60
15 Jun	Electronic Payments	Bis/Int 1 On True Tiering = 8.30	0.00	2,245.23 Cr	8.30
15 Jun	#Monthly Account Fee		52.00	2,193.23 Cr	
15 Jun	#Value Added Serv Fees		8.50	2,184.73 Cr	(8.50)
15 Jun	#Service Fees		306.90	1,877.83 Cr	(306.90)
15 Jun	#Cash Deposit Fee		135.90	1,741.93 Cr	(135.90)

Closing Balance

1,741.93 Cr 0.00

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#: 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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	13/06/15	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST136 023829
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 136
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R48.99 Dr**

15 June 2013 to 17 July 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		1,741.93 Cr
Funds Received/Credits	2	411,323.92 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	24,000.00 Cr
Electronic Payments Received	1	387,323.92 Cr
Funds Used/Debits	11	43,507.45 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	4	9,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	20,807.45 Dr
Account Payments	1	10,000.00 Dr
Inter-Account Transfers Out	2	3,700.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	398.90 Dr
Service Fees	2	263.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	135.00 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	7.69 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		369,151.81 Cr
Available Balance (23h05 - 17 Jul 13)		369,151.81

See overleaf for transactions



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Terms and conditions apply.

Interest Rates (Usury)
Interest Charged on Debit Balance
14.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/07/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 136

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				1,741.93 Cr	0.00
20 Jun	ATM Cash	Basso 479012*5394	1,000.00	741.93 Cr	15.95
28 Jun	Magtape Debit	Mweb Internet: 38666366	145.00	596.93 Cr	15.00
29 Jun	FNB OB Coll	More Golf 62093053579	169.00	427.93 Cr	15.00
05 Jul	Magtape Debit	Clientele -403452039 1307m	331.36	96.57 Cr	16.00
05 Jul	Magtape Debit	Liblife 05jul56686653200etc	20,162.09	20,065.52	16.00
06 Jul	Internet Trf To	Trf	700.00	20,765.52	3.80
06 Jul	Internet Trf From	Trf	24,000.00 Cr	3,234.48 Cr	
06 Jul	#Excess Item Fee	1 Items On 13/07/05	135.00	3,099.48 Cr	(135.00)
11 Jul	Internet Trf To	Pmt	3,000.00	99.48 Cr	3.80
12 Jul	Magtape Credit	. Regiments Capital	387,323.92 Cr	387,423.40 Cr	
13 Jul	ATM Cash	Southgat 479012*5394	3,000.00	384,423.40 Cr	42.35
13 Jul	ATM Cash	Southgat 479012*5394	3,000.00	381,423.40 Cr	42.35
13 Jul	ATM Cash	Southgat 479012*5394	2,000.00	379,423.40 Cr	29.55
15 Jul	Internet Pmt To	ABSA Credit Card 4787692035950018	10,000.00	369,423.40 Cr	
17 Jul	Int On Debit Balance		7.69	369,415.71 Cr	
17 Jul	Electronic Payments	Bis/Int 1 On True Tiering = 8.60	0.00	369,415.71 Cr	8.60
17 Jul	#Monthly Account Fee		55.50	369,360.21 Cr	
17 Jul	#Service Fees		208.40	369,151.81 Cr	(208.40)
Closing Balance				369,151.81 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/07/17	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
www.fnb.co.za

Web
256205

Branch Code
 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST137 050858
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 137
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R46.03 Dr**

17 July 2013 to 17 August 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		369,151.81 Cr
Funds Received/Credits	5	3,754,320.19 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	5	3,754,320.19 Cr
Funds Used/Debits	28	1,012,929.85 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	20,807.45 Dr
Account Payments	21	377,122.40 Dr
Inter-Account Transfers Out	3	615,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	374.75 Dr
Service Fees	2	294.30 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	80.45 Dr
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		3,110,167.40 Cr
Available Balance (11h20 - 18 Aug 13)		3,110,167.40

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/08/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 137

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				369,151.81 Cr	0.00
19 Jul	Express Pmt Pending		0.00	369,151.81 Cr	
19 Jul	Express Pmt Pending		0.00	369,151.81 Cr	
19 Jul	Rtc Express Pmt To		4,000.00	365,151.81 Cr	38.00
19 Jul	Internet Trf To		15,000.00	350,151.81 Cr	3.80
25 Jul	Internet Pmt To	Caesar Phiri- Salary	Accsolve Salary	66,992.91	283,158.90 Cr
25 Jul	Internet Pmt To	Angela Salary	Molelwane Salary	34,208.09	248,950.81 Cr
25 Jul	Internet Pmt To	N Mabuza-salary	Accsolve Salary	5,939.79	243,011.02 Cr
25 Jul	Internet Pmt To	Prince Nhlapo-salary	Accsolve Salary	10,852.87	232,158.15 Cr
25 Jul	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	13,450.81	218,707.34 Cr
25 Jul	Internet Pmt To	Lindiwe Mlambo Salar	Molelwane Salary	14,271.63	204,435.71 Cr
25 Jul	Internet Pmt To	O Chikane- Salary	Molelwane Salary	26,420.35	178,015.36 Cr
25 Jul	Internet Pmt To	Accsolve Salaries	Accsolve Salary	29,344.43	148,670.93 Cr
25 Jul	Internet Pmt To	Accsolve Salaries	Accsolve Salary	24,128.45	124,542.48 Cr
25 Jul	Internet Pmt To	C Gambia	Accsolve Salaries	37,094.67	87,447.81 Cr
26 Jul	Internet Pmt To	Nono FNB	From Geoff	10,000.00	77,447.81 Cr
26 Jul	Internet Pmt To	Kakali Salary	Molelwane Salary	10,000.00	67,447.81 Cr
29 Jul	Internet Pmt To	Nono FNB	From Geoff	30,000.00	37,447.81 Cr
30 Jul	Magtape Credit	. Regiments Capital	752,342.69 Cr	789,790.50 Cr	
30 Jul	Magtape Credit	. Regiments Capital	1,000,000.00 Cr	1,789,790.50 Cr	
30 Jul	Magtape Credit	. Regiments Capital	1,000,000.00 Cr	2,789,790.50 Cr	
30 Jul	Magtape Credit	. Regiments Capital	1,000,000.00 Cr	3,789,790.50 Cr	
31 Jul	Internet Trf To	Trf	100,000.00	3,689,790.50 Cr	3.80
31 Jul	Magtape Debit	Mweb Internet: 38912143	145.00	3,689,645.50 Cr	16.00
31 Jul	FNB OB Coll	More Golf 62093053579	169.00	3,689,476.50 Cr	16.00
01 Aug	Magtape Credit	Liberty047,Lpb,2238150,1	1,977.50 Cr	3,691,454.00 Cr	
02 Aug	Express Pmt Pending		0.00	3,691,454.00 Cr	
02 Aug	Express Pmt Pending	Express Pmt Complete	0.00	3,691,454.00 Cr	
02 Aug	Rtc Express Pmt To	Pay	4,000.00	3,687,454.00 Cr	38.00
03 Aug	Internet Trf To	Salaries	500,000.00	3,187,454.00 Cr	3.80
05 Aug	Magtape Debit	Clientele -403452039 1308m	331.36	3,187,122.64 Cr	16.00
05 Aug	Magtape Debit	Liblife 05aug56686653200etc	20,162.09	3,166,960.55 Cr	16.00
05 Aug	Notification - Sms	Sms Sending Fee Gama	0.00	3,166,960.55 Cr	1.05
06 Aug	Internet Pmt To	Travel Costs	Accsolve Travel	5,113.00	3,161,847.55 Cr
06 Aug	Internet Pmt To	Travel Costs	Accsolve Travel	8,734.00	3,153,113.55 Cr
06 Aug	Internet Pmt To	Travel Costs	Accsolve Travel	10,226.00	3,142,887.55 Cr
06 Aug	Internet Pmt To	Travel Costs	Accsolve Travel	5,837.00	3,137,050.55 Cr
06 Aug	Internet Pmt To	Costs 5349745	6,508.40	3,130,542.15 Cr	
07 Aug	Notification - Email	Email Sending Fee	Munlin Travel	0.00	3,130,542.15 Cr
07 Aug	Notification - Email	Email Sending Fee	Darwo Trading 73	0.00	3,130,542.15 Cr
07 Aug	Notification - Email	Email Sending Fee	Munlin Travel	0.00	3,130,542.15 Cr
07 Aug	Notification - Email	Email Sending Fee	Munlin Travel	0.00	3,130,542.15 Cr
07 Aug	Notification - Email	Email Sending Fee	Munlin Travel	0.00	3,130,542.15 Cr
08 Aug	Internet Pmt To	Castro Payment	Molelwane	20,000.00	3,110,542.15 Cr
17 Aug	Electronic Payments	Bis/Int 19 On True Tying = 163.40	0.00	3,110,542.15 Cr	163.40
17 Aug	#Monthly Account Fee		55.50	3,110,486.65 Cr	
17 Aug	#Value Added Serv Fees		80.45	3,110,406.20 Cr	(80.45)
17 Aug	#Service Fees		238.80	3,110,167.40 Cr	(238.80)
Closing Balance				3,110,167.40 Cr	0.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/08/17	Business Account	

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/08/17	Business Account	

✉ Killarney
P O Box 87124
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Branch Code 256205
(011) 4861207
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Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST138 023049
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT: R0 - R10M TURNOV : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 138
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R53.39 Dr**

17 August 2013 to 17 September 2013

Cashflow Summary	
Overdraft Limit	0.00
Opening Balance	3,110,167.40 Cr
Funds Received/Credits	4 2,420,103.06 Cr
Cash Deposit	0 0.00
Other Deposits	0 0.00
Inter-Account Transfers In	0 0.00
Electronic Payments Received	4 2,420,103.06 Cr
Funds Used/Debits	34 1,896,751.07 Dr
Cash Withdrawals (Branch)	0 0.00
Cash Withdrawals (Other)	0 0.00
Cheques Processed (Non Cash)	0 0.00
Debit/Stop Orders	11 1,398,246.47 Dr
Account Payments	18 273,504.60 Dr
Inter-Account Transfers Out	5 225,000.00 Dr
Card Purchases (POS)	0 0.00
Fuel Purchases	0 0.00
Bank Charges	3 434.70 Dr
Service Fees	2 396.70 Dr
Cash Deposit Fees	0 0.00
Cash Handling Fees	0 0.00
Internet Fees	0 0.00
Other Fees	1 38.00 Dr
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	3,633,084.69 Cr
Available Balance (22h59 - 17 Sep 13)	3,633,084.69

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/09/17	Business Account: R0 - R10m Turnov	

BUSINESS ACCOUNT: R0 - R10M TURNOV: 62002637025

Tax Invoice/Statement Number : 138

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					3,110,167.40 Cr	0.00
30 Aug	Internet Pmt To	Caesar Phiri- Salary	Accsolve Salary	38,306.09	3,071,861.31 Cr	
30 Aug	Internet Pmt To	N Mabuza-salary	Accsolve Salary	5,939.79	3,065,921.52 Cr	
30 Aug	Internet Pmt To	Prince Nhlapo-salary	Accsolve Salary	10,852.87	3,055,068.65 Cr	
30 Aug	Internet Pmt To	C Gambia	Accsolve Salaries	37,284.28	3,017,784.37 Cr	
30 Aug	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	13,450.81	3,004,333.56 Cr	
30 Aug	Internet Pmt To	Lindiwe Mlambo Salar	Molelwane Salary	7,631.72	2,996,701.84 Cr	
30 Aug	Internet Pmt To	Kakali Salary	Molelwane Salary	10,818.76	2,985,883.08 Cr	
30 Aug	Internet Pmt To	O Chikane- Salary	Molelwane Salary	26,420.35	2,959,462.73 Cr	
30 Aug	Internet Pmt To	Accsolve Salaries	Accsolve Salary	24,460.26	2,935,002.47 Cr	
30 Aug	Internet Pmt To	Accsolve Salaries	Accsolve Salary	24,514.44	2,910,488.03 Cr	
30 Aug	Internet Pmt To	Telkom	0001894233529592011	3,746.09	2,906,741.94 Cr	
30 Aug	Internet Pmt To	Pcb Technology	Molelwane Consulting	19,710.91	2,887,031.03 Cr	
30 Aug	Internet Pmt To	Future Courier	Molelwane Consulting	6,306.50	2,880,724.53 Cr	
30 Aug	Internet Pmt To	0119413949	0002694205924972011	1,307.95	2,879,416.58 Cr	
30 Aug	Internet Pmt To	Aquazania	J034282	2,253.78	2,877,162.80 Cr	
30 Aug	Magtape Debit	Mweb Internet: 39159332		145.00	2,877,017.80 Cr	16.00
30 Aug	Magtape Debit	Sarsefile 0026252112		2,141.30	2,874,876.50 Cr	16.00
30 Aug	Magtape Debit	Sarsefile 0026252044		55,680.36	2,819,196.14 Cr	16.00
30 Aug	Magtape Debit	Sarsefile 0026254911		216,646.26	2,602,549.88 Cr	16.00
30 Aug	Magtape Debit	Sarsefile 0026252212		258,303.64	2,344,246.24 Cr	16.00
30 Aug	Magtape Debit	Sarsefile 0026251620		332,610.63	2,011,635.61 Cr	16.00
30 Aug	Magtape Debit	Sarsefile 0026251908		487,739.56	1,523,896.05 Cr	16.00
31 Aug	Rtc Express Pmt To	Mbatha	Makhubo	2,500.00	1,521,396.05 Cr	38.00
31 Aug	Internet Trf To	Payment		30,000.00	1,491,396.05 Cr	3.80
31 Aug	Internet Trf To	8060		15,000.00	1,476,396.05 Cr	3.80
31 Aug	FNB OB Coll	More Golf	62093053579	169.00	1,476,227.05 Cr	16.00
02 Sep	Internet Pmt To	Angela Salary	Refund Angela Salary	33,000.00	1,443,227.05 Cr	
02 Sep	Express Pmt Pending			0.00	1,443,227.05 Cr	
02 Sep	Internet Pmt To	Mam Mfikoe	Geoff	5,000.00	1,438,227.05 Cr	
02 Sep	Express Pmt Pending	Express Pmt Failed		0.00	1,438,227.05 Cr	
02 Sep	Express Pmt Failed			0.00	1,438,227.05 Cr	
02 Sep	Magtape Debit	Sarsefile 0026291214		24,317.27	1,413,909.78 Cr	16.00
05 Sep	Magtape Debit	Clientele -403452039	1309m	331.36	1,413,578.42 Cr	16.00
05 Sep	Magtape Debit	Liblife 05sep56686653200etc		20,162.09	1,393,416.33 Cr	16.00
10 Sep	Internet Trf To	7025		40,000.00	1,353,416.33 Cr	3.80
13 Sep	Internet Trf To	Pay		40,000.00	1,313,416.33 Cr	3.80
14 Sep	Magtape Credit	. Regiments Capital		74,875.21 Cr	1,388,291.54 Cr	
14 Sep	Magtape Credit	. Regiments Capital		345,227.85 Cr	1,733,519.39 Cr	
14 Sep	Magtape Credit	. Regiments Capital		1,000,000.00 Cr	2,733,519.39 Cr	
14 Sep	Magtape Credit	. Regiments Capital		1,000,000.00 Cr	3,733,519.39 Cr	
16 Sep	Internet Trf To	7025		100,000.00	3,633,519.39 Cr	3.80
17 Sep	Electronic Payments	Bis/Int 17 On True Tiering = 146.20		0.00	3,633,519.39 Cr	146.20
17 Sep	#Monthly Account Fee			55.50	3,633,463.89 Cr	
17 Sep	#Value Added Serv Fees			38.00	3,633,425.89 Cr	(38.00)
17 Sep	#Service Fees			341.20	3,633,084.69 Cr	(341.20)
Closing Balance					3,633,084.69 Cr	0.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/09/17	Business Account: R0 - R10m Turnov	

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/09/17	Business Account: R0 - R10m Turnov	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST139 025060
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT: R0 - R10M TURNOV : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 139
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R48.05 Dr**

17 September 2013 to 17 October 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		3,633,084.69 Cr
Funds Received/Credits	1	10,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	10,000.00 Cr
Funds Used/Debits	25	812,009.59 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	3	9,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	20,807.45 Dr
Account Payments	16	377,183.14 Dr
Inter-Account Transfers Out	1	400,000.00 Dr
Card Purchases (POS)	1	5,019.00 Dr
Fuel Purchases	0	0.00
Bank Charges	2	391.25 Dr
Service Fees	2	391.25 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		2,830,683.85 Cr
Available Balance (23h45 - 17 Oct 13)		2,830,683.85

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/10/17	Business Account: R0 - R10m Turnov	

BUSINESS ACCOUNT: R0 - R10M TURNOV: 62002637025

Tax Invoice/Statement Number : 139

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					3,633,084.69 Cr	0.00
23 Sep	Internet Pmt To	Telkom-r	0001894361562322011	1,500.00	3,631,584.69 Cr	
23 Sep	Internet Pmt To	0119413949	0002694205924972011	1,500.00	3,630,084.69 Cr	
23 Sep	Internet Pmt To	0119425911	0003494205924972011	1,500.00	3,628,584.69 Cr	
27 Sep	Internet Pmt To	Caesar Phiri- Salary	Accsolve Salary	37,723.70	3,590,860.99 Cr	
27 Sep	Internet Pmt To	Angela Salary	Molelwane Salary	63,735.93	3,527,125.06 Cr	
27 Sep	Internet Pmt To	N Mabuza-salary	Accsolve Salary	5,939.78	3,521,185.28 Cr	
27 Sep	Internet Pmt To	Prince Nhlapo-salary	Accsolve Salary	10,852.87	3,510,332.41 Cr	
27 Sep	Internet Pmt To	C Gambia	Accsolve Salaries	41,310.64	3,469,021.77 Cr	
27 Sep	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	25,077.68	3,443,944.09 Cr	
27 Sep	Internet Pmt To	Lindiwe Mlambo Salar	Molelwane Salary	7,631.71	3,436,312.38 Cr	
27 Sep	Internet Pmt To	O Chikane- Salary	Molelwane Salary	48,193.05	3,388,119.33 Cr	
27 Sep	Internet Pmt To	Thandi Banda	Accsolve Salary	24,277.44	3,363,841.89 Cr	
27 Sep	Internet Pmt To	Mpho Ramaisa	Accsolve Salary	45,669.59	3,318,172.30 Cr	
30 Sep	Magtape Debit	Mweb Internet: 39409365		145.00	3,318,027.30 Cr	16.00
30 Sep	FNB OB Coll	More Golf	62093053579	169.00	3,317,858.30 Cr	16.00
03 Oct	Internet Pmt To	Kakali Salary	Molelwane Salary	21,637.52	3,296,220.78 Cr	
04 Oct	Magtape Debit	Clientele -403452039	1310m	331.36	3,295,889.42 Cr	16.00
07 Oct	ATM Cash	Shell Wg	479012*5394	3,000.00	3,292,889.42 Cr	42.35
07 Oct	ATM Cash	Easy Pla	479012*5394	3,000.00	3,289,889.42 Cr	42.35
07 Oct	Magtape Debit	Liblife 05oct56686653200etc		20,162.09	3,269,727.33 Cr	16.00
08 Oct	ATM Cash	Melrose	479012*5394	3,000.00	3,266,727.33 Cr	42.35
10 Oct	Internet Pmt To	Angela Salary	Molelwane Loan	18,000.00	3,248,727.33 Cr	
16 Oct	Internet Trf To	From Main		400,000.00	2,848,727.33 Cr	3.80
16 Oct	Internet Pmt To	Travel Costs	Travel	22,633.23	2,826,094.10 Cr	
16 Oct	Magtape Credit	Angela Leboa		10,000.00 Cr	2,836,094.10 Cr	
16 Oct	POS Purchase Chq Card	Liquor City Southga	485442*0875 12 Oct	5,019.00	2,831,075.10 Cr	3.30
17 Oct	Electronic Payments	Bis/Int 16 On True Tiering =	137.60	0.00	2,831,075.10 Cr	137.60
17 Oct	#Monthly Account Fee			55.50	2,831,019.60 Cr	
17 Oct	#Service Fees			335.75	2,830,683.85 Cr	(335.75)
Closing Balance					2,830,683.85 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/10/17	Business Account: R0 - R10m Turnov	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST140 043509
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 140
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R40.71 Dr**

17 October 2013 to 16 November 2013

Cashflow Summary	
Overdraft Limit	0.00
Opening Balance	2,830,683.85 Cr
Funds Received/Credits	2 1,421,070.42 Cr
Cash Deposit	0 0.00
Other Deposits	0 0.00
Inter-Account Transfers In	0 0.00
Electronic Payments Received	2 1,421,070.42 Cr
Funds Used/Debits	19 783,855.62 Dr
Cash Withdrawals (Branch)	0 0.00
Cash Withdrawals (Other)	3 9,000.00 Dr
Cheques Processed (Non Cash)	0 0.00
Debit/Stop Orders	4 20,835.09 Dr
Account Payments	8 252,881.51 Dr
Inter-Account Transfers Out	3 480,000.00 Dr
Card Purchases (POS)	1 21,139.02 Dr
Fuel Purchases	0 0.00
Bank Charges	3 331.41 Dr
Service Fees	2 330.05 Dr
Cash Deposit Fees	0 0.00
Cash Handling Fees	0 0.00
Internet Fees	0 0.00
Other Fees	1 1.36 Dr
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	3,467,567.24 Cr
Available Balance (12h07 - 17 Nov 13)	3,467,567.24

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/11/16	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 140

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					2,830,683.85 Cr	0.00
18 Oct	Notification - Email	Email Sending Fee	Munlin Travel	0.00	2,830,683.85 Cr	0.68
22 Oct	POS Purchase Chq Card	Anashe Guest Ho 3	485442*0875 20 Oct	21,139.02	2,809,544.83 Cr	3.30
23 Oct	Internet Pmt To	Sarseflng 0027021427		79,005.07	2,730,539.76 Cr	
23 Oct	Internet Pmt To	Document Warehouse	B-mol001 Molelwane C	6,995.31	2,723,544.45 Cr	
28 Oct	Internet Trf To	Sal		150,000.00	2,573,544.45 Cr	3.80
31 Oct	Internet Pmt To	Pcb Technology	Molelwane Consulting	8,024.00	2,565,520.45 Cr	
31 Oct	Internet Pmt To	Angela Salary	Molelwane Salary	34,908.67	2,530,611.78 Cr	
31 Oct	Internet Pmt To	O Chikane- Salary	Molelwane Salary	26,420.35	2,504,191.43 Cr	
31 Oct	Internet Trf To	Transfer Adv		30,000.00	2,474,191.43 Cr	3.80
31 Oct	Magtape Debit	Mweb Internet: 39655736		145.00	2,474,046.43 Cr	16.00
31 Oct	FNB OB Coll	More Golf	62093053579	169.00	2,473,877.43 Cr	16.00
04 Nov	Internet Trf To	Main		300,000.00	2,173,877.43 Cr	3.80
05 Nov	Magtape Debit	Clientele -403452039	1311m	359.00	2,173,518.43 Cr	16.00
05 Nov	Magtape Debit	Liblife 05nov56686653200etc		20,162.09	2,153,356.34 Cr	16.00
07 Nov	Internet Pmt To	Sarseflng 0027334619		20,110.11	2,133,246.23 Cr	
11 Nov	Internet Pmt To	Travel Costs	Travel	67,418.00	2,065,828.23 Cr	
11 Nov	ATM Cash	Melrose	479012*5394	3,000.00	2,062,828.23 Cr	42.35
11 Nov	ATM Cash	Melrose	479012*5394	3,000.00	2,059,828.23 Cr	42.35
12 Nov	Notification - Email	Email Sending Fee	Munlin Travel	0.00	2,059,828.23 Cr	0.68
13 Nov	Internet Pmt To	Delivery	Mc	10,000.00	2,049,828.23 Cr	
15 Nov	Magtape Credit	. Regiments Capital		421,070.42 Cr	2,470,898.65 Cr	
15 Nov	Magtape Credit	. Regiments Capital		1,000,000.00 Cr	3,470,898.65 Cr	
16 Nov	ATM Cash	Columbin	479012*5394	3,000.00	3,467,898.65 Cr	42.35
16 Nov	Electronic Payments	Bis/Int 8 On True Tiering = 68.80		0.00	3,467,898.65 Cr	68.80
16 Nov	#Monthly Account Fee			55.50	3,467,843.15 Cr	
16 Nov	#Value Added Serv Fees			1.36	3,467,841.79 Cr	(1.36)
16 Nov	#Service Fees			274.55	3,467,567.24 Cr	(274.55)

Closing Balance

3,467,567.24 Cr 0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/11/16	Business Account	

✉

Killarney
P O Box 87124
Houghton 2041
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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
087-575-9479

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

BBST141

022353

MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 141

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R31.60 Dr

16 November 2013 to 17 December 2013

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		3,467,567.24 Cr
Funds Received/Credits	2	143,054.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	60,000.00 Cr
Electronic Payments Received	1	83,054.00 Cr
Funds Used/Debits	22	3,336,304.28 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	20,835.09 Dr
Account Payments	6	212,469.19 Dr
Inter-Account Transfers Out	11	3,100,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	257.29 Dr
Service Fees	2	255.25 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	2.04 Dr
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		274,059.67 Cr
Available Balance (08h51 - 18 Dec 13)		274,059.67

Interest Rates (Usury)

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

Interest Charged on Debit Balance

14.00%

Monthly Account Fee - R55.50

Cheque Deposit Fee - R19.20 per cheque deposit.

Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits		(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000
Branch/FNB ATM	R7.90 plus		R2.20	R1.34	R1.34	R1.25	R1.05
Bulk	R5.00 plus		R2.10	R1.50	R1.50	R1.24	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals		(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000
Branch: CSF	(Min R35) plus		R2.20	R1.75	R1.75	R1.45	R1.35
Bulk: CSF	(Min R35) plus		R1.98	R1.58	R1.58	R1.31	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/12/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 141

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					3,467,567.24 Cr	0.00
18 Nov	Internet Trf To	Expenses		200,000.00	3,267,567.24 Cr	3.80
19 Nov	Internet Trf From	Trf		60,000.00 Cr	3,327,567.24 Cr	
20 Nov	Internet Trf To	Transfer		120,000.00	3,207,567.24 Cr	3.80
28 Nov	Magtape Credit	. Regiments Capital		83,054.00 Cr	3,290,621.24 Cr	
29 Nov	Internet Pmt To	Travel	N99-thlaku	25,820.00	3,264,801.24 Cr	
29 Nov	Internet Trf To	Transfer		100,000.00	3,164,801.24 Cr	3.80
29 Nov	Internet Pmt To	Angela Salary	Molelwane Salary	34,249.59	3,130,551.65 Cr	
29 Nov	Magtape Debit	Mweb	Internet: 39900876	145.00	3,130,406.65 Cr	16.00
30 Nov	FNB OB Coll	More Golf	62093053579	169.00	3,130,237.65 Cr	16.00
30 Nov	Notification - Email	Email Sending Fee	Pretoria Travel	0.00	3,130,237.65 Cr	0.68
30 Nov	Notification - Email	Email Sending Fee	Pretoria Travel	0.00	3,130,237.65 Cr	0.68
30 Nov	Notification - Email	Email Sending Fee	Pretoria Travel	0.00	3,130,237.65 Cr	0.68
02 Dec	Internet Trf To	Transfer		10,000.00	3,120,237.65 Cr	3.80
02 Dec	Internet Trf To	Call		750,000.00	2,370,237.65 Cr	3.80
03 Dec	Internet Trf To	Trans Loan Repayment		120,000.00	2,250,237.65 Cr	3.80
03 Dec	Internet Trf To	Deposit		700,000.00	1,550,237.65 Cr	3.80
05 Dec	Internet Trf To	Deposit		750,000.00	800,237.65 Cr	3.80
05 Dec	Internet Trf To	Transfer		50,000.00	750,237.65 Cr	3.80
05 Dec	Magtape Debit	Clientele -403452039	1312m	359.00	749,878.65 Cr	16.00
05 Dec	Magtape Debit	Liblife 05dec56686653200etc		20,162.09	729,716.56 Cr	16.00
09 Dec	Internet Trf To	Main		200,000.00	529,716.56 Cr	3.80
09 Dec	ATM Cash	Southgat	479012*5394	3,000.00	526,716.56 Cr	42.35
09 Dec	Internet Pmt To	Sarsefing 0027772947		13,723.85	512,992.71 Cr	
09 Dec	Internet Pmt To	Pcb Technology	Molelwane Consulting	7,524.00	505,468.71 Cr	
09 Dec	Internet Pmt To	Future Courier	Molelwane Consulting	1,993.75	503,474.96 Cr	
13 Dec	Internet Trf To	Transfer		100,000.00	403,474.96 Cr	3.80
13 Dec	Internet Pmt To	Payment		129,158.00	274,316.96 Cr	
17 Dec	Electronic Payments	Bis/Int 6 On True Tiering = 51.60		0.00	274,316.96 Cr	51.60
17 Dec	#Monthly Account Fee			55.50	274,261.46 Cr	
17 Dec	#Value Added Serv Fees			2.04	274,259.42 Cr	(2.04)
17 Dec	#Service Fees			199.75	274,059.67 Cr	(199.75)

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	13/12/17	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
087-575-9479

BBST142 025750
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 142
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R62.61 Dr**

17 December 2013 to 17 January 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		274,059.67 Cr
Funds Received/Credits	2	140,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	140,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	30	404,380.84 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	7	20,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	21,020.95 Dr
Account Payments	8	241,254.76 Dr
Inter-Account Transfers Out	3	35,000.00 Dr
Card Purchases (POS)	8	87,105.13 Dr
Fuel Purchases	0	0.00
Bank Charges	2	509.75 Dr
Service Fees	2	509.75 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		9,169.08 Cr
Available Balance (23h18 - 17 Jan 14)		9,169.08

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals (per R100 opt)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/01/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 142

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					274,059.67 Cr	0.00
19 Dec	Internet Pmt To	Angela Salary	Molelwane Salary	34,208.09	239,851.58 Cr	
19 Dec	Internet Pmt To	Dm Mncube-salary	Molelwane Salary	84,745.31	155,106.27 Cr	
19 Dec	Internet Pmt To	Lindiwe Mlambo Salar	Molelwane Salary	22,490.60	132,615.67 Cr	
19 Dec	Internet Pmt To	O Chikane- Salary	Molelwane Salary	66,992.00	65,623.67 Cr	
20 Dec	Internet Pmt To	Kakali	Molelwane	10,818.76	54,804.91 Cr	
20 Dec	FNB OB Coll	More Golf	62093053579	179.00	54,625.91 Cr	16.00
21 Dec	ATM Cash	Southgat	479012*5394	3,000.00	51,625.91 Cr	42.35
23 Dec	POS Purchase Chq Card	C*restuarant Vilaka	485442*0875 20 Dec	4,527.00	47,098.91 Cr	3.30
24 Dec	ATM Cash	Southgat	479012*5394	3,000.00	44,098.91 Cr	42.35
24 Dec	ATM Cash	Southgat	479012*5394	3,000.00	41,098.91 Cr	42.35
24 Dec	ATM Cash	Southgat	479012*5394	2,000.00	39,098.91 Cr	29.55
25 Dec	POS Purchase Chq Card	Makro Crownmines Sb	485442*0875 23 Dec	6,681.80	32,417.11 Cr	3.30
25 Dec	POS Purchase Chq Card	Makro Crownmines Sb	485442*0875 23 Dec	24,161.70	8,255.41 Cr	3.30
30 Dec	Internet Trf From	Trf		40,000.00 Cr	48,255.41 Cr	
31 Dec	Magtape Debit	Mweb In Internet:R497314		145.00	48,110.41 Cr	16.00
02 Jan	ATM Cash	Sasol Vi	479012*5394	3,000.00	45,110.41 Cr	42.35
02 Jan	POS Purchase Chq Card	Makro Crownmines Sb	485442*0875 31 Dec	16,214.10	28,896.31 Cr	3.30
03 Jan	Internet Trf To	Trf		10,000.00	18,896.31 Cr	3.80
03 Jan	Magtape Debit	Clientele -403452039	1401m	359.00	18,537.31 Cr	16.00
03 Jan	POS Purchase Chq Card	Builders Express- S	485442*0875 31 Dec	2,760.90	15,776.41 Cr	3.30
06 Jan	Internet Trf From	Trf		100,000.00 Cr	115,776.41 Cr	
06 Jan	Magtape Debit	Liblife 05jan56686653200etc		20,337.95	95,438.46 Cr	16.00
07 Jan	POS Purchase Chq Card	C*istore Sandton Ci	485442*0875 05 Jan	19,334.63	76,103.83 Cr	3.30
08 Jan	Internet Pmt To	Acc Pmt	Pmt	8,000.00	68,103.83 Cr	
08 Jan	Internet Pmt To	Payment Advert	Refund	4,000.00	64,103.83 Cr	
08 Jan	Internet Pmt To	ABSA	4787692035950018	10,000.00	54,103.83 Cr	
10 Jan	Internet Trf To	Trf		15,000.00	39,103.83 Cr	3.80
13 Jan	ATM Cash	Southgat	479012*5394	3,000.00	36,103.83 Cr	42.35
14 Jan	Internet Trf To	Trf		10,000.00	26,103.83 Cr	3.80
14 Jan	POS Purchase Chq Card	Summerfields Kitche	485442*0875 10 Jan	9,370.00	16,733.83 Cr	3.30
15 Jan	ATM Cash	Killarne	479012*5394	3,000.00	13,733.83 Cr	42.35
15 Jan	POS Purchase Chq Card	Summerfields Kitche	485442*0875 12 Jan	4,055.00	9,678.83 Cr	3.30
17 Jan	Electronic Payments	Bis/Int 8 On True Tiering = 68.80		0.00	9,678.83 Cr	68.80
17 Jan	#Monthly Account Fee			55.50	9,623.33 Cr	
17 Jan	#Service Fees			454.25	9,169.08 Cr	(454.25)

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/01/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST143 023168
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 143
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R16.67 Dr**

17 January 2014 to 17 February 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		9,169.08 Cr
Funds Received/Credits	1	82,634.51 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	82,634.51 Cr
Funds Used/Debits	7	87,483.08 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	21,020.95 Dr
Account Payments	1	34,462.13 Dr
Inter-Account Transfers Out	2	32,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	135.70 Dr
Service Fees	2	135.70 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		4,184.81 Cr
Available Balance (00h14 - 18 Feb 14)		4,184.81

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/02/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 143

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				9,169.08 Cr	0.00
24 Jan	Internet Trf To	Trf	7,000.00	2,169.08 Cr	3.80
30 Jan	Magtape Credit	. Regiments Capital	82,634.51 Cr	84,803.59 Cr	
31 Jan	Internet Trf To	Trf	25,000.00	59,803.59 Cr	3.80
31 Jan	Internet Pmt To	Angela Salary Molelwane Salary	34,462.13	25,341.46 Cr	
31 Jan	Magtape Debit	Mweb In Internet:R754312	145.00	25,196.46 Cr	16.00
31 Jan	FNB OB Coll	More Golf 62093053579	179.00	25,017.46 Cr	16.00
05 Feb	Magtape Debit	Clientele -403452039 1402m	359.00	24,658.46 Cr	16.00
05 Feb	Magtape Debit	Liblife 05feb56686653200etc	20,337.95	4,320.51 Cr	16.00
17 Feb	Electronic Payments	Bis/Int 1 On True Tiering = 8.60	0.00	4,320.51 Cr	8.60
17 Feb	#Monthly Account Fee		55.50	4,265.01 Cr	
17 Feb	#Service Fees		80.20	4,184.81 Cr	(80.20)
Closing Balance				4,184.81 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/02/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST144 022965
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 144
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R35.09 Dr**

17 February 2014 to 17 March 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

Cashflow Summary			
Overdraft Limit			0.00
Opening Balance			4,184.81 Cr
Funds Received/Credits	2		460,000.00 Cr
Cash Deposit	0		0.00
Other Deposits	0		0.00
Inter-Account Transfers In	2		460,000.00 Cr
Electronic Payments Received	0		0.00
Funds Used/Debits	25		463,642.33 Dr
Cash Withdrawals (Branch)	0		0.00
Cash Withdrawals (Other)	0		0.00
Cheques Processed (Non Cash)	0		0.00
Debit/Stop Orders	4		21,020.95 Dr
Account Payments	18		384,121.38 Dr
Inter-Account Transfers Out	3		58,500.00 Dr
Card Purchases (POS)	0		0.00
Fuel Purchases	0		0.00
Bank Charges	2		285.70 Dr
Service Fees	2		285.70 Dr
Cash Deposit Fees	0		0.00
Cash Handling Fees	0		0.00
Internet Fees	0		0.00
Other Fees	0		0.00
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			256.78 Cr
Available Balance (00h21 - 18 Mar 14)			256.78

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/03/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 144

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				4,184.81 Cr	0.00
28 Feb	Internet Trf From	Transfer	100,000.00 Cr	104,184.81 Cr	
28 Feb	Internet Trf To	Trf	50,000.00	54,184.81 Cr	3.80
28 Feb	Internet Pmt To	Travel Costs Makhubo	34,068.28	20,116.53 Cr	
28 Feb	Magtape Debit	Mweb In Internet:R1009467	145.00	19,971.53 Cr	16.00
28 Feb	FNB OB Coll	More Golf 62093053579	179.00	19,792.53 Cr	16.00
05 Mar	Internet Trf From	Main	360,000.00 Cr	379,792.53 Cr	
05 Mar	Magtape Debit	Clientele -403452039 1403m	359.00	379,433.53 Cr	16.00
05 Mar	Magtape Debit	Liblife 05mar56686653200etc	20,337.95	359,095.58 Cr	16.00
06 Mar	Internet Pmt To	Sarseflng 0028854199	7,264.41	351,831.17 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028854024	7,003.55	344,827.62 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028852069	3,329.91	341,497.71 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028852340	3,122.57	338,375.14 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028852606	278.28	338,096.86 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028852835	262.98	337,833.88 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028853004	267.31	337,566.57 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028851567	13,883.56	323,683.01 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028851421	13,512.50	310,170.51 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028850268	12,928.75	297,241.76 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028853186	6,769.72	290,472.04 Cr	
06 Mar	Internet Pmt To	Sarseflng 0028853403	203,881.21	86,590.83 Cr	
06 Mar	Internet Pmt To	Transfer Accsolve Transfer Molelwane	63,050.30	23,540.53 Cr	
06 Mar	Internet Pmt To	Pcb Technology Molelwane Consulting	7,524.00	16,016.53 Cr	
06 Mar	Internet Pmt To	Document Warehouse B-mol001 Molelwane C	659.80	15,356.73 Cr	
06 Mar	Internet Pmt To	Accounting Practice Molel01/02	4,161.00	11,195.73 Cr	
06 Mar	Internet Pmt To	Future Courier Molelwane Consulting	2,153.25	9,042.48 Cr	
10 Mar	Internet Trf To	Trf	5,000.00	4,042.48 Cr	3.80
15 Mar	Internet Trf To	Trf	3,500.00	542.48 Cr	3.80
17 Mar	Electronic Payments	Bis/Int 18 On True Tiering = 154.80	0.00	542.48 Cr	154.80
17 Mar	#Monthly Account Fee		55.50	486.98 Cr	
17 Mar	#Service Fees		230.20	256.78 Cr	(230.20)
Closing Balance				256.78 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/03/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST145 051919
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 145
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R39.74 Dr**

17 March 2014 to 17 April 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		256.78 Cr
Funds Received/Credits	1	641,487.71 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	641,487.71 Cr
Funds Used/Debits	22	556,781.17 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	23,254.77 Dr
Account Payments	10	142,592.30 Dr
Inter-Account Transfers Out	7	385,251.00 Dr
Card Purchases (POS)	1	5,683.10 Dr
Fuel Purchases	0	0.00
Bank Charges	3	323.60 Dr
Service Fees	2	209.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	114.00 Dr
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		84,639.72 Cr
Available Balance (23h36 - 17 Apr 14)		84,639.72

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business
Your business is not registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/04/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 145

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				256.78 Cr	0.00
18 Mar	Magtape Credit	. Regiments Capital	641,487.71 Cr	641,744.49 Cr	
20 Mar	Rtc Express Pmt To	Sakhiwe G	15,000.00	626,744.49 Cr	38.00
20 Mar	Internet Trf To	Trf	55,000.00	571,744.49 Cr	3.80
21 Mar	POS Purchase Chq Card	Makro Crownmines Sb 485442*0875 19 Mar	5,683.10	566,061.39 Cr	3.30
24 Mar	Internet Trf To	T	50,000.00	516,061.39 Cr	3.80
25 Mar	Internet Trf To	Transfer	200,000.00	316,061.39 Cr	3.80
28 Mar	Internet Pmt To	Adv Joburg Adv Mc	50,000.00	266,061.39 Cr	
31 Mar	Magtape Debit	Mweb In Internet:R1264896	145.00	265,916.39 Cr	16.00
31 Mar	FNB OB Coll	More Golf 62093053579	179.00	265,737.39 Cr	16.00
02 Apr	Internet Pmt To	Sarsefing 0029177258	12,038.77	253,698.62 Cr	
02 Apr	Internet Pmt To	Transfer Accsolve Transfer Molelwane	34,637.63	219,060.99 Cr	
02 Apr	Internet Pmt To	Pcb Technology Molelwane Consulting	7,524.00	211,536.99 Cr	
02 Apr	Internet Pmt To	Document Warehouse B-mol001 Molelwane C	329.90	211,207.09 Cr	
02 Apr	Internet Pmt To	0119413949 0002694205924972011	3,662.00	207,545.09 Cr	
04 Apr	Magtape Debit	Clientele -403452039 1404m	359.00	207,186.09 Cr	16.00
07 Apr	Magtape Debit	Liblife 05apr56686653200etc	22,571.77	184,614.32 Cr	16.00
08 Apr	Internet Trf To	Trf	50,000.00	134,614.32 Cr	3.80
08 Apr	Internet Pmt To	Kakali Salary Molelwane Salary	10,900.00	123,714.32 Cr	
08 Apr	Internet Trf To	Accsolve Travel	10,251.00	113,463.32 Cr	3.80
12 Apr	Internet Trf To	Trf	10,000.00	103,463.32 Cr	3.80
17 Apr	Rtc Express Pmt To	Cleaning Jozi	4,500.00	98,963.32 Cr	38.00
17 Apr	Internet Trf To	Main	10,000.00	88,963.32 Cr	3.80
17 Apr	Rtc Express Pmt To	Dibonjo Geoff	4,000.00	84,963.32 Cr	38.00
17 Apr	Electronic Payments	Bis/Int 7 On True Tiering = 60.20	0.00	84,963.32 Cr	60.20
17 Apr	#Monthly Account Fee		55.50	84,907.82 Cr	
17 Apr	#Value Added Serv Fees		114.00	84,793.82 Cr	(114.00)
17 Apr	#Service Fees		154.10	84,639.72 Cr	(154.10)
Closing Balance				84,639.72 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/04/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST146 048141
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 146
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R25.85 Dr**

17 April 2014 to 17 May 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		84,639.72 Cr
Funds Received/Credits	3	220,977.57 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	60,000.00 Cr
Electronic Payments Received	2	160,977.57 Cr
Funds Used/Debits	13	265,888.37 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	23,254.77 Dr
Account Payments	4	75,905.76 Dr
Inter-Account Transfers Out	2	120,000.00 Dr
Card Purchases (POS)	2	43,727.84 Dr
Fuel Purchases	0	0.00
Bank Charges	2	210.45 Dr
Service Fees	2	210.45 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		39,518.47 Cr

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/05/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 146

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				84,639.72 Cr	0.00
29 Apr	Internet Pmt To	Payment	6,000.00	78,639.72 Cr	
30 Apr	Magtape Credit	. Regiments Capital	77,063.57 Cr	155,703.29 Cr	
30 Apr	Magtape Credit	. Regiments Capital	83,914.00 Cr	239,617.29 Cr	
30 Apr	Magtape Debit	Mweb In Internet:R1521985	145.00	239,472.29 Cr	16.00
30 Apr	FNB OB Coll	More Golf 62093053579	179.00	239,293.29 Cr	16.00
02 May	Internet Trf To	Trf	100,000.00	139,293.29 Cr	3.80
05 May	Magtape Debit	Clientele -403452039 1405m	359.00	138,934.29 Cr	16.00
05 May	Magtape Debit	Liblife 05may56686653200etc	22,571.77	116,362.52 Cr	16.00
06 May	Internet Pmt To	Sarsefng 0029608753	13,402.89	102,959.63 Cr	
06 May	Internet Pmt To	Transfer Accsolve Transfer Molelwane	36,502.87	66,456.76 Cr	
08 May	POS Purchase Chq Card	Ph Network Cafe JHB 485442*0875 05 May	37,727.84	28,728.92 Cr	3.30
09 May	Internet Trf From	Trf	60,000.00 Cr	88,728.92 Cr	
14 May	POS Purchase Chq Card	Ph Network Cafe JHB 485442*0875 10 May	6,000.00	82,728.92 Cr	3.30
15 May	Internet Pmt To	Jci Mc	20,000.00	62,728.92 Cr	
17 May	ATM Trf To	FNB ATM Transfers	20,000.00	42,728.92 Cr	3.80
17 May	ATM Cash	Shell Ko 479012*5394	3,000.00	39,728.92 Cr	42.35
17 May	Electronic Payments	Bis/Int 4 On True Tiering = 34.40	0.00	39,728.92 Cr	34.40
17 May	#Monthly Account Fee		55.50	39,673.42 Cr	
17 May	#Service Fees		154.95	39,518.47 Cr	(154.95)
Closing Balance				39,518.47 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/05/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST147 023163
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 147
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R39.22 Dr**

17 May 2014 to 17 June 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		39,518.47 Cr
Funds Received/Credits	1	60,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	60,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	15	98,526.23 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	2	6,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	23,308.43 Dr
Account Payments	3	19,000.00 Dr
Inter-Account Transfers Out	4	33,500.00 Dr
Card Purchases (POS)	2	16,717.80 Dr
Fuel Purchases	0	0.00
Bank Charges	3	319.30 Dr
Service Fees	2	230.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	88.50 Dr
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		672.94 Cr

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per
cheque deposit.
Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

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Terms and conditions apply.

Pay as You use Pricing Option							
Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R7.90 plus	R2.20	R1.34	R1.34	R1.25	R1.05	R1.05
Bulk	R5.00 plus	R2.10	R1.50	R1.50	R1.24	R0.93	R0.93
ATM Advance R3.75 plus R0.72 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.20	R1.75	R1.75	R1.45	R1.35	R1.35
Bulk: CSF	(Min R35) plus	R1.98	R1.58	R1.58	R1.31	R1.22	R1.22

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/06/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 147

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					39,518.47 Cr	0.00
19 May	ATM Cash	Southgat	479012*5394	3,000.00	36,518.47 Cr	42.35
19 May	ATM Cash	Southgat	479012*5394	3,000.00	33,518.47 Cr	42.35
24 May	POS International Purchase Chq	Grand Hotel Les Tro	485442*0875 22 May	11,206.69	22,311.78 Cr	3.30
30 May	Magtape Debit	Mweb In Internet:R1782773		145.00	22,166.78 Cr	16.00
31 May	FNB OB Coll	More Golf	62093053579	179.00	21,987.78 Cr	16.00
02 Jun	Internet Trf From	Trf		60,000.00 Cr	81,987.78 Cr	
02 Jun	Rtc Express Pmt To	Ian	Geoff	4,000.00	77,987.78 Cr	38.00
02 Jun	Internet Pmt To	Payment	Geoff	10,000.00	67,987.78 Cr	
05 Jun	Rtc Express Pmt To	Donation	Yes	5,000.00	62,987.78 Cr	38.00
05 Jun	Magtape Debit	Clientele -403452039	1406m	359.00	62,628.78 Cr	16.00
05 Jun	Magtape Debit	Liblife 05jun56686653200etc		22,625.43	40,003.35 Cr	16.00
09 Jun	Internet Trf To	Trf		10,000.00	30,003.35 Cr	3.80
09 Jun	Internet Trf To	CC Pmt		6,000.00	24,003.35 Cr	3.80
09 Jun	Send Money Dr	Send 27789552354		1,500.00	22,503.35 Cr	12.50
13 Jun	Internet Trf To	Trf		16,000.00	6,503.35 Cr	3.80
13 Jun	POS Purchase Chq Card	Sunnyside Park Hote	485442*0875 10 Jun	5,511.11	992.24 Cr	3.30
17 Jun	Electronic Payments	Bis/Int 1 On True Tiering = 8.60		0.00	992.24 Cr	8.60
17 Jun	#Monthly Account Fee			55.50	936.74 Cr	
17 Jun	#Value Added Serv Fees			88.50	848.24 Cr	(88.50)
17 Jun	#Service Fees			175.30	672.94 Cr	(175.30)
Closing Balance					672.94 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/06/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST148 023583
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 148
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R15.53 Dr**

17 June 2014 to 17 July 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		672.94 Cr
Funds Received/Credits	3	201,464.91 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	30,000.00 Cr
Electronic Payments Received	2	171,464.91 Cr
Funds Used/Debits	4	23,583.25 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	23,583.25 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	126.50 Dr
Service Fees	2	126.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	0	0.00
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		178,428.10 Cr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

Get MORE Rewards with eBucks for Business

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/07/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 148

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				672.94 Cr	0.00
30 Jun	Magtape Debit	Mweb In Internet:R2041453	145.00	527.94 Cr	16.00
30 Jun	FNB OB Coll	More Golf 62093053579	179.00	348.94 Cr	16.00
02 Jul	Internet Trf From	Trf	30,000.00 Cr	30,348.94 Cr	
04 Jul	Magtape Debit	Clientele -403452039 1407m	364.00	29,984.94 Cr	16.75
07 Jul	Magtape Debit	Liblife 05jul56686653200etc	22,895.25	7,089.69 Cr	16.75
15 Jul	Magtape Credit	. Regiments Capital	83,024.21 Cr	90,113.90 Cr	
15 Jul	Magtape Credit	. Regiments Capital	88,440.70 Cr	178,554.60 Cr	
17 Jul	#Monthly Account Fee		61.00	178,493.60 Cr	
17 Jul	#Service Fees		65.50	178,428.10 Cr	(65.50)
Closing Balance				178,428.10 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/07/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 148

Total VAT Charged : R 15.53 Dr

Statement Period : 17 June 2014 to 17 July 2014
Statement Date : 17 July 2014

BBST148 022217
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Business Account 62002637025

Summary in		ZAR
Opening Balance		672.94 Cr
Funds Received (Credits)		3 201,464.91 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	30,000.00 Cr
Electronic Payments Received	2	171,464.91 Cr
Funds Used (Debits)		4 23,583.25 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	23,583.25 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 126.50 Dr
Service Fees	2	126.50 Dr
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	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		178,428.10 Cr
Overdraft Limit		0.00
Arrears Amount		0.00
Monthly Reduction Amount		0.00

Contact us

e-Mail

Web

Lost Cards

Account Enquiries

Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

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

Debit Interest Rates (Usury)
15.00%

Page 1 of 2

Delivery Method E1 R01
EN/DE/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/07/17	Business Account	

53358

CSRFEN0: 62002637025

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 148

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				672.94 Cr	
30 Jun	Magtape Debit	Mweb In Internet:R2041453	145.00	527.94 Cr	
30 Jun	FNB OB Coll	More Golf 62093053579	179.00	348.94 Cr	
02 Jul	Internet Trf From	Trf	30,000.00 Cr	30,348.94 Cr	
04 Jul	Magtape Debit	Clientele -403452039	364.00	29,984.94 Cr	
07 Jul	Magtape Debit	Liblife 05jul56686653200etc	22,895.25	7,089.69 Cr	
15 Jul	Magtape Credit	. Regiments Capital	83,024.21 Cr	90,113.90 Cr	
15 Jul	Magtape Credit	. Regiments Capital	88,440.70 Cr	178,554.60 Cr	
17 Jul	#Monthly Account Fee		61.00	178,493.60 Cr	
17 Jul	#Service Fees		65.50	178,428.10 Cr	(65.50)
Closing Balance				178,428.10 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	R61.00	Cheque Service Fee	R75.00					
Cheque Deposit Fee	R25.00	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) R8.40 plus		R2.420	R1.420	R1.420	R1.330	R1.120	R1.120
Bulk:	(Min fee per deposit R0.00) R5.00 plus		R2.230	R1.590	R1.590	R1.320	R0.990	R0.990
FNB ATM Advance:	R3.75 + R0.76 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 R1.00) plus		R2.420	R1.860	R1.860	R1.540	R1.430	R1.430
Bulk:	Cheque Service Fee (min R1.00) plus		R2.230	R1.780	R1.780	R1.470	R1.370	R1.370
FNB ATM:	R2.42 + R0.00 per R100 or part thereof							

Inclusive of VAT @ 14.00%
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An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/07/17	Business Account	

 Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
087-575-9479

BBST149 041781
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 149
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R27.43 Dr**

17 July 2014 to 16 August 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		178,428.10 Cr
Funds Received/Credits	0	0.00
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used/Debits	13	177,583.25 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	23,583.25 Dr
Account Payments	3	27,000.00 Dr
Inter-Account Transfers Out	6	127,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	223.40 Dr
Service Fees	2	157.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	65.50 Dr
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		621.45 Cr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/08/16	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 149

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				178,428.10 Cr	0.00
22 Jul	Rtc Express Pmt To	Accsolve Transfer	9,000.00	169,428.10 Cr	40.00
28 Jul	Send Money Dr	Send 27725371215	2,000.00	167,428.10 Cr	8.50
31 Jul	Internet Trf To	Trf	20,000.00	147,428.10 Cr	4.00
31 Jul	Internet Trf To	Trf	100,000.00	47,428.10 Cr	4.00
31 Jul	Magtape Debit	Mweb In Internet:R2300217	145.00	47,283.10 Cr	16.75
31 Jul	FNB OB Coll	More Golf 62093053579	179.00	47,104.10 Cr	16.75
05 Aug	FNB App Payment To	ABSA Credit Card 4787692035950018	7,000.00	40,104.10 Cr	
05 Aug	FNB App Transfer To	Pmt	1,000.00	39,104.10 Cr	4.00
05 Aug	FNB App Payment To	Kakali Salary Molelwane Salary	11,000.00	28,104.10 Cr	
05 Aug	Magtape Debit	Clientele -403452039 1408m	364.00	27,740.10 Cr	16.75
05 Aug	Magtape Debit	Liblife 05aug56686653200etc	22,895.25	4,844.85 Cr	16.75
06 Aug	Send Money Dr	Send 27838655844	1,000.00	3,844.85 Cr	8.50
13 Aug	Send Money Dr	Send 27826687342	3,000.00	844.85 Cr	8.50
16 Aug	Electronic Payments	Bis/Int 2 On True Tiering = 17.90	0.00	844.85 Cr	17.90
16 Aug	#Monthly Account Fee		61.00	783.85 Cr	
16 Aug	#Value Added Serv Fees		65.50	718.35 Cr	(65.50)
16 Aug	#Service Fees		96.90	621.45 Cr	(96.90)
Closing Balance				621.45 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/08/16	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST150 021894
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 150
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R41.62 Dr**

16 August 2014 to 17 September 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		621.45 Cr
Funds Received/Credits	3	267,654.12 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	3	267,654.12 Cr
Funds Used/Debits	20	187,283.25 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	23,583.25 Dr
Account Payments	7	100,500.00 Dr
Inter-Account Transfers Out	9	63,200.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	338.90 Dr
Service Fees	2	183.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	155.10 Dr
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		80,653.42 Cr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

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Terms and conditions apply.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/09/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 150

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				621.45 Cr	0.00
22 Aug	Magtape Credit	Patrick Makhubedu	80,000.00 Cr	80,621.45 Cr	
25 Aug	Internet Trf To	Trf	5,000.00	75,621.45 Cr	4.00
25 Aug	Internet Pmt To	O Chikane Payment	51,000.00	24,621.45 Cr	
25 Aug	Internet Trf To	Trf	20,000.00	4,621.45 Cr	4.00
26 Aug	Notification - Sms	Sms Sending Fee O Chikane	0.00	4,621.45 Cr	1.10
27 Aug	Send Money Dr	Send 27798647790	1,500.00	3,121.45 Cr	8.50
27 Aug	Send Money Dr	Send 27728966287	700.00	2,421.45 Cr	8.50
27 Aug	FNB App Transfer To	Trf	1,500.00	921.45 Cr	4.00
29 Aug	Magtape Debit	Mweb In Internet:R2558856	145.00	776.45 Cr	16.75
30 Aug	FNB OB Coll	More Golf 62093053579	179.00	597.45 Cr	16.75
01 Sep	Magtape Credit	Patrick Makhubedu	100,000.00 Cr	100,597.45 Cr	
02 Sep	Internet Trf To	Trf	30,000.00	70,597.45 Cr	4.00
02 Sep	Internet Pmt To	Kakali Salary Molelwane Salary	10,000.00	60,597.45 Cr	
02 Sep	Rtc Express Pmt To	Geoff Standard Geoff FNB	20,000.00	40,597.45 Cr	40.00
03 Sep	FNB App Transfer To	Trf	1,000.00	39,597.45 Cr	4.00
03 Sep	Send Money Dr	Send 27787947060	2,500.00	37,097.45 Cr	8.50
04 Sep	FNB App Rtc Pmt To	Metse Geoff	3,500.00	33,597.45 Cr	40.00
05 Sep	Magtape Debit	Clientele -403452039 1409m	364.00	33,233.45 Cr	16.75
05 Sep	Magtape Debit	Liblife 05sep56686653200etc	22,895.25	10,338.20 Cr	16.75
11 Sep	FNB App Rtc Pmt To	Rori Geoff	3,500.00	6,838.20 Cr	40.00
11 Sep	FNB App Payment To	Simon Geoff	2,500.00	4,338.20 Cr	
11 Sep	Send Money Dr	Send 27798647790	1,000.00	3,338.20 Cr	8.50
12 Sep	Magtape Credit	. Regiments Capital	87,654.12 Cr	90,992.32 Cr	
16 Sep	FNB App Payment To	ABSA Credit Card 4787692035950018	10,000.00	80,992.32 Cr	
17 Sep	Electronic Payments	Bis/Int 4 On True Tiering = 35.80	0.00	80,992.32 Cr	35.80
17 Sep	#Monthly Account Fee		61.00	80,931.32 Cr	
17 Sep	#Value Added Serv Fees		155.10	80,776.22 Cr	(155.10)
17 Sep	#Service Fees		122.80	80,653.42 Cr	(122.80)
Closing Balance				80,653.42 Cr	0.00

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#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/09/17	Business Account	

✉ Killarney
P O Box 87124
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info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST151 022117
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 151
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R17.89 Dr**

17 September 2014 to 17 October 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		80,653.42 Cr
Funds Received/Credits	1	83,728.53 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	83,728.53 Cr
Funds Used/Debits	7	159,362.20 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	23,583.25 Dr
Account Payments	1	10,778.95 Dr
Inter-Account Transfers Out	2	125,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	145.65 Dr
Service Fees	2	144.95 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	0.70 Dr
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		4,874.10 Cr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/10/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 151

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				80,653.42 Cr	0.00
18 Sep	Internet Trf To	Trf	75,000.00	5,653.42 Cr	4.00
30 Sep	Magtape Credit	. Regiments Capital	83,728.53 Cr	89,381.95 Cr	
30 Sep	Magtape Debit	Mweb In Internet:R2818567	145.00	89,236.95 Cr	16.75
30 Sep	FNB OB Coll	Moregolf 1 62093053579	179.00	89,057.95 Cr	16.75
02 Oct	FNB App Payment To	Province Busi	10,778.95	78,279.00 Cr	
02 Oct	Internet Trf To	Trf	50,000.00	28,279.00 Cr	4.00
03 Oct	Magtape Debit	Clientele -403452039 1410m	364.00	27,915.00 Cr	16.75
03 Oct	Notification - Email	Email Sending Fee Pheasant Hill B&b	0.00	27,915.00 Cr	0.70
06 Oct	Magtape Debit	Liblife 05oct56686653200etc	22,895.25	5,019.75 Cr	16.75
17 Oct	Electronic Payments	Bis/Int 1 On True Tiering = 8.95	0.00	5,019.75 Cr	8.95
17 Oct	#Monthly Account Fee		61.00	4,958.75 Cr	
17 Oct	#Value Added Serv Fees		0.70	4,958.05 Cr	(0.70)
17 Oct	#Service Fees		83.95	4,874.10 Cr	(83.95)
Closing Balance				4,874.10 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/10/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST152 022339
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 152
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R16.76 Dr**

17 October 2014 to 17 November 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		4,874.10 Cr
Funds Received/Credits	1	30,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	30,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	5	24,613.65 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	4	23,613.65 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	1,000.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	136.50 Dr
Service Fees	2	128.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	8.50 Dr
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		10,123.95 Cr

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

Get MORE Rewards with eBucks for Business

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/11/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 152

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				4,874.10 Cr	0.00
20 Oct	Send Money Dr	Send 27763622372	1,000.00	3,874.10 Cr	8.50
31 Oct	Internet Trf From	Trf	30,000.00 Cr	33,874.10 Cr	
31 Oct	Magtape Debit	Mweb In Internet:R3078703	145.00	33,729.10 Cr	16.75
31 Oct	FNB OB Coll	Moregolf 1 62093053579	179.00	33,550.10 Cr	16.75
05 Nov	Magtape Debit	Clientele -403452039 1411m	394.40	33,155.70 Cr	16.75
05 Nov	Magtape Debit	Liblife 05nov56686653200etc	22,895.25	10,260.45 Cr	16.75
17 Nov	#Monthly Account Fee		61.00	10,199.45 Cr	
17 Nov	#Value Added Serv Fees		8.50	10,190.95 Cr	(8.50)
17 Nov	#Service Fees		67.00	10,123.95 Cr	(67.00)
Closing Balance				10,123.95 Cr	0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: 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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/11/17	Business Account	

✉

Killarney
P O Box 87124
Houghton 2041

📍

Street Address
Bank No 6 ,Riviera Road ,Killarney Mall

🏠

Branch Code
256205
(011) 4861207
(011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 153

Total VAT Charged : R 33.59 Dr

Statement Period : 17 November 2014 to 17 December 2014
Statement Date : 17 December 2014

BBST153

024054

MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		10,123.95 Cr
Funds Received (Credits)	2	1,343,735.48 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	1,343,735.48 Cr
Funds Used (Debits)	20	1,346,613.65 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	23,613.65 Dr
Account Payments	9	169,500.00 Dr
Inter-Account Transfers Out	7	1,153,500.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	273.50 Dr
Service Fees	2	223.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	49.90 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		6,972.28 Cr
Overdraft Limit		0.00

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Interest Rates (Usury)
Interest on Debit Balance
15.00%
Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R3.75 plus R0.76 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00
Cheque Deposit Fee - R25.00 per cheque deposit.
Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/12/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 153

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			10,123.95 Cr		
19 Nov	FNB App Transfer To	Trf	7,000.00	3,123.95 Cr	4.00
24 Nov	Send Money Dr	Send 27828243309	1,500.00	1,623.95 Cr	8.50
28 Nov	Magtape Debit	Mweb In Internet:R3339035	145.00	1,478.95 Cr	16.75
29 Nov	Magtape Credit	. Regiments Capital	343,735.48 Cr	345,214.43 Cr	
29 Nov	Magtape Credit	. Regiments Capital	1,000,000.00 Cr	1,345,214.43 Cr	
29 Nov	FNB OB Coll	Moregolf 1 62093053579	179.00	1,345,035.43 Cr	16.75
01 Dec	Internet Trf To	Trf	120,000.00	1,225,035.43 Cr	4.00
02 Dec	FNB App Transfer To	Trf	500,000.00	725,035.43 Cr	4.00
02 Dec	FNB App Payment To	Kt Fees Makhubo Kt-school Fe	7,000.00	718,035.43 Cr	
02 Dec	FNB App Payment To	Kakali Geoff	11,500.00	706,535.43 Cr	
02 Dec	FNB App Payment To	ABSA Credit Card 4787692035950018	12,000.00	694,535.43 Cr	
02 Dec	FNB App Payment To	Nono FNB From Geoff	20,000.00	674,535.43 Cr	
02 Dec	Internet Trf To	CC Pmt	10,000.00	664,535.43 Cr	4.00
02 Dec	Rtc Express Pmt To	Geoff Standard Geoff FNB	25,000.00	639,535.43 Cr	40.00
02 Dec	Internet Trf To	Trf	500,000.00	139,535.43 Cr	4.00
02 Dec	FNB App Payment To	Eater And Lightd 501437391	14,000.00	125,535.43 Cr	
03 Dec	Notification - Email	Email Sending Fee City Of Johannesburg	0.00	125,535.43 Cr	0.70
03 Dec	Notification - Email	Email Sending Fee Abbott College	0.00	125,535.43 Cr	0.70
05 Dec	Internet Pmt To	Nono FNB From Geoff	30,000.00	95,535.43 Cr	
05 Dec	Magtape Debit	Clientele -403452039 1412m	394.40	95,141.03 Cr	16.75
05 Dec	Magtape Debit	Liblife 05dec56686653200etc	22,895.25	72,245.78 Cr	16.75
08 Dec	Internet Pmt To	Erenia Transfer	40,000.00	32,245.78 Cr	
09 Dec	Internet Trf To	Trf	15,000.00	17,245.78 Cr	4.00
15 Dec	Internet Pmt To	Nono FNB From Geoff	10,000.00	7,245.78 Cr	
17 Dec	Electronic Payments	Bis/Int 8 On True Tiering = 71.60	0.00	7,245.78 Cr	71.60
17 Dec	#Monthly Account Fee		61.00	7,184.78 Cr	
17 Dec	#Value Added Serv Fees		49.90	7,134.88 Cr	(49.90)
17 Dec	#Service Fees		162.60	6,972.28 Cr	(162.60)

Closing Balance

6,972.28 Cr

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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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/12/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 154

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			6,972.28 Cr		
19 Dec	FNB OB Coll	Moregolf 1 62093053579	189.00	6,783.28 Cr	16.75
31 Dec	Magtape Debit	Mweb In Internet:R3601080	145.00	6,638.28 Cr	16.75
02 Jan	Internet Trf From	Trf	30,000.00 Cr	36,638.28 Cr	
05 Jan	Magtape Debit	Clientele -403452039 1501m	394.40	36,243.88 Cr	16.75
05 Jan	Magtape Debit	Liblife 05jan56686653200etc	23,097.48	13,146.40 Cr	16.75
17 Jan	#Monthly Account Fee		61.00	13,085.40 Cr	
17 Jan	#Service Fees		67.00	13,018.40 Cr	(67.00)

Closing Balance

13,018.40 Cr

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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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	15/01/17	Business Account	

✉

Killarney
P O Box 87124
Houghton 2041

📍

Street Address
Bank No 6 ,Riviera Road ,Killarney Mall

🏠

Branch Code
256205
(011) 4861207
(011) 6464893

Customer VAT Registration Number : Not Provided

Bank's VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 155

Total VAT Charged : R 34.01 Dr

Statement Period : 17 January 2015 to 17 February 2015

Statement Date : 17 February 2015

BBST155024488

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		13,018.40 Cr
Funds Received (Credits)		235,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	15,000.00 Cr
Electronic Payments Received	1	20,000.00 Cr
Funds Used (Debits)		647,825.88 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	23,825.88 Dr
Account Payments	1	4,000.00 Dr
Inter-Account Transfers Out	1	20,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		4277.00 Dr
Service Fees	2	132.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	2	145.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	4.44 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		88.92 Dr
Overdraft Limit		0.00

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Interest Rates (Usury)

Interest on Debit Balance

15.00%

Interest Earned on Credit Balance

R1-R49990.00%

R5000+0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R8.40 plus R2.42 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00

Cheque Deposit Fee - R0.00 per cheque deposit.

Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/02/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 155

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			13,018.40 Cr		
30 Jan	Magtape Debit	Mweb In Internet:R3862628	145.00	12,873.40 Cr	16.75
31 Jan	FNB OB Coll	Moregolf 1 62093053579	189.00	12,684.40 Cr	16.75
05 Feb	Magtape Debit	Clientele 403452039 150205	394.40	12,290.00 Cr	16.75
05 Feb	Magtape Debit	Liblife 05feb56686653200etc	23,097.48	10,807.48	16.75
05 Feb	Dr.Int.Rate	15,00000	0.00	10,807.48	
06 Feb	Internet Trf From	Trf	15,000.00 Cr	4,192.52 Cr	
06 Feb	#Excess Item Fee	1 Items On 15/02/05	105.00	4,087.52 Cr	(105.00)
10 Feb	Magtape Credit	From Geoff Makhubo	20,000.00 Cr	24,087.52 Cr	
11 Feb	Rtc Express Pmt To	Trf Geoff	4,000.00	20,087.52 Cr	40.00
11 Feb	Internet Trf To	Trf	20,000.00	87.52 Cr	4.00
17 Feb	Int On Debit Balance		4.44	83.08 Cr	
17 Feb	#Monthly Account Fee		61.00	22.08 Cr	
17 Feb	#Value Added Serv Fees		40.00	17.92	(40.00)
17 Feb	#Service Fees		71.00	88.92	(71.00)
Closing Balance			88.92 Dr		

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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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/02/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 156

Total VAT Charged : R 74.68 Dr

Statement Period : 17 February 2015 to 17 March 2015
Statement Date : 17 March 2015

BBST156 025416
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		88.92 Dr
Funds Received (Credits)	2	657,462.38 Cr
Cash Deposits	1	20,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	637,462.38 Cr
Funds Used (Debits)	14	626,325.88 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	23,825.88 Dr
Account Payments	6	67,500.00 Dr
Inter-Account Transfers Out	4	535,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	6	608.24 Dr
Service Fees	2	188.75 Dr
Cash Deposit Fees	1	274.40 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	3	145.09 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.42 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		30,438.92 Cr
Overdraft Limit		0.00

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Interest Rates (Usury)
Interest on Debit Balance
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R8.40 plus R2.42 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00
Cheque Deposit Fee - R0.00 per cheque deposit.
Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/03/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 156

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				88.92 Dr	
27 Feb	Magtape Debit	Mweb In Internet:R4124631	145.00	233.92	16.75
28 Feb	Cash Deposit	Kilamey D Makhubo	20,000.00 Cr	19,766.08 Cr	274.40
28 Feb	Internet Trf To	Trf	15,000.00	4,766.08 Cr	4.00
28 Feb	FNB OB Coll	Moregolf 1 62093053579	189.00	4,577.08 Cr	16.75
28 Feb	#Excess Item Fee	1 Items On 15/02/27	105.00	4,472.08 Cr	(105.00)
02 Mar	Magtape Credit	Regiments Capital	637,462.38 Cr	641,934.46 Cr	
03 Mar	Internet Trf To	Trf	400,000.00	241,934.46 Cr	4.00
03 Mar	Internet Trf To	Trf	100,000.00	141,934.46 Cr	4.00
04 Mar	Rtc Express Pmt To	Fees G	13,500.00	128,434.46 Cr	40.00
04 Mar	Internet Pmt To	Kakali Salary Molelwane Salary	11,000.00	117,434.46 Cr	
05 Mar	Internet Pmt To	Advance Email	15,000.00	102,434.46 Cr	
05 Mar	Internet Pmt To	Trf	3,500.00	98,934.46 Cr	
05 Mar	Magtape Debit	Clientele 403452039 150305	394.40	98,540.06 Cr	16.75
05 Mar	Magtape Debit	Liblife 05mar56686653200etc	23,097.48	75,442.58 Cr	16.75
09 Mar	Internet Pmt To	Trf	4,500.00	70,942.58 Cr	
09 Mar	Internet Trf To	Trf	20,000.00	50,942.58 Cr	4.00
17 Mar	Internet Pmt To	Debt Reef	20,000.00	30,942.58 Cr	
17 Mar	Int On Debit Balance		0.42	30,942.16 Cr	
17 Mar	Penalty Interest		0.09	30,942.07 Cr	
17 Mar	Electronic Payments	Bis/Int 5 On True Tiering = 44.75	0.00	30,942.07 Cr	44.75
17 Mar	#Monthly Account Fee		61.00	30,881.07 Cr	
17 Mar	#Value Added Serv Fees		40.00	30,841.07 Cr	(40.00)
17 Mar	#Service Fees		127.75	30,713.32 Cr	(127.75)
17 Mar	#Cash Deposit Fee		274.40	30,438.92 Cr	(274.40)
Closing Balance				30,438.92 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.

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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/03/17	Business Account	

✉

Killarney
P O Box 87124
Houghton 2041

📍

Street Address
Bank No 6 ,Riviera Road ,Killarney Mall

🏠

Branch Code
256205
(011) 4861207
(011) 6464893

Customer VAT Registration Number : Not Provided

Bank's VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 157

Total VAT Charged : R 48.64 Dr

Statement Period : 17 March 2015 to 17 April 2015

Statement Date : 17 April 2015

BBST157026452

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		30,438.92 Cr
Funds Received (Credits)		354,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	54,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		1383,780.87 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	26,394.87 Dr
Account Payments	7	47,000.00 Dr
Inter-Account Transfers Out	1	10,000.00 Dr
Card Purchases (Swipes)	1	386.00 Dr
Fuel Purchases	0	0.00
Bank Charges		5396.17 Dr
Service Fees	2	171.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	3	225.07 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.39 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		261.49 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)

15.00%

Interest Earned on Credit Balance

R1-R49990.00%

R5000+0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R8.40 plus R2.42 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00

Cheque Deposit Fee - R0.00 per cheque deposit.

Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/04/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 157

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				30,438.92 Cr	
19 Mar	Internet Pmt To	Trf	15,000.00	15,438.92 Cr	
25 Mar	Internet Pmt To	Payment G	2,000.00	13,438.92 Cr	
26 Mar	Express Pmt Pending		0.00	13,438.92 Cr	
26 Mar	Express Pmt Pending	Express Pmt Complete	0.00	13,438.92 Cr	
26 Mar	Rtc Express Pmt To	Donation	4,000.00	9,438.92 Cr	40.00
31 Mar	Magtape Debit	Mweb In Internet:R4387768	145.00	9,293.92 Cr	16.75
31 Mar	FNB OB Coll	Moregolf 1 62093053579	189.00	9,104.92 Cr	16.75
02 Apr	Internet Trf From	Trf	50,000.00 Cr	59,104.92 Cr	
02 Apr	Internet Pmt To	Kakali Salary Mc	11,000.00	48,104.92 Cr	
02 Apr	Internet Pmt To	Branch Geoff	3,000.00	45,104.92 Cr	
02 Apr	Rtc Express Pmt To	Adv G	8,000.00	37,104.92 Cr	40.00
02 Apr	Internet Trf To	Trf	10,000.00	27,104.92 Cr	4.00
02 Apr	Rtc Express Pmt To	Mountain	4,000.00	23,104.92 Cr	40.00
02 Apr	Magtape Debit	Clientele 403452039 150405	394.40	22,710.52 Cr	16.75
07 Apr	Internet Trf From	Trf	2,000.00 Cr	24,710.52 Cr	
07 Apr	Magtape Debit	Liblife 05apr56686653200etc	25,666.47	955.95	16.75
08 Apr	Internet Trf From	Trf	2,000.00 Cr	1,044.05 Cr	
08 Apr	#Excess Item Fee	1 Items On 15/04/07	105.00	939.05 Cr	(105.00)
17 Apr	POS Purchase Chq Card	Acса Jia 485442*0875 14 Apr	386.00	553.05 Cr	3.30
17 Apr	Int On Debit Balance		0.39	552.66 Cr	
17 Apr	Penalty Interest		0.07	552.59 Cr	
17 Apr	Electronic Payments	Bis/Int 4 On True Tiering = 35.80	0.00	552.59 Cr	35.80
17 Apr	#Monthly Account Fee		61.00	491.59 Cr	
17 Apr	#Value Added Serv Fees		120.00	371.59 Cr	(120.00)
17 Apr	#Service Fees		110.10	261.49 Cr	(110.10)

Closing Balance 261.49 Cr

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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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/04/17	Business Account	

✉

Killarney
P O Box 87124
Houghton 2041

📍

Street Address
Bank No 6 ,Riviera Road ,Killarney Mall

🏠

Branch Code
256205
(011) 4861207
(011) 6464893

Customer VAT Registration Number : Not Provided

Bank's VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 158

Total VAT Charged : R 27.55 Dr

Statement Period : 17 April 2015 to 16 May 2015

Statement Date : 16 May 2015

BBST158049047

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		261.49 Cr
Funds Received (Credits)	1	201,299.74 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	201,299.74 Cr
Funds Used (Debits)	13	200,894.87 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	26,394.87 Dr
Account Payments	5	28,000.00 Dr
Inter-Account Transfers Out	4	146,500.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	224.30 Dr
Service Fees	2	175.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	48.50 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		442.06 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)

15.00%

Interest Earned on Credit Balance

R1-R49990.00%

R5000+0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R8.40 plus R2.42 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00

Cheque Deposit Fee - R0.00 per cheque deposit.

Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/05/16	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 158

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			261.49 Cr	
30 Apr	Magtape Credit . Regiments Capital	201,299.74 Cr	201,561.23 Cr	
30 Apr	Magtape Debit Mweb In Internet:R4649099	145.00	201,416.23 Cr	16.75
30 Apr	FNB OB Coll Moregolf 1 62093053579	189.00	201,227.23 Cr	16.75
02 May	Internet Trf To Trf	120,000.00	81,227.23 Cr	4.00
02 May	Internet Pmt To Lesotho Geoff	4,000.00	77,227.23 Cr	
02 May	Internet Pmt To Jci G	10,000.00	67,227.23 Cr	
05 May	Internet Trf To Trf	20,000.00	47,227.23 Cr	4.00
05 May	Internet Trf To CC Pmt	5,000.00	42,227.23 Cr	4.00
05 May	Internet Pmt To Kakali Salary Mc	11,000.00	31,227.23 Cr	
05 May	Magtape Debit Clientele 403452039 150505	394.40	30,832.83 Cr	16.75
05 May	Magtape Debit Liblife 05may56686653200etc	25,666.47	5,166.36 Cr	16.75
15 May	Rtc Express Pmt To Ward 16 Geoff	2,000.00	3,166.36 Cr	40.00
15 May	Send Money Dr Send 27608723950	1,500.00	1,666.36 Cr	8.50
16 May	Internet Pmt To Zak Park G	1,000.00	666.36 Cr	
16 May	Electronic Payments Bis/Int 4 On True Tiering = 35.80	0.00	666.36 Cr	35.80
16 May	#Monthly Account Fee	61.00	605.36 Cr	
16 May	#Value Added Serv Fees	48.50	556.86 Cr	(48.50)
16 May	#Service Fees	114.80	442.06 Cr	(114.80)

Closing Balance 442.06 Cr

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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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/05/16	Business Account	

✉

Killarney
P O Box 87124
Houghton 2041

📍

Street Address
Bank No 6 ,Riviera Road ,Killarney Mall

🏠

Branch Code
256205
(011) 4861207
(011) 6464893

Customer VAT Registration Number : Not Provided

Bank's VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 159

Total VAT Charged : R 22.83 Dr

Statement Period : 16 May 2015 to 17 June 2015

Statement Date : 17 June 2015

BBST159026833

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		442.06 Cr
Funds Received (Credits)	1	50,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	50,000.00 Cr
Funds Used (Debits)	7	49,965.82 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	26,465.82 Dr
Account Payments	3	23,500.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	185.90 Dr
Service Fees	2	145.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	40.00 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		290.34 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)

15.00%

Interest Earned on Credit Balance

R1-R49990.00%

R5000+0.00%

Pay as You use Pricing Option (Refer to Commercial Pricing Guide on www.fnb.co.za for more)

Cash Deposits	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch/FNB ATM	R8.40 plus	R2.42	R1.42	R1.42	R1.33	R1.12	R1.12
Bulk	R5.00 plus	R2.23	R1.59	R1.59	R1.32	R0.99	R0.99
ATM Advance R8.40 plus R2.42 per R100 or part thereof							
Cash Withdrawals	(per R100 opt)	<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch: CSF	(Min R35) plus	R2.42	R1.86	R1.86	R1.54	R1.43	R1.43
Bulk: CSF	(Min R35) plus	R2.23	R1.78	R1.78	R1.47	R1.37	R1.37

Monthly Account Fee - R61.00

Cheque Deposit Fee - R0.00 per cheque deposit.

Cheque Service Fee (CSF) - R75.00

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/06/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 159

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				442.06 Cr	
29 May	Magtape Debit	Mweb In Internet:R4910705	145.00	297.06 Cr	16.75
30 May	FNB OB Coll	Moregolf 1 62093053579	189.00	108.06 Cr	16.75
05 Jun	Magtape Credit	Transfer Accsolve	50,000.00 Cr	50,108.06 Cr	
05 Jun	Magtape Debit	Clientele 403452039 150605	394.40	49,713.66 Cr	16.75
05 Jun	Magtape Debit	Liblife 05jun56686653200etc	25,737.42	23,976.24 Cr	16.75
06 Jun	Rtc Express Pmt To	Geoff Standard Geoff FNB	15,000.00	8,976.24 Cr	40.00
06 Jun	Internet Pmt To	ABSA Credit Card 4787692035950018	7,000.00	1,976.24 Cr	
08 Jun	Internet Pmt To	Trf	1,500.00	476.24 Cr	
17 Jun	Electronic Payments	Bis/Int 2 On True Tiering = 17.90	0.00	476.24 Cr	17.90
17 Jun	#Monthly Account Fee		61.00	415.24 Cr	
17 Jun	#Value Added Serv Fees		40.00	375.24 Cr	(40.00)
17 Jun	#Service Fees		84.90	290.34 Cr	(84.90)
Closing Balance				290.34 Cr	

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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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/06/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 160

BBST160 005293
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Total VAT Charged : R 16.39 Dr

Statement Period : 17 June 2015 to 17 July 2015
Statement Date : 17 July 2015

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		290.34 Cr
Funds Received (Credits)	3	248,695.84 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	12,000.00 Cr
Electronic Payments Received	2	236,695.84 Cr
Funds Used (Debits)	4	26,797.76 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	26,797.76 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	133.51 Dr
Service Fees	2	133.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	0.01 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.01 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		222,054.90 Cr
Overdraft Limit		0.00

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info@fnb.co.za

www.fnb.co.za

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087-575-9479

087-311-8607

Updated Terms and Conditions
Your transactional account terms and conditions have been amended. You may access the updated terms and conditions on www.fnb.co.za

Debit Interest Rates (Usury)
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/07/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 160

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				290.34 Cr	
30 Jun	Magtape Debit	Mweb In Internet:R5173407	145.00	145.34 Cr	16.75
30 Jun	FNB OB Coll	Moregolf 1 62093053579	189.00	43.66	16.75
01 Jul	Internet Trf From	Trf	12,000.00 Cr	11,956.34 Cr	
02 Jul	Magtape Credit	Inv1571 And 1594	42,522.47 Cr	54,478.81 Cr	
03 Jul	Magtape Debit	Clientele 403452039 150705	399.40	54,079.41 Cr	17.50
06 Jul	Magtape Debit	Liblife 05jul56686653200etc	26,064.36	28,015.05 Cr	17.50
14 Jul	Magtape Credit	. Regiments Capital	194,173.37 Cr	222,188.42 Cr	
17 Jul	Int On Debit Balance		0.01	222,188.41 Cr	
17 Jul	Penalty Interest		0.01	222,188.40 Cr	
17 Jul	#Monthly Account Fee		65.00	222,123.40 Cr	
17 Jul	#Service Fees		68.50	222,054.90 Cr	(68.50)
Closing Balance				222,054.90 Cr	

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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/BV/48/KY/00//B9/C6/TT/N	FNBUS
486	62002637025	15/07/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 161

Total VAT Charged : R 46.44 Dr


Statement Period : 17 July 2015 to 17 August 2015
Statement Date : 17 August 2015


BBST161 005606
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		222,054.90 Cr
Funds Received (Credits)	2	17,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	17,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	9	238,497.76 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	26,797.76 Dr
Account Payments	3	31,700.00 Dr
Inter-Account Transfers Out	2	180,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	378.22 Dr
Service Fees	2	151.95 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	3	226.27 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.59 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		178.33 Cr
Overdraft Limit		0.00


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 Fraud

info@fnb.co.za

www.fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions
Your transactional account terms and conditions have been amended. You may access the updated terms and conditions on www.fnb.co.za

Debit Interest Rates (Usury)
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	15/08/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 161

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance				222,054.90 Cr		
23 Jul	Internet Trf To	Trf		150,000.00	72,054.90 Cr	4.00
23 Jul	Internet Trf To	Trf		30,000.00	42,054.90 Cr	4.00
27 Jul	Rtc Express Pmt To	Branch	G	20,000.00	22,054.90 Cr	40.00
28 Jul	Internet Pmt To	Bruce Fees	122/2015	8,700.00	13,354.90 Cr	
29 Jul	Rtc Express Pmt To	Moagi	G	3,000.00	10,354.90 Cr	40.00
29 Jul	Notification - Email	Email Sending Fee	Ca College Sa	0.00	10,354.90 Cr	1.15
31 Jul	Magtape Debit	Mweb In	Internet:R5437573	145.00	10,209.90 Cr	17.50
31 Jul	FNB OB Coll	Moregolf 1	62093053579	189.00	10,020.90 Cr	17.50
04 Aug	Internet Trf From	Trf		15,000.00 Cr	25,020.90 Cr	
05 Aug	Magtape Debit	Clientele 403452039	150805	399.40	24,621.50 Cr	17.50
07 Aug	Magtape Debit	Liberty047	07aug59426974700sgl	26,064.36	1,442.86	17.50
08 Aug	#Excess Item Fee	1 Items On	15/08/07	145.00	1,587.86	(145.00)
08 Aug	Internet Trf From	Trf		2,000.00 Cr	412.14 Cr	
17 Aug	Int On Debit Balance			0.59	411.55 Cr	
17 Aug	Penalty Interest			0.12	411.43 Cr	
17 Aug	Electronic Payments	Bis/Int 1 On True Tiering =	8.95	0.00	411.43 Cr	8.95
17 Aug	#Monthly Account Fee			65.00	346.43 Cr	
17 Aug	#Value Added Serv Fees			81.15	265.28 Cr	(81.15)
17 Aug	#Service Fees			86.95	178.33 Cr	(86.95)
Closing Balance				178.33 Cr		

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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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	15/08/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 162

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			178.33 Cr		
28 Aug	Magtape Credit	. Regiments Capital	799,197.11 Cr	799,375.44 Cr	
29 Aug	Send Money Dr	Send 27733068401	2,000.00	797,375.44 Cr	9.50
29 Aug	Internet Trf To	Trf	25,000.00	772,375.44 Cr	4.00
29 Aug	Internet Trf To	Trf	500,000.00	272,375.44 Cr	4.00
29 Aug	Internet Trf To	Trf	50,000.00	222,375.44 Cr	4.00
31 Aug	Magtape Debit	Mweb In Internet:R5701299	145.00	222,230.44 Cr	17.50
31 Aug	FNB OB Coll	Moregolf 1 62093053579	189.00	222,041.44 Cr	17.50
01 Sep	Internet Trf To	CC Payment	8,000.00	214,041.44 Cr	4.00
02 Sep	Rtc Express Pmt To	Force Geoff	4,000.00	210,041.44 Cr	40.00
02 Sep	Magtape Credit	. Regiments Capital	101,925.77 Cr	311,967.21 Cr	
04 Sep	Magtape Debit	Clientele 403452039 150905	399.40	311,567.81 Cr	17.50
05 Sep	Internet Trf To	Trf	45,000.00	266,567.81 Cr	4.00
05 Sep	Internet Pmt To	Wayne Geoff	5,000.00	261,567.81 Cr	
07 Sep	Magtape Debit	Liblife 05sep56686653200etc	26,064.36	235,503.45 Cr	17.50
12 Sep	Internet Trf To	Trf	10,000.00	225,503.45 Cr	4.00
15 Sep	POS Purchase Chq Card	C*nambitha Eatery 485442*5778 13 Sep	1,070.00	224,433.45 Cr	3.50
16 Sep	POS Purchase Chq Card	Southern Sun Hyde P 485442*5778 12 Sep	1,307.00	223,126.45 Cr	3.50
16 Sep	POS Purchase Chq Card	Radisson Blu Bar 485442*5778 13 Sep	1,700.00	221,426.45 Cr	3.50
17 Sep	Electronic Payments	Bis/Int 1 On True Tiering = 8.95	0.00	221,426.45 Cr	8.95
17 Sep	#Monthly Account Fee		65.00	221,361.45 Cr	
17 Sep	#Value Added Serv Fees		49.50	221,311.95 Cr	(49.50)
17 Sep	#Service Fees		113.45	221,198.50 Cr	(113.45)
Closing Balance			221,198.50 Cr		

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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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	15/09/17	Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 163

Total VAT Charged : R 70.51 Dr

Statement Period : 17 September 2015 to 17 October 2015
Statement Date : 17 October 2015

BBST163 011008
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		221,198.50 Cr
Funds Received (Credits)	1	15,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	15,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	25	229,462.96 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	3,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	26,797.76 Dr
Account Payments	12	118,500.00 Dr
Inter-Account Transfers Out	5	71,000.00 Dr
Card Purchases (Swipes)	3	10,165.20 Dr
Fuel Purchases	0	0.00
Bank Charges	3	574.25 Dr
Service Fees	2	244.75 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	329.50 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		6,161.29 Cr
Overdraft Limit		0.00

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info@fnb.co.za

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087-575-9479

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Debit Interest Rates (Usury)
15.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	15/10/17	Business Account	

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 163

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					221,198.50 Cr	
18 Sep	Rtc Express Pmt To	Geoff	Trf	6,000.00	215,198.50 Cr	40.00
18 Sep	Internet Trf To	Trf		20,000.00	195,198.50 Cr	4.00
18 Sep	Rtc Express Pmt To	Geoff	Vusi	6,000.00	189,198.50 Cr	40.00
18 Sep	Rtc Express Pmt To	Geoff	YI Province	10,000.00	179,198.50 Cr	40.00
18 Sep	Internet Pmt To	Geoff	Loan	6,000.00	173,198.50 Cr	
18 Sep	Rtc Express Pmt To	Geoff	Law	4,000.00	169,198.50 Cr	40.00
19 Sep	POS Purchase Chq Card	05261715388815437 0	0000 S*262	2,782.00	166,416.50 Cr	3.50
21 Sep	Rtc Express Pmt To	Geoff	R	7,000.00	159,416.50 Cr	40.00
23 Sep	Internet Trf To	Trf		25,000.00	134,416.50 Cr	4.00
23 Sep	ATM Cash	Promenad		3,000.00	131,416.50 Cr	47.45
23 Sep	Internet Pmt To	Geoff	Darky	50,000.00	81,416.50 Cr	
24 Sep	POS Purchase Chq Card	05262192159000052 0	0000 S*742	1,344.20	80,072.30 Cr	3.50
25 Sep	Internet Pmt To	G	Aus	5,000.00	75,072.30 Cr	
28 Sep	Internet Pmt To	G	Blue Pride	3,000.00	72,072.30 Cr	
29 Sep	Rtc Express Pmt To	Geoff	Donation	15,000.00	57,072.30 Cr	40.00
30 Sep	Magtape Debit	Mweb In Internet:R		145.00	56,927.30 Cr	17.50
30 Sep	FNB OB Coll	104136-pmg(Curr)	62093053579	189.00	56,738.30 Cr	17.50
01 Oct	Internet Trf To	CC Payment		4,000.00	52,738.30 Cr	4.00
02 Oct	Internet Trf To	Trf		20,000.00	32,738.30 Cr	4.00
05 Oct	Magtape Debit	Clientele 403452039		399.40	32,338.90 Cr	17.50
05 Oct	Magtape Debit	Liblife 05oct5668		26,064.36	6,274.54 Cr	17.50
09 Oct	Internet Trf From	Trf		15,000.00 Cr	21,274.54 Cr	
13 Oct	Rtc Express Pmt To	Geoff	Bm	4,000.00	17,274.54 Cr	40.00
13 Oct	Rtc Express Pmt To	G	Transport	2,500.00	14,774.54 Cr	40.00
16 Oct	Send Money Dr	Send 27736714662		2,000.00	12,774.54 Cr	9.50
16 Oct	POS Purchase Chq Card	05286131100004708 0	0000 S*653	6,039.00	6,735.54 Cr	3.50
17 Oct	Electronic Payments	Bis/Int 4 On True Tiering = 35.80		0.00	6,735.54 Cr	35.80
17 Oct	#Monthly Account Fee			65.00	6,670.54 Cr	
17 Oct	#Value Added Serv Fees			329.50	6,341.04 Cr	
17 Oct	#Service Fees			179.75	6,161.29 Cr	

Closing Balance

6,161.29 Cr

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Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate				0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate				15.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	15/10/17	Business Account	

FNB BUSINESS CHEQUE ACC: 62002637025

Tax Invoice/Statement Number : 164

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			6,161.29 Cr		
22 Oct	Internet Trf From	Trf	20,000.00 Cr	26,161.29 Cr	
29 Oct	POS International Purchase Chq	Furla Uk Ltd 485442*5778 26 Oct	22,241.10	3,920.19 Cr	3.50
30 Oct	Magtape Debit	Mweb In Internet:R6234082	145.00	3,775.19 Cr	17.50
31 Oct	FNB OB Coll	Moregolf 62093053579	189.00	3,586.19 Cr	17.50
05 Nov	Internet Trf From	Trf	22,000.00 Cr	25,586.19 Cr	
05 Nov	Magtape Debit	Clientele 403452039 151105	432.84	25,153.35 Cr	17.50
05 Nov	Magtape Debit	Liblife 05nov56686653200etc	26,064.36	911.01	17.50
06 Nov	#Excess Item Fee	1 Items On 15/11/05	145.00	1,056.01	
10 Nov	Internet Trf From	Trf	2,000.00 Cr	943.99 Cr	
17 Nov	Int On Debit Balance		2.11	941.88 Cr	
17 Nov	Penalty Interest		0.41	941.47 Cr	
17 Nov	#Monthly Account Fee		65.00	876.47 Cr	
17 Nov	#Service Fees		73.50	802.97 Cr	
Closing Balance			802.97 Cr		

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Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate	0.00%			
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate	15.00%			
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	15/11/17	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62002637025

Tax Invoice/Statement Number : 165

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				802.97 Cr	
24 Nov	Internet Trf From	Trf	4,000.00 Cr	4,802.97 Cr	
30 Nov	Magtape Debit	Mweb In Internet:R6501376	145.00	4,657.97 Cr	17.50
30 Nov	FNB OB Coll	Moregolf 62093053579	189.00	4,468.97 Cr	17.50
02 Dec	Internet Trf From	Trf	30,000.00 Cr	34,468.97 Cr	
04 Dec	Magtape Debit	Clientele 403452039 151205	432.84	34,036.13 Cr	17.50
07 Dec	Magtape Debit	Liblife 05dec56686653200etc	26,064.36	7,971.77 Cr	17.50
08 Dec	Internet Trf From	Trf	2,000.00 Cr	9,971.77 Cr	
08 Dec	Internet Trf To	Trf	9,000.00	971.77 Cr	4.00
17 Dec	#Monthly Account Fee		65.00	906.77 Cr	
17 Dec	#Service Fees		74.00	832.77 Cr	
Closing Balance				832.77 Cr	

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Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate		0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate		16.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof					R1.040
Cash Withdrawals (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000
Branch:	Cheque Service Fee (min R40.00) plus		R2.660	R1.960	R1.960	R1.620
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550
FNB ATM:	R3.95 + R1.45 per R100 or part thereof					R1.440

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	15/12/17	FNB Business Cheque Acc	

26273

FNB BUSINESS CHEQUE ACC: 62002637025

Tax Invoice/Statement Number : 166

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					832.77 Cr	
19 Dec	FNB OB Coll	Moregolf	62093053579	189.00	643.77 Cr	17.50
29 Dec	Internet Trf From	Trf		40,000.00 Cr	40,643.77 Cr	
31 Dec	Naedo Collection	Clientele 403452039	160105	432.84	40,210.93 Cr	17.50
31 Dec	Magtape Debit	Mweb In Internet:R6768798		145.00	40,065.93 Cr	17.50
04 Jan	Internet Trf From	Trf		20,000.00 Cr	60,065.93 Cr	
04 Jan	Internet Trf From	Trf		11,000.00 Cr	71,065.93 Cr	
04 Jan	FNB OB Pmt	Vanity		26,000.00 Cr	97,065.93 Cr	
05 Jan	Internet Pmt To	ABSA Credit Card	4787692035950018	10,000.00	87,065.93 Cr	
05 Jan	Internet Pmt To	Geoff Standard	Geoff FNB	20,000.00	67,065.93 Cr	
05 Jan	Internet Pmt To	Nono FNB	From Geoff	20,000.00	47,065.93 Cr	
05 Jan	Magtape Debit	Liblife 05jan56686653200etc		26,296.93	20,769.00 Cr	17.50
06 Jan	Int-banking Pmt Frm	Pm		30,000.00 Cr	50,769.00 Cr	
06 Jan	Rtc Express Pmt To	Thami Fees	Fees Donatiom	5,100.00	45,669.00 Cr	40.00
08 Jan	Internet Trf To	Trf		1,500.00	44,169.00 Cr	4.00
09 Jan	POS International Purchase Chq	3222.49 Mbs Front O	485442*5778 07 Jan	37,552.46	6,616.54 Cr	3.50
16 Jan	Electronic Payments	Bis/Int 3 On True Tiering = 26.85		0.00	6,616.54 Cr	26.85
16 Jan	#Monthly Account Fee			65.00	6,551.54 Cr	
16 Jan	#Value Added Serv Fees			40.00	6,511.54 Cr	
16 Jan	#Service Fees			104.35	6,407.19 Cr	
Closing Balance					6,407.19 Cr	

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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).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate	0.00%		
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate	16.00%		
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof						
Cash Withdrawals (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000
Branch:	Cheque Service Fee (min R40.00) plus		R2.660	R1.960	R1.960	R1.620	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof						

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	16/01/16	FNB Business Cheque Acc	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 167

BBST167 006093
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Total VAT Charged : R 35.23 Dr

Statement Period : 16 January 2016 to 17 February 2016
Statement Date : 17 February 2016

FNB Business Cheque Acc 62002637025

Summary in Rand		ZAR
Opening Balance		6,407.19 Cr
Funds Received (Credits)	2	414,125.23 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	414,125.23 Cr
Funds Used (Debits)	18	236,015.71 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	27,073.77 Dr
Account Payments	5	84,000.00 Dr
Inter-Account Transfers Out	5	84,000.00 Dr
Card Purchases (Swipes)	4	40,941.94 Dr
Fuel Purchases	0	0.00
Bank Charges	3	286.85 Dr
Service Fees	2	187.85 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	99.00 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		184,229.86 Cr
Overdraft Limit		0.00

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info@fnb.co.za

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Debit Interest Rates (Usury)
17.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	16/02/17	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62002637025

Tax Invoice/Statement Number : 167

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				6,407.19 Cr	
20 Jan	Send Money Dr	Send 27835742699	2,000.00	4,407.19 Cr	9.50
29 Jan	Magtape Debit	Mweb In Internet:R7036002	145.00	4,262.19 Cr	17.50
30 Jan	Express Pmt Pending		0.00	4,262.19 Cr	
30 Jan	Express Pmt Pending	Express Pmt Complete	0.00	4,262.19 Cr	
30 Jan	Rtc Express Pmt To	G	4,000.00	262.19 Cr	40.00
30 Jan	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	63.19 Cr	17.50
01 Feb	Magtape Credit	P Makhubedu Mfundi	200,000.00 Cr	200,063.19 Cr	
02 Feb	Internet Trf To	Trf	30,000.00	170,063.19 Cr	4.00
02 Feb	Internet Pmt To	ABSA Credit Card 4787692035950018	10,000.00	160,063.19 Cr	
02 Feb	Rtc Express Pmt To	Geoff Standard Geoff FNB	30,000.00	130,063.19 Cr	40.00
02 Feb	Internet Pmt To	Nono FNB From Geoff	30,000.00	100,063.19 Cr	
02 Feb	Internet Trf To	CC Payment	10,000.00	90,063.19 Cr	4.00
05 Feb	Magtape Debit	Clientele 403452039 160205	432.84	89,630.35 Cr	17.50
05 Feb	Magtape Debit	Liblife 05feb56686653200etc	26,296.93	63,333.42 Cr	17.50
08 Feb	POS Purchase Chq Card	The Palazzo Monte 485442*5778 04 Feb	3,881.00	59,452.42 Cr	3.50
08 Feb	POS Purchase Chq Card	The Palazzo Monte 485442*5778 04 Feb	18,255.94	41,196.48 Cr	3.50
09 Feb	Send Money Dr	Send 27824924203	2,000.00	39,196.48 Cr	9.50
09 Feb	Magtape Credit	. Regiments Capital	214,125.23 Cr	253,321.71 Cr	
09 Feb	Internet Pmt To	Kakali Molelwane	10,000.00	243,321.71 Cr	
09 Feb	POS Purchase Chq Card	Palazzo Railto Bar 485442*5778 06 Feb	3,405.00	239,916.71 Cr	3.50
10 Feb	POS Purchase Chq Card	Dion Wired Mall Of 485442*5778 08 Feb	15,400.00	224,516.71 Cr	3.50
12 Feb	Internet Trf To	Trf	40,000.00	184,516.71 Cr	4.00
17 Feb	Electronic Payments	Bis/Int 3 On True Tiering = 26.85	0.00	184,516.71 Cr	26.85
17 Feb	#Monthly Account Fee		65.00	184,451.71 Cr	
17 Feb	#Value Added Serv Fees		99.00	184,352.71 Cr	
17 Feb	#Service Fees		122.85	184,229.86 Cr	
Closing Balance				184,229.86 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.

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).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate	0.00%			
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate	17.00%			
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	16/02/17	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62002637025

Tax Invoice/Statement Number : 168

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			184,229.86 Cr	
18 Feb	Express Pmt Pending	0.00	184,229.86 Cr	
18 Feb	Express Pmt Pending Express Pmt Complete	0.00	184,229.86 Cr	
18 Feb	FNB App Rtc Pmt To Geoff	10,000.00	174,229.86 Cr	40.00
18 Feb	Send Money Dr Send 27835629575	3,000.00	171,229.86 Cr	9.50
18 Feb	FNB App Transfer To Transfer	30,000.00	141,229.86 Cr	4.00
23 Feb	Rtc Express Pmt To Prince Geoff	5,000.00	136,229.86 Cr	40.00
24 Feb	Internet Pmt To Eotof Eotof Mmmj	4,800.00	131,429.86 Cr	
25 Feb	FNB App Transfer To Trf	20,000.00	111,429.86 Cr	4.00
25 Feb	Notification - Email Email Sending Fee Thokoane Caterers	0.00	111,429.86 Cr	0.74
29 Feb	Magtape Debit Moregolf 104136-pmg(Curr)	199.00	111,230.86 Cr	17.50
29 Feb	Magtape Debit Mweb In Internet:R7302553	145.00	111,085.86 Cr	17.50
29 Feb	POS Purchase Chq Card Dion Wired Mall Of 485442*5778 26 Feb	7,000.00	104,085.86 Cr	3.50
29 Feb	Bank Adjustment Dr SARS	104,400.00	314.14	
29 Feb	Dr.Int.Rate 17,00000	0.00	314.14	
01 Mar	Internet Trf From Trf	5,000.00 Cr	4,685.86 Cr	
04 Mar	Magtape Debit Clientele 403452039 160305	432.84	4,253.02 Cr	17.50
07 Mar	Magtape Debit Liblife 05mar56686653200etc	26,296.93	22,043.91	17.50
08 Mar	#Excess Item Fee 1 Items On 16/03/07	145.00	22,188.91	
09 Mar	FNB App Transfer From Trf	25,000.00 Cr	2,811.09 Cr	
12 Mar	Send Money Dr Send 27740609575	1,000.00	1,811.09 Cr	9.50
12 Mar	Send Money Dr Send 27798647790	1,000.00	811.09 Cr	9.50
17 Mar	Int On Debit Balance	20.74	790.35 Cr	
17 Mar	Penalty Interest	0.02	790.33 Cr	
17 Mar	Electronic Payments Bis/Int 1 On True Tiering = 8.95	0.00	790.33 Cr	8.95
17 Mar	#Monthly Account Fee	65.00	725.33 Cr	
17 Mar	#Value Added Serv Fees	109.24	616.09 Cr	
17 Mar	#Service Fees	90.45	525.64 Cr	
Closing Balance			525.64 Cr	

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Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate				0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate				17.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

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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/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	16/03/17	FNB Business Cheque Acc	

FNB BUSINESS CHEQUE ACC: 62002637025

Tax Invoice/Statement Number : 169

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				525.64 Cr	
31 Mar	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	326.64 Cr	17.50
31 Mar	Magtape Debit	Mweb In Internet:R7568013	145.00	181.64 Cr	17.50
02 Apr	Internet Pmt To	Kakali Molelwane	11,000.00	10,818.36	
02 Apr	Internet Trf From	Trf	15,000.00 Cr	4,181.64 Cr	
05 Apr	Magtape Debit	Cientele 403452039 160405	432.84	3,748.80 Cr	17.50
05 Apr	Magtape Debit	Liblife 05apr56686653200etc	28,976.16	25,227.36	17.50
06 Apr	#Excess Item Fee	1 Items On 16/04/05	145.00	25,372.36	
06 Apr	FNB App Transfer From	Transfer	29,000.00 Cr	3,627.64 Cr	
15 Apr	ADT Cash Deposit	Ssd Gs - Main Consulting	10,000.00 Cr	13,627.64 Cr	79.75
16 Apr	ADT Cash Deposit	Melrose Arch Jabu	9,300.00 Cr	22,927.64 Cr	74.43
16 Apr	Int On Debit Balance		11.74	22,915.90 Cr	
16 Apr	Electronic Payments	Bis/Int 1 On True Tiering = 8.95	0.00	22,915.90 Cr	8.95
16 Apr	#Monthly Account Fee		65.00	22,850.90 Cr	
16 Apr	#Service Fees		78.95	22,771.95 Cr	
16 Apr	#Cash Deposit Fee		154.18	22,617.77 Cr	

Closing Balance

22,617.77 Cr

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Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate	0.00%			
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate	17.00%			
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00)	R8.40 plus	R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00)	R5.00 plus	R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

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First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	16/04/16	FNB Business Cheque Acc	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 170

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			22,617.77 Cr		
18 Apr	Send Money Dr	Send 27839657162	3,000.00	19,617.77 Cr	9.50
18 Apr	FNB App Transfer To	Trf	15,000.00	4,617.77 Cr	4.00
21 Apr	Internet Trf To	Trf	3,000.00	1,617.77 Cr	4.00
25 Apr	FNB App Transfer To	Trf	1,000.00	617.77 Cr	4.00
25 Apr	Magtape Credit	P Makhubedu	50,000.00 Cr	50,617.77 Cr	
29 Apr	FNB App Payment To	Fab Geoff	2,500.00	48,117.77 Cr	
29 Apr	FNB App Transfer To	Trf	20,000.00	28,117.77 Cr	4.00
30 Apr	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	27,918.77 Cr	17.50
30 Apr	Magtape Debit	Mweb In Internet:R7833394	145.00	27,773.77 Cr	17.50
03 May	Magtape Credit	Liberty047,Lpb,8491867,1	49,477.62 Cr	77,251.39 Cr	
05 May	Internet Trf To	Trf	35,000.00	42,251.39 Cr	4.00
05 May	Internet Pmt To	ABSA Credit Card 4787692035950018	7,000.00	35,251.39 Cr	
05 May	Rtc Express Pmt To	Geoff Standard Geoff FNB	15,000.00	20,251.39 Cr	40.00
05 May	Internet Pmt To	Kakali Geoff	11,000.00	9,251.39 Cr	
05 May	Internet Pmt To	Don Geoff	2,000.00	7,251.39 Cr	
05 May	Internet Trf From	Trf	19,000.00 Cr	26,251.39 Cr	
05 May	Magtape Debit	Clientele 403452039 160505	432.84	25,818.55 Cr	17.50
05 May	Magtape Debit	Liblife 05may56686653200etc	28,976.16	3,157.61	17.50
06 May	#Excess Item Fee	1 Items On 16/05/05	145.00	3,302.61	
06 May	Internet Trf From	Trf	5,000.00 Cr	1,697.39 Cr	
17 May	Int On Debit Balance		1.47	1,695.92 Cr	
17 May	Penalty Interest		0.26	1,695.66 Cr	
17 May	Electronic Payments	Bis/Int 4 On True Tiering = 35.80	0.00	1,695.66 Cr	35.80
17 May	#Monthly Account Fee		65.00	1,630.66 Cr	
17 May	#Value Added Serv Fees		49.50	1,581.16 Cr	
17 May	#Service Fees		125.80	1,455.36 Cr	
Closing Balance			1,455.36 Cr		

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

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate				0.00%
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate				17.00%
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

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First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/TT/N	FNBUS
486	62002637025	16/05/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 171

Total VAT Charged : R 24.93 Dr

Statement Period : 17 May 2016 to 17 June 2016
Statement Date : 17 June 2016

BBST171 006738
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		1,455.36 Cr
Funds Received (Credits)	3	51,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	51,500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	8	43,831.27 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	29,831.27 Dr
Account Payments	2	11,000.00 Dr
Inter-Account Transfers Out	2	3,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	202.95 Dr
Service Fees	2	143.95 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	59.00 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		8,921.14 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/06/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 171

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			1,455.36 Cr		
26 May	Internet Trf From	Trf	1,000.00 Cr	2,455.36 Cr	
26 May	Internet Trf From	Trf	500.00 Cr	2,955.36 Cr	
26 May	Send Money Dr	Send 27717640724	2,500.00	455.36 Cr	9.50
31 May	Internet Trf From	Trf	50,000.00 Cr	50,455.36 Cr	
31 May	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	50,256.36 Cr	17.50
31 May	Magtape Debit	Mweb In Internet:R8098365	145.00	50,111.36 Cr	17.50
03 Jun	Magtape Debit	Clientele 403452039 160605	432.84	49,678.52 Cr	17.50
06 Jun	Magtape Debit	Liblife 05jun56686653200etc	29,054.43	20,624.09 Cr	17.50
15 Jun	Send Money Dr	Send 27810466515	500.00	20,124.09 Cr	9.50
17 Jun	Rtc Express Pmt To	Midrand Geoff	7,000.00	13,124.09 Cr	40.00
17 Jun	Internet Pmt To	Fab G	4,000.00	9,124.09 Cr	
17 Jun	Electronic Payments	Bis/Int 1 On True Tiering = 8.95	0.00	9,124.09 Cr	8.95
17 Jun	#Monthly Account Fee		65.00	9,059.09 Cr	
17 Jun	#Value Added Serv Fees		59.00	9,000.09 Cr	
17 Jun	#Service Fees		78.95	8,921.14 Cr	

Closing Balance

8,921.14 Cr

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

Monthly Account Fee	R65.00	Cheque Service Fee	R85.00	Credit Interest Rate	0.00%			
Cheque Deposit Fee	R30.00	Inward Unpaid Fee	R105.00	Debit Interest Rate	24.00%			
Cash Deposits (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000
Branch:	(Min fee per deposit R30.00)	R8.40 plus	R2.550	R1.490	R1.490	R1.400	R1.180	R1.180
Bulk:	(Min fee per deposit R30.00)	R5.00 plus	R2.350	R1.670	R1.670	R1.390	R1.040	R1.040
FNB ATM Advance:	R3.75 + R0.76 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		R2.660	R1.960	R1.960	R1.620	R1.500	R1.500
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870	R1.550	R1.440	R1.440
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.
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/06/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 172

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					8,921.14 Cr	
18 Jun	Internet Pmt To	Circus	Geoff	5,000.00	3,921.14 Cr	
27 Jun	Chq Card ATM Local Cash Advanc	Cash	ABSA Sasol Swa 74552166176000238761	2,000.00	1,921.14 Cr	40.50
30 Jun	Magtape Debit	Moregolf	104136-pmg(Curr)	199.00	1,722.14 Cr	17.50
30 Jun	Magtape Debit	Mweb In	Internet:R8362094	145.00	1,577.14 Cr	17.50
05 Jul	ADT Cash Deposit	Benmore Gardens	123	15,000.00 Cr	16,577.14 Cr	117.75
05 Jul	ADT Cash Deposit	Benmore Gardens	123	14,800.00 Cr	31,377.14 Cr	116.23
05 Jul	ADT Cash Deposit	Benmore Gardens	123	200.00 Cr	31,577.14 Cr	5.27
05 Jul	Magtape Debit	Clientele	403452039 160705	437.84	31,139.30 Cr	17.50
05 Jul	Magtape Debit	Liblife	05jul56686653200etc	29,392.91	1,746.39 Cr	17.50
16 Jul	Electronic Payments	Bis/Int	1 On True Tiering = 8.95	0.00	1,746.39 Cr	8.95
16 Jul	#Monthly Account Fee			69.00	1,677.39 Cr	
16 Jul	#Non FNB ATM Cash Withdrawal Fee			40.50	1,636.89 Cr	
16 Jul	#Service Fees			78.95	1,557.94 Cr	
16 Jul	#Cash Deposit Fee			239.25	1,318.69 Cr	

Closing Balance

1,318.69 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	R69.00	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 + R0.76 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								

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/07/16	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

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

Copy Tax Invoice/Statement Number : 173

Total VAT Charged : R 17.07 Dr

Statement Period : 16 July 2016 to 17 August 2016
Statement Date : 17 August 2016

BBST173 006654
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		1,318.69 Cr
Funds Received (Credits)	2	50,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	50,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	4	30,174.75 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	30,174.75 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	139.00 Dr
Service Fees	2	139.00 Dr
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	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		21,004.94 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%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/08/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 173

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				1,318.69 Cr	
29 Jul	Magtape Debit	Mweb In Internet:R8625317	145.00	1,173.69 Cr	17.50
30 Jul	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	974.69 Cr	17.50
01 Aug	Internet Trf From	Trf	10,000.00 Cr	10,974.69 Cr	
05 Aug	FNB App Transfer From	Trf	40,000.00 Cr	50,974.69 Cr	
05 Aug	Magtape Debit	Clientele 403452039 160805	437.84	50,536.85 Cr	17.50
05 Aug	Magtape Debit	Liblife 05aug56686653200etc	29,392.91	21,143.94 Cr	17.50
17 Aug	#Monthly Account Fee		69.00	21,074.94 Cr	
17 Aug	#Service Fees		70.00	21,004.94 Cr	
Closing Balance				21,004.94 Cr	

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

Monthly Account Fee	R69.00	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 + R0.76 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							

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/08/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Street Address Bank No 6 ,Riviera Road ,Killarney Mall
Branch Code 256205
☎ (011) 4861207
📠 (011) 6464893

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

Copy Tax Invoice/Statement Number : 174

Total VAT Charged : R 49.12 Dr


Statement Period : 17 August 2016 to 17 September 2016
Statement Date : 17 September 2016


BBST174 013429
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		21,004.94 Cr
Funds Received (Credits)	1	30,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	30,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	9	46,174.75 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	30,174.75 Dr
Account Payments	4	11,000.00 Dr
Inter-Account Transfers Out	1	5,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	399.90 Dr
Service Fees	2	160.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	2	239.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	15.89 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		4,414.40 Cr
Overdraft Limit		0.00


Contact us

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 Lost Cards

 Account Enquiries

 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

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%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/09/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 174

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			21,004.94 Cr	
20 Aug	Express Pmt Pending	0.00	21,004.94 Cr	
20 Aug	Express Pmt Pending	0.00	21,004.94 Cr	
20 Aug	Express Pmt PendingExpress Pmt Failed	0.00	21,004.94 Cr	
20 Aug	Express Pmt FailedT Failed	0.00	21,004.94 Cr	
20 Aug	Express Pmt PendingExpress Pmt Complete	0.00	21,004.94 Cr	
20 Aug	FNB App Rtc Pmt ToG	5,000.00	16,004.94 Cr	42.00
31 Aug	FNB App Transfer ToTrf	5,000.00	11,004.94 Cr	4.00
31 Aug	Magtape DebitMoregolf 104136-pmg(Curr)	199.00	10,805.94 Cr	17.50
31 Aug	Magtape DebitMweb In Internet:R8888624	145.00	10,660.94 Cr	17.50
03 Sep	FNB App Payment ToDonGeoff	3,000.00	7,660.94 Cr	
03 Sep	FNB App Payment ToCongressG	2,000.00	5,660.94 Cr	
05 Sep	Magtape DebitClientele 403452039160905	437.84	5,223.10 Cr	17.50
05 Sep	Magtape DebitLiblife 05sep56686653200etc	29,392.91	24,169.81	17.50
05 Sep	Dr.Int.Rate24,00000	0.00	24,169.81	
06 Sep	#Excess Item Fee1 Items On 16/09/05	155.00	24,324.81	
06 Sep	Internet Trf FromTrf	30,000.00 Cr	5,675.19 Cr	
09 Sep	FNB App Rtc Pmt ToVisionG	1,000.00	4,675.19 Cr	42.00
17 Sep	Int On Debit Balance	15.89	4,659.30 Cr	
17 Sep	Electronic PaymentsBis/Int 2 On True Tiering = 17.90	0.00	4,659.30 Cr	17.90
17 Sep	#Monthly Account Fee	69.00	4,590.30 Cr	
17 Sep	#Value Added Serv Fees	84.00	4,506.30 Cr	
17 Sep	#Service Fees	91.90	4,414.40 Cr	
Closing Balance			4,414.40 Cr	

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

Monthly Account Fee	R69.00	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 + R0.76 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								

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/09/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 175

Total VAT Charged : R 17.56 Dr

Statement Period : 17 September 2016 to 17 October 2016
Statement Date : 17 October 2016

BBST175 006951
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		4,414.40 Cr
Funds Received (Credits)		1 30,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	30,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		5 34,174.75 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	30,174.75 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	4,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 143.00 Dr
Service Fees	2	143.00 Dr
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	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		96.65 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

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Debit Interest Rates (Usury)
24.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/10/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 175

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			4,414.40 Cr		
23 Sep	FNB App Transfer To	Trf	4,000.00	414.40 Cr	4.00
30 Sep	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	215.40 Cr	17.50
30 Sep	Magtape Debit	Mweb In Internet:R9150248	145.00	70.40 Cr	17.50
05 Oct	Internet Trf From	Trf	30,000.00 Cr	30,070.40 Cr	
05 Oct	Magtape Debit	Clientele 403452039 161005	437.84	29,632.56 Cr	17.50
05 Oct	Magtape Debit	Liblife 05oct56686653200etc	29,392.91	239.65 Cr	17.50
17 Oct	#Monthly Account Fee		69.00	170.65 Cr	
17 Oct	#Service Fees		74.00	96.65 Cr	
Closing Balance			96.65 Cr		

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

Monthly Account Fee	R69.00	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
Branch:	(Min fee per deposit R40.00) R8.40 plus		R2.810	R1.580	R1.580	R1.480	R1.250
Bulk:	(Min fee per deposit R40.00) R5.00 plus		R2.590	R1.770	R1.770	R1.470	R1.100
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof						
Cash Withdrawals (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000	<R50000	<R150000
Branch:	Cheque Service Fee (min R40.00) plus		R2.930	R2.070	R2.070	R1.710	R1.590
Bulk:	Cheque Service Fee (min R40.00) plus		R2.700	R1.980	R1.980	R1.640	R1.520
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.
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Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/10/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 176

Total VAT Charged : R 70.54 Dr

Statement Period : 17 October 2016 to 17 November 2016
Statement Date : 17 November 2016

BBST176 007324
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		96.65 Cr
Funds Received (Credits)		2 31,000.00 Cr
Cash Deposits	1	16,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	1	15,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		4 30,211.53 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	30,211.53 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		5 574.35 Dr
Service Fees	2	139.00 Dr
Cash Deposit Fees	1	125.35 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	2	310.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	30.38 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		280.39 Cr
Overdraft Limit		0.00

Contact us

e-Mail

Web

Lost Cards

Account Enquiries

Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

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Debit Interest Rates (Usury)
24.00%

Page 1 of 2

Delivery Method E1 R05
EN/17/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/11/17	Gold Business Account	

18450

CSFZEN0 : 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 176

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			96.65 Cr		
31 Oct	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	102.35	17.50
31 Oct	Magtape Debit	Mweb In Internet:R9410996	145.00	247.35	17.50
01 Nov	#Excess Item Fee	1 Items On 16/10/31	155.00	402.35	
01 Nov	Internet Trf From	Trf	15,000.00 Cr	14,597.65 Cr	
04 Nov	Magtape Debit	Clientele 403452039 161105	474.62	14,123.03 Cr	17.50
05 Nov	Magtape Debit	Liblife 05nov56686653200etc	29,392.91	15,269.88	17.50
07 Nov	#Excess Item Fee	1 Items On 16/11/05	155.00	15,424.88	
08 Nov	ADT Cash Deposit	Southgate Consulting	16,000.00 Cr	575.12 Cr	125.35
17 Nov	Int On Debit Balance		30.38	544.74 Cr	
17 Nov	#Monthly Account Fee		69.00	475.74 Cr	
17 Nov	#Service Fees		70.00	405.74 Cr	
17 Nov	#Cash Deposit Fee		125.35	280.39 Cr	
Closing Balance			280.39 Cr		

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

Monthly Account Fee	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/11/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 177

Total VAT Charged : R 84.63 Dr

Statement Period : 17 November 2016 to 17 December 2016
Statement Date : 17 December 2016

BBST177 013649
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		280.39 Cr
Funds Received (Credits)		4 34,850.86 Cr
Cash Deposits	2	30,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	1	400.00 Cr
Electronic Payments Received	1	4,450.86 Cr
Funds Used (Debits)		4 30,211.53 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	30,211.53 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		24 689.50 Dr
Service Fees	2	139.00 Dr
Cash Deposit Fees	1	235.50 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	21	315.00 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		4,230.22 Cr
Overdraft Limit		0.00

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087-575-9406

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Debit Interest Rates (Usury)
24.00%

Page 1 of 3

Delivery Method E1 R05
EN/17/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/12/17	Gold Business Account	

35390

CSRFEN0 : 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 177

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				280.39 Cr	
18 Nov	Internet Trf From	Trf	400.00 Cr	680.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	665.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	650.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	635.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	620.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	605.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	590.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	575.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	560.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	545.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	530.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	515.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	500.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	485.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	470.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	455.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	440.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	425.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	410.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	395.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	380.39 Cr	
18 Nov	#Archive Statement Fee	#Stmnt Emailed @Brch	15.00	365.39 Cr	
30 Nov	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	166.39 Cr	17.50
30 Nov	Magtape Debit	Mweb In Internet:R9670548	145.00	21.39 Cr	17.50
05 Dec	ADT Cash Deposit	Southgate Ph Network	20,000.00 Cr	20,021.39 Cr	155.75
05 Dec	ADT Cash Deposit	Southgate Ph Network	10,000.00 Cr	30,021.39 Cr	79.75
05 Dec	Magtape Debit	Clientele 403452039 161205	474.62	29,546.77 Cr	17.50
05 Dec	Magtape Debit	Liblife 05dec56686653200etc	29,392.91	153.86 Cr	17.50
14 Dec	Magtape Credit	Clientele Life	4,450.86 Cr	4,604.72 Cr	
17 Dec	#Monthly Account Fee		69.00	4,535.72 Cr	
17 Dec	#Service Fees		70.00	4,465.72 Cr	
17 Dec	#Cash Deposit Fee		235.50	4,230.22 Cr	
Closing Balance				4,230.22 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	R69.00	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 + R0.76 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							

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/12/17	Gold Business Account	

An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	16/12/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 178

Total VAT Charged : R 39.79 Dr

Statement Period : 17 December 2016 to 17 January 2017
Statement Date : 17 January 2017

BBST178 006915
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		4,230.22 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)		4 30,478.98 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	30,478.98 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		3 324.00 Dr
Service Fees	2	139.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	185.00 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	1	29,660.36 Cr
Refunds/Adjustments	0	0.00
Closing Balance		3,087.60 Cr
Overdraft Limit		0.00

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🌐 Web fnb.co.za
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📞 Account Enquiries 087-575-9479
📞 Fraud 087-311-8607

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Debit Interest Rates (Usury)
24.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/01/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 178

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			4,230.22 Cr	
20 Dec	Magtape Debit Moregolf 104136-pmg(Curr)	199.00	4,031.22 Cr	17.50
30 Dec	Naedo Collection Clientele 403452039 170105	474.62	3,556.60 Cr	17.50
30 Dec	Magtape Debit Mweb In Internet:R9930739	145.00	3,411.60 Cr	17.50
05 Jan	Magtape Unpaid Not Provided For	29,660.36 Cr	33,071.96 Cr	
05 Jan	#Item Unpaid No Funds	185.00	32,886.96 Cr	
05 Jan	Magtape Debit Liblife 05jan56686653200etc	29,660.36	3,226.60 Cr	17.50
17 Jan	#Monthly Account Fee	69.00	3,157.60 Cr	
17 Jan	#Service Fees	70.00	3,087.60 Cr	
Closing Balance			3,087.60 Cr	

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

Monthly Account Fee	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/01/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 179

Total VAT Charged : R 73.84 Dr

Statement Period : 17 January 2017 to 17 February 2017
Statement Date : 17 February 2017

BBST179 007386
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		3,087.60 Cr
Funds Received (Credits)		3 35,000.00 Cr
Cash Deposits	3	35,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used (Debits)		4 30,478.98 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	30,478.98 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		4 601.25 Dr
Service Fees	2	139.00 Dr
Cash Deposit Fees	1	277.25 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	185.00 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	1	29,660.36 Cr
Refunds/Adjustments	0	0.00
Closing Balance		36,667.73 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Page 1 of 2

Delivery Method: E1 R05
EN/17/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/02/17	Gold Business Account	

18506

CSRFEN0: 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 179

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					3,087.60 Cr	
31 Jan	Magtape Debit	Moregolf 104136-pmg(Curr)		199.00	2,888.60 Cr	17.50
31 Jan	Magtape Debit	Mweb In Internet:R10191174		145.00	2,743.60 Cr	17.50
03 Feb	Magtape Debit	Clientele 403452039	170205	474.62	2,268.98 Cr	17.50
06 Feb	Magtape Unpaid	Not Provided For		29,660.36 Cr	31,929.34 Cr	
06 Feb	#Item Unpaid No Funds			185.00	31,744.34 Cr	
06 Feb	Magtape Debit	Liblife 05feb56686653200etc		29,660.36	2,083.98 Cr	17.50
07 Feb	ADT Cash Deposit	Rosebank	Donation	5,400.00 Cr	7,483.98 Cr	44.79
07 Feb	ADT Cash Deposit	Rosebank	Donatio	10,000.00 Cr	17,483.98 Cr	79.75
07 Feb	ADT Cash Deposit	Rosebank	Donation	19,600.00 Cr	37,083.98 Cr	152.71
17 Feb	#Monthly Account Fee			69.00	37,014.98 Cr	
17 Feb	#Service Fees			70.00	36,944.98 Cr	
17 Feb	#Cash Deposit Fee			277.25	36,667.73 Cr	
Closing Balance					36,667.73 Cr	

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

Monthly Account Fee	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/02/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 180

Total VAT Charged : R 19.22 Dr

Statement Period : 17 February 2017 to 17 March 2017
Statement Date : 17 March 2017

BBST180 007530
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		36,667.73 Cr
Funds Received (Credits)		1 25,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	25,000.00 Cr
Funds Used (Debits)		5 4,929.58 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	4,929.58 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 156.50 Dr
Service Fees	2	156.50 Dr
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	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		56,581.65 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Page 1 of 2

Delivery Method: E1 R05
EN/17/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/03/17	Gold Business Account	

18612

CSRFEN0: 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 180

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			36,667.73 Cr	
28 Feb	Magtape Debit Moregolf 104136-pmg(Curr)	209.00	36,458.73 Cr	17.50
28 Feb	Magtape Debit Mweb In Internet:R10449738	145.00	36,313.73 Cr	17.50
03 Mar	Magtape Debit Clientele 403452039 170305	474.62	35,839.11 Cr	17.50
06 Mar	Rtc Credit Mc 5192199324	25,000.00 Cr	60,839.11 Cr	
06 Mar	Magtape Debit Liblife 05mar56686653200a/P	2,050.48	58,788.63 Cr	17.50
06 Mar	Magtape Debit Liblife 05mar56686653200c/P	2,050.48	56,738.15 Cr	17.50
17 Mar	#Monthly Account Fee	69.00	56,669.15 Cr	
17 Mar	#Service Fees	87.50	56,581.65 Cr	
Closing Balance			56,581.65 Cr	

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

Monthly Account Fee	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/03/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 181

Total VAT Charged : R 17.07 Dr

Statement Period : 17 March 2017 to 15 April 2017
Statement Date : 15 April 2017

BBST181 023222
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		56,581.65 Cr
Funds Received (Credits)		1 25,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	25,000.00 Cr
Funds Used (Debits)		4 2,879.10 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	2,879.10 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 139.00 Dr
Service Fees	2	139.00 Dr
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	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		78,563.55 Cr
Overdraft Limit		0.00

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Account Enquiries

Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

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Debit Interest Rates (Usury)
24.00%

Page 1 of 2

Delivery Method: E1 R05
EN/17/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/04/15	Gold Business Account	

59522

CSRFEN0: 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 181

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			56,581.65 Cr	
31 Mar	Magtape Debit Moregolf 104136-pmg(Curr)	209.00	56,372.65 Cr	17.50
31 Mar	Magtape Debit Mweb In Internet:R10706771	145.00	56,227.65 Cr	17.50
03 Apr	Magtape Credit From Geoff Makhubo	25,000.00 Cr	81,227.65 Cr	
05 Apr	Magtape Debit Clientele 403452039 170405	474.62	80,753.03 Cr	17.50
05 Apr	Magtape Debit Liblife 05apr56686653200c/P	2,050.48	78,702.55 Cr	17.50
15 Apr	#Monthly Account Fee	69.00	78,633.55 Cr	
15 Apr	#Service Fees	70.00	78,563.55 Cr	

Closing Balance

78,563.55 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	R69.00	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 + R0.76 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								

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/04/15	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 182

Total VAT Charged : R 19.22 Dr

Statement Period : 15 April 2017 to 17 May 2017
Statement Date : 17 May 2017

BBST182 007582
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		78,563.55 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)	5	10,411.30 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	10,411.30 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	156.50 Dr
Service Fees	2	156.50 Dr
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	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		67,995.75 Cr
Overdraft Limit		0.00

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🌐 Web fnb.co.za
📞 Lost Cards 087-575-9406
📞 Account Enquiries 087-575-9479
📞 Fraud 087-311-8607

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Debit Interest Rates (Usury)
24.00%

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/05/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 182

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			78,563.55 Cr	
28 Apr	Magtape Debit Mweb In Internet:R10963113	145.00	78,418.55 Cr	17.50
29 Apr	Magtape Debit Moregolf 104136-pmg(Curr)	209.00	78,209.55 Cr	17.50
05 May	Magtape Debit Clientele 403452039 170505	474.62	77,734.93 Cr	17.50
05 May	Magtape Debit Liblife 05may56686653200c/P	2,050.48	75,684.45 Cr	17.50
17 May	Magtape Debit Liberty047 17may59426974700sgl	7,532.20	68,152.25 Cr	17.50
17 May	#Monthly Account Fee	69.00	68,083.25 Cr	
17 May	#Service Fees	87.50	67,995.75 Cr	

Closing Balance 67,995.75 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	R69.00	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 + R0.76 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							

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/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/05/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 183

Total VAT Charged : R 44.08 Dr

Statement Period : 17 May 2017 to 17 June 2017
Statement Date : 17 June 2017

BBST183 014224
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		67,995.75 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)	6	71,279.96 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	6	71,279.96 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	359.00 Dr
Service Fees	2	174.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	185.00 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	1	67,314.27 Cr
Refunds/Adjustments	0	0.00
Closing Balance		63,671.06 Cr
Overdraft Limit		0.00

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087-575-9406

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087-311-8607

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Page 1 of 2
Delivery Method E1 R05
EN/17/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/06/17	Gold Business Account	

37226

CSRFEN0: 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 183

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				67,995.75 Cr	
31 May	Magtape Debit	Moregolf 104136-pmg(Curr)	209.00	67,786.75 Cr	17.50
31 May	Magtape Debit	Mweb In Internet:R11219724	145.00	67,641.75 Cr	17.50
05 Jun	Magtape Debit	Clientele 403452039 170605	474.62	67,167.13 Cr	17.50
05 Jun	Magtape Debit	Liblife 05jun56686653200c/P	2,050.48	65,116.65 Cr	17.50
09 Jun	Magtape Unpaid	Not Provided For	67,314.27 Cr	132,430.92 Cr	
09 Jun	#Item Unpaid No Funds		185.00	132,245.92 Cr	
09 Jun	Magtape Debit	Liberty047 09jun59426971600sgl	67,314.27	64,931.65 Cr	17.50
15 Jun	Magtape Debit	Liberty047 15jun59271703300sgl	1,086.59	63,845.06 Cr	17.50
17 Jun	#Monthly Account Fee		69.00	63,776.06 Cr	
17 Jun	#Service Fees		105.00	63,671.06 Cr	
Closing Balance				63,671.06 Cr	

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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).

On 18 March 2016, the Prime Lending Rate changed to 10.50%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/06/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 184

Total VAT Charged : R 78.28 Dr

Statement Period : 17 June 2017 to 17 July 2017
Statement Date : 17 July 2017

BBST184 007653
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		63,671.06 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)	18	41,550.22 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	7	24,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	15,509.30 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	6	2,040.92 Dr
Fuel Purchases	0	0.00
Bank Charges	3	637.45 Dr
Service Fees	2	573.95 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	63.50 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		21,483.39 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/07/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 184

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					63,671.06 Cr	
20 Jun	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 17 Jun	214.98	63,456.08 Cr	3.50
23 Jun	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Jun	59.99	63,396.09 Cr	3.50
23 Jun	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Jun	159.99	63,236.10 Cr	3.50
30 Jun	Magtape Debit	Moregolf 104136-pmg(Curr)		209.00	63,027.10 Cr	17.50
30 Jun	Magtape Debit	Mweb In Internet:R11475105		145.00	62,882.10 Cr	17.50
04 Jul	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 02 Jul	19.98	62,862.12 Cr	3.65
05 Jul	Magtape Debit	Clientele 403452039	170705	479.62	62,382.50 Cr	18.00
05 Jul	Magtape Debit	Liblife 05jul56686653200c/P		2,050.48	60,332.02 Cr	18.00
07 Jul	ATM Cash	Shell Fo	485442*5778	3,000.00	57,332.02 Cr	55.50
10 Jul	ATM Cash	Shell Fo	485442*5778	3,000.00	54,332.02 Cr	55.50
11 Jul	ATM Cash	Columbin	485442*5778	3,000.00	51,332.02 Cr	55.50
13 Jul	POS Purchase Chq Card	Ph Network Cafe JHB	485442*5778 10 Jul	1,461.00	49,871.02 Cr	3.65
14 Jul	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 12 Jul	124.98	49,746.04 Cr	3.65
15 Jul	ATM Cash	00626105	485442*5778	4,000.00	45,746.04 Cr	74.00
15 Jul	ATM Cash	00626105	485442*5778	4,000.00	41,746.04 Cr	74.00
17 Jul	Chq Card ATM Local Cash Advanc	Cash 00000000000h43	74325637195000150873	3,000.00	38,746.04 Cr	63.50
17 Jul	Magtape Debit	Liberty047 17jul59426971600sgl		12,625.20	26,120.84 Cr	18.00
17 Jul	ATM Cash	09222151	485442*5778	4,000.00	22,120.84 Cr	74.00
17 Jul	#Monthly Account Fee			75.00	22,045.84 Cr	
17 Jul	#Non FNB ATM Cash Withdrawal Fee			63.50	21,982.34 Cr	
17 Jul	#Service Fees			498.95	21,483.39 Cr	

Closing Balance

21,483.39 Cr

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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).

On 18 March 2016, the Prime Lending Rate changed to 10.50%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/07/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 185

Total VAT Charged : R 57.44 Dr

Statement Period : 17 July 2017 to 17 August 2017
Statement Date : 17 August 2017

BBST185 008182
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		21,483.39 Cr
Funds Received (Credits)		2 37,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	37,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		20 56,715.34 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	3	14,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	2,884.10 Dr
Account Payments	1	35,864.40 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	12	3,966.84 Dr
Fuel Purchases	0	0.00
Bank Charges		4 467.75 Dr
Service Fees	2	421.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	2	45.85 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		1,300.30 Cr
Overdraft Limit		0.00

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📞 Account Enquiries 087-575-9479

📞 Fraud 087-311-8607

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Update your VAT details easily on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/08/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 185

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					21,483.39 Cr	
19 Jul	Chq Card ATM Local Cash Advanc	Cash ABSA Shell San	74552167198000134857	2,000.00	19,483.39 Cr	45.00
20 Jul	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 17 Jul	306.00	19,177.39 Cr	3.65
20 Jul	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 17 Jul	321.00	18,856.39 Cr	3.65
20 Jul	POS Purchase Chq Card	The Grillhouse Melr	485442*5778 17 Jul	380.00	18,476.39 Cr	3.65
24 Jul	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Jul	59.99	18,416.40 Cr	3.65
24 Jul	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Jul	79.99	18,336.41 Cr	3.65
25 Jul	ATM Cash	00505176	485442*5778	8,000.00	10,336.41 Cr	148.00
25 Jul	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 23 Jul	15.98	10,320.43 Cr	3.65
25 Jul	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 23 Jul	79.97	10,240.46 Cr	3.65
31 Jul	Magtape Debit	Moregolf 104136-pmg(Curr)		209.00	10,031.46 Cr	18.00
31 Jul	Magtape Debit	Mweb In Internet:R11728846		145.00	9,886.46 Cr	18.00
03 Aug	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 01 Aug	65.93	9,820.53 Cr	3.65
04 Aug	Internet Trf From	Transfer Geoff		30,000.00 Cr	39,820.53 Cr	
04 Aug	Magtape Debit	Clientele 403452039	170805	479.62	39,340.91 Cr	18.00
05 Aug	Magtape Debit	Liblife 05aug56686653200c/P		2,050.48	37,290.43 Cr	18.00
07 Aug	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Aug	14.99	37,275.44 Cr	3.65
08 Aug	ATM Cash	Columbin	485442*5778	4,000.00	33,275.44 Cr	74.00
11 Aug	Internet Trf From	Transfer		7,000.00 Cr	40,275.44 Cr	
11 Aug	Internet Pmt To	Cosas Advance	Cosas	35,864.40	4,411.04 Cr	
12 Aug	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 09 Aug	228.00	4,183.04 Cr	3.65
12 Aug	POS Purchase Chq Card	Hussar Grill Waterf	485442*5778 09 Aug	2,300.00	1,883.04 Cr	3.65
12 Aug	Notification - Email	Email Sending Fee	Shaft 17	0.00	1,883.04 Cr	0.85
16 Aug	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 14 Aug	114.99	1,768.05 Cr	3.65
17 Aug	Electronic Payments	Bis/Int 1 On True Tiering = 9.10		0.00	1,768.05 Cr	9.10
17 Aug	#Monthly Account Fee			75.00	1,693.05 Cr	
17 Aug	#Non FNB ATM Cash Withdrawal Fee			45.00	1,648.05 Cr	
17 Aug	#Value Added Serv Fees			0.85	1,647.20 Cr	
17 Aug	#Service Fees			346.90	1,300.30 Cr	

Closing Balance

1,300.30 Cr

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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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/00/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/08/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 186

Total VAT Charged : R 51.15 Dr


Statement Period : 17 August 2017 to 16 September 2017
Statement Date : 16 September 2017


BBST186 013537
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		1,300.30 Cr
Funds Received (Credits)		3 41,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	41,500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		17 42,295.13 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	8,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	6	7,813.19 Dr
Account Payments	1	21,000.00 Dr
Inter-Account Transfers Out	2	4,000.00 Dr
Card Purchases (Swipes)	7	1,481.94 Dr
Fuel Purchases	0	0.00
Bank Charges		3 416.50 Dr
Service Fees	2	360.55 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	55.95 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		88.67 Cr
Overdraft Limit		0.00


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087-575-9406

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/09/16	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 186

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,300.30 Cr	
18 Aug	Internet Trf From	Trf		1,500.00 Cr	2,800.30 Cr	
18 Aug	Internet Trf To	Transfer		1,500.00	1,300.30 Cr	4.00
18 Aug	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 16 Aug	79.99	1,220.31 Cr	3.65
23 Aug	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Aug	19.98	1,200.33 Cr	3.65
23 Aug	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Aug	59.99	1,140.34 Cr	3.65
31 Aug	Magtape Debit	Moregolf 104136-pmg(Curr)		209.00	931.34 Cr	18.00
31 Aug	Magtape Debit	Mweb In Internet:R11982437		145.00	786.34 Cr	18.00
01 Sep	Internet Trf From	Trans		10,000.00 Cr	10,786.34 Cr	
05 Sep	FNB App Transfer From	Transferring		30,000.00 Cr	40,786.34 Cr	
05 Sep	Magtape Debit	Liblife 05sep59426971600b/A		240.23	40,546.11 Cr	18.00
05 Sep	Magtape Debit	Clientele 403452039	170905	479.62	40,066.49 Cr	18.00
05 Sep	Magtape Debit	Liblife 05sep59426971600a/P		2,344.43	37,722.06 Cr	18.00
05 Sep	Magtape Debit	Liblife 05sep56686653200etc		4,394.91	33,327.15 Cr	18.00
06 Sep	FNB App Rtc Pmt To	Geoff Standard	Geoff FNB	21,000.00	12,327.15 Cr	45.00
07 Sep	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Sep	14.99	12,312.16 Cr	3.65
08 Sep	Send Money Dr	Send 27723425180		2,500.00	9,812.16 Cr	10.95
09 Sep	ATM Cash	00877013	485442*5778	8,000.00	1,812.16 Cr	148.00
13 Sep	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 10 Sep	107.00	1,705.16 Cr	3.65
13 Sep	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 11 Sep	659.99	1,045.17 Cr	3.65
15 Sep	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 12 Sep	540.00	505.17 Cr	3.65
16 Sep	#Monthly Account Fee			75.00	430.17 Cr	
16 Sep	#Value Added Serv Fees			55.95	374.22 Cr	
16 Sep	#Service Fees			285.55	88.67 Cr	
Closing Balance					88.67 Cr	

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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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/09/16	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 187

Total VAT Charged : R 86.23 Dr


Statement Period : 16 September 2017 to 17 October 2017
Statement Date : 17 October 2017


BBST187 007609
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		88.67 Cr
Funds Received (Credits)		4 12,550.00 Cr
Cash Deposits	1	9,550.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	3	3,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		15 15,032.29 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	4,097.29 Dr
Account Payments	1	10,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	9	935.00 Dr
Fuel Purchases	0	0.00
Bank Charges		7 702.10 Dr
Service Fees	2	197.85 Dr
Cash Deposit Fees	1	80.75 Dr
Cash Handling Fees	0	0.00
Other Fees	4	423.50 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.87 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	2	3,263.67 Cr
Refunds/Adjustments	0	0.00
Closing Balance		167.08 Cr
Overdraft Limit		0.00


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087-311-8607

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/10/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 187

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					88.67 Cr	
22 Sep	ADT Cash Deposit	00795102	Jabu	9,550.00 Cr	9,638.67 Cr	80.75
22 Sep	Internet Trf From	Trf		1,000.00 Cr	10,638.67 Cr	
22 Sep	Rtc Express Pmt To	Bet	Geoff	10,000.00	638.67 Cr	45.00
23 Sep	FNB App Transfer From	Trf		1,000.00 Cr	1,638.67 Cr	
23 Sep	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran	4854422107635778	8.50	1,630.17 Cr	
23 Sep	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Sep	59.99	1,570.18 Cr	3.65
28 Sep	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 24 Sep	588.11	982.07 Cr	3.65
29 Sep	Magtape Debit	Mweb In Internet:R12235722		145.00	837.07 Cr	18.00
30 Sep	Magtape Debit	Moregolf 104136-pmg(Curr)		209.00	628.07 Cr	18.00
03 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 01 Oct	29.97	598.10 Cr	3.65
05 Oct	Magtape Unpaid		Not Provided For	2,050.48 Cr	2,648.58 Cr	
05 Oct	#Item Unpaid No Funds			185.00	2,463.58 Cr	
05 Oct	Magtape Unpaid		Not Provided For	1,213.19 Cr	3,676.77 Cr	
05 Oct	#Item Unpaid No Funds			185.00	3,491.77 Cr	
05 Oct	Magtape Debit	Clientele 403452039	171005	479.62	3,012.15 Cr	18.00
05 Oct	Magtape Debit	Liblife 05oct59271703300c/P		1,213.19	1,798.96 Cr	18.00
05 Oct	Magtape Debit	Liblife 05oct56686653200c/P		2,050.48	251.52	18.00
06 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Oct	9.99	261.51	3.65
06 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Oct	14.99	276.50	3.65
07 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 05 Oct	81.99	358.49	3.65
09 Oct	Internet Trf From	Transfer		1,000.00 Cr	641.51 Cr	
16 Oct	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 13 Oct	25.00	616.51 Cr	3.65
16 Oct	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 12 Oct	67.00	549.51 Cr	3.65
16 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 13 Oct	57.96	491.55 Cr	3.65
17 Oct	Int On Debit Balance			0.87	490.68 Cr	
17 Oct	#Monthly Account Fee			75.00	415.68 Cr	
17 Oct	#Value Added Serv Fees			45.00	370.68 Cr	
17 Oct	#Service Fees			122.85	247.83 Cr	
17 Oct	#Cash Deposit Fee			80.75	167.08 Cr	
Closing Balance					167.08 Cr	

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Inclusive of VAT @ 14.00%
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An Authorised Financial Services and Credit Provider (NCRCP20).

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/10/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 188

Total VAT Charged : R 117.72 Dr


Statement Period : 17 October 2017 to 17 November 2017
Statement Date : 17 November 2017


BBST188 008187
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		167.08 Cr
Funds Received (Credits)		3 108,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	108,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		22 166,297.87 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	8,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	10	105,837.87 Dr
Account Payments	2	20,000.00 Dr
Inter-Account Transfers Out	3	30,000.00 Dr
Card Purchases (Swipes)	6	2,460.00 Dr
Fuel Purchases	0	0.00
Bank Charges		5 958.60 Dr
Service Fees	2	455.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	3	503.50 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	1.87 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	1	80,415.90 Cr
Refunds/Adjustments	0	0.00
Closing Balance		21,324.64 Cr
Overdraft Limit		0.00


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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/11/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 188

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				167.08 Cr	
20 Oct	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422107635778	8.50	158.58 Cr	
23 Oct	FNB App Transfer From	Trf	1,000.00 Cr	1,158.58 Cr	
24 Oct	POS International Purchase Chq	Itunes.Com/Bill 485442*5778 22 Oct	39.96	1,118.62 Cr	3.65
24 Oct	POS International Purchase Chq	Itunes.Com/Bill 485442*5778 22 Oct	59.99	1,058.63 Cr	3.65
26 Oct	FNB App Transfer From	Transfer	7,000.00 Cr	8,058.63 Cr	
31 Oct	Magtape Debit	Moregolf 104136-pmg(Curr)	209.00	7,849.63 Cr	18.00
31 Oct	Magtape Debit	Mweb In Internet:R12487919	145.00	7,704.63 Cr	18.00
02 Nov	POS International Purchase Chq	Itunes.Com/Bill 485442*5778 31 Oct	1,401.91	6,302.72 Cr	3.65
03 Nov	Magtape Debit	Clientele 403452039 171105	520.08	5,782.64 Cr	18.00
06 Nov	Magtape Debit	Liblife 05nov59271703300a/P	1,213.19	4,569.45 Cr	18.00
06 Nov	Magtape Debit	Liblife 05nov59271703300c/P	1,213.19	3,356.26 Cr	18.00
06 Nov	Magtape Debit	Liblife 05nov56686653200c/P	2,050.48	1,305.78 Cr	18.00
06 Nov	Magtape Debit	Liblife 05nov56686653200a/P	2,050.48	744.70	18.00
06 Nov	Magtape Debit	Liblife 05nov59426971600b/C	2,104.20	2,848.90	18.00
07 Nov	#Excess Item Fee	2 Items On 17/11/06	310.00	3,158.90	
07 Nov	FNB App Transfer From	Trf	100,000.00 Cr	96,841.10 Cr	
07 Nov	Magtape Debit	Liberty047 07nov59155923000sgl	15,916.35	80,924.75 Cr	18.00
07 Nov	POS International Purchase Chq	Itunes.Com/Bill 485442*5778 04 Nov	14.99	80,909.76 Cr	3.65
09 Nov	Magtape Unpaid	Not Provided For	80,415.90 Cr	161,325.66 Cr	
09 Nov	#Item Unpaid No Funds		185.00	161,140.66 Cr	
09 Nov	ATM Cash	00505174 485442*5778	8,000.00	153,140.66 Cr	148.00
09 Nov	FNB App Transfer To	CC Pmt	5,000.00	148,140.66 Cr	4.00
09 Nov	FNB App Transfer To	Trf	10,000.00	138,140.66 Cr	4.00
09 Nov	FNB App Payment To	Ausie Geoff	10,000.00	128,140.66 Cr	
09 Nov	FNB App Payment To	ABSA Credit Card 4787692035950018	10,000.00	118,140.66 Cr	
09 Nov	Magtape Debit	Liberty047 09nov59155923000sgl	80,415.90	37,724.76 Cr	18.00
14 Nov	Internet Trf To	Trf	15,000.00	22,724.76 Cr	4.00
14 Nov	POS Purchase Chq Card	Drs Snyman Heyns In 485442*5778 10 Nov	420.00	22,304.76 Cr	3.65
17 Nov	POS Purchase Chq Card	Grayston Pharmacy 485442*5778 14 Nov	523.15	21,781.61 Cr	3.65
17 Nov	Int On Debit Balance		1.87	21,779.74 Cr	
17 Nov	Electronic Payments	Bis/Int 2 On True Tiering = 18.20	0.00	21,779.74 Cr	18.20
17 Nov	#Monthly Account Fee		75.00	21,704.74 Cr	
17 Nov	#Service Fees		380.10	21,324.64 Cr	
Closing Balance				21,324.64 Cr	

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An Authorised Financial Services and Credit Provider (NCRCP20).

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/11/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 189

Total VAT Charged : R 65.69 Dr

Statement Period : 17 November 2017 to 15 December 2017
Statement Date : 15 December 2017

BBST189 025021
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		21,324.64 Cr
Funds Received (Credits)		2 60,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	60,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		21 79,521.66 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	3	14,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	33,287.48 Dr
Account Payments	2	11,778.00 Dr
Inter-Account Transfers Out	8	18,500.00 Dr
Card Purchases (Swipes)	3	1,956.18 Dr
Fuel Purchases	0	0.00
Bank Charges		4 534.85 Dr
Service Fees	2	405.65 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	2	129.20 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		1,268.13 Cr
Overdraft Limit		0.00

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Page 1 of 2
Delivery Method E1 R05
EN/17/NV/DDA AA
486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/12/15	Gold Business Account	

63951

CSFZEN0 : 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 189

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					21,324.64 Cr	
18 Nov	ATM Cash	09877274	485442*5778	8,000.00	13,324.64 Cr	148.00
21 Nov	Internet Pmt To	Thandi Banda	456522031	9,278.00	4,046.64 Cr	
21 Nov	Internet Pmt To	Senatsi	G	2,500.00	1,546.64 Cr	
23 Nov	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Nov	59.99	1,486.65 Cr	3.65
30 Nov	Magtape Debit	Moregolf 104136-pmg(Curr)		209.00	1,277.65 Cr	18.00
30 Nov	Magtape Debit	Mweb In Internet:R12738012		145.00	1,132.65 Cr	18.00
01 Dec	Internet Trf From	Trf		35,000.00 Cr	36,132.65 Cr	
04 Dec	ATM Cash	09222144	485442*5778	3,000.00	33,132.65 Cr	55.50
04 Dec	FNB App Transfer To	Trf		6,000.00	27,132.65 Cr	4.00
05 Dec	FNB App Transfer From	Trf		25,000.00 Cr	52,132.65 Cr	
05 Dec	Chq Card ATM Local Cash Advanc	Cash 00000000000258	74325637336000155691	3,000.00	49,132.65 Cr	63.50
05 Dec	Magtape Debit	Clientele 403452039	171205	520.08	48,612.57 Cr	18.00
05 Dec	Magtape Debit	Liblife 05dec59271703300c/P		1,213.19	47,399.38 Cr	18.00
05 Dec	Magtape Debit	Liblife 05dec56686653200etc		31,200.21	16,199.17 Cr	18.00
06 Dec	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Dec	14.99	16,184.18 Cr	3.65
11 Dec	Send Money Dr	Send 27824208633		1,000.00	15,184.18 Cr	10.95
11 Dec	Send Money Dr	Send 27793311292		1,000.00	14,184.18 Cr	10.95
11 Dec	Send Money Dr	Send 27824208633		2,000.00	12,184.18 Cr	10.95
11 Dec	Send Money Dr	Send 27723916969		2,000.00	10,184.18 Cr	10.95
12 Dec	Send Money Dr	Send 27632303668		1,500.00	8,684.18 Cr	10.95
12 Dec	Internet Trf To	Trf		2,000.00	6,684.18 Cr	4.00
12 Dec	POS International Purchase Chq	880.00 The Dragon	485442*5778 09 Dec	1,881.20	4,802.98 Cr	3.65
13 Dec	Send Money Dr	Send 27722680679		3,000.00	1,802.98 Cr	10.95
15 Dec	Electronic Payments	Bis/Int 2 On True Tiering = 18.20		0.00	1,802.98 Cr	18.20
15 Dec	#Monthly Account Fee			75.00	1,727.98 Cr	
15 Dec	#Non FNB ATM Cash Withdrawal Fee			63.50	1,664.48 Cr	
15 Dec	#Value Added Serv Fees			65.70	1,598.78 Cr	
15 Dec	#Service Fees			330.65	1,268.13 Cr	
Closing Balance					1,268.13 Cr	

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Inclusive of VAT @ 14.00%
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An Authorised Financial Services and Credit Provider (NCRCP20).

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/12/15	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 190

Total VAT Charged : R 34.15 Dr

Statement Period : 15 December 2017 to 17 January 2018
Statement Date : 17 January 2018

BBST190 008232
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		1,268.13 Cr
Funds Received (Credits)		1 40,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	40,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		11 40,354.41 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	33,595.05 Dr
Account Payments	2	6,500.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	4	259.36 Dr
Fuel Purchases	0	0.00
Bank Charges		4 278.10 Dr
Service Fees	2	179.60 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	2	98.50 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		635.62 Cr
Overdraft Limit		0.00

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Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

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

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/01/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 190

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			1,268.13 Cr		
19 Dec	Magtape Debit	Moregolf 104136-pmg(Curr)	209.00	1,059.13 Cr	18.00
23 Dec	POS International Purchase Chq	Itunes.Com/Bill 485442*5778 21 Dec	59.99	999.14 Cr	3.65
29 Dec	Naedo Collection	Clientele 403452039 180105	520.08	479.06 Cr	18.00
29 Dec	Magtape Debit	Mweb In Internet:R12985962	145.00	334.06 Cr	18.00
03 Jan	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422107635778	8.50	325.56 Cr	
04 Jan	POS Purchase Chq Card	Uber Sa Help.Uber.C 485442*5778 01 Jan	49.38	276.18 Cr	3.65
04 Jan	POS Purchase Chq Card	Pharmashop24 485442*5778 30 Dec	135.00	141.18 Cr	3.65
05 Jan	FNB App Transfer From	Trf	40,000.00 Cr	40,141.18 Cr	
05 Jan	Magtape Debit	Liblife 05jan59271703300c/P	1,213.19	38,927.99 Cr	18.00
05 Jan	Magtape Debit	Liblife 05jan56686653200etc	31,507.78	7,420.21 Cr	18.00
05 Jan	POS International Purchase Chq	Itunes.Com/Bill 485442*5778 03 Jan	14.99	7,405.22 Cr	3.65
06 Jan	FNB App Rtc Pmt To	Geoff Standard Geoff FNB	5,000.00	2,405.22 Cr	45.00
09 Jan	FNB App Rtc Pmt To	Apparel Geoff	1,500.00	905.22 Cr	45.00
17 Jan	#Monthly Account Fee		75.00	830.22 Cr	
17 Jan	#Value Added Serv Fees		90.00	740.22 Cr	
17 Jan	#Service Fees		104.60	635.62 Cr	
Closing Balance			635.62 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.

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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/01/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 191

Total VAT Charged : R 31.01 Dr


Statement Period : 17 January 2018 to 17 February 2018
Statement Date : 17 February 2018


BBST191 016108
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		635.62 Cr
Funds Received (Credits)		2 36,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	36,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		13 36,017.87 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	33,595.05 Dr
Account Payments	1	2,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	7	422.82 Dr
Fuel Purchases	0	0.00
Bank Charges		5 252.55 Dr
Service Fees	2	190.55 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	3	62.00 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		365.20 Cr
Overdraft Limit		0.00


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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/02/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 191

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					635.62 Cr	
23 Jan	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Jan	23.97	611.65 Cr	3.65
23 Jan	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Jan	59.99	551.66 Cr	3.65
25 Jan	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 23 Jan	59.94	491.72 Cr	3.65
31 Jan	Magtape Debit	Moregolf 104136-pmg(Curr)		209.00	282.72 Cr	18.00
31 Jan	Magtape Debit	Mweb In Internet:R13233740		145.00	137.72 Cr	18.00
05 Feb	Internet Trf From	Trf		35,000.00 Cr	35,137.72 Cr	
05 Feb	Naedo Collection	Clientele 403452039	180205	520.08	34,617.64 Cr	18.00
05 Feb	FNB App Transfer From	Trf		1,000.00 Cr	35,617.64 Cr	
05 Feb	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422107635778		8.50	35,609.14 Cr	
05 Feb	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422107635778		8.50	35,600.64 Cr	
05 Feb	Magtape Debit	Liblife 05feb59271703300c/P		1,213.19	34,387.45 Cr	18.00
05 Feb	Magtape Debit	Liblife 05feb56686653200etc		31,507.78	2,879.67 Cr	18.00
05 Feb	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 02 Feb	34.00	2,845.67 Cr	3.65
06 Feb	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Feb	14.99	2,830.68 Cr	3.65
06 Feb	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 03 Feb	89.98	2,740.70 Cr	3.65
13 Feb	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 11 Feb	139.95	2,600.75 Cr	3.65
16 Feb	FNB App Rtc Pmt To	Justice	Geoff	2,000.00	600.75 Cr	45.00
17 Feb	#Monthly Account Fee			75.00	525.75 Cr	
17 Feb	#Value Added Serv Fees			45.00	480.75 Cr	
17 Feb	#Service Fees			115.55	365.20 Cr	

Closing Balance

365.20 Cr

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.00	Cheque Service Fee	R100.00
Cheque Deposit Fee	R45.00 + R5.00 per Cheque (Max R100.00)	Inward Unpaid Fee	R120.00
Cash Swap Fee	R10.00 per R1000.00 or part thereof		
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000
FNB ATM Advance:	R3.95 + R0.80 per R100 or part thereof	<R15000	<R50000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R150000	>=R150000
Branch:	Cheque Service Fee (min R40.00) plus		
Bulk:	Cheque Service Fee (min R40.00) plus		
FNB ATM:	R3.95 + R1.45 per R100 or part thereof		

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.

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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/02/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 192

Total VAT Charged : R 51.37 Dr

Statement Period : 17 February 2018 to 17 March 2018
Statement Date : 17 March 2018

BBST192 015203
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		365.20 Cr
Funds Received (Credits)	3	39,000.00 Cr
Cash Deposits	1	9,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	2	30,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	11	37,919.98 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	33,595.05 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	4,200.00 Dr
Card Purchases (Swipes)	5	124.93 Dr
Fuel Purchases	0	0.00
Bank Charges	4	418.20 Dr
Service Fees	2	187.25 Dr
Cash Deposit Fees	1	75.95 Dr
Cash Handling Fees	0	0.00
Other Fees	1	155.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.05 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		1,026.97 Cr
Overdraft Limit		0.00

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info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/03/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 192

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					365.20 Cr	
23 Feb	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Feb	19.98	345.22 Cr	3.65
23 Feb	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 21 Feb	59.99	285.23 Cr	3.65
24 Feb	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 Feb	19.98	265.25 Cr	3.65
28 Feb	Magtape Debit	Moregolf 104136-pmg(Curr)		209.00	56.25 Cr	18.00
28 Feb	Magtape Debit	Mweb In Internet:R13480804		145.00	88.75	18.00
01 Mar	#Excess Item Fee	1 Items On 18/02/28		155.00	243.75	
01 Mar	FNB App Transfer From	Trf		5,000.00 Cr	4,756.25 Cr	
01 Mar	FNB App Transfer To	Trf		4,200.00	556.25 Cr	4.00
05 Mar	FNB App Transfer From	Trf		25,000.00 Cr	25,556.25 Cr	
05 Mar	ADT Cash Deposit	00626105	Payment	9,000.00 Cr	34,556.25 Cr	75.95
05 Mar	Naedo Collection	Clientele 403452039	180305	520.08	34,036.17 Cr	18.00
05 Mar	Magtape Debit	Liblife 05mar59271703300c/P		1,213.19	32,822.98 Cr	18.00
05 Mar	Magtape Debit	Liblife 05mar56686653200etc		31,507.78	1,315.20 Cr	18.00
06 Mar	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 03 Mar	14.99	1,300.21 Cr	3.65
17 Mar	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 15 Mar	9.99	1,290.22 Cr	3.65
17 Mar	Int On Debit Balance			0.05	1,290.17 Cr	
17 Mar	#Monthly Account Fee			75.00	1,215.17 Cr	
17 Mar	#Service Fees			112.25	1,102.92 Cr	
17 Mar	#Cash Deposit Fee			75.95	1,026.97 Cr	
Closing Balance					1,026.97 Cr	

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.00	Cheque Service Fee	R100.00
Cheque Deposit Fee	R45.00 + R5.00 per Cheque (Max R100.00)	Inward Unpaid Fee	R120.00
Cash Swap Fee	R10.00 per R1000.00 or part thereof		
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000
FNB ATM Advance:	R3.95 + R0.80 per R100 or part thereof	<R15000	<R50000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R150000	>=R150000
Branch:	Cheque Service Fee (min R40.00) plus		
Bulk:	Cheque Service Fee (min R40.00) plus		
FNB ATM:	R3.95 + R1.45 per R100 or part thereof		

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.

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).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/03/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 193

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,026.97 Cr	
24 Mar	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 Mar	49.97	977.00 Cr	3.65
24 Mar	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 Mar	59.99	917.01 Cr	3.65
29 Mar	Magtape Debit	Mweb In Internet:R13728720		145.00	772.01 Cr	18.00
31 Mar	Magtape Debit	Moregolf 104136-pmg(Curr)		209.00	563.01 Cr	18.00
31 Mar	##Monthly Account Fee			35.00	528.01 Cr	
31 Mar	##Service Fees			43.30	484.71 Cr	
04 Apr	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 02 Apr	64.97	419.74 Cr	3.68
05 Apr	Internet Trf From	Dep osit		24,000.00 Cr	24,419.74 Cr	
05 Apr	Naedo Collection	Clientele 403452039	180405	520.08	23,899.66 Cr	18.16
05 Apr	Internet Trf From	Deposit		15,000.00 Cr	38,899.66 Cr	
05 Apr	Edo Collection Attempt		01000792888	520.08	38,899.66 Cr	
05 Apr	Magtape Debit	Liblife 05apr56686653200etc		34,770.56	4,129.10 Cr	18.16
06 Apr	Send Money Dr	Send 27736714662		3,000.00	1,129.10 Cr	11.05
06 Apr	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Apr	14.99	1,114.11 Cr	3.68
06 Apr	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Apr	29.97	1,084.14 Cr	3.68
11 Apr	Send Money Dr	Send 27839499412		500.00	584.14 Cr	11.05
17 Apr	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 15 Apr	109.97	474.17 Cr	3.68
17 Apr	#Monthly Account Fee			42.87	431.30 Cr	
17 Apr	#Value Added Serv Fees			22.10	409.20 Cr	
17 Apr	#Service Fees			51.04	358.16 Cr	

Closing Balance

358.16 Cr

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.66	Cheque Service Fee	R100.88
Cheque Deposit Fee	R45.39 + R5.04 per Cheque (Max R100.88)	Inward Unpaid Fee	R121.05
Cash Swap Fee	R10.00 per R1000.00 or part thereof		
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000
		<R15000	<R50000
		<R150000	>=R150000
FNB ATM Advance:	R3.98 + R0.81 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	R3.250	R2.210
		R2.210	R1.830
Bulk:	Cheque Service Fee (min R40.00) plus	R2.120	R1.630
		R1.760	R1.630
FNB ATM:	R3.95 + R1.45 per R100 or part thereof		

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.

The VAT rate has increased from 14% to 15% from 1 April 2018.

Inclusive of VAT @ 15.00% = R 15.13 Dr
Inclusive of VAT @ 14.00% = R 9.62 Dr
Total VAT Charged : R 24.75 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/04/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 194

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					358.16 Cr	
24 Apr	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 Apr	9.99	348.17 Cr	3.68
24 Apr	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 Apr	59.99	288.18 Cr	3.68
30 Apr	B2b Collection	Moregolf	104136-pmg(Curr)	209.00	79.18 Cr	
30 Apr	Magtape Debit	Mweb In	Internet:R13975139	146.27	67.09	18.16
02 May	#Excess Item Fee	1 Items On	18/04/30	156.36	223.45	
02 May	FNB App Transfer From	Trf		400.00 Cr	176.55 Cr	
04 May	Edo Collection Attempt		01001012671	520.08	176.55 Cr	
05 May	Magtape Unpaid		Not Provided For	34,770.56 Cr	34,947.11 Cr	
05 May	#Item Unpaid No Funds			186.62	34,760.49 Cr	
05 May	Magtape Debit	Liblife	05may56686653200etc	34,770.56	10.07	18.16
07 May	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 May	14.99	25.06	3.68
08 May	FNB App Transfer From	Trf		5,000.00 Cr	4,974.94 Cr	
08 May	Naedo Collection	Clientele	403452039 180505	520.08	4,454.86 Cr	18.16
09 May	ADT Cash Deposit	00881101	Refund	8,000.00 Cr	12,454.86 Cr	68.78
09 May	Internet Pmt To	Nxumalo	G	2,500.00	9,954.86 Cr	
09 May	Express Pmt Pending			0.00	9,954.86 Cr	
09 May	Express Pmt Pending	Express Pmt Complete		0.00	9,954.86 Cr	
09 May	Rtc Express Pmt To	Mkhize	Geoff	7,000.00	2,954.86 Cr	45.39
10 May	Notification - Sms	Sms Sending Fee	Cde Mkhize	0.00	2,954.86 Cr	1.26
12 May	Send Money Dr	Send	27720886665	1,500.00	1,454.86 Cr	11.05
12 May	Send Money Dr	Send	27817610103	1,000.00	454.86 Cr	11.05
17 May	Int On Debit Balance			0.11	454.75 Cr	
17 May	Electronic Payments	Bis/Int 1 On True Tiering =	9.18	0.00	454.75 Cr	9.18
17 May	#Monthly Account Fee			75.66	379.09 Cr	
17 May	#Value Added Serv Fees			68.75	310.34 Cr	
17 May	#Service Fees			74.70	235.64 Cr	
17 May	#Cash Deposit Fee			68.78	166.86 Cr	
Closing Balance					166.86 Cr	

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.66	Cheque Service Fee	R100.88
Cheque Deposit Fee	R45.39 + R5.04 per Cheque (Max R100.88)	Inward Unpaid Fee	R121.05
Cash Swap Fee	R10.00 per R1000.00 or part thereof		
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000
		<R15000	<R50000
		<R150000	>=R150000
FNB ATM Advance:	R3.98 + R0.81 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	R3.250	R2.210
Bulk:	Cheque Service Fee (min R40.00) plus	R3.000	R2.210
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R2.120	R1.760

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.

The VAT rate has increased from 14% to 15% from 1 April 2018.

Inclusive of VAT @ 15.00% = R 82.28 Dr
Total VAT Charged : R 82.28 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/05/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 195

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					166.86 Cr	
18 May	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 16 May	37.96	128.90 Cr	3.68
24 May	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 May	59.99	68.91 Cr	3.68
31 May	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	140.09	
31 May	Magtape Debit	Mweb In Internet:R14353271		146.27	286.36	18.16
01 Jun	#Excess Item Fee	2 Items On 18/05/31		312.72	599.08	
02 Jun	Internet Trf From	Trf		1,000.00 Cr	400.92 Cr	
05 Jun	Internet Trf From	Transfer		80,000.00 Cr	80,400.92 Cr	
05 Jun	Naedo Collection	Clientele 403452039	180605	520.08	79,880.84 Cr	18.16
05 Jun	Edo Collection Attempt		01000418893	520.08	79,880.84 Cr	
05 Jun	Magtape Debit	Liblife 05jun59271703300b/C		453.73	79,427.11 Cr	18.16
05 Jun	Magtape Debit	Liblife 05jun59426971600a/P		2,344.43	77,082.68 Cr	18.16
05 Jun	Magtape Debit	Liblife 05jun56686653200a/P		2,358.05	74,724.63 Cr	18.16
05 Jun	Magtape Debit	Liblife 05jun59155923000a/P		30,068.08	44,656.55 Cr	18.16
05 Jun	Magtape Debit	Liblife 05jun56686653200etc		34,770.56	9,885.99 Cr	18.16
06 Jun	Internet Pmt To	Mogwase	Geoff	3,000.00	6,885.99 Cr	
06 Jun	Internet Pmt To	Ruth First	Geoff	2,500.00	4,385.99 Cr	
06 Jun	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Jun	14.99	4,371.00 Cr	3.68
08 Jun	FNB App Payment To	Mmane Phasha	Geoff	3,000.00	1,371.00 Cr	
15 Jun	Int On Debit Balance			0.58	1,370.42 Cr	
15 Jun	Electronic Payments	Bis/Int 3 On True Tiering = 27.54		0.00	1,370.42 Cr	27.54
15 Jun	#Monthly Account Fee			75.66	1,294.76 Cr	
15 Jun	#Service Fees			165.70	1,129.06 Cr	
Closing Balance					1,129.06 Cr	

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

Monthly Account Fee	R75.66	Cheque Service Fee						R100.88
Cheque Deposit Fee	R45.39 + R5.04 per Cheque (Max R100.88)	Inward Unpaid Fee						R121.05
Cash Swap Fee	R10.00 per R1000.00 or part thereof							
Cash Deposits (Fees are quoted per R100 or part thereof)		<R5000	<R10000	<R15000	<R50000	<R150000	>=R150000	
FNB ATM Advance:	R3.98 + R0.81 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	R3.250	R2.210	R2.210	R1.830	R1.690	R1.690	
Bulk:	Cheque Service Fee (min R40.00) plus	R3.000	R2.210	R2.120	R1.760	R1.630	R1.630	
FNB ATM:	R3.95 + R1.45 per R100 or part thereof							

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.

The VAT rate has increased from 14% to 15% from 1 April 2018.

Inclusive of VAT @ 15.00% = R 72.27 Dr
Total VAT Charged : R 72.27 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/06/15	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 196


Statement Period : 15 June 2018 to 17 July 2018
Statement Date : 17 July 2018


BBST196 008464
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		1,129.06 Cr
Funds Received (Credits)		3 46,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	46,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		19 44,923.28 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	1,650.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,252.04 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	13	6,021.24 Dr
Fuel Purchases	0	0.00
Bank Charges		5 407.16 Dr
Service Fees	2	233.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	3	173.36 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.30 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		1,798.32 Cr
Overdraft Limit		0.00


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 Fraud

info@fnb.co.za

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/07/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 196

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,129.06 Cr	
16 Jun	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 13 Jun	46.00	1,083.06 Cr	3.68
16 Jun	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 14 Jun	302.28	780.78 Cr	3.68
18 Jun	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 15 Jun	10.00	770.78 Cr	3.68
18 Jun	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 15 Jun	36.00	734.78 Cr	3.68
25 Jun	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 Jun	9.99	724.79 Cr	3.68
25 Jun	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 Jun	59.99	664.80 Cr	3.68
27 Jun	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 25 Jun	290.00	374.80 Cr	3.68
29 Jun	Magtape Debit	Mweb In Internet:R14698689		146.27	228.53 Cr	18.16
30 Jun	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	19.53 Cr	
30 Jun	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 28 Jun	255.00	235.47	3.68
02 Jul	#Excess Item Fee	1 Items On 18/06/30		156.36	391.83	
02 Jul	FNB App Transfer From	Trf		4,000.00 Cr	3,608.17 Cr	
02 Jul	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422107635778		8.50	3,599.67 Cr	
02 Jul	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422107635778		8.50	3,591.17 Cr	
05 Jul	Internet Trf From	Transfer		40,000.00 Cr	43,591.17 Cr	
05 Jul	Naedo Collection	Clientele 403452039 180705		525.08	43,066.09 Cr	18.50
05 Jul	Magtape Debit	Liblife 05jul59271703300c/P		1,355.57	41,710.52 Cr	18.50
05 Jul	Magtape Debit	Liblife 05jul56686653200etc		35,016.12	6,694.40 Cr	18.50
06 Jul	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 04 Jul	14.99	6,679.41 Cr	3.68
10 Jul	ATM Cash	02767100	485442*5778	1,650.00	5,029.41 Cr	32.30
11 Jul	Internet Trf From	Trf		2,000.00 Cr	7,029.41 Cr	
11 Jul	POS Purchase Chq Card	Kream Mall Of Afric	485442*5778 09 Jul	517.00	6,512.41 Cr	3.68
11 Jul	POS Purchase Chq Card	Wines On The Square	485442*5778 08 Jul	3,210.00	3,302.41 Cr	3.68
12 Jul	POS Purchase Chq Card	The Capital On Bath	485442*5778 06 Jul	1,260.00	2,042.41 Cr	3.68
17 Jul	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 15 Jul	9.99	2,032.42 Cr	3.68
17 Jul	Int On Debit Balance			0.30	2,032.12 Cr	
17 Jul	#Monthly Account Fee			80.00	1,952.12 Cr	
17 Jul	#Service Fees			153.80	1,798.32 Cr	

Closing Balance 1,798.32 Cr

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Inclusive of VAT @ 15.00% = R 53.10 Dr
Total VAT Charged : R 53.10 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/07/17	Gold Business Account	

Killarney

P O Box 87124

Houghton 2041

Branch Code

256205

Customer VAT Registration Number : Not Provided

Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 197

Statement Period : 17 July 2018 to 17 August 2018

Statement Date : 17 August 2018

BBST197

008785

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		1,798.32 Cr
Funds Received (Credits)		8 44,379.12 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	7	41,400.00 Cr
Electronic Payments Received	1	2,979.12 Cr
Funds Used (Debits)		15 45,495.29 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,252.04 Dr
Account Payments	2	7,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	8	1,243.25 Dr
Fuel Purchases	0	0.00
Bank Charges		4 249.08 Dr
Service Fees	2	193.08 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	2	56.00 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		433.07 Cr
Overdraft Limit		0.00

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087-575-9406

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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Page 1 of 2

Delivery Method E1 R05

EN/17/NV/DDA AA

486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/08/17	Gold Business Account	

21963

CSRFEN0 : 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 197

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					1,798.32 Cr	
18 Jul	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422107635778		8.50	1,789.82 Cr	
24 Jul	POS Purchase Chq Card	Uber Sa Help.Uber.C 485442*5778 21 Jul		151.27	1,638.55 Cr	3.68
24 Jul	POS International Purchase Chq	Itunes.Com/Bill 485442*5778 22 Jul		59.99	1,578.56 Cr	3.68
25 Jul	Internet Trf From	Trf		6,000.00 Cr	7,578.56 Cr	
25 Jul	POS Purchase Chq Card	Uber Sa Help.Uber.C 485442*5778 22 Jul		20.00	7,558.56 Cr	3.68
25 Jul	POS Purchase Chq Card	Uber Sa Help.Uber.C 485442*5778 22 Jul		25.00	7,533.56 Cr	3.68
31 Jul	Magtape Debit	Mweb In Internet:R14946288		146.27	7,387.29 Cr	18.50
31 Jul	POS Purchase Chq Card	Uber Sa Help.Uber.C 485442*5778 28 Jul		498.00	6,889.29 Cr	3.68
01 Aug	Magtape Credit	Liberty047,Lpb,3642049,1		2,979.12 Cr	9,868.41 Cr	
01 Aug	POS Purchase Chq Card	Uber Sa Help.Uber.C 485442*5778 30 Jul		5.00	9,863.41 Cr	3.68
01 Aug	POS Purchase Chq Card	Uber Sa Help.Uber.C 485442*5778 30 Jul		469.00	9,394.41 Cr	3.68
02 Aug	FNB App Payment To	Alan Geoff		4,000.00	5,394.41 Cr	
02 Aug	FNB App Rtc Pmt To	Ward 26 G		3,000.00	2,394.41 Cr	47.50
02 Aug	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	2,185.41 Cr	
03 Aug	Naedo Collection	Clientele 403452039 180803		525.08	1,660.33 Cr	18.50
04 Aug	FNB App Transfer From	Trf		30,000.00 Cr	31,660.33 Cr	
06 Aug	FNB App Transfer From	Trf		500.00 Cr	32,160.33 Cr	
06 Aug	FNB App Transfer From	Trf		800.00 Cr	32,960.33 Cr	
06 Aug	FNB App Transfer From	Trf		1,300.00 Cr	34,260.33 Cr	
06 Aug	FNB App Transfer From	Trf		2,000.00 Cr	36,260.33 Cr	
06 Aug	FNB App Transfer From	Trf		800.00 Cr	37,060.33 Cr	
06 Aug	Magtape Debit	Liblife 05aug59271703300c/P		1,355.57	35,704.76 Cr	18.50
06 Aug	Magtape Debit	Liblife 05aug56686653200etc		35,016.12	688.64 Cr	18.50
07 Aug	POS International Purchase Chq	Itunes.Com/Bill 485442*5778 04 Aug		14.99	673.65 Cr	3.68
17 Aug	Electronic Payments	Bis/Int 1 On True Tiering = 9.64		0.00	673.65 Cr	9.64
17 Aug	#Monthly Account Fee			80.00	593.65 Cr	
17 Aug	#Value Added Serv Fees			47.50	546.15 Cr	
17 Aug	#Service Fees			113.08	433.07 Cr	
Closing Balance					433.07 Cr	

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Inclusive of VAT @ 15.00% = R 32.49 Dr
Total VAT Charged : R 32.49 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/08/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 198

Statement Period : 17 August 2018 to 17 September 2018
Statement Date : 17 September 2018

BBST198 008656
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		433.07 Cr
Funds Received (Credits)		6 541,900.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	6	541,900.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		14 538,332.01 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,252.04 Dr
Account Payments	1	500,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	8	1,079.97 Dr
Fuel Purchases	0	0.00
Bank Charges		6 220.38 Dr
Service Fees	2	193.08 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	4	27.30 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		3,780.68 Cr
Overdraft Limit		0.00

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Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/09/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 198

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					433.07 Cr	
22 Aug	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 19 Aug	255.00	178.07 Cr	3.68
24 Aug	Internet Trf From	Transfer		501,000.00 Cr	501,178.07 Cr	
24 Aug	Internet Pmt To	Moerane2-loan		500,000.00	1,178.07 Cr	
24 Aug	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 22 Aug	59.99	1,118.08 Cr	3.68
25 Aug	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 23 Aug	5.00	1,113.08 Cr	3.68
25 Aug	Notification - Email	Email Sending Fee	Anc Fundraising	0.00	1,113.08 Cr	0.90
25 Aug	Notification - Email	Email Sending Fee	Anc Fundraising	0.00	1,113.08 Cr	0.90
29 Aug	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 27 Aug	321.00	792.08 Cr	3.68
30 Aug	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 28 Aug	5.00	787.08 Cr	3.68
30 Aug	POS Purchase Chq Card	Uber Sa Help.Uber.C	485442*5778 28 Aug	304.00	483.08 Cr	3.68
31 Aug	Magtape Debit	Mweb In Internet:R15192615		146.27	336.81 Cr	18.50
03 Sep	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	127.81 Cr	
04 Sep	POS International Purchase Chq	Itunes.Com/Bill	485442*5778 01 Sep	114.99	12.82 Cr	3.68
05 Sep	Internet Trf From	Trf		25,900.00 Cr	25,912.82 Cr	
05 Sep	Naedo Collection	Clientele 403452039	180905	525.08	25,387.74 Cr	18.50
05 Sep	Internet Trf From	Trf		10,000.00 Cr	35,387.74 Cr	
05 Sep	Internet Trf From	Trf		1,000.00 Cr	36,387.74 Cr	
05 Sep	Edo Collection Attempt		01000462899	525.08	36,387.74 Cr	
05 Sep	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran	4854422120490581	8.50	36,379.24 Cr	
05 Sep	Magtape Debit	Liblife 05sep59271703300c/P		1,355.57	35,023.67 Cr	18.50
05 Sep	Magtape Debit	Liblife 05sep56686653200etc		35,016.12	7.55 Cr	18.50
06 Sep	FNB App Transfer From	Trf		2,000.00 Cr	2,007.55 Cr	
06 Sep	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran	4854422120490581	8.50	1,999.05 Cr	
07 Sep	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran	4854422120490581	8.50	1,990.55 Cr	
11 Sep	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 08 Sep	14.99	1,975.56 Cr	3.68
12 Sep	Internet Trf From	Trf		2,000.00 Cr	3,975.56 Cr	
17 Sep	Electronic Payments	Bis/Int 1 On True Tiering = 9.64		0.00	3,975.56 Cr	9.64
17 Sep	#Monthly Account Fee			80.00	3,895.56 Cr	
17 Sep	#Value Added Serv Fees			1.80	3,893.76 Cr	
17 Sep	#Service Fees			113.08	3,780.68 Cr	

Closing Balance

3,780.68 Cr

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Inclusive of VAT @ 15.00% = R 28.74 Dr
Total VAT Charged : R 28.74 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/09/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 199

Statement Period : 17 September 2018 to 17 October 2018
Statement Date : 17 October 2018

BBST199 009006
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		3,780.68 Cr
Funds Received (Credits)		2 45,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	45,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		11 47,616.66 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,252.04 Dr
Account Payments	1	4,000.00 Dr
Inter-Account Transfers Out	1	5,000.00 Dr
Card Purchases (Swipes)	3	82.97 Dr
Fuel Purchases	1	1,281.65 Dr
Bank Charges		3 220.42 Dr
Service Fees	2	172.92 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	47.50 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		943.60 Cr
Overdraft Limit		0.00

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/10/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 199

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					3,780.68 Cr	
19 Sep	Internet Trf From	Trf		8,000.00 Cr	11,780.68 Cr	
19 Sep	Internet Trf To	Trf		5,000.00	6,780.68 Cr	4.20
20 Sep	Rtc Express Pmt To	Contribution	Geoff	4,000.00	2,780.68 Cr	47.50
21 Sep	Chq Card Fuel Purchase	Total Meredale	485442*0581 19 Sep	1,281.65	1,499.03 Cr	3.68
25 Sep	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 22 Sep	7.99	1,491.04 Cr	3.68
25 Sep	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 22 Sep	59.99	1,431.05 Cr	3.68
28 Sep	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	1,222.05 Cr	
28 Sep	Magtape Debit	Mweb In	Internet:R15439570	146.27	1,075.78 Cr	18.50
01 Oct	Internet Trf From	Trf		37,000.00 Cr	38,075.78 Cr	
05 Oct	Naedo Collection	Clientele 403452039	181005	525.08	37,550.70 Cr	18.50
05 Oct	Magtape Debit	Liblife 05oct59271703300c/P		1,355.57	36,195.13 Cr	18.50
05 Oct	Magtape Debit	Liblife 05oct56686653200etc		35,016.12	1,179.01 Cr	18.50
06 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 04 Oct	14.99	1,164.02 Cr	3.68
17 Oct	#Monthly Account Fee			80.00	1,084.02 Cr	
17 Oct	#Value Added Serv Fees			47.50	1,036.52 Cr	
17 Oct	#Service Fees			92.92	943.60 Cr	
Closing Balance					943.60 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.

Inclusive of VAT @ 15.00% = R 28.75 Dr
Total VAT Charged : R 28.75 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/10/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 200

Statement Period : 17 October 2018 to 17 November 2018
Statement Date : 17 November 2018

BBST200 017321
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		943.60 Cr
Funds Received (Credits)		1 3,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	3,500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		10 39,471.51 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,296.55 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	2,000.00 Dr
Card Purchases (Swipes)	4	174.96 Dr
Fuel Purchases	0	0.00
Bank Charges		6 561.17 Dr
Service Fees	2	168.72 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	4	392.45 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	2	36,371.69 Cr
Refunds/Adjustments	0	0.00
Closing Balance		782.61 Cr
Overdraft Limit		0.00

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info@fnb.co.za

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/11/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 200

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					943.60 Cr	
24 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 22 Oct	9.99	933.61 Cr	3.68
24 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 22 Oct	59.99	873.62 Cr	3.68
31 Oct	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	664.62 Cr	
31 Oct	Magtape Debit	Mweb In Internet:R15687159		146.27	518.35 Cr	18.50
05 Nov	Magtape Unpaid		Not Provided For	35,016.12 Cr	35,534.47 Cr	
05 Nov	#Item Unpaid No Funds			185.00	35,349.47 Cr	
05 Nov	Magtape Unpaid		Not Provided For	1,355.57 Cr	36,705.04 Cr	
05 Nov	#Item Unpaid No Funds			185.00	36,520.04 Cr	
05 Nov	Edo Collection Attempt		01000242904	569.59	36,520.04 Cr	
05 Nov	Magtape Debit	Liblife 05nov59271703300c/P		1,355.57	35,164.47 Cr	18.50
05 Nov	Magtape Debit	Liblife 05nov56686653200etc		35,016.12	148.35 Cr	18.50
06 Nov	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 04 Nov	14.99	133.36 Cr	3.68
06 Nov	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 04 Nov	89.99	43.37 Cr	3.68
12 Nov	Naedo Collection	Clientele 403452039	181105	569.59	526.22	18.50
12 Nov	FNB App Transfer From	Trf		3,500.00 Cr	2,973.78 Cr	
12 Nov	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran	4854422120490581	8.50	2,965.28 Cr	
14 Nov	Send Money Dr	Send 27744599576		2,000.00	965.28 Cr	13.95
17 Nov	#Monthly Account Fee			80.00	885.28 Cr	
17 Nov	#Value Added Serv Fees			13.95	871.33 Cr	
17 Nov	#Service Fees			88.72	782.61 Cr	
Closing Balance					782.61 Cr	

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Inclusive of VAT @ 15.00% = R 73.19 Dr
Total VAT Charged : R 73.19 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/11/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 200

Statement Period : 17 October 2018 to 17 November 2018
Statement Date : 17 November 2018

BBST200 017321
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		943.60 Cr
Funds Received (Credits)		1 3,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	3,500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		10 39,471.51 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,296.55 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	2,000.00 Dr
Card Purchases (Swipes)	4	174.96 Dr
Fuel Purchases	0	0.00
Bank Charges		6 561.17 Dr
Service Fees	2	168.72 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	4	392.45 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	2	36,371.69 Cr
Refunds/Adjustments	0	0.00
Closing Balance		782.61 Cr
Overdraft Limit		0.00

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/11/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 200

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					943.60 Cr	
24 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 22 Oct	9.99	933.61 Cr	3.68
24 Oct	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 22 Oct	59.99	873.62 Cr	3.68
31 Oct	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	664.62 Cr	
31 Oct	Magtape Debit	Mweb In Internet:R15687159		146.27	518.35 Cr	18.50
05 Nov	Magtape Unpaid		Not Provided For	35,016.12 Cr	35,534.47 Cr	
05 Nov	#Item Unpaid No Funds			185.00	35,349.47 Cr	
05 Nov	Magtape Unpaid		Not Provided For	1,355.57 Cr	36,705.04 Cr	
05 Nov	#Item Unpaid No Funds			185.00	36,520.04 Cr	
05 Nov	Edo Collection Attempt		01000242904	569.59	36,520.04 Cr	
05 Nov	Magtape Debit	Liblife 05nov59271703300c/P		1,355.57	35,164.47 Cr	18.50
05 Nov	Magtape Debit	Liblife 05nov56686653200etc		35,016.12	148.35 Cr	18.50
06 Nov	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 04 Nov	14.99	133.36 Cr	3.68
06 Nov	POS International Purchase Chq	Itunes.Com/Bill	485442*0581 04 Nov	89.99	43.37 Cr	3.68
12 Nov	Naedo Collection	Clientele 403452039	181105	569.59	526.22	18.50
12 Nov	FNB App Transfer From	Trf		3,500.00 Cr	2,973.78 Cr	
12 Nov	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran	4854422120490581	8.50	2,965.28 Cr	
14 Nov	Send Money Dr	Send 27744599576		2,000.00	965.28 Cr	13.95
17 Nov	#Monthly Account Fee			80.00	885.28 Cr	
17 Nov	#Value Added Serv Fees			13.95	871.33 Cr	
17 Nov	#Service Fees			88.72	782.61 Cr	
Closing Balance					782.61 Cr	

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Inclusive of VAT @ 15.00% = R 73.19 Dr
Total VAT Charged : R 73.19 Dr

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An Authorised Financial Services and Credit Provider (NCRCP20).

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/11/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 201

Statement Period : 17 November 2018 to 15 December 2018
Statement Date : 15 December 2018

BBST201 026788
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		782.61 Cr
Funds Received (Credits)		3 80,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	80,500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		17 80,329.16 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	8	73,668.24 Dr
Account Payments	1	4,000.00 Dr
Inter-Account Transfers Out	4	2,500.00 Dr
Card Purchases (Swipes)	4	160.92 Dr
Fuel Purchases	0	0.00
Bank Charges		4 451.63 Dr
Service Fees	2	236.82 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	2	214.81 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.03 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		501.79 Cr
Overdraft Limit		0.00

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/12/15	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 201

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				782.61 Cr	
19 Nov	Internet Trf From	Trf	40,000.00 Cr	40,782.61 Cr	
19 Nov	Magtape Debit	Liberty047 19nov56686653200sgl	2,358.05	38,424.56 Cr	18.50
19 Nov	Magtape Debit	Liberty047 19nov59426971600sgl	32,658.07	5,766.49 Cr	18.50
20 Nov	Magtape Debit	Liberty047 20nov59271703300sgl	1,355.57	4,410.92 Cr	18.50
20 Nov	POS International Purchase Chq	49.98 Itunes.Com/Bi 485442*0581 18 Nov	49.98	4,360.94 Cr	3.68
21 Nov	Rtc Express Pmt To	Advance 702	4,000.00	360.94 Cr	47.50
23 Nov	POS International Purchase Chq	59.99 Itunes.Com/Bi 485442*0581 21 Nov	59.99	300.95 Cr	3.68
30 Nov	B2b Collection	Moregolf 104136-pmg(Curr)	209.00	91.95 Cr	
30 Nov	Magtape Debit	Mweb In Internet:R15935719	146.27	54.32	18.50
01 Dec	#Excess Item Fee	1 Items On 18/11/30	156.36	210.68	
01 Dec	FNB App Transfer From	Trf	500.00 Cr	289.32 Cr	
05 Dec	Internet Trf From	Trf	40,000.00 Cr	40,289.32 Cr	
05 Dec	Naedo Collection	Clientele 403452039 181205	569.59	39,719.73 Cr	18.50
05 Dec	Edo Collection Attempt	01000550906	569.59	39,719.73 Cr	
05 Dec	Magtape Debit	Liblife 05dec59271703300c/P	1,355.57	38,364.16 Cr	18.50
05 Dec	Magtape Debit	Liblife 05dec56686653200etc	35,016.12	3,348.04 Cr	18.50
05 Dec	POS International Purchase Chq	14.99 Itunes.Com/Bi 485442*0581 03 Dec	14.99	3,333.05 Cr	3.68
05 Dec	POS International Purchase Chq	35.96 Itunes.Com/Bi 485442*0581 03 Dec	35.96	3,297.09 Cr	3.68
07 Dec	Send Money Dr	Send 27713844310	1,000.00	2,297.09 Cr	10.95
10 Dec	FNB App Transfer To	Trf	500.00	1,797.09 Cr	4.20
10 Dec	FNB App Transfer To	Trf	500.00	1,297.09 Cr	4.20
10 Dec	FNB App Transfer To	Trf	500.00	797.09 Cr	4.20
15 Dec	Int On Debit Balance		0.03	797.06 Cr	
15 Dec	#Monthly Account Fee		80.00	717.06 Cr	
15 Dec	#Value Added Serv Fees		58.45	658.61 Cr	
15 Dec	#Service Fees		156.82	501.79 Cr	
Closing Balance				501.79 Cr	

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Inclusive of VAT @ 15.00% = R 58.89 Dr
Total VAT Charged : R 58.89 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	18/12/15	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 202

Statement Period : 15 December 2018 to 17 January 2019
Statement Date : 17 January 2019

BBST202 009348
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		501.79 Cr
Funds Received (Credits)		3 40,250.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	40,250.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		11 39,971.19 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,650.26 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	2	2,200.00 Dr
Card Purchases (Swipes)	4	120.93 Dr
Fuel Purchases	0	0.00
Bank Charges		6 360.23 Dr
Service Fees	2	172.92 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	4	187.31 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.19 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		420.18 Cr
Overdraft Limit		0.00

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info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/01/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 202

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					501.79 Cr	
20 Dec	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	292.79 Cr	
24 Dec	POS International Purchase Chq	59.99 Itunes.Com/Bi	485442*0581 21 Dec	59.99	232.80 Cr	3.68
28 Dec	FNB App Transfer To	Trf		200.00	32.80 Cr	4.20
31 Dec	Edo Collection Attempt	01000688626		569.59	32.80 Cr	
31 Dec	Magtape Debit	Mweb In Internet:R16180493		146.27	113.47	18.50
01 Jan	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422120490581		8.50	121.97	
02 Jan	#Excess Item Fee	1 Items On 18/12/31		156.36	278.33	
02 Jan	FNB App Transfer From	Trf		250.00 Cr	28.33	
04 Jan	Naedo Collection	Clientele 403452039	181231	569.59	597.92	18.50
04 Jan	FNB App Transfer From	Trf		2,000.00 Cr	1,402.08 Cr	
04 Jan	#Debit Card POS Unsuccessful F	#Fee Declined Purch Tran 4854422120490581		8.50	1,393.58 Cr	
05 Jan	FNB App Transfer From	Trf		38,000.00 Cr	39,393.58 Cr	
05 Jan	Magtape Debit	Liblife 05jan59271703300c/P		1,355.57	38,038.01 Cr	18.50
05 Jan	Magtape Debit	Liblife 05jan56686653200etc		35,369.83	2,668.18 Cr	18.50
07 Jan	POS International Purchase Chq	14.99 Itunes.Com/Bi	485442*0581 04 Jan	14.99	2,653.19 Cr	3.68
07 Jan	POS International Purchase Chq	27.97 Itunes.Com/Bi	485442*0581 04 Jan	27.97	2,625.22 Cr	3.68
10 Jan	Send Money Dr	Send 27783688859		2,000.00	625.22 Cr	13.95
15 Jan	POS International Purchase Chq	17.98 Itunes.Com/Bi	485442*0581 13 Jan	17.98	607.24 Cr	3.68
17 Jan	Int On Debit Balance			0.19	607.05 Cr	
17 Jan	#Monthly Account Fee			80.00	527.05 Cr	
17 Jan	#Value Added Serv Fees			13.95	513.10 Cr	
17 Jan	#Service Fees			92.92	420.18 Cr	
Closing Balance					420.18 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.

Inclusive of VAT @ 15.00% = R 46.98 Dr
Total VAT Charged : R 46.98 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/01/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 203

Statement Period : 17 January 2019 to 16 February 2019
Statement Date : 16 February 2019

BBST203 017054
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		420.18 Cr
Funds Received (Credits)		3 40,600.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	40,600.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		10 38,538.23 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,655.26 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	300.00 Dr
Card Purchases (Swipes)	4	582.97 Dr
Fuel Purchases	0	0.00
Bank Charges		3 329.28 Dr
Service Fees	2	172.92 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	156.36 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.13 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		2,152.54 Cr
Overdraft Limit		0.00

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info@fnb.co.za

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/02/16	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 203

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					420.18 Cr	
19 Jan	FNB App Transfer To	Trf		300.00	120.18 Cr	4.20
21 Jan	FNB App Transfer From	Trf		600.00 Cr	720.18 Cr	
23 Jan	POS Purchase Chq Card	Ikhokha 2	485442*0581 21 Jan	500.00	220.18 Cr	3.68
23 Jan	POS International Purchase Chq	7.99 Itunes.Com/Bil	485442*0581 21 Jan	7.99	212.19 Cr	3.68
23 Jan	POS International Purchase Chq	59.99 Itunes.Com/Bi	485442*0581 21 Jan	59.99	152.20 Cr	3.68
31 Jan	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	56.80	
31 Jan	Magtape Debit	Mweb In Internet:R16427040		146.27	203.07	18.50
01 Feb	#Excess Item Fee	1 Items On 19/01/31		156.36	359.43	
01 Feb	FNB App Transfer From	Trf		20,000.00 Cr	19,640.57 Cr	
05 Feb	Internet Trf From	Trf		20,000.00 Cr	39,640.57 Cr	
05 Feb	Naedo Collection	Clientele 403452039	190205	574.59	39,065.98 Cr	18.50
05 Feb	Magtape Debit	Liblife 05feb59271703300c/P		1,355.57	37,710.41 Cr	18.50
05 Feb	Magtape Debit	Liblife 05feb56686653200etc		35,369.83	2,340.58 Cr	18.50
05 Feb	POS International Purchase Chq	14.99 Itunes.Com/Bi	485442*0581 03 Feb	14.99	2,325.59 Cr	3.68
16 Feb	Int On Debit Balance			0.13	2,325.46 Cr	
16 Feb	#Monthly Account Fee			80.00	2,245.46 Cr	
16 Feb	#Service Fees			92.92	2,152.54 Cr	
Closing Balance					2,152.54 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.

Inclusive of VAT @ 15.00% = R 42.94 Dr
Total VAT Charged : R 42.94 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/02/16	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 204


Statement Period : 16 February 2019 to 16 March 2019
Statement Date : 16 March 2019


BBST204 015789
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		2,152.54 Cr
Funds Received (Credits)		1 36,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	36,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		7 37,730.24 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	37,655.26 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	2	74.98 Dr
Fuel Purchases	0	0.00
Bank Charges		2 161.36 Dr
Service Fees	2	161.36 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		260.94 Cr
Overdraft Limit		0.00


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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/03/16	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 204

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					2,152.54 Cr	
23 Feb	POS International Purchase Chq	59.99 Itunes.Com/Bi	485442*0581 21 Feb	59.99	2,092.55 Cr	3.68
28 Feb	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	1,883.55 Cr	
28 Feb	Magtape Debit	Mweb In 8523927:R16674009		146.27	1,737.28 Cr	18.50
05 Mar	Internet Trf From	Tranfer		36,000.00 Cr	37,737.28 Cr	
05 Mar	Naedo Collection	Clientele 403452039	190305	574.59	37,162.69 Cr	18.50
05 Mar	Magtape Debit	Liblife 05mar59271703300c/P		1,355.57	35,807.12 Cr	18.50
05 Mar	Magtape Debit	Liblife 05mar56686653200etc		35,369.83	437.29 Cr	18.50
05 Mar	POS International Purchase Chq	14.99 Itunes.Com/Bi	485442*0581 03 Mar	14.99	422.30 Cr	3.68
16 Mar	#Monthly Account Fee			80.00	342.30 Cr	
16 Mar	#Service Fees			81.36	260.94 Cr	
Closing Balance					260.94 Cr	

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Inclusive of VAT @ 15.00% = R 21.04 Dr
Total VAT Charged : R 21.04 Dr

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An Authorised Financial Services and Credit Provider (NCRCP20).

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/03/16	Gold Business Account	

Killarney

P O Box 87124

Houghton 2041

Branch Code

256205

Customer VAT Registration Number : Not Provided

Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 205

Statement Period : 16 March 2019 to 17 April 2019

Statement Date : 17 April 2019

BBST205

009028

MOLELWANE CONSULTING CC

CK 1997/026316/23

PO BOX 2680

JOHANNESBURG

2000

ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		260.94 Cr
Funds Received (Credits)		6 70,900.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	6	70,900.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		12 69,926.01 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	500.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	41,351.03 Dr
Account Payments	1	25,000.00 Dr
Inter-Account Transfers Out	3	3,000.00 Dr
Card Purchases (Swipes)	2	74.98 Dr
Fuel Purchases	0	0.00
Bank Charges		5 406.82 Dr
Service Fees	2	175.06 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	3	231.76 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.52 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		827.59 Cr
Overdraft Limit		0.00

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24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Page 1 of 2

Delivery Method E1 R05

EN/17/NV/DDA AA

486

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/04/17	Gold Business Account	

22905

CSFZEN0 : 62002637025

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 205

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				260.94 Cr	
18 Mar	FNB App Transfer From	Trf	900.00 Cr	1,160.94 Cr	
25 Mar	Send Money Dr	Send 27712631432	1,000.00	160.94 Cr	10.95
25 Mar	POS International Purchase Chq	59.99 Itunes.Com/Bi 485442*0581 22 Mar	59.99	100.95 Cr	3.68
29 Mar	Magtape Debit	Mweb In 8523927:R16920755	146.27	45.32	18.50
30 Mar	FNB App Transfer From	Trf	1,000.00 Cr	954.68 Cr	
30 Mar	B2b Collection	Moregolf 104136-pmg(Curr)	209.00	745.68 Cr	
01 Apr	#Balance Enq Non FNB	#Fee ATM Balance Inq 4854422120490581	6.00	739.68 Cr	
04 Apr	ATM Cash	Gpn-ncr4 485442*0581	500.00	239.68 Cr	9.50
05 Apr	Internet Trf From	Trf	50,000.00 Cr	50,239.68 Cr	
05 Apr	Naedo Collection	Clientele 403452039 190405	574.59	49,665.09 Cr	18.50
05 Apr	Rtc Express Pmt To	Geoff Standard Geoff FNB	25,000.00	24,665.09 Cr	47.50
05 Apr	Internet Trf From	Trf	15,000.00 Cr	39,665.09 Cr	
05 Apr	Edo Collection Attempt	01000880888	574.59	39,665.09 Cr	
05 Apr	Magtape Debit	Liblife 05apr59271703300c/P	1,355.57	38,309.52 Cr	18.50
05 Apr	Magtape Debit	Liblife 05apr56686653200etc	39,065.60	756.08	18.50
06 Apr	#Excess Item Fee	1 Items On 19/04/05	156.36	912.44	
06 Apr	FNB App Transfer From	Trf	1,000.00 Cr	87.56 Cr	
06 Apr	POS International Purchase Chq	14.99 Itunes.Com/Bi 485442*0581 04 Apr	14.99	72.57 Cr	3.68
10 Apr	Internet Trf From	Trf	3,000.00 Cr	3,072.57 Cr	
12 Apr	Send Money Dr	Send 27810363003	500.00	2,572.57 Cr	10.95
15 Apr	FNB App Transfer To	Trf	1,500.00	1,072.57 Cr	4.20
17 Apr	Int On Debit Balance		0.52	1,072.05 Cr	
17 Apr	#Monthly Account Fee		80.00	992.05 Cr	
17 Apr	#Value Added Serv Fees		69.40	922.65 Cr	
17 Apr	#Service Fees		95.06	827.59 Cr	
Closing Balance				827.59 Cr	

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Inclusive of VAT @ 15.00% = R 53.05 Dr
Total VAT Charged : R 53.05 Dr

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An Authorised Financial Services and Credit Provider (NCRCP20).

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/04/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 206

Statement Period : 17 April 2019 to 17 May 2019
Statement Date : 17 May 2019

BBST206 009142
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		827.59 Cr
Funds Received (Credits)		4 64,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	4	64,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		10 60,201.49 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	41,351.03 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	2	4,200.00 Dr
Card Purchases (Swipes)	3	14,650.46 Dr
Fuel Purchases	0	0.00
Bank Charges		2 173.44 Dr
Service Fees	2	173.44 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	0	0.00
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		4,452.66 Cr
Overdraft Limit		0.00

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087-575-9406

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087-311-8607

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Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/05/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 206

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					827.59 Cr	
23 Apr	FNB App Transfer To	Trf		700.00	127.59 Cr	4.20
24 Apr	POS International Purchase Chq	59.99 Itunes.Com/Bi	485442*0581 22 Apr	59.99	67.60 Cr	3.68
30 Apr	FNB App Transfer From	Deposit		30,000.00 Cr	30,067.60 Cr	
30 Apr	B2b Collection	Moregolf 104136-pmg(Curr)		209.00	29,858.60 Cr	
30 Apr	Magtape Debit	Mweb In 8523927:R17167735		146.27	29,712.33 Cr	18.50
03 May	Naedo Collection	Cientele 403452039	190503	574.59	29,137.74 Cr	18.50
06 May	FNB App Transfer From	Trf		11,000.00 Cr	40,137.74 Cr	
06 May	FNB App Transfer From	Trf		3,000.00 Cr	43,137.74 Cr	
06 May	Magtape Debit	Liblife 05may59271703300c/P		1,355.57	41,782.17 Cr	18.50
06 May	Magtape Debit	Liblife 05may56686653200etc		39,065.60	2,716.57 Cr	18.50
07 May	FNB App Transfer From	Trf		20,000.00 Cr	22,716.57 Cr	
07 May	POS International Purchase Chq	14.99 Itunes.Com/Bi	485442*0581 04 May	14.99	22,701.58 Cr	3.68
14 May	POS Purchase Chq Card	Badelas *	485442*0581 06 May	14,575.48	8,126.10 Cr	3.68
17 May	Internet Trf To	Trf		3,500.00	4,626.10 Cr	4.20
17 May	#Monthly Account Fee			80.00	4,546.10 Cr	
17 May	#Service Fees			93.44	4,452.66 Cr	
Closing Balance					4,452.66 Cr	

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Inclusive of VAT @ 15.00% = R 22.62 Dr
Total VAT Charged : R 22.62 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/05/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 207

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					4,452.66 Cr	
20 May	POS Purchase Chq Card	PnP Crp The Glen	485442*0581 17 May	1,598.82	2,853.84 Cr	3.68
23 May	POS Purchase Chq Card	Woolworths Rosebank	485442*0581 21 May	100.98	2,752.86 Cr	3.68
23 May	POS Purchase Chq Card	Meat World Comaro C	485442*0581 20 May	1,402.05	1,350.81 Cr	3.68
24 May	FNB App Transfer From	Trf		1,000.00 Cr	2,350.81 Cr	
29 May	POS Purchase Chq Card	Turn N Tender	485442*0581 26 May	1,560.00	790.81 Cr	3.68
31 May	FNB App Transfer From	Trf		10,000.00 Cr	10,790.81 Cr	
31 May	B2b Collection	Moregolf 104136-pmg(Curr)		219.00	10,571.81 Cr	
31 May	Magtape Debit	Mweb In 8523927:R17415395		146.27	10,425.54 Cr	18.50
05 Jun	Internet Trf From	Trf		19,200.00 Cr	29,625.54 Cr	
05 Jun	Internet Trf From	Trf Liblife		9,900.00 Cr	39,525.54 Cr	
05 Jun	Internet Trf From	Trf		350.00 Cr	39,875.54 Cr	
05 Jun	Internet Trf From	Trf		500.00 Cr	40,375.54 Cr	
05 Jun	Internet Trf From	Trf		600.00 Cr	40,975.54 Cr	
05 Jun	Internet Trf From	Trf		150.00 Cr	41,125.54 Cr	
05 Jun	Naedo Collection	Clientele 403452039 190605		574.59	40,550.95 Cr	18.50
05 Jun	Magtape Debit	Liblife 05jun59271703300c/P		1,355.57	39,195.38 Cr	18.50
05 Jun	Magtape Debit	Liblife 05jun56686653200etc		39,065.60	129.78 Cr	18.50
07 Jun	FNB App Transfer To	Trf		100.00	29.78 Cr	4.20
15 Jun	#Monthly Account Fee			80.00	50.22	
15 Jun	#Service Fees			92.92	143.14	
Closing Balance					143.14 Dr	

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Inclusive of VAT @ 15.00% = R 22.55 Dr
Total VAT Charged : R 22.55 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/06/15	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 208

Statement Period : 15 June 2019 to 17 July 2019
Statement Date : 17 July 2019

BBST208 009211
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		143.14 Dr
Funds Received (Credits)		3 43,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	43,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		8 42,571.55 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	6	41,921.55 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	2	650.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		3 367.90 Dr
Service Fees	2	182.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	185.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.31 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	1	146.27 Cr
Refunds/Adjustments	0	0.00
Closing Balance		63.37 Cr
Overdraft Limit		0.00

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087-575-9406

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24.00%

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Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/07/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 208

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			143.14 Dr		
20 Jun	FNB App Transfer From	Trf	1,000.00 Cr	856.86 Cr	
20 Jun	FNB App Transfer To	Trf	500.00	356.86 Cr	4.20
28 Jun	Magtape Unpaid	Not Provided For	146.27 Cr	503.13 Cr	
28 Jun	#Item Unpaid No Funds		185.00	318.13 Cr	
28 Jun	B2b Collection	Moregolf 104136-pmg(Curr)	219.00	99.13 Cr	
28 Jun	Magtape Debit	Mweb In 8523927:R17677221	146.27	47.14	18.50
02 Jul	FNB App Transfer From	Trf	1,000.00 Cr	952.86 Cr	
04 Jul	Magtape Debit	Mweb 8523927 R17804849	146.27	806.59 Cr	19.00
05 Jul	Internet Trf From	Transfer	41,000.00 Cr	41,806.59 Cr	
05 Jul	Naedo Collection	Clientele 403452039 190705	574.59	41,232.00 Cr	19.00
05 Jul	Magtape Debit	Liblife 05jul59271703300c/P	1,508.71	39,723.29 Cr	19.00
05 Jul	Magtape Debit	Liblife 05jul56686653200etc	39,326.71	396.58 Cr	19.00
17 Jul	FNB App Transfer To	Trf	150.00	246.58 Cr	4.20
17 Jul	Int On Debit Balance		0.31	246.27 Cr	
17 Jul	#Monthly Account Fee		80.00	166.27 Cr	
17 Jul	#Service Fees		102.90	63.37 Cr	
Closing Balance			63.37 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.

Inclusive of VAT @ 15.00% = R 47.98 Dr
Total VAT Charged : R 47.98 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/07/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 209


Statement Period : 17 July 2019 to 17 August 2019
Statement Date : 17 August 2019


BBST209 017986
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		63.37 Cr
Funds Received (Credits)		2 51,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	51,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		7 46,921.55 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	6	41,921.55 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	5,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		4 479.20 Dr
Service Fees	2	179.20 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	2	300.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.15 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	2	365.27 Cr
Refunds/Adjustments	0	0.00
Closing Balance		4,027.74 Cr
Overdraft Limit		0.00


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info@fnb.co.za

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/08/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 209

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			63.37 Cr		
31 Jul	Magtape Unpaid	Not Provided For	219.00 Cr	282.37 Cr	
31 Jul	#Item Unpaid No Funds		150.00	132.37 Cr	
31 Jul	Magtape Unpaid	Not Provided For	146.27 Cr	278.64 Cr	
31 Jul	#Item Unpaid No Funds		150.00	128.64 Cr	
31 Jul	B2b Collection	Moregolf 104136-pmg(Curr)	219.00	90.36	
31 Jul	Magtape Debit	Mweb In 8523927:R17967583	146.27	236.63	19.00
01 Aug	FNB App Transfer From	Trf	1,000.00 Cr	763.37 Cr	
01 Aug	FNB App Transfer From	Trf	50,000.00 Cr	50,763.37 Cr	
01 Aug	FNB App Transfer To	Trf	5,000.00	45,763.37 Cr	4.20
05 Aug	Naedo Collection	Clientele 403452039 190805	574.59	45,188.78 Cr	19.00
05 Aug	Magtape Debit	Liblife 05aug59271703300c/P	1,508.71	43,680.07 Cr	19.00
05 Aug	Magtape Debit	Liblife 05aug56686653200etc	39,326.71	4,353.36 Cr	19.00
07 Aug	Magtape Debit	Mweb 8523927 R18102951	146.27	4,207.09 Cr	19.00
17 Aug	Int On Debit Balance		0.15	4,206.94 Cr	
17 Aug	#Monthly Account Fee		80.00	4,126.94 Cr	
17 Aug	#Service Fees		99.20	4,027.74 Cr	
Closing Balance			4,027.74 Cr		

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Inclusive of VAT @ 15.00% = R 62.51 Dr
Total VAT Charged : R 62.51 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/08/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 210

Statement Period : 17 August 2019 to 17 September 2019
Statement Date : 17 September 2019

BBST210 008679
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		4,027.74 Cr
Funds Received (Credits)		3 59,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	59,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		14 61,547.90 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	6	41,994.28 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	2	4,300.00 Dr
Card Purchases (Swipes)	6	15,253.62 Dr
Fuel Purchases	0	0.00
Bank Charges		3 200.08 Dr
Service Fees	2	178.08 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	22.00 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		1,279.76 Cr
Overdraft Limit		0.00

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/09/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 210

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				4,027.74 Cr	
23 Aug	B2b Collection	Moregolf 104136-pmg(Curr)	219.00	3,808.74 Cr	
26 Aug	Send Money App Dr	Send 27849466980	3,000.00	808.74 Cr	11.00
30 Aug	Magtape Debit	Mweb In 8523927:R18235413	146.27	662.47 Cr	19.00
31 Aug	B2b Collection	Moregolf 104136-pmg(Curr)	219.00	443.47 Cr	
02 Sep	FNB App Transfer From	Trf	40,000.00 Cr	40,443.47 Cr	
05 Sep	FNB App Transfer From	Trf	17,000.00 Cr	57,443.47 Cr	
05 Sep	FNB App Transfer From	Trf	2,000.00 Cr	59,443.47 Cr	
05 Sep	Naedo Collection	Clientele 403452039 190905	574.59	58,868.88 Cr	19.00
05 Sep	Magtape Debit	Liblife 05sep59271703300c/P	1,508.71	57,360.17 Cr	19.00
05 Sep	Magtape Debit	Liblife 05sep56686653200etc	39,326.71	18,033.46 Cr	19.00
05 Sep	POS Purchase Chq Card	Turn N Tender 485442*0581 02 Sep	1,560.00	16,473.46 Cr	3.68
07 Sep	POS Purchase Chq Card	P H Network Cafe 485442*0581 04 Sep	1,084.00	15,389.46 Cr	3.68
09 Sep	Send Money App Dr	Send 27710833316	1,300.00	14,089.46 Cr	11.00
09 Sep	POS Purchase Chq Card	Total Ra Meredale 485442*0581 06 Sep	164.40	13,925.06 Cr	3.68
09 Sep	POS Purchase Chq Card	Nandos Bruma 485442*0581 05 Sep	229.00	13,696.06 Cr	3.68
09 Sep	POS Purchase Chq Card	Acapulco Sports And 485442*0581 05 Sep	12,000.00	1,696.06 Cr	3.68
16 Sep	POS Purchase Chq Card	P H Network Cafe 485442*0581 12 Sep	216.22	1,479.84 Cr	3.68
17 Sep	#Monthly Account Fee		80.00	1,399.84 Cr	
17 Sep	#Value Added Serv Fees		22.00	1,377.84 Cr	
17 Sep	#Service Fees		98.08	1,279.76 Cr	
Closing Balance				1,279.76 Cr	

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Inclusive of VAT @ 15.00% = R 26.09 Dr
Total VAT Charged : R 26.09 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/09/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 211


Statement Period : 17 September 2019 to 17 October 2019
Statement Date : 17 October 2019


BBST211 009414
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


Summary in Rand		ZAR
Opening Balance		1,279.76 Cr
Funds Received (Credits)		1 42,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	42,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		7 43,067.88 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	5	41,775.28 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	1,000.00 Dr
Card Purchases (Swipes)	1	292.60 Dr
Fuel Purchases	0	0.00
Bank Charges		3 170.68 Dr
Service Fees	2	159.68 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	11.00 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		41.20 Cr
Overdraft Limit		0.00


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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/10/17	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 211

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			1,279.76 Cr		
30 Sep	B2b Collection	Moregolf 104136-pmg(Curr)	219.00	1,060.76 Cr	
30 Sep	Magtape Debit	Mweb In 8523927:R18483464	146.27	914.49 Cr	19.00
03 Oct	Internet Trf From	Deposit	42,000.00 Cr	42,914.49 Cr	
04 Oct	Naedo Collection	Clientele 403452039 191004	574.59	42,339.90 Cr	19.00
05 Oct	Magtape Debit	Liblife 05oct59271703300c/P	1,508.71	40,831.19 Cr	19.00
05 Oct	Magtape Debit	Liblife 05oct56686653200etc	39,326.71	1,504.48 Cr	19.00
09 Oct	POS Purchase Chq Card	Chicken Licken Ormo 485442*0581 06 Oct	292.60	1,211.88 Cr	3.68
11 Oct	Send Money App Dr	Send 27817594663	1,000.00	211.88 Cr	11.00
17 Oct	#Monthly Account Fee		80.00	131.88 Cr	
17 Oct	#Value Added Serv Fees		11.00	120.88 Cr	
17 Oct	#Service Fees		79.68	41.20 Cr	
Closing Balance			41.20 Cr		

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Inclusive of VAT @ 15.00% = R 22.25 Dr
Total VAT Charged : R 22.25 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/10/17	Gold Business Account	

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 212

Statement Period : 17 October 2019 to 16 November 2019
Statement Date : 16 November 2019

BBST212 016954
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		41.20 Cr
Funds Received (Credits)	4	46,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	4	46,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	8	45,088.31 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	6	41,970.51 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	3,000.00 Dr
Card Purchases (Swipes)	1	117.80 Dr
Fuel Purchases	0	0.00
Bank Charges	5	489.68 Dr
Service Fees	2	178.68 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	3	311.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.17 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	2	365.27 Cr
Refunds/Adjustments	0	0.00
Closing Balance		828.31 Cr
Overdraft Limit		0.00

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087-575-9406

087-736-2247

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/11/16	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 212

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance			41.20 Cr		
31 Oct	Magtape Unpaid	Not Provided For	219.00 Cr	260.20 Cr	
31 Oct	#Item Unpaid No Funds	04	150.00	110.20 Cr	
31 Oct	Magtape Unpaid	Not Provided For	146.27 Cr	256.47 Cr	
31 Oct	#Item Unpaid No Funds	05	150.00	106.47 Cr	
31 Oct	B2b Collection	Moregolf 104136-pmg(Curr)	219.00	112.53	
31 Oct	Magtape Debit	Mweb In 8523927:R18732966	146.27	258.80	19.00
01 Nov	FNB App Transfer From	Trf	2,000.00 Cr	1,741.20 Cr	
04 Nov	FNB App Transfer From	Trf Debit Orders	31,000.00 Cr	32,741.20 Cr	
04 Nov	Send Money Dr	Send 27766187644	3,000.00	29,741.20 Cr	11.00
05 Nov	FNB App Transfer From	Trf	12,000.00 Cr	41,741.20 Cr	
05 Nov	Naedo Collection	Clientele 403452039 191105	623.55	41,117.65 Cr	19.00
05 Nov	Magtape Debit	Liblife 05nov59271703300c/P	1,508.71	39,608.94 Cr	19.00
05 Nov	Magtape Debit	Liblife 05nov56686653200etc	39,326.71	282.23 Cr	19.00
05 Nov	POS Purchase Chq Card	Wimpy Florida Junct 485442*0581 04 Nov	117.80	164.43 Cr	3.68
06 Nov	Magtape Debit	Mweb 8523927 R18853916	146.27	18.16 Cr	19.00
08 Nov	FNB App Transfer From	Trf	1,000.00 Cr	1,018.16 Cr	
16 Nov	Int On Debit Balance		0.17	1,017.99 Cr	
16 Nov	#Monthly Account Fee		80.00	937.99 Cr	
16 Nov	#Value Added Serv Fees		11.00	926.99 Cr	
16 Nov	#Service Fees		98.68	828.31 Cr	
Closing Balance			828.31 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.

Inclusive of VAT @ 15.00% = R 63.87 Dr
Total VAT Charged : R 63.87 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

Branch Number	Account Number	Date	DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	19/11/16	Gold Business Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 59

16 July 2011 to 16 August 2011

IMPORTANT NUMBERS:

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

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Pay for ALL your shopping with your FNB Cheque Card and earn up to 2.5% back in eBucks. It's that easy! Visit www.eBucks.com for more information. Terms, conditions & rules apply.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 56,739.97 (2)		Opening Balance 45,562.13 Dr	
Funds Used/Debits R 52,602.93 (12)		Funds Received/Credits 56,739.97 Cr ATM/Teller Deposits 0.00 Electronic Payments Received 46,739.97 Cr Transfers In 10,000.00 Cr	
		Funds Used/Debits 52,602.93 Dr Cash Withdrawals 6,000.00 Dr Cheques Cash/Issued 0.00 Debit/Stop Orders 13,315.39 Dr Nominated Account Payments 20,750.00 Dr Cheque Card 8,537.54 Dr Electron Debit Card 0.00 Petrol Card 0.00 Transfers Out 4,000.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 170.60 Dr Subscription Fees 0.00 Interest 477.08 Dr Refunds/Adjustments 87.46 Cr Arrears Amount 0.00		Closing Balance 41,985.31 Dr Pending Transactions 10,000.00 Overdraft Limit 50,000.00 Available Balance (23h35 - 16 Aug 11) 18,014.69	

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account
Congratulations! FNB has rewarded you with eB0.00 this month on your Cheque Card Purchases.

		Jul 11	Jun 11	May 11
Qualify to earn rewards		Y	Y	Y
Fuel Rewards	Fuel rewards rate	5.00%	5.00%	7.50%
	Qualifying fuel cheque card spend	0.00	0.00	1,184.67
	Fuel Rewards earned	eB 0.00	eB 0.00	eB 889.00
eBucks Rewards	eBucks Rewards rate	0.80%	0.00%	0.00%
	Other qualifying cheque card spend	0.00	16,470.45	24,097.70
	eBucks Rewards earned	eB 0.00	eB 0.00	eB 0.00
For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.				

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	11/08/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				45,562.13 Dr	0.00
18 Jul	Internet Pmt To	Thulani Geoff	2,500.00	48,062.13	7.20
28 Jul	Magtape Credit	Molelwane Salaries	46,739.97 Cr	1,322.16	
01 Aug	Internal Debit Order	Wesbank_fi85177146426	10,039.71	11,361.87	3.30
01 Aug	Magtape Debit	Lombard Lidd 000000015887491	610.68	11,972.55	14.00
01 Aug	Magtape Debit	Liberty C00017307 2207 Lbt	2,665.00	14,637.55	14.00
01 Aug	POS International Purchase Deb	868.82 Apple Store 405769*3200 30 Jul	6,057.54	20,695.09	2.75
03 Aug	Internet Trf To	CC Payment	3,000.00	23,695.09	3.30
03 Aug	Internet Pmt To	Nono FNB From Geoff	12,000.00	35,695.09	7.20
03 Aug	Internet Pmt To	Geoff	6,250.00	41,945.09	7.20
06 Aug	Internet Trf To	Transfer	1,000.00	42,945.09	3.30
11 Aug	ATM Cash	Bpsmitst 4057691002003200	3,000.00	45,945.09	22.80
12 Aug	Internet Trf From	CC	10,000.00 Cr	35,945.09	
13 Aug	ATM Cash	Protea G 4057691002003200	3,000.00	38,945.09	22.80
13 Aug	POS Purchase Debit Card	S*don Sandton 111 405769*3200 12 Aug	2,480.00	41,425.09	2.75
16 Aug	Int On Debit Balance		477.08	41,902.17	
16 Aug	Dr Interest Rebate		87.46 Cr	41,814.71	
16 Aug	#Monthly O/D Fee		27.00	41,841.71	(27.00)
16 Aug	#Monthly Account Fee		33.00	41,874.71	
16 Aug	#Service Fees		110.60	41,985.31	(110.60)
Closing Balance				41,985.31 Dr	0.00
If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.					

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R20.95 Dr
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 07/CV/94/KM/00??/P6/A6/PN/Y	FNFSF
486	62118509655	11/08/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 60

16 August 2011 to 16 September 2011

IMPORTANT NUMBERS:

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

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you pay in bank fees!**

you pay in bank fees!
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from FNB!**

Stand a chance to win R100,000 when you send money this month using FNB eWallet.

You can send money from FNB ATMs, FNB Online Banking and FNB Cellphone Banking.

For more information, visit
www.fnb.co.za.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 101,739.97 (3)	Funds Used/Debits R 107,388.04 (20)	Opening Balance 41,985.31 Dr	
		Funds Received/Credits 101,739.97 Cr	
		ATM/Teller Deposits	0.00
		Electronic Payments Received	46,739.97 Cr
		Transfers In	55,000.00 Cr
		Funds Used/Debits 107,388.04 Dr	
		Cash Withdrawals	14,000.00 Dr
		Cheques Cash/Issued	0.00
		Debit/Stop Orders	13,315.39 Dr
		Nominated Account Payments	67,300.00 Dr
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 261.10 Dr Subscription Fees 0.00 Interest 522.14 Dr Refunds/Adjustments 95.72 Cr Arrears Amount 0.00	Closing Balance 48,320.90 Dr Pending Transactions 0.00 Overdraft Limit 50,000.00 Available Balance (23h24 - 16 Sep 11) 1,679.10	Cash Withdrawals R 14,000.00 (5)	
		Cheques Cash/Issued R 0.00 (0)	
		Debit/Stop Orders R 13,315.39 (3)	
		Nominated Account Payments R 67,300.00 (4)	
		Cheque Card R 5,292.65 (6)	
		Electron Debit Card R 0.00 (0)	
		Petrol Card R 0.00 (0)	
		Transfers Out R 7,480.00 (2)	
		Returned Deposits 0.00	
		Returned Payments 0.00	

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account
Congratulations! FNB has rewarded you with eB0.00 this month on your Cheque Card Purchases.

Qualify to earn rewards		Aug 11 Y	Jul 11 Y	Jun 11 Y
Fuel Rewards	Fuel rewards rate	5.00%	5.00%	7.50%
	Qualifying fuel cheque card spend	0.00	0.00	1,184.67
	Fuel Rewards earned	eB 0.00	eB 0.00	eB 889.00
eBucks	eBucks Rewards rate	0.80%	0.00%	0.00%
	Other qualifying cheque card spend	0.00	16,470.45	24,097.70
	eBucks Rewards earned	eB 0.00	eB 0.00	eB 0.00
For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.				

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
486	62118509655	11/09/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					41,985.31 Dr	0.00
17 Aug	Internet Trf From	Transfer Contra		50,000.00 Cr	8,014.69 Cr	
17 Aug	Internet Pmt To	Nono FNB	From Geoff	40,000.00	31,985.31	7.20
22 Aug	Forex Sale Transaction	Fx Ibb8m02605 Szl 3,480.00 1.0000		3,480.00	35,465.31	7.20
26 Aug	ATM Cash	Sasol Gr	4057691002003200	3,000.00	38,465.31	22.80
26 Aug	ATM Cash	Sasol Gr	4195721000003929	3,000.00	41,465.31	22.80
27 Aug	ATM Cash	Proteapo	4057691002003200	3,000.00	44,465.31	22.80
30 Aug	ATM Cash	Bpsmitst	4195721000003929	3,000.00	47,465.31	22.80
30 Aug	POS Purchase Debit Card	S*phelang Crossing	405769*3200 29 Aug	382.75	47,848.06	2.75
31 Aug	FNB OB Pmt	Molelwane Consulting		46,739.97 Cr	1,108.09	
31 Aug	Internal Debit Order	Wesbank_fi85177146426		10,039.71	11,147.80	3.30
01 Sep	Internet Pmt To	Nono FNB	From Geoff	20,000.00	31,147.80	7.20
01 Sep	Internet Pmt To	Pool Maintenance	Geoff-meredale 22 Ap	300.00	31,447.80	7.20
01 Sep	Internet Pmt To	ABSA Credit Card	4787692035950018	7,000.00	38,447.80	7.20
01 Sep	Internet Trf To	CC Payment		4,000.00	42,447.80	3.30
01 Sep	Magtape Debit	Lombard Lidd	000000016170825	610.68	43,058.48	14.00
01 Sep	Magtape Debit	Liberty	C00017306 2508 Lbt	2,665.00	45,723.48	14.00
01 Sep	POS Purchase Debit Card	S*zingora Suits	405769*3200 31 Aug	2,000.00	47,723.48	2.75
02 Sep	Internet Trf From	Trf		5,000.00 Cr	42,723.48	
05 Sep	POS Purchase Debit Card	S*pnp Mini Columbin	405769*3200 03 Sep	320.60	43,044.08	2.75
06 Sep	POS Purchase Debit Card	S*tru The Glen Emp	405769*3200 05 Sep	500.00	43,544.08	2.75
06 Sep	POS Purchase Debit Card	S*pnp Mini Columbin	405769*3200 04 Sep	589.30	44,133.38	2.75
06 Sep	POS Purchase Debit Card	S*legit The Glen 35	405769*3200 05 Sep	1,500.00	45,633.38	2.75
10 Sep	ATM Cash	Maponya	4901368281354012	2,000.00	47,633.38	22.80
16 Sep	Int On Debit Balance			522.14	48,155.52	
16 Sep	Dr Interest Rebate			95.72 Cr	48,059.80	
16 Sep	#Monthly O/D Fee			27.00	48,086.80	(27.00)
16 Sep	#Monthly Account Fee			33.00	48,119.80	
16 Sep	#Service Fees			201.10	48,320.90	(201.10)

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R32.07 Dr
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 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
486	62118509655	11/09/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 61

16 September 2011 to 15 October 2011

IMPORTANT NUMBERS:

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

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The Exchange Control Voluntary Disclosure Programme

This programme provides the opportunity for all South African individual and company residents to regularise their exchange control affairs with the Financial Surveillance Department of the SA Reserve Bank. The deadline is 31 October 2011. Visit www.resbank.co.za or Contacts at FNB KKondos 0875777194 or JPLeRoux 0875777192

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 67,739.97 (3)	Funds Used/Debits R 62,750.04 (13)	Opening Balance 48,320.90 Dr	
		Funds Received/Credits 67,739.97 Cr	
		ATM/Teller Deposits 0.00	
		Electronic Payments Received 66,739.97 Cr	
		Transfers In 1,000.00 Cr	
		Funds Used/Debits 62,750.04 Dr	
		Cash Withdrawals 1,000.00 Dr	
		Cheques Cashed/Issued 0.00	
		Debit/Stop Orders 13,315.39 Dr	
		Nominated Account Payments 15,400.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 136.90 Dr Subscription Fees 0.00 Interest 480.79 Dr Refunds/Adjustments 88.14 Cr Arrears Amount 0.00	Closing Balance 43,860.52 Dr Pending Transactions 1,700.00 Overdraft Limit 50,000.00 Available Balance (14h29 - 16 Oct 11) 4,439.48	Cash Withdrawals 1,000.00 Dr	
		Cheques Cashed/Issued 0.00	
		Debit/Stop Orders 13,315.39 Dr	
		Nominated Account Payments 15,400.00 Dr	
		Cheque Card 30,034.65 Dr	
		Electron Debit Card 0.00	
		Petrol Card 0.00	
		Transfers Out 3,000.00 Dr	
		Returned Deposits 0.00	
		Returned Payments 0.00	
Transfers Out 3,000.00 (1)	Transfers In 1,000.00 (3)	Bank Charges 136.90 Dr	
		Subscription Fees 0.00	
		Interest 480.79 Dr	
		Refunds/Adjustments 88.14 Cr	
		Arrears Amount 0.00	
		Closing Balance 43,860.52 Dr	
		Pending Transactions 1,700.00	
		Overdraft Limit 50,000.00	
		Available Balance (14h29 - 16 Oct 11) 4,439.48	
		Transfers Out 3,000.00 (1)	

See overleaf for transactions

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	11/10/15	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					48,320.90 Dr	0.00
26 Sep	Internet Trf From	Transfer		1,000.00 Cr	47,320.90	
26 Sep	POS International Purchase Deb	29.98 Itunes-usd	405769*3200 24 Sep	257.84	47,578.74	2.75
26 Sep	ATM Cash	Sasol	4901368281354012	1,000.00	48,578.74	11.40
29 Sep	FNB OB Pmt	Molelwane Consulting		46,739.97 Cr	1,838.77	
30 Sep	Internal Debit Order	Wesbank_fi85177146426		10,039.71	11,878.48	3.30
01 Oct	Internet Pmt To	Pool Maintenance	Geoff-meredale 22 Ap	400.00	12,278.48	7.20
01 Oct	Internet Pmt To	Nono FNB	From Geoff	15,000.00	27,278.48	7.20
03 Oct	Magtape Debit	Lombard Lidd	000000016472609	610.68	27,889.16	14.00
03 Oct	Magtape Debit	Liberty	C00017425 2209 Lbt	2,665.00	30,554.16	14.00
03 Oct	POS Purchase Debit Card	Nbk Zingora Suits	405769*3200 01 Oct	12,600.00	43,154.16	2.75
05 Oct	Internet Trf To	CC Payment		3,000.00	46,154.16	3.30
08 Oct	POS Purchase Debit Card	S*phelang Crossing	405769*3200 07 Oct	176.55	46,330.71	2.75
10 Oct	FNB OB Pmt	Molelwane Consulting		20,000.00 Cr	26,330.71	
10 Oct	POS International Purchase Deb	29.97 Apple Itunes	405769*3200 08 Oct	247.52	26,578.23	2.75
13 Oct	POS Purchase Debit Card	S*aeroton Steel Pty	405769*3200 11 Oct	10,621.84	37,200.07	2.75
14 Oct	POS Purchase Debit Card	Tiger Wheel & Tyre	405769*3200 13 Oct	6,130.90	43,330.97	2.75
15 Oct	Int On Debit Balance			480.79	43,811.76	
15 Oct	Dr Interest Rebate			88.14 Cr	43,723.62	
15 Oct	#Monthly O/D Fee			27.00	43,750.62	(27.00)
15 Oct	#Monthly Account Fee			33.00	43,783.62	
15 Oct	#Service Fees			76.90	43,860.52	(76.90)
Closing Balance					43,860.52 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R16.81 Dr
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 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
486	62118509655	11/10/15	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 62

15 October 2011 to 16 November 2011

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

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Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 193,739.97 (6)		Opening Balance 43,860.52 Dr	
		Funds Received/Credits 193,739.97 Cr	
		ATM/Teller Deposits 0.00	
		Electronic Payments Received 86,739.97 Cr	
		Transfers In 107,000.00 Cr	
		Funds Used/Debits 197,741.76 Dr	
		Cash Withdrawals 40,000.00 Dr	
		Cheques Cashed/Issued 0.00	
		Debit/Stop Orders 13,315.39 Dr	
		Nominated Account Payments 58,260.00 Dr	
Funds Used/Debits R 197,741.76 (46)	Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 530.35 Dr Subscription Fees 0.00 Interest 425.36 Dr Refunds/Adjustments 77.98 Cr Arrears Amount 0.00	Closing Balance 48,740.04 Dr	
		Pending Transactions 1.00	
		Overdraft Limit 50,000.00	
		Available Balance (23h33 - 16 Nov 11) 1,258.96	
		Cash Withdrawals R 40,000.00 (16)	
		Cheques Cashed/Issued R 0.00 (0)	
		Debit/Stop Orders R 13,315.39 (3)	
		Nominated Account Payments R 58,260.00 (5)	
		Cheque Card R 82,666.37 (21)	
		Electron Debit Card R 0.00 (0)	
		Petrol Card R 0.00 (0)	
		Transfers Out R 3,500.00 (1)	

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account

Congratulations! FNB has rewarded you with eB10,349.00 this month on your Cheque Card Purchases.

		Oct 11	Sep 11	Aug 11
Qualify to earn rewards		Y	Y	Y
Fuel Rewards	Fuel rewards rate	7.50%	5.00%	5.00%
	Qualifying fuel cheque card spend	0.00	0.00	0.00
	Fuel Rewards earned	eB 0.00	eB 0.00	eB 0.00
eBucks	eBucks Rewards rate	1.20%	0.80%	0.80%
	Other qualifying cheque card spend	86,239.41	5,167.74	8,920.25
	eBucks Rewards earned	eB 10,349.00	eB 413.00	eB 714.00
For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.				

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
486	62118509655	11/11/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					43,860.52 Dr	0.00
18 Oct	Internet Trf From	Transfer		25,000.00 Cr	18,860.52	
18 Oct	POS Purchase Debit Card	S*cashbuild Meadowl	405769*3200 15 Oct	1,698.00	20,558.52	2.75
19 Oct	ATM Cash	Braamftn	4195721000003929	3,000.00	23,558.52	22.80
19 Oct	POS Purchase Debit Card	S*cashbuild Aeroton	405769*3200 17 Oct	243.90	23,802.42	2.75
20 Oct	POS Purchase Debit Card	S*cashbuild Aeroton	405769*3200 18 Oct	10,000.00	33,802.42	2.75
21 Oct	ATM Cash	Glenhove	4790561141125622	3,000.00	36,802.42	22.80
21 Oct	POS Purchase Debit Card	S*cashbuild Aeroton	405769*3200 19 Oct	11,847.50	48,649.92	2.75
24 Oct	ATM Cash	Sasol	4790561141125622	1,200.00	49,849.92	17.10
25 Oct	Internet Trf From	From Accsolve		30,000.00 Cr	19,849.92	
25 Oct	Magtape Credit	Molelwane Salaries		40,000.00 Cr	20,150.08 Cr	
26 Oct	Internet Pmt To	Nono FNB	From Geoff	30,000.00	9,849.92	7.20
27 Oct	POS Purchase Debit Card	S*cashbuild Aeroton	405769*3200 25 Oct	13,000.00	22,849.92	2.75
28 Oct	Magtape Credit	Molelwane Salaries		46,739.97 Cr	23,890.05 Cr	
28 Oct	POS Purchase Debit Card	S*corobrik Crown M	405769*3200 27 Oct	843.60	23,046.45 Cr	2.75
28 Oct	POS Purchase Debit Card	Alpha Electrical	405769*3200 26 Oct	1,829.60	21,216.85 Cr	2.75
28 Oct	POS Purchase Debit Card	S*cashbuild Aeroton	405769*3200 26 Oct	10,000.00	11,216.85 Cr	2.75
29 Oct	ATM Cash	Columbin	4901368281354012	2,000.00	9,216.85 Cr	22.80
29 Oct	POS Purchase Debit Card	S*cashbuild Aeroton	405769*3200 27 Oct	7,000.00	2,216.85 Cr	2.75
31 Oct	Internet Trf To	CC Payment		3,500.00	1,283.15	3.30
31 Oct	Internal Debit Order	Wesbank_fi85177146426		10,039.71	11,322.86	3.30
31 Oct	ATM Cash	Sasol Vi	4195721000003929	3,000.00	14,322.86	22.80
01 Nov	Magtape Debit	Lombard Lidd	000000016776168	610.68	14,933.54	14.00
01 Nov	Magtape Debit	Liberty	C00017533 2510 Lbt	2,665.00	17,598.54	14.00
01 Nov	POS Purchase Debit Card	Alpha Electrical	405769*3200 29 Oct	1,375.30	18,973.84	2.75
02 Nov	Internet Pmt To	Nono FNB	From Geoff	5,000.00	23,973.84	7.20
02 Nov	ATM Cash	S/Gte Vs	4057691002003200	3,000.00	26,973.84	22.80
02 Nov	POS Purchase Debit Card	Builders Warehouse	405769*3200 31 Oct	503.25	27,477.09	2.75
02 Nov	POS Purchase Debit Card	Builders Warehouse	405769*3200 31 Oct	1,494.00	28,971.09	2.75
03 Nov	ATM Cash	Basso	4057691002003200	3,000.00	31,971.09	22.80
03 Nov	POS Purchase Debit Card	S*cashbuild Aeroton	405769*3200 01 Nov	10,000.00	41,971.09	2.75
04 Nov	ATM Cash	S/Gte Vs	4057691002003200	3,000.00	44,971.09	22.80
05 Nov	Internet Trf From	Meredale		30,000.00 Cr	14,971.09	
05 Nov	Internet Pmt To	Nono FNB	From Geoff	6,000.00	20,971.09	7.20
05 Nov	ATM Cash	Basso	4057691002003200	3,000.00	23,971.09	22.80
05 Nov	POS Purchase Debit Card	S*cashbuild Aeroton	405769*3200 03 Nov	2,500.00	26,471.09	2.75
07 Nov	ATM Cash	Shell Wg	4057691002003200	3,000.00	29,471.09	22.80
07 Nov	POS Purchase Debit Card	Alpha Electrical	405769*3200 04 Nov	423.00	29,894.09	2.75
08 Nov	ATM Cash	Columbin	4057691002003200	3,000.00	32,894.09	22.80
08 Nov	ATM Cash	Columbin	4057691002003200	3,000.00	35,894.09	22.80
08 Nov	ATM Cash	Columbin	4057691002003200	2,000.00	37,894.09	22.80
08 Nov	POS Purchase Debit Card	S*savanna The Glen	405769*3200 06 Nov	1,100.00	38,994.09	2.75
08 Nov	POS Purchase Debit Card	S*comptonville Hard	405769*3200 07 Nov	2,895.00	41,889.09	2.75
09 Nov	ATM Cash	Basso	4195721000003929	3,000.00	44,889.09	22.80
10 Nov	POS Purchase Debit Card	S*comptonville Hard	405769*3200 09 Nov	2,365.00	47,254.09	2.75
11 Nov	POS International Purchase Deb	Apple Itunes Store	405769*3200 10 Nov	8.22	47,262.31	2.75
12 Nov	Internet Trf From	Transfer		22,000.00 Cr	25,262.31	
12 Nov	Internet Pmt To	Nono FNB	From Geoff	6,000.00	31,262.31	7.20
12 Nov	Internet Pmt To	Meredale	Makhubo	11,260.00	42,522.31	7.20

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00???/P6/A6/PN/Y	FNFPSP
486	62118509655	11/11/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
12 Nov	POS Purchase Debit Card	S*comptonville Hard	405769*3200 10 Nov	1,770.00	44,292.31	2.75
14 Nov	ATM Cash	Sasolrac	4790561141125622	1,200.00	45,492.31	17.10
16 Nov	ATM Cash	Sasol Gr	4057691002003200	600.00	46,092.31	11.40
16 Nov	POS Purchase Debit Card	S*comptonville Hard	405769*3200 15 Nov	1,770.00	47,862.31	2.75
16 Nov	Int On Debit Balance			425.36	48,287.67	
16 Nov	Dr Interest Rebate			77.98 Cr	48,209.69	
16 Nov	#Monthly O/D Fee			27.00	48,236.69	(27.00)
16 Nov	#Monthly Account Fee			33.00	48,269.69	
16 Nov	#Service Fees			470.35	48,740.04	(470.35)
Closing Balance					48,740.04 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R65.13 Dr
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 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	11/11/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 63

BBST63 116346
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

IMPORTANT NUMBERS:
FNB Bank Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

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Next time you receive money from abroad you will be able to visit Online Banking to convert your foreign currency into Rands. New from FNB Forex. T&C's apply. Login to www.fnb.co.za

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	48,740.04 Dr
R 64,739.97 (3)		Funds Received/Credits	64,739.97 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 65,743.10 (18)		Electronic Payments Received	64,739.97 Cr
		Transfers In	0.00
		Funds Used/Debits	65,743.10 Dr
		Cash Withdrawals	5,000.00 Dr
		Cheques Cashed/Issued	0.00
		Debit/Stop Orders	13,315.39 Dr
		Nominated Account Payments	35,855.55 Dr
		Cheque Card	7,572.16 Dr
		Electron Debit Card	0.00
		Fuel Purchases	0.00
		Transfers Out	4,000.00 Dr
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	195.85 Dr
		Subscription Fees	0.00
		Interest	535.27 Dr
		Refunds/Adjustments	98.13 Cr
		Arrears Amount	0.00
		Closing Balance	50,376.16 Dr
		Pending Transactions	2.00
		Overdraft Limit	50,000.00
		Available Balance (00h57 - 16 Dec 11)	0.00

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account
Congratulations! FNB has rewarded you with eB3,223.00 this month on your Cheque Card Purchases.

		Nov 11	Oct 11	Sep 11
Qualify to earn rewards		Y	Y	Y
Fuel Rewards	Fuel rewards rate	7.50%	7.50%	5.00%
	Qualifying fuel cheque card spend	0.00	0.00	0.00
	Fuel Rewards earned	eB 0.00	eB 0.00	eB 0.00
eBucks	eBucks Rewards rate	1.20%	1.20%	0.80%
	Other qualifying cheque card spend	26,855.93	86,239.41	5,167.74
	eBucks Rewards earned	eB 3,223.00	eB 10,349.00	eB 413.00
For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.				

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	11/12/15	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					48,740.04 Dr	0.00
18 Nov	POS Purchase Debit Card	S*comptonville Hard	405769*3200 17 Nov	150.00	48,890.04	2.75
18 Nov	POS Purchase Debit Card	S*comptonville Hard	405769*3200 17 Nov	485.00	49,375.04	2.75
29 Nov	Magtape Credit	2220745179mapitso Hlahane		15,000.00 Cr	34,375.04	
30 Nov	Internal Debit Order	Wesbank_fi85177146426		10,039.71	44,414.75	3.30
30 Nov	POS International Purchase Deb	1.99 Apple Itunes S	405769*3200 29 Nov	17.16	44,431.91	2.75
01 Dec	Magtape Credit	Molelwane Salaries		46,739.97 Cr	2,308.06 Cr	
01 Dec	Magtape Debit	Lombard Lidd 000000017092272		610.68	1,697.38 Cr	14.00
01 Dec	Magtape Debit	Liberty C00017556 2411 Lbt		2,665.00	967.62	14.00
02 Dec	ATM Cash	Shell	4790561141125622	2,000.00	2,967.62	22.80
02 Dec	POS Purchase Debit Card	S*comptonville Hard	405769*3200 01 Dec	400.00	3,367.62	2.75
02 Dec	POS Purchase Debit Card	S*comptonville Hard	405769*3200 01 Dec	915.00	4,282.62	2.75
03 Dec	Internet Pmt To	Meredale Slap	Qu412136rev1-bikie	19,455.55	23,738.17	7.20
03 Dec	Internet Pmt To	Nono FNB	From Geoff	16,000.00	39,738.17	7.20
03 Dec	Internet Pmt To	Pool Maintenance	Geoff-meredale 22 Ap	400.00	40,138.17	7.20
03 Dec	Internet Trf To	CC Payment		4,000.00	44,138.17	3.30
05 Dec	POS Purchase Debit Card	Alpha Electrical	405769*3200 02 Dec	1,220.00	45,358.17	2.75
05 Dec	#Notification Fee E-mail	#Email Sending Fee	Pilansberg Manufac	0.65	45,358.82	(0.65)
06 Dec	POS Purchase Debit Card	S*comptonville Hard	405769*3200 05 Dec	1,885.00	47,243.82	2.75
07 Dec	POS Purchase Debit Card	Talisman Winchester	405769*3200 05 Dec	2,500.00	49,743.82	2.75
12 Dec	FNB OB Pmt	Molelwane Consulting		3,000.00 Cr	46,743.82	
12 Dec	ATM Cash	Columbin	4901368281354012	2,000.00	48,743.82	22.80
14 Dec	ATM Cash	Bp Sowet	4901368281354012	1,000.00	49,743.82	11.40
15 Dec	Int On Debit Balance			535.27	50,279.09	
15 Dec	Dr Interest Rebate			98.13 Cr	50,180.96	
15 Dec	#Monthly O/D Fee			27.00	50,207.96	(27.00)
15 Dec	#Monthly Account Fee			33.00	50,240.96	
15 Dec	#Service Fees			135.20	50,376.16	(135.20)

Closing Balance50,376.16 Dr0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R24.05 Dr
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 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
486	62118509655	11/12/15	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 64

15 December 2011 to 16 January 2012

IMPORTANT NUMBERS:

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

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Expecting money from overseas?

Next time you receive money from abroad you will be able to visit Online Banking to convert your foreign currency into Rands. New from FNB Forex. T&C's apply. Login to www.fnb.co.za

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	50,376.16 Dr
R 148,039.97	(8)	Funds Received/Credits	148,039.97 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 144,035.36	(28)	Electronic Payments Received	43,739.97 Cr
		Transfers In	104,300.00 Cr
		Funds Used/Debits	144,035.36 Dr
		Cash Withdrawals	26,000.00 Dr
		Cheques Cash/Issued	0.00
		Debit/Stop Orders	13,668.89 Dr
		Nominated Account Payments	81,430.16 Dr
		Cheque Card	16,936.31 Dr
		Electron Debit Card	0.00
		Fuel Purchases	0.00
		Transfers Out	6,000.00 Dr
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	413.20 Dr
		Subscription Fees	0.00
		Interest	421.87 Dr
		Refunds/Adjustments	77.34 Cr
		Arrears Amount	0.00
		Closing Balance	47,129.28 Dr
		Pending Transactions	1.00
		Overdraft Limit	50,000.00
		Available Balance (00h30 - 17 Jan 12)	2,869.72

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account

Congratulations! FNB has rewarded you with eB5,435.00 this month on your Cheque Card Purchases.

		Dec 11	Nov 11	Oct 11
Qualify to earn rewards		Y	Y	Y
Fuel Rewards	Fuel rewards rate	15.00%	7.50%	7.50%
	Qualifying fuel cheque card spend	0.00	0.00	0.00
	Fuel Rewards earned	eB 0.00	eB 0.00	eB 0.00
eBucks	eBucks Rewards rate	2.50%	1.20%	1.20%
	Other qualifying cheque card spend	21,741.41	26,855.93	86,239.41
	eBucks Rewards earned	eB 5,435.00	eB 3,223.00	eB 10,349.00
For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.				

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	12/01/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,376.16 Dr	0.00
17 Dec	Internet Trf From	Transfer		1,000.00 Cr	49,376.16	
20 Dec	Internet Trf From	Transfer		20,000.00 Cr	29,376.16	
21 Dec	ATM Cash	Basso	4901368281354012	2,000.00	31,376.16	22.80
21 Dec	Magtape Credit	Molelwane Salaries		43,739.97 Cr	12,363.81 Cr	
22 Dec	ATM Cash	Basso	4901368281354012	2,000.00	10,363.81 Cr	22.80
22 Dec	Cash Non FNB ATM	Standard	479056*5622	1,000.00	9,363.81 Cr	17.90
22 Dec	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 20 Dec	2,088.15	7,275.66 Cr	2.75
23 Dec	ATM Cash	Basso	4790561141125622	3,000.00	4,275.66 Cr	22.80
23 Dec	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 21 Dec	6,828.15	2,552.49	2.75
24 Dec	ATM Cash	Basso	4790561141125622	3,000.00	5,552.49	22.80
24 Dec	POS Purchase Debit Card	Builders Warehouse	405769*3200 23 Dec	3,797.90	9,350.39	2.75
24 Dec	POS International Purchase Deb	Apple Itunes Store	405769*3200 24 Dec	8.31	9,358.70	2.75
26 Dec	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 23 Dec	359.50	9,718.20	2.75
28 Dec	Internet Pmt To	X5 Defcon Tinting	Geoff Makhubo X5	6,954.00	16,672.20	7.20
29 Dec	#Notification Fee - Sms	#Sms Sending Fee	Ya Rona Car Sound	1.00	16,673.20	(1.00)
29 Dec	#Notification Fee - Fax	#Fax Sending Fee	Ya Rona Car Sound	4.60	16,677.80	(4.60)
29 Dec	POS Purchase Debit Card	S*shell Ultra Selec	405769*3200 25 Dec	392.85	17,070.65	2.75
29 Dec	POS Purchase Debit Card	Pnp Jubilee Mall	405769*3200 27 Dec	1,346.55	18,417.20	2.75
29 Dec	#Notification Fee E-mail	#Email Sending Fee	Ya Rona Car Sound	0.65	18,417.85	(0.65)
31 Dec	Internal Debit Order	Wesbank_fi85177146426		10,039.71	28,457.56	3.30
03 Jan	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	18,000.00	46,457.56	7.20
03 Jan	Internet Trf From	From Salaries		50,000.00 Cr	3,542.44 Cr	
03 Jan	Internet Pmt To	Nono FNB	From Geoff	15,000.00	11,457.56	7.20
03 Jan	Magtape Debit	Lombard Lidd	000000017409507	610.68	12,068.24	14.00
03 Jan	Magtape Debit	Liberty	C00017420 2112 Lbt	3,018.50	15,086.74	14.00
04 Jan	Internet Trf From	Trf		15,000.00 Cr	86.74	
04 Jan	Internet Pmt To	22 Apalis-concrete M	100617894	36,268.87	36,355.61	7.20
04 Jan	#Notification Fee E-mail	#Email Sending Fee	Lencar Properties	0.65	36,356.26	(0.65)
05 Jan	#Notification Fee E-mail	#Email Sending Fee	Afrisam	0.65	36,356.91	(0.65)
06 Jan	Internet Trf To	Trf		6,000.00	42,356.91	3.30
06 Jan	POS Purchase Debit Card	Jj Cale Sandton	405769*3200 05 Jan	2,114.90	44,471.81	2.75
07 Jan	Cash Non FNB ATM	Standard	405769*3200	3,000.00	47,471.81	29.30
09 Jan	Internet Trf From	Geoff		1,000.00 Cr	46,471.81	
09 Jan	Internet Trf From	Geoff		2,300.00 Cr	44,171.81	
09 Jan	Internet Pmt To	22 Apalis-concrete M	100617894	5,207.29	49,379.10	7.20
10 Jan	#Notification Fee E-mail	#Email Sending Fee	Afrisam	0.65	49,379.75	(0.65)
16 Jan	Internet Trf From	Trf		15,000.00 Cr	34,379.75	
16 Jan	ATM Cash	Columbin	4057691002003200	3,000.00	37,379.75	22.80
16 Jan	ATM Cash	Columbin	4057691002003200	3,000.00	40,379.75	22.80
16 Jan	ATM Cash	Columbin	4057691002003200	2,000.00	42,379.75	22.80
16 Jan	ATM Cash	Columbin	4901368281354012	2,000.00	44,379.75	22.80
16 Jan	ATM Cash	Columbin	4901368281354012	2,000.00	46,379.75	22.80
16 Jan	Int On Debit Balance			421.87	46,801.62	
16 Jan	Dr Interest Rebate			77.34 Cr	46,724.28	
16 Jan	#Monthly O/D Fee			27.00	46,751.28	(27.00)
16 Jan	#Monthly Account Fee			33.00	46,784.28	
16 Jan	#Non FNB ATM Cash Withdrawal Fees			47.20	46,831.48	(47.20)
16 Jan	#Service Fees			297.80	47,129.28	(297.80)

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00??/P6/A6/PN/Y	FNFPSP
486	62118509655	12/01/16	Fnb Platinum Cheque Account	

Closing Balance

47,129.28 Dr

0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R50.74 Dr
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 07/CV/94/KM/00??/P6/A6/PN/Y	FNFSF
486	62118509655	12/01/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 65

16 January 2012 to 16 February 2012

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

Let eBucks take care of all your gifting needs with our amazing deals. Now you can pay for that special gift in eBucks or Rands or a combination of both. Visit www.eBucks.com to view these deals! Terms & conditions apply.

Next time you receive money from abroad you will be able to visit Online Banking to convert your foreign currency into Rands. New from FNB Forex. T&C's apply. Login to www.fnb.co.za

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 123,339.97 (4)		Opening Balance 47,129.28 Dr	
Funds Used/Debits R 108,319.35 (30)		Funds Received/Credits 123,339.97 Cr ATM/Teller Deposits 16,600.00 Cr Electronic Payments Received 9,000.00 Cr Transfers In 97,739.97 Cr	
		Funds Used/Debits 108,319.35 Dr Cash Withdrawals 25,000.00 Dr Cheques Cash/Issued 0.00 Debit/Stop Orders 13,668.89 Dr Nominated Account Payments 44,379.70 Dr Cheque Card 21,128.46 Dr Electron Debit Card 0.00 Fuel Purchases 642.30 Dr Transfers Out 3,500.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 593.15 Dr Subscription Fees 0.00 Interest 519.19 Dr Refunds/Adjustments 95.18 Cr Arrears Amount 0.00			
Closing Balance 33,125.82 Dr Pending Transactions 11,380.52 Overdraft Limit 50,000.00 Available Balance (23h38 - 16 Feb 12) 5,493.66			

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account

Congratulations! FNB has rewarded you with eB668.00 this month on your Cheque Card Purchases.

Qualify to earn rewards		Jan 11	Dec 11	Nov 11
		Y	Y	Y
Fuel Rewards	Fuel rewards rate	7.50%	15.00%	7.50%
	Qualifying fuel cheque card spend	551.44	0.00	0.00
	Fuel Rewards earned	eB 414.00	eB 0.00	eB 0.00
eBucks	eBucks Rewards rate	1.20%	2.50%	1.20%
	Other qualifying cheque card spend	2,114.90	21,741.41	26,855.93
	eBucks Rewards earned	eB 254.00	eB 5,435.00	eB 3,223.00

For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	12/02/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					47,129.28 Dr	0.00
19 Jan	Chq Card Fuel Purchase	S*glenhove Service	405769*3200 17 Jan	642.30	47,771.58	
24 Jan	Cash Non FNB ATM	Nedcor	405769*3200	1,000.00	48,771.58	17.90
31 Jan	Cash Deposit	Braamfnt	Ac	16,600.00 Cr	32,171.58	207.50
31 Jan	Internal Debit Order	Wesbank_fi85177146426		10,039.71	42,211.29	3.30
01 Feb	Magtape Debit	Lombard Lidd	000000017856551	610.68	42,821.97	14.00
01 Feb	Magtape Debit	Liberty	C00017447250112lbt	3,018.50	45,840.47	14.00
02 Feb	Internet Pmt To	YI Donation	Geoff	600.00	46,440.47	7.20
03 Feb	Internet Trf From	Molelwane Salary		37,739.97 Cr	8,700.50	
03 Feb	Internet Pmt To	School Fees	Tebogo Makhubo-grade	4,279.70	12,980.20	7.20
03 Feb	Internet Pmt To	Nono FNB	From Geoff	15,000.00	27,980.20	7.20
03 Feb	Internet Pmt To	ABSA Credit Card	4787692035950018	8,000.00	35,980.20	7.20
03 Feb	Internet Trf To	CC Payment		3,500.00	39,480.20	3.30
03 Feb	Magtape Credit	Molelwane Salaries		9,000.00 Cr	30,480.20	
03 Feb	POS Purchase Debit Card	S*bassonia Spar	405769*3200 01 Feb	225.44	30,705.64	2.75
04 Feb	ATM Cash	Hamma	4901368281354012	2,000.00	32,705.64	22.80
04 Feb	ATM Cash	Hammansk	4790561141125622	3,000.00	35,705.64	22.80
04 Feb	ATM Cash	Shellkop	4057691002003200	3,000.00	38,705.64	22.80
04 Feb	ATM Cash	Shellkop	4057691002003200	3,000.00	41,705.64	22.80
04 Feb	Internet Pmt To	Clifford	Geoff	1,500.00	43,205.64	7.20
04 Feb	POS Purchase Debit Card	S*bowen Equipment H	405769*3200 02 Feb	1,000.00	44,205.64	2.75
04 Feb	POS International Purchase Deb	4.99 Apple Itunes S	405769*3200 03 Feb	39.23	44,244.87	2.75
07 Feb	POS Purchase Debit Card	Wimpy Killarney Mal	405769*3200 05 Feb	332.95	44,577.82	2.75
10 Feb	Internet Trf From	Mc Transfer		60,000.00 Cr	15,422.18 Cr	
10 Feb	ATM Cash	Columbin	4057691002003200	3,000.00	12,422.18 Cr	22.80
10 Feb	ATM Cash	Columbin	4057691002003200	3,000.00	9,422.18 Cr	22.80
10 Feb	ATM Cash	Columbin	4057691002003200	2,000.00	7,422.18 Cr	22.80
10 Feb	Internet Pmt To	Nono FNB	From Geoff	15,000.00	7,577.82	7.20
10 Feb	POS Purchase Debit Card	S*phelang Crossing	405769*3200 09 Feb	336.10	7,913.92	2.75
10 Feb	POS Purchase Debit Card	S*boston Bbq	405769*3200 08 Feb	1,002.00	8,915.92	2.75
10 Feb	POS Purchase Debit Card	S*navegara	405769*3200 08 Feb	4,000.00	12,915.92	2.75
13 Feb	POS Purchase Debit Card	S*samca Cash & Carr	405769*3200 10 Feb	1,513.79	14,429.71	2.75
13 Feb	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 10 Feb	12,678.95	27,108.66	2.75
15 Feb	ATM Cash	Basso	4901368281354012	2,000.00	29,108.66	22.80
15 Feb	ATM Cash	Easy	4790561141125622	3,000.00	32,108.66	22.80
16 Feb	Int On Debit Balance			519.19	32,627.85	
16 Feb	Dr Interest Rebate			95.18 Cr	32,532.67	
16 Feb	#Monthly O/D Fee			27.00	32,559.67	(27.00)
16 Feb	#Monthly Account Fee			33.00	32,592.67	
16 Feb	#Non FNB ATM Cash Withdrawal Fees			17.90	32,610.57	(17.90)
16 Feb	#Service Fees			307.75	32,918.32	(307.75)
16 Feb	#Cash Deposit Fee			207.50	33,125.82	(207.50)

Closing Balance

33,125.82 Dr

0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R72.84 Dr
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 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFPSP
486	62118509655	12/02/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 66

16 February 2012 to 16 March 2012

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

From 16 July 2012 the maximum value for which a cheque can be written will be reduced from R5 million to R500 000. This decision was made by Payments Association of South Africa and is endorsed by the Reserve Bank

Using your Cheque Card for in-store payments is more convenient and safer than drawing cash.

From March 2012, posted cheque-vouchers will be discontinued. Cheque-vouchers can still be accessed via branch or Online and Telephone Banking. For more information please contact 0860 11 22 44.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	33,125.82 Dr
R 70,739.97	(3)	Funds Received/Credits	70,739.97 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 86,401.40	(30)	Electronic Payments Received	66,739.97 Cr
		Transfers In	4,000.00 Cr
		Funds Used/Debits	86,401.40 Dr
		Cash Withdrawals	22,000.00 Dr
		Cheques Cash/Issued	0.00
		Debit/Stop Orders	13,668.89 Dr
		Nominated Account Payments	7,279.70 Dr
		Cheque Card	29,514.31 Dr
		Electron Debit Card	938.50 Dr
		Fuel Purchases	0.00
		Transfers Out	13,000.00 Dr
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	375.50 Dr
		Subscription Fees	0.00
		Interest	391.45 Dr
		Refunds/Adjustments	1,375.91 Cr
		Arrears Amount	0.00
		Closing Balance	48,178.29 Dr
		Pending Transactions	506.00
		Overdraft Limit	50,000.00
		Available Balance (23h45 - 16 Mar 12)	1,315.71

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account

Congratulations! FNB has rewarded you with eB8,692.00 this month on your Cheque Card Purchases.

		Feb 11	Jan 11	Dec 11
Qualify to earn rewards		Y	Y	Y
Fuel Rewards	Fuel rewards rate	15.00%	7.50%	15.00%
	Qualifying fuel cheque card spend	0.00	551.44	0.00
	Fuel Rewards earned	eB 0.00	eB 414.00	eB 0.00
eBucks	eBucks Rewards rate	2.50%	1.20%	2.50%
	Other qualifying cheque card spend	34,767.77	2,114.90	21,741.41
	eBucks Rewards earned	eB 8,692.00	eB 254.00	eB 5,435.00
For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.				

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	12/03/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					33,125.82 Dr	0.00
17 Feb	FNB OB Pmt	Molelwane Consulting		20,000.00 Cr	13,125.82	
17 Feb	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 15 Feb	1,175.00	14,300.82	2.75
17 Feb	POS Purchase Debit Card	S*hammanskraal Buil	405769*3200 15 Feb	1,899.00	16,199.82	2.75
17 Feb	POS Purchase Debit Card	S*bowen Equipment H	405769*3200 15 Feb	3,000.00	19,199.82	2.75
17 Feb	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 15 Feb	5,306.52	24,506.34	2.75
21 Feb	POS Purchase Debit Card	Pnp Jubilee Mall	405769*3200 19 Feb	293.50	24,799.84	2.75
21 Feb	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 19 Feb	715.60	25,515.44	2.75
21 Feb	POS Purchase Debit Card	Pnp Jubilee Mall	405769*3200 19 Feb	980.90	26,496.34	2.75
22 Feb	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 20 Feb	34.50	26,530.84	2.75
22 Feb	Refund Debit Card Purchase	Cr Vc S*bowen Equipment Ha	4057691002003200	1,304.15 Cr	25,226.69	
24 Feb	ATM Cash	Bpsmitst	4901368281354012	2,000.00	27,226.69	22.80
24 Feb	ATM Cash	Bpsmitst	4901368281354012	2,000.00	29,226.69	22.80
25 Feb	ATM Cash	Columbin	4790561141125622	3,000.00	32,226.69	22.80
25 Feb	ATM Cash	Sasol	4901368281354012	2,000.00	34,226.69	22.80
25 Feb	ATM Cash	Sasol Vi	4901368281354012	2,000.00	36,226.69	22.80
27 Feb	POS International Purchase Deb	18.98 Apple Itunes	405769*3200 26 Feb	149.29	36,375.98	2.75
28 Feb	POS Purchase Debit Card	S*comptonville Hard	405769*3200 27 Feb	85.00	36,460.98	2.75
29 Feb	Internet Trf From	Trf		4,000.00 Cr	32,460.98	
29 Feb	Internal Debit Order	Wesbank_fi85177146426		10,039.71	42,500.69	3.30
01 Mar	FNB OB Pmt	Molelwane Consulting		46,739.97 Cr	4,239.28 Cr	
01 Mar	Internet Pmt To	Prj Geoff		3,000.00	1,239.28 Cr	7.20
01 Mar	Magtape Debit	Lombard Lidd 000000018201151		610.68	628.60 Cr	14.00
01 Mar	Magtape Debit	Liberty C00017556240212lbt		3,018.50	2,389.90	14.00
02 Mar	ATM Cash	Basso	4901368281354012	2,000.00	4,389.90	22.80
02 Mar	ATM Cash	Basso	4901368281354012	2,000.00	6,389.90	22.80
03 Mar	POS Purchase Debit Card	S*comptonville Hard	405769*3200 02 Mar	13,625.00	20,014.90	2.75
05 Mar	Internet Pmt To	School Fees	Tebogo Makhubo-grade	4,279.70	24,294.60	7.20
06 Mar	Internet Trf To	Transfer To Mc		13,000.00	37,294.60	3.30
07 Mar	ATM Cash	Bankcity	4790561141125622	3,000.00	40,294.60	22.80
07 Mar	POS Purchase Debit Card	S*comptonville Hard	405769*3200 06 Mar	125.00	40,419.60	2.75
07 Mar	POS Purchase Debit Card	S*comptonville Hard	405769*3200 06 Mar	2,125.00	42,544.60	2.75
12 Mar	ATM Cash	Shell	4901368281354012	2,000.00	44,544.60	22.80
12 Mar	ATM Cash	Shell	4901368281354012	2,000.00	46,544.60	22.80
12 Mar	Debit Card POS Purchase	S*mulbarton Service	419572*3929 10 Mar	938.50	47,483.10	2.75
16 Mar	Int On Debit Balance			391.45	47,874.55	
16 Mar	Dr Interest Rebate			71.76 Cr	47,802.79	
16 Mar	#Monthly O/D Fee			27.00	47,829.79	(27.00)
16 Mar	#Monthly Account Fee			33.00	47,862.79	
16 Mar	#Service Fees			315.50	48,178.29	(315.50)
Closing Balance					48,178.29 Dr	0.00
If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.						

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R46.12 Dr
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 07/CV/94/KM/00???/P6/A6/PN/Y	FNFPSP
486	62118509655	12/03/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 67

16 March 2012 to 16 April 2012

IMPORTANT NUMBERS:

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

DID YOU KNOW?

Using your Cheque Card for in-store payments is more convenient and safer than drawing cash. You could also SAVE up to R114 per annum when you switch to receiving your statement via e-mail..

Did You Know?

Did You Know?
You can send money instantly to a cellphone using eWallet? You can send from FNB Cellphone Banking, FNB Online Banking and FNB ATMs. For more info, go to fnp.co.za

Switch to FNB Connect

With FNB Connect you get up to 2GB FREE ADSL data - every month! No forms, no fuss, just immediate free data every month.

To find out how much you qualify for, go to <https://www.fnbnconnect.co.za/rewards.shtml>.

Why wait? Switch to FNB
Connect now by signing up at
www.fnbconnect.co.za

eBucks Makro offer

Special offer: EARN eBucks when you SPEND eBucks at Makro stores. Offer valid from 9 April to 12 May 2012. eBucks members can also stand the chance to win eB100 000 (R10 000) when they spend eBucks at Makro. Visit www.eBucks.com for more.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 111,000.00 (10)		Opening Balance 48,178.29 Dr	
Funds Used/Debits R 112,503.95 (38)		Funds Received/Credits 111,000.00 Cr ATM/Teller Deposits 13,000.00 Cr Electronic Payments Received 61,000.00 Cr Transfers In 37,000.00 Cr	
		Funds Used/Debits 112,503.95 Dr Cash Withdrawals 28,600.00 Dr Cheques Cash/Issued 0.00 Debit/Stop Orders 13,668.89 Dr Nominated Account Payments 30,480.00 Dr Cheque Card 9,655.06 Dr Electron Debit Card 0.00 Fuel Purchases 0.00 Transfers Out 30,100.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 683.90 Dr Subscription Fees 0.00 Interest 625.26 Dr Refunds/Adjustments 0.00 Arrears Amount 0.00		Closing Balance 50,991.40 Dr Pending Transactions 0.00 Overdraft Limit 50,000.00 Available Balance (23h59 - 16 Apr 12) 0.00	

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account

Congratulations! FNB has rewarded you with eB5,976.00 this month on your Cheque Card Purchases.

		Mar 11	Feb 11	Jan 11
Qualify to earn rewards		Y	Y	Y
Fuel Rewards	Fuel rewards rate	15.00%	15.00%	7.50%
	Qualifying fuel cheque card spend	0.00	0.00	551.44
	Fuel Rewards earned	eB 0.00	eB 0.00	eB 414.00
eBucks	eBucks Rewards rate	2.50%	2.50%	1.20%
	Other qualifying cheque card spend	23,902.40	34,767.77	2,114.90
	eBucks Rewards earned	eB 5,976.00	eB 8,692.00	eB 254.00
For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.				

For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Interest Rate (NCA)

Interest on Debit Balance
Prime + 6.00% - Rebate*

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	12/04/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					48,178.29 Dr	0.00
17 Mar	Internet Trf From	Trf		13,000.00 Cr	35,178.29	
17 Mar	ATM Cash	Basso	4057691002003200	3,000.00	38,178.29	22.80
17 Mar	ATM Cash	Basso	4057691002003200	3,000.00	41,178.29	22.80
17 Mar	ATM Cash	Basso	4057691002003200	2,000.00	43,178.29	22.80
17 Mar	ATM Cash	Aeroton	4901368281354012	2,000.00	45,178.29	22.80
19 Mar	Cash Non FNB ATM	Standard	479056*5622	2,000.00	47,178.29	29.30
19 Mar	ATM Cash	Columbin	4057691002003200	1,000.00	48,178.29	11.40
19 Mar	Internet Trf From	Trf		10,000.00 Cr	38,178.29	
19 Mar	POS Purchase Debit Card	S*the Parktonian	405769*3200 17 Mar	737.30	38,915.59	2.75
19 Mar	ATM Cash	Easy Pla	4057691002003200	3,000.00	41,915.59	22.80
20 Mar	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 18 Mar	2,294.80	44,210.39	2.75
20 Mar	POS Purchase Debit Card	S*cashbuild Jubilee	405769*3200 18 Mar	4,320.35	48,530.74	2.75
22 Mar	ATM Cash	Basso	4195721000003929	600.00	49,130.74	11.40
22 Mar	Internet Trf From	Trf		10,000.00 Cr	39,130.74	
22 Mar	Internet Pmt To	Nono FNB	From Geoff	6,000.00	45,130.74	7.20
23 Mar	ATM Cash	Shell Wg	4195721000003929	2,000.00	47,130.74	22.80
24 Mar	Cash Non FNB ATM	Standard	405769*3200	2,000.00	49,130.74	29.30
24 Mar	#Balance Enq Non FNB			3.70	49,134.44	
27 Mar	POS Purchase Debit Card	High Fidelity	405769*3200 25 Mar	169.95	49,304.39	2.75
27 Mar	POS Purchase Debit Card	S*comptonville Hard	405769*3200 23 Feb	505.00	49,809.39	2.75
28 Mar	Internet Trf From	Trf		4,000.00 Cr	45,809.39	
28 Mar	Internet Pmt To	Nono FNB	From Geoff	4,000.00	49,809.39	7.20
31 Mar	Internal Debit Order	Wesbank_fi85177146426		10,039.71	59,849.10	3.30
02 Apr	Cash Deposit	Sthgate	Tw Majola	13,000.00 Cr	46,849.10	162.50
02 Apr	Magtape Debit	Lombard Lidd	000000018595581	610.68	47,459.78	14.00
02 Apr	Magtape Debit	Liberty	C00017544260312lbt	3,018.50	50,478.28	14.00
05 Apr	FNB OB Pmt	Muriel Makhubo		15,000.00 Cr	35,478.28	
05 Apr	Internet Trf To	Transfer		7,000.00	42,478.28	3.30
05 Apr	Internet Trf To	CC Payment		3,000.00	45,478.28	3.30
05 Apr	FNB OB Pmt	Muriel Makhubo		10,000.00 Cr	35,478.28	
05 Apr	ATM Cash	Kliprive	4057691002003200	3,000.00	38,478.28	22.80
05 Apr	ATM Cash	Kliprive	4057691002003200	3,000.00	41,478.28	22.80
05 Apr	ATM Cash	Kliprive	4057691002003200	2,000.00	43,478.28	22.80
06 Apr	POS Purchase Debit Card	S*istore Melrose Ar	405769*3200 05 Apr	499.00	43,977.28	2.75
07 Apr	FNB OB Pmt	Muriel Makhubo		25,000.00 Cr	18,977.28	
07 Apr	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	15,480.00	34,457.28	7.20
07 Apr	Internet Trf To	Transfer		15,300.00	49,757.28	3.30
07 Apr	Internet Trf To	Trans		150.00	49,907.28	3.30
07 Apr	FNB OB Pmt	Muriel Makhubo		1,000.00 Cr	48,907.28	
07 Apr	POS International Purchase Deb	Apple Itunes Store	405769*3200 07 Apr	8.00	48,915.28	2.75
10 Apr	POS Purchase Debit Card	S*restuarant Vilaka	405769*3200 07 Apr	170.00	49,085.28	2.75
10 Apr	POS Purchase Debit Card	S*restuarant Vilaka	405769*3200 07 Apr	350.00	49,435.28	2.75
10 Apr	POS Purchase Debit Card	S*restuarant Vilaka	405769*3200 07 Apr	560.00	49,995.28	2.75
10 Apr	Notification - Email	Email Sending Fee	Lencar Properties	0.00	49,995.28	0.65
11 Apr	FNB OB Pmt	Muriel Makhubo		10,000.00 Cr	39,995.28	
11 Apr	Internet Trf To	CC Payment		4,000.00	43,995.28	3.30
11 Apr	Internet Pmt To	ABSA Credit Card	4787692035950018	5,000.00	48,995.28	7.20
11 Apr	Internet Trf To	Trf		300.00	49,295.28	3.30

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFPSP
486	62118509655	12/04/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
11 Apr	Internet Trf To	Trf		350.00	49,645.28	3.30
16 Apr	POS International Purchase Deb	4.99 Apple Itunes S	405769*3200 16 Apr	40.66	49,685.94	2.75
16 Apr	Int On Debit Balance			625.26	50,311.20	
16 Apr	#Monthly O/D Fee			27.00	50,338.20	(27.00)
16 Apr	#Incidental Credit Fee			57.00	50,395.20	
16 Apr	#Monthly Account Fee			33.00	50,428.20	
16 Apr	#Non FNB ATM Cash Withdrawal Fees			58.60	50,486.80	(58.60)
16 Apr	#Value Added Serv Fees			0.65	50,487.45	(0.65)
16 Apr	#Service Fees			341.45	50,828.90	(341.45)
16 Apr	#Cash Deposit Fee			162.50	50,991.40	(162.50)
Closing Balance					50,991.40 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R83.99 Dr
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 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	12/04/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 68

16 April 2012 to 16 May 2012

IMPORTANT NUMBERS:

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

PLEASE NOTE

From 16 July 2012 the maximum value for which a cheque can be written will be reduced from R5 million to R500 000. This decision was made by Payments Association of South Africa and is endorsed by the Reserve Bank.

Annual Review

FNB's revised fees, value added services and rewards are effective from 1 July 2012. Look out for further communications.

May means more for Moms with eBucks.

Pay with your FNB Cheque Card to stand a chance to win a Tanzanite gift set valued at R10 000 & 1 of 3 Arthur Kaplan Jewellers vouchers to the value of R 3000.*

Valid 1- 31 May 2012.

*Terms & conditions apply.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 454,985.46 (5)		Opening Balance 50,991.40 Dr	
Funds Used/Debits R 390,648.74 (24)		Funds Received/Credits 454,985.46 Cr ATM/Teller Deposits 0.00 Electronic Payments Received 49,985.46 Cr Transfers In 405,000.00 Cr	
		Funds Used/Debits 390,648.74 Dr Cash Withdrawals 20,000.00 Dr Cheques Cash/Issued 0.00 Debit/Stop Orders 13,668.89 Dr Nominated Account Payments 342,738.35 Dr Cheque Card 9,241.50 Dr Electron Debit Card 0.00 Fuel Purchases 0.00 Transfers Out 5,000.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 380.05 Dr Subscription Fees 0.00 Interest 444.60 Dr Refunds/Adjustments 0.00 Arrears Amount 0.00		Closing Balance 12,520.67 Cr Pending Transactions 950.00 Overdraft Limit 50,000.00 Available Balance (23h48 - 16 May 12) 61,570.67	

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account

Congratulations! FNB has rewarded you with eB407.00 this month on your Cheque Card Purchases.

		Apr 11	Mar 11	Feb 11
Qualify to earn rewards		Y	Y	Y
Fuel Rewards	Fuel rewards rate	15.00%	15.00%	15.00%
	Qualifying fuel cheque card spend	0.00	0.00	0.00
	Fuel Rewards earned	eB 0.00	eB 0.00	eB 0.00
eBucks	eBucks Rewards rate	2.50%	2.50%	2.50%
	Other qualifying cheque card spend	1,627.66	23,902.40	34,767.77
	eBucks Rewards earned	eB 407.00	eB 5,976.00	eB 8,692.00
For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply.				

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
486	62118509655	12/05/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				50,991.40 Dr	0.00
30 Apr	Internal Debit Order	Wesbank_fi85177146426	10,039.71	61,031.11	3.30
02 May	Internet Trf From	Molelwane Transfer	20,000.00 Cr	41,031.11	
02 May	ATM Cash	Melrose 4057691002003200	3,000.00	44,031.11	22.80
02 May	Magtape Debit	Lombard Lidd 000000019297756	610.68	44,641.79	14.00
02 May	Magtape Debit	Liberty C00017656230412lbt	3,018.50	47,660.29	14.00
03 May	POS Purchase Chq Card	Nbk Comptonville Ha 405769*3200 02 May	5,030.00	52,690.29	2.75
04 May	FNB OB Pmt	Molelwane Consulting	49,985.46 Cr	2,704.83	
04 May	Internet Trf From	Transfer Div	120,000.00 Cr	117,295.17 Cr	
04 May	Internet Pmt To	School Fees Tebogo Makhubo-grade	8,600.00	108,695.17 Cr	7.20
04 May	Internet Pmt To	Nono FNB From Geoff	100,000.00	8,695.17 Cr	7.20
04 May	Internet Pmt To	Bassonia Rent 9 Phonecian- Makhubo	15,838.35	7,143.18	7.20
04 May	Internet Pmt To	Meredale Electriciqn Makhubo-electrician	35,000.00	42,143.18	7.20
04 May	Internet Trf From	Transfer	75,000.00 Cr	32,856.82 Cr	
04 May	Internet Pmt To	Alluminium Windows Makhubo-meredale	76,000.00	43,143.18	7.20
04 May	ATM Cash	Shell 4057691002003200	3,000.00	46,143.18	22.80
04 May	ATM Cash	Shell 4057691002003200	3,000.00	49,143.18	22.80
05 May	Notification - Email	Email Sending Fee Richtrau Alluminium	0.00	49,143.18	0.65
05 May	Notification - Email	Email Sending Fee Lencar Properties	0.00	49,143.18	0.65
08 May	Internet Trf To	CC Payment	5,000.00	54,143.18	3.30
08 May	Internet Trf From	Transfer From Salary	190,000.00 Cr	135,856.82 Cr	
08 May	Internet Pmt To	X5 May Payment 81874854	17,300.00	118,556.82 Cr	7.20
08 May	Internet Pmt To	Nono FNB From Geoff	90,000.00	28,556.82 Cr	7.20
08 May	POS Purchase Chq Card	Ifix Melrose Arch 405769*3200 07 May	149.00	28,407.82 Cr	2.75
09 May	Notification - Email	Email Sending Fee ABSA Vehicle Financ	0.00	28,407.82 Cr	0.65
10 May	POS Purchase Chq Card	S*levingers Dry Cle 405769*3200 08 May	1,236.00	27,171.82 Cr	2.75
11 May	ATM Cash	Sasol Gr 4790561141125622	3,000.00	24,171.82 Cr	22.80
11 May	ATM Cash	Sasol Gr 4057691002003200	3,000.00	21,171.82 Cr	22.80
11 May	ATM Cash	Sasol Gr 4057691002003200	3,000.00	18,171.82 Cr	22.80
15 May	POS Purchase Chq Card	Wimpy Comaro Crossi 405769*3200 13 May	149.50	18,022.32 Cr	2.75
16 May	ATM Cash	Columbin 4901368281354012	2,000.00	16,022.32 Cr	22.80
16 May	POS Purchase Chq Card	Faircity Mapungubwe 405769*3200 14 May	1,090.00	14,932.32 Cr	2.75
16 May	POS Purchase Chq Card	Builders Warehouse 405769*3200 15 May	1,587.00	13,345.32 Cr	2.75
16 May	Int On Debit Balance		444.60	12,900.72 Cr	
16 May	#Monthly O/D Fee		27.00	12,873.72 Cr	(27.00)
16 May	#Incidental Credit Fee		57.00	12,816.72 Cr	
16 May	#Monthly Account Fee		33.00	12,783.72 Cr	
16 May	#Value Added Serv Fees		1.95	12,781.77 Cr	(1.95)
16 May	#Service Fees		261.10	12,520.67 Cr	(261.10)

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R46.67 Dr
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 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFPSP
486	62118509655	12/05/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 69

16 May 2012 to 15 June 2012

Debit/Cheque Card Fraud
087 577 4444

Credit Card Fraud
(011) 352-5910

Online Fraud -
087 575 0011

Cellphone/ e-Wallet Fraud
0861 313 210

PLEASE NOTE

From 16 July 2012 the maximum value of a cheque will be reduced from R5 million to R500 000.

Annual Review

FNB's revised fees, value added services and rewards are effective from 1 July 2012. For more information call 0860 11 22 44 or visit www.fnb.co.za

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 157,485.46 (4)		Opening Balance 12,520.67 Cr	
Funds Used/Debits R 221,117.58 (37)		Funds Received/Credits 157,485.46 Cr ATM/Teller Deposits 50,000.00 Cr Electronic Payments Received 49,985.46 Cr Transfers In 57,500.00 Cr	
		Funds Used/Debits 221,117.58 Dr Cash Withdrawals 16,000.00 Dr Cheques Cashed/Issued 0.00 Debit/Stop Orders 13,668.89 Dr Nominated Account Payments 126,162.09 Dr Cheque Card 40,786.60 Dr Electron Debit Card 0.00 Fuel Purchases 0.00 Transfers Out 24,500.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 1,024.75 Dr Subscription Fees 0.00 Interest 421.36 Dr Refunds/Adjustments 2,508.25 Cr Arrears Amount 0.00		Closing Balance 50,049.31 Dr Pending Transactions 750.00 Overdraft Limit 50,000.00 Available Balance (00h26 - 16 Jun 12) 0.00	

See overleaf for transactions



Earned on your FNB Account

Congratulations! FNB has rewarded you with eB6,977.00 this month on your Cheque Card / Airtime Purchases.

Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	Y	
Rewards Rate	15.00%	2.50%
Qualifying Spend	R0.00	R27,907.40
Rewards Earned	eB0.00	eB6,977.00
For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.		

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	12/06/15	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					12,520.67 Cr	0.00
19 May	Cash Non FNB ATM	Standard	405769*3200	3,000.00	9,520.67 Cr	29.30
19 May	POS Purchase Chq Card	Nbk Comptonville Ha	405769*3200 18 May	4,325.00	5,195.67 Cr	2.75
19 May	POS Purchase Chq Card	S*rainbow Plumbing	405769*3200 17 May	4,700.00	495.67 Cr	2.75
21 May	Internet Trf To	Transfer Credit		20,000.00	19,504.33	3.30
21 May	Internet Pmt To	Nono FNB	From Geoff	11,000.00	30,504.33	7.20
24 May	POS Purchase Chq Card	S*rainbow Plumbing	405769*3200 22 May	2,336.00	32,840.33	2.75
24 May	POS Purchase Chq Card	S*rainbow Plumbing	405769*3200 22 May	2,356.00	35,196.33	2.75
25 May	ATM Cash	Sasol Gr	4057691002003200	3,000.00	38,196.33	22.80
25 May	POS Purchase Chq Card	S*mcDonalds Southga	405769*3200 24 May	81.90	38,278.23	2.75
25 May	POS Purchase Chq Card	Builders Warehouse	405769*3200 24 May	1,587.00	39,865.23	2.75
25 May	POS Purchase Chq Card	Nbk Comptonville Ha	405769*3200 24 May	1,880.00	41,745.23	2.75
25 May	Refund Chq Card Purchase	Cr Vc S#Rainbow Plumbing	4057691002003200	2,336.00 Cr	39,409.23	
26 May	Internet Pmt To	Meredale	Makhubo	4,000.00	43,409.23	7.20
26 May	ATM Cash	Basso	4901368281354012	2,000.00	45,409.23	22.80
28 May	Internet Trf From	Trf		2,500.00 Cr	42,909.23	
30 May	POS Purchase Chq Card	Twist At Mapungubwe	405769*3200 14 May	200.00	43,109.23	2.75
30 May	POS Purchase Chq Card	S*rainbow Plumbing	405769*3200 28 May	1,200.00	44,309.23	2.75
30 May	Refund Chq Card Purchase	Cr Vc S#Rainbow Plumbing	4057691002003200	95.00 Cr	44,214.23	
31 May	Cash Deposit	Brynmain	Matome	50,000.00 Cr	5,785.77 Cr	625.00
31 May	Internal Debit Order	Wesbank_fi85177146426		10,039.71	4,253.94	3.30
01 Jun	Internet Pmt To	School Fees	Tebogo Makhubo-grade	4,300.00	8,553.94	7.20
01 Jun	Internet Pmt To	ABSA Credit Card	4787692035950018	4,500.00	13,053.94	7.20
01 Jun	Internet Trf To	CC Payment		4,500.00	17,553.94	3.30
01 Jun	Rtc Express Pmt To	From Geoff		20,000.00	37,553.94	36.00
01 Jun	Magtape Debit	Lombard Lidd	000000019613584	610.68	38,164.62	14.00
01 Jun	Magtape Debit	Liberty	C00017649240512lbt	3,018.50	41,183.12	14.00
04 Jun	FNB OB Pmt	Molelwane Consulting		49,985.46 Cr	8,802.34 Cr	
04 Jun	Internet Pmt To	Alluminium	Meredale	24,200.00	15,397.66	7.20
04 Jun	Internet Pmt To	Geoff Standard	Geoff FNB	16,000.00	31,397.66	7.20
04 Jun	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	16,562.09	47,959.75	7.20
04 Jun	Internet Trf From	Transfer		55,000.00 Cr	7,040.25 Cr	
04 Jun	Internet Pmt To	0119425911	0003494205924972011	5,000.00	2,040.25 Cr	7.20
04 Jun	Internet Pmt To	Nono FNB	From Geoff	20,000.00	17,959.75	7.20
04 Jun	ATM Cash	Basso	4901368281354012	1,000.00	18,959.75	11.40
04 Jun	ATM Cash	Basso	4901368281354012	2,000.00	20,959.75	22.80
04 Jun	ATM Cash	Basso	4901368281354012	2,000.00	22,959.75	22.80
04 Jun	ATM Cash	Basso	4790561141125622	3,000.00	25,959.75	22.80
05 Jun	Internet Pmt To	Telkom-r	0001894361562322011	600.00	26,559.75	7.20
05 Jun	POS Purchase Chq Card	Nbk Comptonville Ha	405769*3200 04 Jun	4,225.00	30,784.75	2.75
05 Jun	Notification - Email	Email Sending Fee	Lencar Properties	0.00	30,784.75	0.65
07 Jun	POS Purchase Chq Card	Alpha Electrical	405769*3200 05 Jun	105.00	30,889.75	2.75
07 Jun	POS Purchase Chq Card	S*cashbuild Aeroton	405769*3200 05 Jun	15,527.85	46,417.60	2.75
09 Jun	POS Purchase Chq Card	Builders Warehouse	405769*3200 08 Jun	500.00	46,917.60	2.75
15 Jun	POS Purchase Chq Card	M*avis Rent A Car	405769*3200 11 May	1,762.85	48,680.45	2.75
15 Jun	Int On Debit Balance			421.36	49,101.81	
15 Jun	Dr Interest Rebate			77.25 Cr	49,024.56	
15 Jun	#Monthly O/D Fee			27.00	49,051.56	(27.00)
15 Jun	#Monthly Account Fee			33.00	49,084.56	

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00??/P6/A6/PN/Y	FNFPSP
486	62118509655	12/06/15	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description	Amount	Balance	Accrued Bank Charges
15 Jun	#Non FNB ATM Cash Withdrawal Fees	29.30	49,113.86	(29.30)
15 Jun	#Value Added Serv Fees	36.65	49,150.51	(36.65)
15 Jun	#Service Fees	273.80	49,424.31	(273.80)
15 Jun	#Cash Deposit Fee	625.00	50,049.31	(625.00)

Closing Balance50,049.31 Dr0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R125.84 Dr
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 07/CV/94/KM/00???/P6/A6/PN/Y	FNFSF
486	62118509655	12/06/15	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 71

15 June 2012 to 16 July 2012

Debit/Cheque Card Fraud
087 577 4444

Credit Card Fraud
(011) 352-5910

Online Fraud
087 575 0011

Cellphone/ e-Wallet Fraud
0861 313 210

PLEASE NOTE

From 16 July 2012 the maximum value of a cheque will be reduced from R5 million to R500 000.

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Visit www.eBucks.com

Annual Price Review

FNB's revised fees, value added services and rewards are effective from 1 July 2012. For more information call 0860 11 22 44 or visit www.fnb.co.za

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do it ONLINE.**

Save money and time by doing your banking in your OWN time. Avoid the queues and do it online via FNB Online Banking.
Do MORE on www.fnb.co.za

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	50,049.31 Dr
R 42,500.00 (5)		Funds Received/Credits	42,500.00 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 42,355.11 (21)		Electronic Payments Received	11,500.00 Cr
		Transfers In	31,000.00 Cr
		Funds Used/Debits	42,355.11 Dr
		Cash Withdrawals	7,000.00 Dr
		Cheques Cash/Issued	0.00
		Debit/Stop Orders	13,668.89 Dr
		Nominated Account Payments	0.00
		Cheque Card	21,686.22 Dr
		Electron Debit Card	0.00
		Fuel Purchases	0.00
		Transfers Out	0.00
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	260.70 Dr
		Subscription Fees	0.00
		Interest	598.23 Dr
		Refunds/Adjustments	0.00
		Arrears Amount	0.00
		Closing Balance	50,763.35 Dr
		Pending Transactions	0.00
		Overdraft Limit	50,000.00
		Available Balance (23h55 - 16 Jul 12)	0.00

See overleaf for transactions



Earned on your FNB Account

Congratulations! FNB has rewarded you with eB10,952.00 this month on your Cheque Card / Airtime Purchases.

Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	Y	
Rewards Rate	15.00%	2.50%
Qualifying Spend	R0.00	R43,806.92
Rewards Earned	eB0.00	eB10,952.00
For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.		

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Delivery Method R7
EN/16/NV/DDA 07
486

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	12/07/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,049.31 Dr	0.00
18 Jun	Internet Trf From	Transfer		15,000.00 Cr	35,049.31	
19 Jun	Internet Trf From	Trf		12,000.00 Cr	23,049.31	
19 Jun	POS Purchase Chq Card	Builders Warehouse	405769*3200 18 Jun	985.25	24,034.56	2.75
20 Jun	ATM Cash	Sasol	4901368281354012	2,000.00	26,034.56	22.80
20 Jun	POS Purchase Chq Card	S*cashbuild Aeroton	405769*3200 18 Jun	72.50	26,107.06	2.75
20 Jun	POS Purchase Chq Card	M*avis Rent A Car	405769*3200 11 May	220.02	26,327.08	2.75
20 Jun	POS Purchase Chq Card	S*comptonville Hard	405769*3200 18 Jun	6,045.00	32,372.08	2.75
21 Jun	POS Purchase Chq Card	M*avis Rent A Car	405769*3200 11 May	220.02	32,592.10	2.75
21 Jun	POS Purchase Chq Card	S*supertec Ceilings	405769*3200 19 Jun	2,712.75	35,304.85	2.75
22 Jun	POS Purchase Chq Card	S*cashbuild Aeroton	405769*3200 20 Jun	203.75	35,508.60	2.75
23 Jun	POS Purchase Chq Card	S*mag Wheel Service	405769*3200 21 Jun	684.00	36,192.60	2.75
23 Jun	POS Purchase Chq Card	Builders Warehouse	405769*3200 22 Jun	4,214.80	40,407.40	2.75
23 Jun	POS Purchase Chq Card	S*cashbuild Aeroton	405769*3200 21 Jun	5,437.39	45,844.79	2.75
25 Jun	ATM Cash	Columbin	4901368281354012	1,000.00	46,844.79	11.40
25 Jun	POS Purchase Chq Card	S*comptonville Hard	405769*3200 22 Jun	115.00	46,959.79	2.75
26 Jun	Internet Trf From	Trf		4,000.00 Cr	42,959.79	
26 Jun	ATM Cash	Southgat	4057691002003200	3,000.00	45,959.79	22.80
26 Jun	ATM Cash	Southgat	4057691002003200	1,000.00	46,959.79	11.40
27 Jun	POS Purchase Chq Card	S*cashbuild Aeroton	405769*3200 25 Jun	335.70	47,295.49	2.75
29 Jun	POS Purchase Chq Card	M*avis Rent A Car	405769*3200 11 May	220.02	47,515.51	2.75
30 Jun	Internal Debit Order	Wesbank_fi85177146426		10,039.71	57,555.22	3.30
30 Jun	POS Purchase Chq Card	M*avis Rent A Car	405769*3200 11 May	220.02	57,775.24	2.75
02 Jul	FNB OB Pmt	Muriel Makhubo		8,000.00 Cr	49,775.24	
02 Jul	Magtape Debit	Lombard Lidd 000000019930597		610.68	50,385.92	15.00
02 Jul	Magtape Debit	Liberty C00017625260612lbt		3,018.50	53,404.42	15.00
03 Jul	FNB OB Pmt	Muriel Makhubo		3,500.00 Cr	49,904.42	
16 Jul	Int On Debit Balance			598.23	50,502.65	
16 Jul	#Monthly O/D Fee			28.50	50,531.15	(28.50)
16 Jul	#Incidental Credit Fee			57.00	50,588.15	
16 Jul	#Monthly Account Fee			35.00	50,623.15	
16 Jul	#Service Fees			140.20	50,763.35	(140.20)
Closing Balance					50,763.35 Dr	0.00
If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.						

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R32.02 Dr
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 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFPSP
486	62118509655	12/07/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 72

16 July 2012 to 16 August 2012

IMPORTANT NUMBERS:

Debit/Cheque Card Fraud
087 577 4444

Credit Card Fraud
(011) 352-5910

Online Fraud
087 575 0011

Cellphone/ e-Wallet Fraud
0861 313 210

PLEASE NOTE

From 16 July 2012 the maximum value of a cheque will be reduced from R5 million to R500 000.

Cash@Till

Now you can get cash when paying for your purchases at participating Checkers, Shoprite and Pick n Pay stores, using your FNB Visa Chip & PIN Card.

Now that's convenience for you!

Terms and conditions apply

Apply for a Loan Today!

Get a loan from the bank that says YES more often. With more loans approved than not, we've made getting a loan easier than ever!

Log onto www.fnb.mobi or call us on 0861 40 40 40 to apply!

Terms and conditions apply.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	50,763.35 Dr
R 25,000.00	(1)	Funds Received/Credits	25,000.00 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 23,840.59	(8)	Electronic Payments Received	0.00
		Transfers In	25,000.00 Cr
		Funds Used/Debits	23,840.59 Dr
		Cash Withdrawals	8,000.00 Dr
		Cheques Cashed/Issued	0.00
		Debit/Stop Orders	13,668.89 Dr
		Nominated Account Payments	0.00
		Cheque Card	2,171.70 Dr
		Electron Debit Card	0.00
		Fuel Purchases	0.00
		Transfers Out	0.00
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	238.00 Dr
		Subscription Fees	0.00
		Interest	611.33 Dr
		Refunds/Adjustments	0.00
		Arrears Amount	0.00
		Closing Balance	50,453.27 Dr
		Pending Transactions	0.00
		Overdraft Limit	50,000.00
		Available Balance (23h37 - 16 Aug 12)	0.00

See overleaf for transactions



Earned on your FNB Account

You can get up to 15% back on either fuel purchases made with your Cheque Card or prepaid airtime purchased through any of FNB's electronic banking channels, and up to 2.5% back on other spend using your FNB Visa Cheque Card!

Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	N	
Rewards Rate	15.00%	2.50%
Qualifying Spend	R0.00	R0.00
Rewards Earned	eB0.00	eB0.00
For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.		

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
486	62118509655	12/08/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				50,763.35 Dr	0.00
31 Jul	Internal Debit Order	Wesbank_fi85177146426	10,039.71	60,803.06	3.50
01 Aug	Internet Trf From	Loan From Mc	25,000.00 Cr	35,803.06	
01 Aug	Magtape Debit	Lombard Lidd 000000020260667	610.68	36,413.74	15.00
01 Aug	Magtape Debit	Liberty C00017624260712lbt	3,018.50	39,432.24	15.00
03 Aug	ATM Cash	Melros 4901368281354012	2,000.00	41,432.24	24.00
03 Aug	ATM Cash	Basso 4057691002003200	3,000.00	44,432.24	24.00
04 Aug	POS Purchase Chq Card	Main Electrical Who 405769*3200 03 Aug	2,171.70	46,603.94	
06 Aug	ATM Cash	Bracken 4057691002003200	1,000.00	47,603.94	12.00
06 Aug	ATM Cash	Shell 4901368281354012	2,000.00	49,603.94	24.00
16 Aug	Int On Debit Balance		611.33	50,215.27	
16 Aug	#Monthly O/D Fee		28.50	50,243.77	(28.50)
16 Aug	#Incidental Credit Fee		57.00	50,300.77	
16 Aug	#Monthly Account Fee		35.00	50,335.77	
16 Aug	#Service Fees		117.50	50,453.27	(117.50)
Closing Balance				50,453.27 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R29.23 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFPSP
486	62118509655	12/08/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 73

16 August 2012 to 15 September 2012

IMPORTANT NUMBERS:

Debit/Cheque Card Fraud
087 577 4444

Credit Card Fraud
(011) 352-5910

Online Fraud
087 575 0011

Cellphone/ e-Wallet Fraud
0861 313 210

PLEASE NOTE

From 16 July 2012 the maximum value of a cheque will be reduced from R5 million to R500 000.

Cash@Till

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Terms and conditions apply.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 25,000.00 (2)		Opening Balance 50,453.27 Dr	
Funds Used/Debits R 24,473.49 (9)		Funds Received/Credits 25,000.00 Cr ATM/Teller Deposits 0.00 Electronic Payments Received 15,000.00 Cr Transfers In 10,000.00 Cr	
		Funds Used/Debits 24,473.49 Dr Cash Withdrawals 4,400.00 Dr Cheques Cash/Issued 0.00 Debit/Stop Orders 13,573.49 Dr Nominated Account Payments 6,500.00 Dr Cheque Card 0.00 Electron Debit Card 0.00 Fuel Purchases 0.00 Transfers Out 0.00	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 223.50 Dr Subscription Fees 0.00 Interest 590.99 Dr Refunds/Adjustments 0.00 Arrears Amount 0.00			
Closing Balance 50,741.25 Dr Pending Transactions 0.00 Overdraft Limit 50,000.00 Available Balance (12h52 - 16 Sep 12) 0.00			



See overleaf for transactions

You can get up to 15% back on either fuel purchases made with your Cheque Card or prepaid airtime purchased through any of FNB's electronic banking channels, and up to 2.5% back on other spend using your FNB Visa Cheque Card!

Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	N	
Rewards Rate	15.00%	2.50%
Qualifying Spend	R0.00	R2,171.70
Rewards Earned	eB0.00	eB0.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSP
486	62118509655	12/09/15	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,453.27 Dr	0.00
31 Aug	Internal Debit Order	Wesbank_fi85177146426		9,944.31	60,397.58	3.50
01 Sep	FNB OB Pmt	Muriel Makhubo		15,000.00 Cr	45,397.58	
03 Sep	Magtape Debit	Lombard Lidd 000000020614128		610.68	46,008.26	15.00
03 Sep	Magtape Debit	Libertymedc00017703230812lbt		3,018.50	49,026.76	15.00
07 Sep	Internet Trf From	Trf		10,000.00 Cr	39,026.76	
07 Sep	Internet Pmt To	School Fees	Tebogo Makhubo-grade	3,000.00	42,026.76	7.00
08 Sep	Internet Pmt To	Nono FNB	From Geoff	2,500.00	44,526.76	7.00
08 Sep	Cash Non FNB ATM	Standard	405769*3200	3,000.00	47,526.76	30.50
10 Sep	ATM Cash	Fomiss	405769*3200	1,000.00	48,526.76	12.00
11 Sep	Internet Pmt To	Rgc	Refund	1,000.00	49,526.76	7.00
14 Sep	ATM Cash	Southgat	405769*3200	400.00	49,926.76	6.00
15 Sep	Int On Debit Balance			590.99	50,517.75	
15 Sep	#Monthly O/D Fee			28.50	50,546.25	(28.50)
15 Sep	#Incidental Credit Fee			57.00	50,603.25	
15 Sep	#Monthly Account Fee			35.00	50,638.25	
15 Sep	#Non FNB ATM Cash Withdrawal Fees			30.50	50,668.75	(30.50)
15 Sep	#Service Fees			72.50	50,741.25	(72.50)
Closing Balance					50,741.25 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R27.45 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00??/P6/A6/PN/Y	FNFSF
486	62118509655	12/09/15	Fnb Platinum Cheque Account	

✉

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-11-22-44
Not Provided
Gugu Mahlangu
mahlangu1@fnb.co.za
(087) 730-0022

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

Customer VAT Reg. No.

Relationship Manager

e-Mail

☎

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

BBST74

045591

MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Copy Tax Invoice/Statement Number : 74

IMPORTANT NUMBERS:
Debit/Cheque Card Fraud
087 577 4444

Credit Card Fraud
(011) 352-5910

Online Fraud
087 575 0011

Cellphone/ e-Wallet Fraud
0861 313 210

PLEASE NOTE
From 16 July 2012 the maximum value of a cheque will be reduced from R5 million to R500 000.

Cash@Till
Now you can get cash when paying for your purchases at participating Checkers, Shoprite and Pick n Pay stores, using your FNB Visa Chip & PIN Card.
Now that's convenience for you!
Terms and conditions apply

Apply for a Loan Today!
Get a loan from the bank that says YES more often.
With more loans approved than not, we've made getting a loan easier than ever!
Log onto www.fnb.mobi or call us on 0861 40 40 40 to apply!
Terms and conditions apply.

15 September 2012 to 16 October 2012

Transactional Analysis	Cashflow Summary
Funds Received/Credits R 61,200.00 (3)	Opening Balance 50,741.25 Dr
Funds Used/Debits R 60,377.71 (11)	Funds Received/Credits 61,200.00 Cr
	ATM/Teller Deposits 0.00
	Electronic Payments Received 0.00
	Transfers In 61,200.00 Cr
	Funds Used/Debits 60,377.71 Dr
	Cash Withdrawals 2,000.00 Dr
	Cheques Cashed/Issued 0.00
	Debit/Stop Orders 13,573.49 Dr
	Nominated Account Payments 6,000.00 Dr
	Cheque Card 33,104.22 Dr
	Electron Debit Card 0.00
	Fuel Purchases 0.00
	Transfers Out 5,700.00 Dr
	Returned Deposits 0.00
	Returned Payments 0.00
	Bank Charges 141.60 Dr
	Subscription Fees 0.00
	Interest 539.04 Dr
	Refunds/Adjustments 0.00
	Arrears Amount 0.00
	Closing Balance 50,599.60 Dr
	Pending Transactions 0.00
	Overdraft Limit 50,000.00
	Available Balance (23h13 - 16 Oct 12) 0.00

eB

eBucks

The Reward of Choice

See overleaf for transactions

You can get up to 15% back on either fuel purchases made with your Cheque Card or prepaid airtime purchased through any of FNB's electronic banking channels, and up to 2.5% back on other spend using your FNB Visa Cheque Card!		
Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	N	
Rewards Rate	15.00%	2.50%
Qualifying Spend	R0.00	R0.00
Rewards Earned	eB0.00	eB0.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Interest Rate (NCA)
Interest on Debit Balance
Prime + 6.00% - Rebate*
*(Please see transaction detail for rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
486	62118509655	12/10/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,741.25 Dr	0.00
28 Sep	Internet Trf From	Transfer		55,000.00 Cr	4,258.75 Cr	
29 Sep	Internet Pmt To	School Fees	Tebogo Makhubo-grade	3,000.00	1,258.75 Cr	7.00
29 Sep	ATM Cash	Constant	479012*6290	2,000.00	741.25	24.00
01 Oct	Internet Trf From	Trf		5,000.00 Cr	4,258.75 Cr	
01 Oct	Internet Trf From	Trf		1,200.00 Cr	5,458.75 Cr	
01 Oct	Internal Debit Order	Wesbank_fi85177146426		9,944.31	4,485.56	3.50
01 Oct	Magtape Debit	Lombard Lidd	000000020984865	610.68	5,096.24	15.00
01 Oct	Magtape Debit	Libertymedc00017868250912lbt		3,018.50	8,114.74	15.00
01 Oct	POS Purchase Chq Card	Main Electrical Who	405769*3200 29 Sep	1,044.09	9,158.83	
01 Oct	POS Purchase Chq Card	Nbk Comptonville Ha	405769*3200 29 Sep	11,820.00	20,978.83	
02 Oct	POS Purchase Chq Card	S*liteman Electrica	405769*3200 01 Oct	20,240.13	41,218.96	
04 Oct	Internet Pmt To	Stuck Refund	Stuck At Sacred	3,000.00	44,218.96	7.00
05 Oct	Internet Trf To	Trf		5,300.00	49,518.96	3.30
05 Oct	Internet Trf To	Trf		400.00	49,918.96	3.30
16 Oct	Int On Debit Balance			539.04	50,458.00	
16 Oct	#Monthly O/D Fee			28.50	50,486.50	(28.50)
16 Oct	#Monthly Account Fee			35.00	50,521.50	
16 Oct	#Service Fees			78.10	50,599.60	(78.10)
Closing Balance					50,599.60 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R17.39 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00??/P6/A6/PN/Y	FNFSF
486	62118509655	12/10/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 75


16 October 2012 to 16 November 2012

Log onto www.fnb.mobi or call us on 0861 40 40 40 to apply!
Terms and conditions apply.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	50,599.60 Dr
R 125,000.00 (3)		Funds Received/Credits	125,000.00 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 122,073.49 (13)		Electronic Payments Received	125,000.00 Cr
		Transfers In	0.00
		Funds Used/Debits	122,073.49 Dr
		Cash Withdrawals	3,000.00 Dr
		Cheques Cash/Issued	0.00
		Debit/Stop Orders	13,573.49 Dr
		Nominated Account Payments	99,500.00 Dr
		Cheque Card	0.00
		Electron Debit Card	0.00
		Fuel Purchases	0.00
		Transfers Out	6,000.00 Dr
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	208.28 Dr
		Subscription Fees	0.00
		Interest	598.15 Dr
		Refunds/Adjustments	0.00
		Arrears Amount	0.00
		Closing Balance	48,479.52 Dr
		Pending Transactions	0.00
		Overdraft Limit	50,000.00
		Available Balance (23h55 - 16 Nov 12)	1,520.48



See overleaf for transactions

 The Reward of Choice		
Congratulations! FNB has rewarded you with eB3,973.00 this month on your Cheque Card / Airtime Purchases.		
Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	Y	
Rewards Rate	7.50%	1.20%
Qualifying Spend	R0.00	R33,104.22
Rewards Earned	eB0.00	eB3,973.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				50,599.60 Dr	0.00
31 Oct	FNB OB Pmt	Muriel Makhubo	80,000.00 Cr	29,400.40 Cr	
31 Oct	Internet Trf To	Smart	1,000.00	28,400.40 Cr	3.30
31 Oct	Internet Pmt To	Geoff Standard	FNB Geoff	11,599.60	7.00
31 Oct	Internet Pmt To	Geoff Standard	Molelwane Consulting	29,599.60	7.00
31 Oct	Internal Debit Order	Wesbank_fi85177146426	9,944.31	39,543.91	3.50
01 Nov	FNB OB Pmt	Muriel Makhubo	40,000.00 Cr	456.09 Cr	
01 Nov	Internet Trf To	CC Payment	5,000.00	4,543.91	3.30
01 Nov	Internet Pmt To	School Fees	Tebogo Makhubo-grade	7,543.91	7.00
01 Nov	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	24,543.91	7.00
01 Nov	Internet Pmt To	ABSA Credit Card	4787692035950018	31,543.91	7.00
01 Nov	Internet Pmt To	Geoff Standard	Geoff FNB	44,543.91	7.00
01 Nov	Magtape Debit	Lombard Lidd	000000021281092	45,154.59	15.00
01 Nov	Magtape Debit	Libertymedc00017973251012lbt	3,018.50	48,173.09	15.00
02 Nov	Notification - Email	Email Sending Fee	Lencar Properties	48,173.09	0.68
03 Nov	Rtc Express Pmt To	Bra Nox	Geoff	49,673.09	38.00
03 Nov	FNB OB Pmt	Muriel Makhubo	5,000.00 Cr	44,673.09	
05 Nov	ATM Cash	Batho	479012*6290	47,673.09	24.00
16 Nov	Int On Debit Balance		598.15	48,271.24	
16 Nov	#Monthly O/D Fee		28.50	48,299.74	(28.50)
16 Nov	#Monthly Account Fee		35.00	48,334.74	
16 Nov	#Value Added Serv Fees		38.68	48,373.42	(38.68)
16 Nov	#Service Fees		106.10	48,479.52	(106.10)
Closing Balance				48,479.52 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R25.58 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00??/P6/A6/PN/Y	FNFSF
486	62118509655	12/11/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					48,479.52 Dr	0.00
24 Nov	FNB OB Pmt	Muriel Makhubo		6,000.00 Cr	42,479.52	
24 Nov	ATM Cash	Southgat	490136*4012	2,000.00	44,479.52	24.00
24 Nov	ATM Cash	Southgat	490136*4012	1,000.00	45,479.52	12.00
24 Nov	ATM Cash	Exel	479012*6290	3,000.00	48,479.52	24.00
26 Nov	ATM Cash	Aeroton	479012*6290	1,000.00	49,479.52	12.00
26 Nov	Internet Trf From	Trf		9,000.00 Cr	40,479.52	
26 Nov	ATM Cash	Birnambp	479012*6290	3,000.00	43,479.52	24.00
27 Nov	Internet Trf From	Trf		30,000.00 Cr	13,479.52	
29 Nov	POS Purchase Chq Card	S*cashbuild Jubilee	405769*3200 27 Nov	6,101.20	19,580.72	
29 Nov	ATM Cash	Birnambp	479012*6290	3,000.00	22,580.72	24.00
30 Nov	Internal Debit Order	Wesbank_fi85177146426		9,944.31	32,525.03	3.50
30 Nov	POS Purchase Chq Card	S*rainbow Plumbing	405769*3200 28 Nov	1,010.00	33,535.03	
30 Nov	POS Purchase Chq Card	S*corobrik Crown M	405769*3200 28 Nov	7,166.96	40,701.99	
01 Dec	Internet Trf From	Trf		2,500.00 Cr	38,201.99	
01 Dec	Internet Trf To	Transfer		10,000.00	48,201.99	3.30
03 Dec	Internet Trf From	Transfer		20,000.00 Cr	28,201.99	
03 Dec	Internet Trf To	Trf		5,000.00	33,201.99	3.30
03 Dec	Magtape Debit	Lombard Lidd	000000021317725	610.68	33,812.67	15.00
03 Dec	Magtape Debit	Libertymedc00018073231112lbt		3,018.50	36,831.17	15.00
05 Dec	POS Purchase Chq Card	C*clicks 1573 Comar	479012*6290 04 Dec	377.20	37,208.37	
07 Dec	ATM Cash	Braamftn	479012*6290	3,000.00	40,208.37	24.00
07 Dec	POS Purchase Chq Card	Builders Warehouse	405769*3200 06 Dec	1,474.00	41,682.37	
08 Dec	ATM Cash	Spartftn	405769*3200	2,000.00	43,682.37	24.00
08 Dec	ATM Cash	Alberton	405769*3200	2,000.00	45,682.37	24.00
08 Dec	POS Purchase Chq Card	Hyper Paint Booysen	405769*3200 06 Dec	1,797.00	47,479.37	
11 Dec	Internet Trf From	Trf		900.00 Cr	46,579.37	
11 Dec	Internet Trf From	Trf		3,500.00 Cr	43,079.37	
11 Dec	Internet Trf From	Trf		10,500.00 Cr	32,579.37	
11 Dec	Rtc Express Pmt To	Underfloor	Makhubo	16,000.00	48,579.37	38.00
11 Dec	POS Purchase Chq Card	Bp Fairlands	479012*6290 09 Dec	998.65	49,578.02	
12 Dec	Notification - Email	Email Sending Fee	Cj Engelbreght	0.00	49,578.02	0.68
12 Dec	Notification - Email	Email Sending Fee	Cj Engelbreght	0.00	49,578.02	0.68
13 Dec	Short Term Loan Credit	Killarney	62251166825	8,000.00 Cr	41,578.02	
13 Dec	ATM Cash	Jubile	405769*3200	3,000.00	44,578.02	24.00
13 Dec	ATM Cash	Jubile	405769*3200	3,000.00	47,578.02	24.00
13 Dec	ATM Cash	Jubile	405769*3200	2,000.00	49,578.02	24.00
15 Dec	Int On Debit Balance			495.19	50,073.21	
15 Dec	Dr Interest Rebate			93.91 Cr	49,979.30	
15 Dec	#Monthly O/D Fee			28.50	50,007.80	(28.50)
15 Dec	#Monthly Account Fee			35.00	50,042.80	
15 Dec	#Value Added Serv Fees			39.36	50,082.16	(39.36)
15 Dec	#Service Fees			304.10	50,386.26	(304.10)
Closing Balance					50,386.26 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00//P6/A6/PN/Y	FNFPSP
486	62118509655	12/12/15	Fnb Platinum Cheque Account	

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R49.98 Dr
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 07/CV/94/KM/00/P6/A6/PN/Y	FNFSP
486	62118509655	12/12/15	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 77

15 December 2012 to 16 January 2013

FNB Fraud Line
087 575 9444

Cash@Till

Now you can get cash when paying for your purchases at participating Checkers, Shoprite and Pick n Pay stores, using your FNB Visa Chip & PIN Cheque Card.

Now that's convenience for you!
Terms and conditions apply

NEW eBucks PARTNER: McDonalds

From 1 September 2012, you can spend your eBucks at participating McDonalds restaurants.

Visit www.eBucks.com for more.


MoneyGram

Send and receiving cash from abroad with MoneyGram. Now available at your nearest FNB branch and via Cellphone Banking. For more information contact Forex on 0860 1 36739

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	50,386.26 Dr
R 58,000.00	(6)	Funds Received/Credits	58,000.00 Cr
Funds Used/Debits		ATM/Teller Deposits	8,000.00 Cr
R 57,526.29	(25)	Electronic Payments Received	0.00
		Transfers In	50,000.00 Cr
		Funds Used/Debits	57,526.29 Dr
		Cash Withdrawals	6,000.00 Dr
		Cheques Cash/Issued	0.00
		Debit/Stop Orders	13,965.74 Dr
		Nominated Account Payments	8,000.00 Dr
		Cheque Card	12,212.22 Dr
		Electron Debit Card	0.00
		Fuel Purchases	2,388.33 Dr
		Transfers Out	14,960.00 Dr
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	196.80 Dr
		Subscription Fees	0.00
		Interest	584.26 Dr
		Refunds/Adjustments	0.00
		Arrears Amount	0.00
		Closing Balance	50,693.61 Dr
		Pending Transactions	0.00
		Overdraft Limit	50,000.00
		Available Balance (00h50 - 17 Jan 13)	0.00

See overleaf for transactions



 Congratulations! FNB has rewarded you with eB3,020.00 this month on your Cheque Card / Airtime Purchases.		
Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards		Y
Rewards Rate	7.50%	1.20%
Qualifying Spend	R1,941.77	R13,036.91
Rewards Earned	eB1,456.00	eB1,564.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00//P6/A6/PN/Y	FNFSP
486	62118509655	13/01/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,386.26 Dr	0.00
18 Dec	Internet Trf From	Trf		10,000.00 Cr	40,386.26	
18 Dec	Short Term Loan Repay	62251166825		8,960.00	49,346.26	
19 Dec	Internet Trf From	Trf		10,000.00 Cr	39,346.26	
21 Dec	POS Purchase Chq Card	S*ocean Basket Blo	405769*3200 19 Dec	1,493.50	40,839.76	
25 Dec	POS Purchase Chq Card	S*nandos Hammanskra	405769*3200 23 Dec	327.80	41,167.56	
25 Dec	POS Purchase Chq Card	S*turn N Tender	405769*3200 22 Dec	1,458.00	42,625.56	
25 Dec	Chq Card Fuel Purchase	S*bassonia Service	405769*3200 23 Dec	925.07	43,550.63	
25 Dec	Chq Card Fuel Purchase	S*petroport Panoram	405769*3200 23 Dec	1,016.70	44,567.33	
27 Dec	Internet Trf From	Trf		4,000.00 Cr	40,567.33	
27 Dec	ATM Cash	Sasol Vi	479012*6290	3,000.00	43,567.33	24.00
28 Dec	POS Purchase Chq Card	Jj Cale Sandton	479012*6290 24 Dec	932.00	44,499.33	
29 Dec	POS Purchase Chq Card	Woolworths Bassonia	479012*6290 25 Dec	639.03	45,138.36	
31 Dec	ATM Transfer		62002637025	20,000.00 Cr	25,138.36	
31 Dec	Send Money Dr	Send 27711441198		1,500.00	26,638.36	12.50
31 Dec	#Debit Card Declined POS Tran	#Fee Declined Purch Tran	4057691002003200	6.50	26,644.86	
31 Dec	Internal Debit Order	Wesbank_fi85177146426		9,944.31	36,589.17	3.50
31 Dec	POS Purchase Chq Card	C*the Butcher Shop	479012*6290 24 Dec	3,539.73	40,128.90	
01 Jan	POS Purchase Chq Card	C*clicks Columbine	479012*6290 31 Dec	657.39	40,786.29	
01 Jan	POS Purchase Chq Card	C*protea Hotel Fire	479012*6290 29 Dec	830.00	41,616.29	
01 Jan	Chq Card Fuel Purchase	C*bassonia Service	479012*5394 31 Dec	446.56	42,062.85	
02 Jan	Magtape Debit	Lombard Lidd	000000021357286	610.68	42,673.53	15.00
02 Jan	Magtape Debit	Libertymedc00018365211213lbt		3,410.75	46,084.28	15.00
02 Jan	POS Purchase Chq Card	Pnp Killarney	479012*5394 31 Dec	2,009.92	48,094.20	
03 Jan	Internet Trf From	Trans		6,000.00 Cr	42,094.20	
03 Jan	Internet Pmt To	National Conf	Geoff	2,000.00	44,094.20	7.00
03 Jan	Internet Pmt To	National Conf	Geoff	1,000.00	45,094.20	7.00
05 Jan	Send Money Dr	Send 27763057387		1,000.00	46,094.20	8.50
07 Jan	Internet Trf To	Trf		3,500.00	49,594.20	3.30
07 Jan	POS Purchase Chq Card	C*clicks Gateway 24	479012*5394 05 Jan	324.85	49,919.05	
09 Jan	ATM Cash	Bucleuc	479012*6290	3,000.00	52,919.05	24.00
09 Jan	Short Term Loan Credit	Killarney	62251166825	8,000.00 Cr	44,919.05	
09 Jan	Internet Pmt To	Debt Repayment	Geoff	5,000.00	49,919.05	7.00
16 Jan	Int On Debit Balance			584.26	50,503.31	
16 Jan	#Monthly O/D Fee			28.50	50,531.81	(28.50)
16 Jan	#Monthly Account Fee			35.00	50,566.81	
16 Jan	#Value Added Serv Fees			21.00	50,587.81	(21.00)
16 Jan	#Service Fees			105.80	50,693.61	(105.80)
Closing Balance					50,693.61 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R24.17 Dr
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 07/CV/94/KM/00//P6/A6/PN/Y	FNFPSP
486	62118509655	13/01/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051


Copy Tax Invoice/Statement Number : 78

16 January 2013 to 16 February 2013

BBST78 092504
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	50,693.61 Dr
R 34,600.00 (7)		Funds Received/Credits	34,600.00 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 33,877.44 (12)		Electronic Payments Received	0.00
		Transfers In	34,600.00 Cr
		Funds Used/Debits	33,877.44 Dr
		Cash Withdrawals	8,000.00 Dr
		Cheques Cash/Issued	0.00
		Debit/Stop Orders	13,965.74 Dr
		Nominated Account Payments	0.00
		Cheque Card	443.70 Dr
		Electron Debit Card	0.00
		Fuel Purchases	1,008.00 Dr
		Transfers Out	10,460.00 Dr
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	243.00 Dr
		Subscription Fees	0.00
		Interest	599.89 Dr
		Refunds/Adjustments	0.00
		Arrears Amount	0.00
		Closing Balance	50,813.94 Dr
		Pending Transactions	0.00
		Overdraft Limit	50,000.00
		Available Balance (10h32 - 17 Feb 13)	0.00

See overleaf for transactions

 Congratulations! FNB has rewarded you with eB913.00 this month on your Cheque Card / Airtime Purchases.		
Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	Y	
Rewards Rate	5.00%	0.80%
Qualifying Spend	R1,144.08	R4,265.86
Rewards Earned	eB572.00	eB341.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,693.61 Dr	0.00
18 Jan	Internet Trf From	8060		12,000.00 Cr	38,693.61	
18 Jan	Short Term Loan Repay		62251166825	8,960.00	47,653.61	
21 Jan	ATM Cash	Sandton	479012*6290	2,000.00	49,653.61	24.00
21 Jan	Internet Trf From	Trf		7,500.00 Cr	42,153.61	
21 Jan	ATM Cash	S/Gte Vs	479012*6290	3,000.00	45,153.61	24.00
23 Jan	POS Purchase Chq Card	Bon Voyage Pharmacy	479012*5394 21 Jan	173.70	45,327.31	
25 Jan	ATM Cash	S/Gte Vs	479012*6290	3,000.00	48,327.31	24.00
28 Jan	Internet Trf From	Trf		4,000.00 Cr	44,327.31	
28 Jan	Send Money Dr	Send 27785711781		1,000.00	45,327.31	8.50
28 Jan	POS Purchase Chq Card	C*randpark Club	479012*5394 25 Jan	270.00	45,597.31	
28 Jan	Chq Card Fuel Purchase	S*winchester Garden	479012*5394 25 Jan	1,008.00	46,605.31	
31 Jan	Internet Trf From	From Sal		8,000.00 Cr	38,605.31	
31 Jan	Internal Debit Order	Wesbank_fi85177146426		9,944.31	48,549.62	3.50
01 Feb	Magtape Debit	Libertymedc00018593250113lbt		3,410.75	51,960.37	15.00
02 Feb	Internet Trf From	Trf		2,000.00 Cr	49,960.37	
04 Feb	Magtape Debit	Lombard Lidd 000000102221580		610.68	50,571.05	15.00
05 Feb	Internet Trf From	Trf		600.00 Cr	49,971.05	
08 Feb	Internet Trf From	Trf		500.00 Cr	49,471.05	
08 Feb	Send Money Dr	Send 27784157506		500.00	49,971.05	8.50
16 Feb	Int On Debit Balance			599.89	50,570.94	
16 Feb	#Monthly O/D Fee			28.50	50,599.44	(28.50)
16 Feb	#Incidental Credit Fee			57.00	50,656.44	
16 Feb	#Monthly Account Fee			35.00	50,691.44	
16 Feb	#Value Added Serv Fees			17.00	50,708.44	(17.00)
16 Feb	#Service Fees			105.50	50,813.94	(105.50)
Closing Balance					50,813.94 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R29.85 Dr
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 07/CV/94/KM/00//P6/A6/PN/Y	FNFPSP
486	62118509655	13/02/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 79

16 February 2013 to 16 March 2013

FNB Fraud Line
087 575 9444


Please be aware that SARS has changed the information that needs to be reported on an IT3(b) certificate and has changed the required information to be reported to SARS. The most significant change is that both, debit and credit turnover, as well as interest paid and interest received, will be reported to SARS, therefore all accounts will be reported on to SARS. A consolidated IT3(b) certificate, of all of your accounts, will be generated.

This is according to **Government Gazette No. 35090** dated 29 February 2012. For more information on what will be reported on your IT3(b) please visit the SARS website at www.sars.gov.za, click the **Legal and Policy** tab and select **Gazette 35090 Notice 173** or alternatively visit the FNB website at www.fnb.co.za, click the **About FNB** Tab, under the **Education Centre** click **Know Your Tax Certificate**.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	50,813.94 Dr
R 210,000.00 (4)		Funds Received/Credits	210,000.00 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 202,574.14 (26)		Electronic Payments Received	0.00
		Transfers In	210,000.00 Cr
		Funds Used/Debits	202,574.14 Dr
		Cash Withdrawals	12,000.00 Dr
		Cheques Cashed/Issued	14,311.36 Dr
		Debit/Stop Orders	13,965.74 Dr
		Nominated Account Payments	121,600.00 Dr
		Cheque Card	27,611.80 Dr
		Electron Debit Card	0.00
		Fuel Purchases	1,085.24 Dr
		Transfers Out	12,000.00 Dr
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	369.48 Dr
		Subscription Fees	0.00
		Interest	492.15 Dr
		Refunds/Adjustments	0.00
		Arrears Amount	0.00
		Closing Balance	44,249.71 Dr
		Pending Transactions	0.00
		Overdraft Limit	50,000.00
		Available Balance (09h07 - 17 Mar 13)	5,750.29

See overleaf for transactions



 Congratulations! FNB has rewarded you with eB80.00 this month on your Cheque Card / Airtime Purchases.		
Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	Y	
Rewards Rate	5.00%	0.80%
Qualifying Spend	R0.00	R1,000.00
Rewards Earned	eB0.00	eB80.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00//P6/A6/PN/Y	FNFSP
486	62118509655	13/03/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,813.94 Dr	0.00
21 Feb	Internet Trf From	Trf		10,000.00 Cr	40,813.94	
21 Feb	Chq Card ATM Local Cash Advanc	Cash 00000000000a98	74325633051000232236	3,000.00	43,813.94	30.50
22 Feb	Send Money Dr	Send 27785711781		1,000.00	44,813.94	8.50
22 Feb	POS Purchase Chq Card	C*taj Cape Town	479012*5394 21 Feb	1,000.00	45,813.94	
28 Feb	Internet Trf From	Loan Mc		30,000.00 Cr	15,813.94	
28 Feb	Internal Debit Order	Wesbank_fi85177146426		9,944.31	25,758.25	3.50
01 Mar	Internet Pmt To	Meredale	Makhubo	10,000.00	35,758.25	7.00
01 Mar	Magtape Debit	Lombard Lidd 27953		610.68	36,368.93	15.00
01 Mar	Magtape Debit	Libertymedc00018569220213lbt		3,410.75	39,779.68	15.00
01 Mar	POS Purchase Chq Card	C*pigalle	479012*5394 27 Feb	2,340.00	42,119.68	
02 Mar	Chq Card ATM Local Cash Advanc	Cash 00000000000760	74325633060000216666	3,000.00	45,119.68	30.50
02 Mar	POS Purchase Chq Card	C*the Meat Company	479012*5394 28 Feb	1,224.00	46,343.68	
05 Mar	POS Purchase Chq Card	C*liquor City South	479012*5394 02 Mar	1,435.90	47,779.58	
05 Mar	Chq Card Fuel Purchase	C*fomiss Auto	479012*5394 03 Mar	1,085.24	48,864.82	
11 Mar	Internet Trf From	Paayment		150,000.00 Cr	101,135.18 Cr	
11 Mar	Internet Pmt To	Nono FNB	From Geoff	30,000.00	71,135.18 Cr	7.00
11 Mar	Internet Pmt To	Geoff Standard	Molelwane Consulting	20,000.00	51,135.18 Cr	7.00
11 Mar	Internet Pmt To	ABSA Credit Card	4787692035950018	20,000.00	31,135.18 Cr	7.00
11 Mar	Internet Trf To	CC Payment		10,000.00	21,135.18 Cr	3.30
11 Mar	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	16,100.00	5,035.18 Cr	7.00
11 Mar	ATM Cash	Basso	490136*4012	2,000.00	3,035.18 Cr	24.00
11 Mar	Send Money Dr	Send 27835427442		500.00	2,535.18 Cr	8.50
11 Mar	Internet Pmt To	Transfer Accsolve	Transfer Geoff	10,500.00	7,964.82	7.00
11 Mar	Express Pmt Pending			0.00	7,964.82	
11 Mar	Express Pmt Pending	Express Pmt Complete		0.00	7,964.82	
11 Mar	Rtc Express Pmt To	Geoff		15,000.00	22,964.82	38.00
12 Mar	Send Money Dr	Send 27780174592		500.00	23,464.82	8.50
12 Mar	ATM Cash	Melrose	490136*4012	2,000.00	25,464.82	24.00
12 Mar	POS Purchase Chq Card	Tiger Wheel & Tyre	479012*5394 11 Mar	21,611.90	47,076.72	
12 Mar	Notification - Email	Email Sending Fee	Lencar Properties	0.00	47,076.72	0.68
12 Mar	ATM Cash	Constant	490136*4012	2,000.00	49,076.72	24.00
13 Mar	Internet Trf From	Transfer		20,000.00 Cr	29,076.72	
15 Mar	Cheque 140	Killarney	2312832	14,311.36	43,388.08	30.00
16 Mar	Int On Debit Balance			492.15	43,880.23	
16 Mar	#Monthly O/D Fee			28.50	43,908.73	(28.50)
16 Mar	#Monthly Account Fee			35.00	43,943.73	
16 Mar	#Non FNB ATM Cash Withdrawal Fees			61.00	44,004.73	(61.00)
16 Mar	#Value Added Serv Fees			64.18	44,068.91	(64.18)
16 Mar	#Service Fees			180.80	44,249.71	(180.80)
Closing Balance					44,249.71 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R45.37 Dr
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 07/CV/94/KM/00//P6/A6/PN/Y	FNFPSP
486	62118509655	13/03/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 80

16 March 2013 to 16 April 2013

FNB Fraud Line
087 575 9444


Please be aware that SARS has changed the information that needs to be reported on an IT3(b) certificate and has changed the required information to be reported to SARS. The most significant change is that both, debit and credit turnover, as well as interest paid and interest received, will be reported to SARS, therefore all accounts will be reported on to SARS. A consolidated IT3(b) certificate, of all of your accounts, will be generated.

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Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 340,000.00 (5)		Opening Balance 44,249.71 Dr	
Funds Used/Debits R 341,847.53 (39)		Funds Received/Credits 340,000.00 Cr ATM/Teller Deposits 0.00 Electronic Payments Received 0.00 Transfers In 340,000.00 Cr	
		Funds Used/Debits 341,847.53 Dr Cash Withdrawals 21,000.00 Dr Cheques Cashed/Issued 0.00 Debit/Stop Orders 13,965.74 Dr Nominated Account Payments 260,900.00 Dr Cheque Card 36,205.00 Dr Electron Debit Card 0.00 Fuel Purchases 1,997.79 Dr Transfers Out 7,779.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 414.32 Dr Subscription Fees 0.00 Interest 452.20 Dr Refunds/Adjustments 0.00 Arrears Amount 0.00			
Closing Balance 46,963.76 Dr Pending Transactions 982.00 Overdraft Limit 50,000.00 Available Balance (23h39 - 16 Apr 13) 2,054.24			

See overleaf for transactions



 Congratulations! FNB has rewarded you with eB3,452.00 this month on your Cheque Card / Airtime Purchases.		
Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	Y	
Rewards Rate	5.00%	0.80%
Qualifying Spend	R2,109.06	R29,966.80
Rewards Earned	eB1,055.00	eB2,397.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00//P6/A6/PN/Y	FNFSF
486	62118509655	13/04/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					44,249.71 Dr	0.00
23 Mar	Chq Card Fuel Purchase	C*bassonia Service	479012*5394 21 Mar	1,023.82	45,273.53	
27 Mar	POS Purchase Chq Card	Club Macanudo	479012*5394 22 Mar	3,355.00	48,628.53	
30 Mar	Internet Trf From	Mc Trf		100,000.00 Cr	51,371.47 Cr	
02 Apr	ATM Cash	Basso	479012*5394	3,000.00	48,371.47 Cr	24.00
02 Apr	ATM Cash	Shell Ne	479012*5394	3,000.00	45,371.47 Cr	24.00
02 Apr	Internet Pmt To	Nono FNB	From Geoff	30,000.00	15,371.47 Cr	7.00
02 Apr	Internet Pmt To	0119425911	0003494205924972011	2,000.00	13,371.47 Cr	7.00
02 Apr	Internet Pmt To	ABSA Credit Card	4787692035950018	5,000.00	8,371.47 Cr	7.00
02 Apr	Internet Pmt To	Geoff Standard	Molelwane Consulting	35,000.00	26,628.53	7.00
02 Apr	Internet Trf To	CC Payment		3,000.00	29,628.53	3.30
02 Apr	ATM Cash	Columbin	479012*5394	3,000.00	32,628.53	24.00
02 Apr	Internal Debit Order	Wesbank_fi85177146426		9,944.31	42,572.84	3.50
02 Apr	Magtape Debit	Lombard Lidd 59120		610.68	43,183.52	15.00
02 Apr	Magtape Debit	Libertymedc00018756250313lbt		3,410.75	46,594.27	15.00
03 Apr	Internet Pmt To	Kt Nz	Makhubo Kt-nz Fees	14,900.00	61,494.27	7.00
03 Apr	POS Purchase Chq Card	C*royal Johannesburg	479012*5394 01 Apr	574.00	62,068.27	
03 Apr	Internet Airtime Topup	Airtime 0799025994		279.00	62,347.27	1.00
04 Apr	Internet Trf From	Transfer		60,000.00 Cr	2,347.27	
04 Apr	Internet Pmt To	Nono FNB	From Geoff	10,000.00	12,347.27	7.00
04 Apr	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	16,000.00	28,347.27	7.00
04 Apr	Notification - Email	Email Sending Fee	Abbott College	0.00	28,347.27	0.68
05 Apr	Send Money Dr	Send 27785711781		1,500.00	29,847.27	12.50
05 Apr	ATM Trf To	60097109140	60097109140	1,500.00	31,347.27	3.30
05 Apr	Notification - Email	Email Sending Fee	Lencar Properties	0.00	31,347.27	0.68
06 Apr	Internet Trf From	Transfer		20,000.00 Cr	11,347.27	
08 Apr	ATM Cash	Cape Tow	479012*5394	3,000.00	14,347.27	24.00
08 Apr	POS Purchase Chq Card	C*spitz Waterfront	479012*5394 06 Apr	1,415.00	15,762.27	
08 Apr	POS Purchase Chq Card	C*fabiani 02-0901	479012*5394 06 Apr	1,800.00	17,562.27	
08 Apr	POS Purchase Chq Card	Hugo Boss Cape Town	479012*5394 06 Apr	6,170.00	23,732.27	
09 Apr	POS Purchase Chq Card	The Westin Cape Tow	479012*5394 07 Apr	64.00	23,796.27	
09 Apr	POS Purchase Chq Card	The Westin Cape Tow	479012*5394 07 Apr	1,030.00	24,826.27	
09 Apr	POS Purchase Chq Card	C*mont Blanc V&a Wa	479012*5394 06 Apr	1,817.00	26,643.27	
09 Apr	POS Purchase Chq Card	The Business Zone 2	479012*5394 06 Apr	2,580.00	29,223.27	
09 Apr	POS Purchase Chq Card	Gerard Darel	479012*5394 06 Apr	2,840.00	32,063.27	
09 Apr	POS Purchase Chq Card	C*mont Blanc V&a Wa	479012*5394 06 Apr	14,190.00	46,253.27	
10 Apr	Internet Trf From	Transfer		10,000.00 Cr	36,253.27	
11 Apr	POS Purchase Chq Card	Cattle Baron Steakh	479012*5394 09 Apr	370.00	36,623.27	
12 Apr	Chq Card Fuel Purchase	C*bassonia Service	479012*5394 10 Apr	973.97	37,597.24	
13 Apr	Internet Pmt To	Phori	Geoff	4,000.00	41,597.24	7.00
13 Apr	Chq Card ATM Local Cash Advanc	Cash 000000000000444	74325633102000194231	3,000.00	44,597.24	30.50
15 Apr	Internet Trf From	Trf		150,000.00 Cr	105,402.76 Cr	
15 Apr	Send Money Dr	Send 27833504131		1,500.00	103,902.76 Cr	12.50
15 Apr	ATM Cash	Basso	479012*5394	3,000.00	100,902.76 Cr	24.00
15 Apr	Internet Pmt To	Audi Deposit	Dikeledi Makhubo	140,000.00	39,097.24	7.00
16 Apr	Express Pmt Pending			0.00	39,097.24	
16 Apr	Express Pmt Pending	Express Pmt Complete		0.00	39,097.24	
16 Apr	Rtc Express Pmt To	Geoff		4,000.00	43,097.24	38.00
16 Apr	Chq Card ATM Local Cash Advanc	Cash 00601960010978	74325633103000160030	3,000.00	46,097.24	30.50

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00//P6/A6/PN/Y	FNFPSP
486	62118509655	13/04/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
16 Apr	Notification - Email	Email Sending Fee	Audi Centre Westran	0.00	46,097.24	0.68
16 Apr	Notification - Email	Email Sending Fee	Audi Centre Westran	0.00	46,097.24	0.68
16 Apr	Int On Debit Balance			452.20	46,549.44	
16 Apr	#Monthly O/D Fee			28.50	46,577.94	(28.50)
16 Apr	#Monthly Account Fee			35.00	46,612.94	
16 Apr	#Non FNB ATM Cash Withdrawal Fees			61.00	46,673.94	(61.00)
16 Apr	#Value Added Serv Fees			65.72	46,739.66	(65.72)
16 Apr	#Service Fees			224.10	46,963.76	(224.10)
Closing Balance					46,963.76 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R50.88 Dr
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 07/CV/94/KM/00/P6/A6/PN/Y	FNFSF
486	62118509655	13/04/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 81

16 April 2013 to 16 May 2013

FNB Fraud Line
087 575 9444

The Annual Price, Rewards and Benefits Review will become effective from 1 July 2013.

More information will be available from 1 June on:

- www.fnb.co.za,
- www.fnb.mobi or
- Call 087 575 9404

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 97,000.00 (4)	Funds Used/Debits R 99,551.36 (24)	Opening Balance 46,963.76 Dr	
		Funds Received/Credits 97,000.00 Cr	
		ATM/Teller Deposits	0.00
		Electronic Payments Received	30,000.00 Cr
		Transfers In	67,000.00 Cr
		Funds Used/Debits 99,551.36 Dr	
		Cash Withdrawals	7,000.00 Dr
		Cheques Cashed/Issued	0.00
		Debit/Stop Orders	13,965.74 Dr
		Nominated Account Payments	52,557.68 Dr
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 241.38 Dr Subscription Fees 0.00 Interest 544.12 Dr Refunds/Adjustments 103.19 Cr Arrears Amount 0.00	Closing Balance 50,197.43 Dr Pending Transactions 1.00 Overdraft Limit 50,000.00 Available Balance (23h25 - 16 May 13) 0.00	Cash Withdrawals R 7,000.00 (3)	
		Cheques Cashed/Issued R 0.00 (0)	
		Debit/Stop Orders R 13,965.74 (3)	
		Nominated Account Payments R 52,557.68 (5)	
		Cheque Card R 19,401.89 (8)	
		Electron Debit Card R 0.00 (0)	
		Fuel Purchases R 1,126.05 (1)	
		Transfers Out R 5,500.00 (4)	
		Returned Deposits 0.00	
		Returned Payments 0.00	

See overleaf for transactions



Congratulations! FNB has rewarded you with eB3,198.00 this month on your Cheque Card / Airtime Purchases.

Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	Y	
Rewards Rate	5.00%	0.80%
Qualifying Spend	R973.97	R33,888.99
Rewards Earned	eB487.00	eB2,711.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00//P6/A6/PN/Y	FNFSP
486	62118509655	13/05/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					46,963.76 Dr	0.00
18 Apr	POS Purchase Chq Card	Kloofzicht Lodge	479012*5394 13 Apr	982.00	47,945.76	
19 Apr	Internet Trf From	Trf		19,000.00 Cr	28,945.76	
19 Apr	Internet Pmt To	Nono FNB	From Geoff	15,000.00	43,945.76	7.00
22 Apr	Chq Card ATM Local Cash Advanc	Cash Nedbank ATM/Nb	74341883109000140953	1,000.00	44,945.76	18.50
22 Apr	Chq Card ATM Local Cash Advanc	Cash ABSA Shell San	74552163109000187999	3,000.00	47,945.76	30.50
25 Apr	POS International Purchase Chq	Apple Itunes Store-	479012*5394 23 Apr	56.99	48,002.75	2.90
29 Apr	Internet Trf From	Trf		19,000.00 Cr	29,002.75	
29 Apr	Send Money Dr	Send 27788007270		1,500.00	30,502.75	12.50
29 Apr	ATM Cash	Basso	479012*5394	3,000.00	33,502.75	24.00
30 Apr	Internet Pmt To	Beebo	Geoff	2,500.00	36,002.75	7.00
30 Apr	Internal Debit Order	Wesbank_fi85177146426		9,944.31	45,947.06	3.50
01 May	POS Purchase Chq Card	Bb Skewers	479012*5394 27 Apr	2,200.00	48,147.06	
02 May	Internet Trf From	Obs		29,000.00 Cr	19,147.06	
02 May	Magtape Debit	Lombard Lidd 91139		610.68	19,757.74	15.00
02 May	Magtape Debit	Libertymedc00018969240413lbt		3,410.75	23,168.49	15.00
02 May	POS Purchase Chq Card	Milpark Hsp	479012*5394 29 Apr	7,000.00	30,168.49	
02 May	Chq Card Fuel Purchase	M*sandown Gardens S	479012*5394 19 Apr	1,126.05	31,294.54	
03 May	Internet Pmt To	Geoff Standard	Geoff FNB	5,000.00	36,294.54	7.00
03 May	FNB OB Pmt	Muriel Makhubo		30,000.00 Cr	6,294.54	
03 May	Internet Pmt To	Travel Costs	Accsolve Travel	25,057.68	31,352.22	7.00
03 May	Send Money Dr	Send 27835427442		1,000.00	32,352.22	8.50
04 May	POS Purchase Chq Card	M*first Car Rental	479012*5394 02 May	6,806.00	39,158.22	
04 May	Notification - Email	Email Sending Fee	Munlin Travel	0.00	39,158.22	0.68
06 May	Internet Pmt To	ABSA Credit Card	4787692035950018	5,000.00	44,158.22	7.00
06 May	Internet Trf To	CC Payment		2,500.00	46,658.22	3.30
06 May	POS Purchase Chq Card	Suntra Spa	479012*5394 03 May	1,210.00	47,868.22	
08 May	POS Purchase Chq Card	C*restuarant Vilaka	479012*5394 06 May	474.00	48,342.22	
10 May	POS Purchase Chq Card	Woolworths Southgat	479012*5394 08 May	672.90	49,015.12	
13 May	Send Money Dr	Send 27768368781		500.00	49,515.12	8.50
16 May	Int On Debit Balance			544.12	50,059.24	
16 May	Dr Interest Rebate			103.19 Cr	49,956.05	
16 May	#Monthly O/D Fee			28.50	49,984.55	(28.50)
16 May	#Monthly Account Fee			35.00	50,019.55	
16 May	#Non FNB ATM Cash Withdrawal Fees			49.00	50,068.55	(49.00)
16 May	#Value Added Serv Fees			30.18	50,098.73	(30.18)
16 May	#Service Fees			98.70	50,197.43	(98.70)
Closing Balance					50,197.43 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R29.65 Dr
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 07/CV/94/KM/00//P6/A6/PN/Y	FNFPSP
486	62118509655	13/05/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 82

16 May 2013 to 15 June 2013

FNB Fraud Line
087 575 9444

The Annual Price, Rewards and Benefits Review will become effective from 1 July 2013.

More information will be available from 1 June on:

- www.fnb.co.za,
- www.fnb.mobi or
- Call 087 575 9404

Cheques and Drafts issued in SADC countries cannot be deposited in RSA effective 22/7/13. Please make use of electronic payment products such as Online Banking to make and receive payments.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 238,500.00 (9)		Opening Balance 50,197.43 Dr	
Funds Used/Debits R 235,163.77 (22)		Funds Received/Credits 238,500.00 Cr ATM/Teller Deposits 8,000.00 Cr Electronic Payments Received 206,500.00 Cr Transfers In 24,000.00 Cr	
		Funds Used/Debits 235,163.77 Dr Cash Withdrawals 8,000.00 Dr Cheques Cashed/Issued 0.00 Debit/Stop Orders 13,965.74 Dr Nominated Account Payments 169,638.03 Dr Cheque Card 0.00 Electron Debit Card 0.00 Fuel Purchases 0.00 Transfers Out 43,560.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 267.42 Dr Subscription Fees 0.00 Interest 513.46 Dr Refunds/Adjustments 0.00 Arrears Amount 0.00		Closing Balance 47,642.08 Dr Pending Transactions 1.00 Overdraft Limit 50,000.00 Available Balance (08h31 - 16 Jun 13) 2,356.92	

See overleaf for transactions



Congratulations! FNB has rewarded you with eB2,032.00 this month on your Cheque Card / Airtime Purchases.

Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases		
	Fuel	eBucks
Qualify to Earn Rewards	Y	
Rewards Rate	5.00%	0.80%
Qualifying Spend	R1,126.05	R18,362.90
Rewards Earned	eB563.00	eB1,469.00

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00//P6/A6/PN/Y	FNFSP
486	62118509655	13/06/15	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					50,197.43 Dr	0.00
22 May	Internet Trf From	Trf		500.00 Cr	49,697.43	
30 May	FNB OB Pmt	Patrick Makhubedu		180,000.00 Cr	130,302.57 Cr	
31 May	Internet Pmt To	Geoff Standard	Geoff FNB	20,000.00	110,302.57 Cr	7.00
31 May	Internet Pmt To	ABSA Credit Card	4787692035950018	8,000.00	102,302.57 Cr	7.00
31 May	Internet Pmt To	Travel Costs	Makhubo-accsolve	9,214.84	93,087.73 Cr	7.00
31 May	Internet Trf To	CC Payment		4,000.00	89,087.73 Cr	3.30
31 May	Internet Pmt To	Debt Advance	Makhubo	100,000.00	10,912.27	7.00
31 May	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	5,000.00	15,912.27	7.00
31 May	Internet Pmt To	Payment	Geoff	2,000.00	17,912.27	7.00
31 May	Internal Debit Order	Wesbank_fi85177146426		9,944.31	27,856.58	3.50
01 Jun	Send Money Dr	Send 27785711781		1,500.00	29,356.58	12.50
01 Jun	Notification - Email	Email Sending Fee	K Designs	0.00	29,356.58	0.68
01 Jun	Notification - Email	Email Sending Fee	K Designs	0.00	29,356.58	0.68
01 Jun	Notification - Email	Email Sending Fee	Abbott College	0.00	29,356.58	0.68
03 Jun	Magtape Debit	Lombard Lidd 124174		610.68	29,967.26	15.00
03 Jun	Magtape Debit	Libertymedc00019040230513lbt		3,410.75	33,378.01	15.00
04 Jun	Internet Pmt To	Vuyo Loan	601	2,000.00	35,378.01	7.00
05 Jun	Internet Trf To	Transfer		14,000.00	49,378.01	3.30
05 Jun	FNB OB Pmt	Muriel Makhubo		5,000.00 Cr	44,378.01	
05 Jun	Short Term Loan Credit	Killarney	62251166825	8,000.00 Cr	36,378.01	
05 Jun	Internet Trf To	Transfer Mc		13,500.00	49,878.01	3.30
05 Jun	FNB OB Pmt	Muriel Makhubo		1,500.00 Cr	48,378.01	
05 Jun	Internet Trf To	Transfer		1,600.00	49,978.01	3.30
07 Jun	Internet Trf From	Trf		5,500.00 Cr	44,478.01	
07 Jun	Internet Pmt To	Nono FNB	From Geoff	5,000.00	49,478.01	7.00
07 Jun	Internet Trf From	Trf		15,000.00 Cr	34,478.01	
07 Jun	ATM Cash	Basso	479012*6290	3,000.00	37,478.01	24.00
07 Jun	ATM Cash	Basso	479012*6290	3,000.00	40,478.01	24.00
08 Jun	Short Term Loan Repay			8,960.00	49,438.01	
10 Jun	FNB OB Pmt	Patrick Makhubedu		20,000.00 Cr	29,438.01	
12 Jun	Internet Pmt To	Profile	Geoff	2,000.00	31,438.01	7.00
12 Jun	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	16,423.19	47,861.20	7.00
13 Jun	Notification - Email	Email Sending Fee	Lencar Properties	0.00	47,861.20	0.68
15 Jun	ATM Cash	Basso	479012*6290	2,000.00	49,861.20	24.00
15 Jun	Internet Trf From	Trf		3,000.00 Cr	46,861.20	
15 Jun	Int On Debit Balance			513.46	47,374.66	
15 Jun	#Monthly O/D Fee			28.50	47,403.16	(28.50)
15 Jun	#Monthly Account Fee			35.00	47,438.16	
15 Jun	#Value Added Serv Fees			15.22	47,453.38	(15.22)
15 Jun	#Service Fees			188.70	47,642.08	(188.70)
Closing Balance					47,642.08 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R32.84 Dr

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00//P6/A6/PN/Y	FNFPSP
486	62118509655	13/06/15	Fnb Platinum Cheque Account	

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 07/CV/94/KM/00//P6/A6/PN/Y	FNFSP
486	62118509655	13/06/15	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 83

15 June 2013 to 16 July 2013

Cheques and Drafts issued in SADC countries cannot be deposited in RSA effective 22/7/13. Please make use of electronic payment products such as Online Banking to make and receive payments.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 236,000.00 (6)		Opening Balance 47,642.08 Dr	
Funds Used/Debits R 242,797.49 (37)		Funds Received/Credits 236,000.00 Cr ATM/Teller Deposits 0.00 Electronic Payments Received 233,000.00 Cr Transfers In 3,000.00 Cr	
		Funds Used/Debits 242,797.49 Dr Cash Withdrawals 32,000.00 Dr Cheques Cashed/Issued 0.00 Debit/Stop Orders 13,965.74 Dr Nominated Account Payments 156,500.00 Dr Cheque Card 10,158.90 Dr Electron Debit Card 0.00 Fuel Purchases 693.85 Dr Transfers Out 29,479.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 586.37 Dr Subscription Fees 0.00 Interest 393.63 Dr Refunds/Adjustments 5,486.51 Cr Arrears Amount 0.00		Closing Balance 49,933.06 Dr Pending Transactions 1.00 Overdraft Limit 50,000.00 Available Balance (23h20 - 16 Jul 13) 65.94	

See overleaf for transactions

Your FNB Cheque Account gives you so much more value! We now reward you on your qualifying **fuel**, **airtime** and **shopping** purchases! We also reward you with discounts on **Uncapped ADSL Data** through FNB Connect and free monthly **3G Data** if you hold an active FNB Tablet, Smartphone or Laptop contract. Effective 1 July 2013, you must be **registered for eBucks** to get rewarded on your qualifying purchases. Register for eBucks at www.eBucks.com or call us on 087 320 3200 or 086 123 3000.

To view your personal rewards allocation, login to your personal banking profile on www.fnb.co.za or FNB Cellphone Banking, or call 087 575 9404. Your rewards are allocated by the 8th of each month. Terms, conditions and rules apply.

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y	FNFSF
486	62118509655	13/07/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					47,642.08 Dr	0.00
18 Jun	Chq Card ATM Local Cash Advanc	Cash 00000000000070	74325633167000142365	2,000.00	49,642.08	30.50
22 Jun	FNB OB Pmt	Muriel Makhubo		40,000.00 Cr	9,642.08	
22 Jun	ATM Cash	Basso	479012*5394	3,000.00	12,642.08	24.00
22 Jun	ATM Cash	Basso	479012*5394	3,000.00	15,642.08	24.00
22 Jun	ATM Cash	Basso	479012*5394	2,000.00	17,642.08	24.00
22 Jun	ATM Cash	Basso	479012*6290	3,000.00	20,642.08	24.00
24 Jun	FNB OB Pmt	Muriel Makhubo		83,000.00 Cr	62,357.92 Cr	
24 Jun	Internet Pmt To	Meredale	Makhubo	100,000.00	37,642.08	7.00
24 Jun	FNB OB Pmt	Muriel Makhubo		30,000.00 Cr	7,642.08	
24 Jun	Refund Chq Card Purchase	Cr Vc M*first Car Rental	4790121004585394	5,411.86 Cr	2,230.22	
25 Jun	Internet Pmt To	Nox	Geoff	4,000.00	6,230.22	7.00
25 Jun	Internet Pmt To	Kakali Salary	Molelwane Salary	10,000.00	16,230.22	7.00
25 Jun	Internet Pmt To	National Conf	Geoff	1,000.00	17,230.22	7.00
25 Jun	Notification - Email	Email Sending Fee	K Designs	0.00	17,230.22	0.68
25 Jun	Notification - Email	Email Sending Fee	K Designs	0.00	17,230.22	0.68
26 Jun	Send Money Dr	Send	27785711781	1,500.00	18,730.22	12.50
26 Jun	ATM Cash	Killarne	479012*5394	3,000.00	21,730.22	24.00
26 Jun	ATM Cash	Basso	479012*5394	2,000.00	23,730.22	24.00
26 Jun	ATM Cash	Basso	479012*5394	3,000.00	26,730.22	24.00
27 Jun	Chq Card ATM Local Cash Advanc	Cash 00000000000076	74325633176000121781	3,000.00	29,730.22	30.50
28 Jun	Internet Airtime Topup	Airtime 0799025994		369.00	30,099.22	1.00
28 Jun	Internet Trf From	Trf		3,000.00 Cr	27,099.22	
28 Jun	ATM Cash	Southgat	479012*5394	300.00	27,399.22	6.00
28 Jun	ATM Cash	Southgat	479012*5394	3,000.00	30,399.22	24.00
28 Jun	ATM Cash	Southgat	479012*5394	3,000.00	33,399.22	24.00
28 Jun	ATM Cash	Southgat	479012*5394	1,700.00	35,099.22	24.00
28 Jun	FNB OB Pmt	Muriel Makhubo		40,000.00 Cr	4,900.78 Cr	
29 Jun	Internet Pmt To	Wire	Geoff	3,000.00	1,900.78 Cr	7.00
29 Jun	POS Purchase Chq Card	Levingers Killarney	479012*5394 26 Jun	1,821.00	79.78 Cr	
01 Jul	Internal Debit Order	Wesbank_fi85177146426		9,944.31	9,864.53	3.50
01 Jul	Magtape Debit	Lombard Lidd 158694		610.68	10,475.21	15.90
01 Jul	Magtape Debit	Libertymedc00019197240613lbt		3,410.75	13,885.96	15.90
01 Jul	Notification - Sms	Sms Sending Fee	Wire	0.00	13,885.96	1.05
02 Jul	Express Pmt Pending			0.00	13,885.96	
02 Jul	Express Pmt Pending	Express Pmt Complete		0.00	13,885.96	
02 Jul	Rtc Express Pmt To	Geoff		7,000.00	20,885.96	38.00
02 Jul	Send Money Dr	Send	27785711781	1,500.00	22,385.96	12.50
04 Jul	Chq Card Fuel Purchase	Total Illovo CC	479012*5394 01 Jul	693.85	23,079.81	
05 Jul	Send Money Dr	Send	27794614431	1,000.00	24,079.81	8.50
05 Jul	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	5,000.00	29,079.81	7.00
05 Jul	Rtc Express Pmt To	Geoff Standard	Molelwane Consulting	10,000.00	39,079.81	38.00
05 Jul	FNB OB Pmt	Muriel Makhubo		40,000.00 Cr	920.19 Cr	
05 Jul	Internet Airtime Topup	Airtime 0729037049		110.00	810.19 Cr	1.00
06 Jul	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	16,500.00	15,689.81	7.00
06 Jul	Internet Trf To	Trf		24,000.00	39,689.81	3.30
06 Jul	Notification - Email	Email Sending Fee	Abbott College	0.00	39,689.81	0.68
08 Jul	Notification - Email	Email Sending Fee	Lencar Properties	0.00	39,689.81	0.68
10 Jul	POS Purchase Chq Card	Dr D Pincus	479012*5394 08 Jul	1,379.00	41,068.81	

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y	FNFPSP
486	62118509655	13/07/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
10 Jul	POS Purchase Chq Card	Monarch Hotel	479012*5394 04 Jul	4,569.00	45,637.81	
11 Jul	Send Money Dr	Send 27726443906		1,000.00	46,637.81	8.50
11 Jul	POS Purchase Chq Card	Dr P Pincus	479012*5394 09 Jul	2,389.90	49,027.71	
16 Jul	Int On Debit Balance			393.63	49,421.34	
16 Jul	Dr Interest Rebate			74.65 Cr	49,346.69	
16 Jul	#Monthly O/D Fee			30.00	49,376.69	(30.00)
16 Jul	#Monthly Account Fee			38.00	49,414.69	
16 Jul	#Non FNB ATM Cash Withdrawal Fees			61.00	49,475.69	(61.00)
16 Jul	#Value Added Serv Fees			121.77	49,597.46	(121.77)
16 Jul	#Service Fees			335.60	49,933.06	(335.60)
Closing Balance					49,933.06 Dr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R72.00 Dr
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 07/CV/94/KM/00/PA/P6/A6/PN/Y	FNFSF
486	62118509655	13/07/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 84

16 July 2013 to 16 August 2013

FNB Fraud Line
087 575 9444

Announcement

Cheques and Drafts issued in SADC countries cannot be deposited in RSA effective 22/7/13. Please make use of electronic payment products such as Online Banking to make and receive payments.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 215,000.00 (3)	Funds Used/Debits R 154,438.72 (30)	Opening Balance 49,933.06 Dr	
		Funds Received/Credits 215,000.00 Cr	
		ATM/Teller Deposits 0.00	
		Electronic Payments Received 0.00	
		Transfers In 215,000.00 Cr	
		Funds Used/Debits 154,438.72 Dr	
		Cash Withdrawals 9,000.00 Dr	
		Cheques Cashed/Issued 0.00	
		Debit/Stop Orders 13,965.74 Dr	
		Nominated Account Payments 88,500.00 Dr	
Returned Deposits 0.00 Returned Payments 0.00 Bank Charges 439.88 Dr Subscription Fees 0.00 Interest 361.54 Dr Refunds/Adjustments 68.56 Cr Arrears Amount 0.00	Closing Balance 9,895.36 Cr Pending Transactions 1.00 Overdraft Limit 50,000.00 Available Balance (23h30 - 16 Aug 13) 59,894.36	Cash Withdrawals R 9,000.00 (3)	
		Cheques Cashed/Issued R 0.00 (0)	
		Debit/Stop Orders R 13,965.74 (3)	
		Nominated Account Payments R 88,500.00 (10)	
		Cheque Card R 28,170.00 (4)	
		Electron Debit Card R 0.00 (0)	
		Fuel Purchases R 1,702.98 (3)	
		Transfers Out R 13,100.00 (7)	

See overleaf for transactions

Your FNB Cheque Account gives you so much more value! We now reward you on your qualifying **fuel**, **airtime** and **shopping** purchases! We also reward you with discounts on **Uncapped ADSL Data** through FNB Connect and free monthly **3G Data** if you hold an active FNB Tablet, Smartphone or Laptop contract. Effective 1 July 2013, you must be **registered for eBucks** to get rewarded on your qualifying purchases. Register for eBucks at www.eBucks.com or call us on 087 320 3200 or 086 123 3000.

To view your personal rewards allocation, login to your personal banking profile on www.fnb.co.za or FNB Cellphone Banking, or call 087 575 9404. Your rewards are allocated by the 8th of each month. Terms, conditions and rules apply.

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y	FNFSF
486	62118509655	13/08/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				49,933.06 Dr	0.00
19 Jul	Internet Trf From	Mg	15,000.00 Cr	34,933.06	
19 Jul	Send Money Dr	Send 27788007270	2,000.00	36,933.06	12.50
19 Jul	ATM Cash	Sophiato 479012*5394	3,000.00	39,933.06	25.20
22 Jul	ATM Cash	Fomiss 479012*5394	3,000.00	42,933.06	25.20
23 Jul	POS Purchase Chq Card	C*royal Johannesburg 479012*5394 21 Jul	279.00	43,212.06	
23 Jul	POS Purchase Chq Card	C*royal Johannesburg 479012*5394 21 Jul	296.00	43,508.06	
23 Jul	Chq Card Fuel Purchase	C*fomiss Auto 479012*5394 21 Jul	400.01	43,908.07	
25 Jul	Chq Card Fuel Purchase	C*total Meredale 479012*5394 23 Jul	612.30	44,520.37	
27 Jul	Send Money Dr	Send 27825922544	1,500.00	46,020.37	12.50
30 Jul	ATM Cash	Bpsmitst 479012*6290	3,000.00	49,020.37	25.20
31 Jul	Internet Trf From	Trf	100,000.00 Cr	50,979.63 Cr	
31 Jul	Express Pmt Pending		0.00	50,979.63 Cr	
31 Jul	Express Pmt Pending	Express Pmt Complete	0.00	50,979.63 Cr	
31 Jul	Rtc Express Pmt To	Geoff Makhubo	3,500.00	47,479.63 Cr	38.00
31 Jul	Internal Debit Order	Wesbank_fi85177146426	9,944.31	37,535.32 Cr	3.50
01 Aug	Internet Pmt To	Geoff Standard Molelwane Consulting	50,000.00	12,464.68	7.00
01 Aug	Internet Pmt To	Kt Fees Makhubo Kt-school Fe	6,000.00	18,464.68	7.00
01 Aug	Internet Pmt To	ABSA Credit Card 4787692035950018	10,000.00	28,464.68	7.00
01 Aug	Internet Trf To	CC Payment	6,000.00	34,464.68	3.30
01 Aug	Magtape Debit	Lombard Lidd 193722	610.68	35,075.36	15.90
01 Aug	Magtape Debit	Libertymedc00019197240713lbt	3,410.75	38,486.11	15.90
02 Aug	Send Money Dr	Send 27833791497	1,000.00	39,486.11	8.50
02 Aug	Chq Card Fuel Purchase	C*bassonia Service 479012*6290 01 Aug	690.67	40,176.78	
02 Aug	Notification - Email	Email Sending Fee Abbott College	0.00	40,176.78	0.68
06 Aug	Internet Pmt To	National Conf Geoff	2,000.00	42,176.78	7.00
08 Aug	Send Money Dr	Send 27825922544	1,500.00	43,676.78	12.50
08 Aug	Send Money Dr	Send 27780174592	500.00	44,176.78	8.50
08 Aug	Express Pmt Pending		0.00	44,176.78	
08 Aug	Express Pmt Pending	Express Pmt Complete	0.00	44,176.78	
08 Aug	Rtc Express Pmt To	Geoff	2,000.00	46,176.78	38.00
08 Aug	Internet Trf From	Pmt	100,000.00 Cr	53,823.22 Cr	
08 Aug	Internet Pmt To	Telkom-r 0001894361562322011	1,000.00	52,823.22 Cr	7.00
08 Aug	Send Money Dr	Send 27835427442	600.00	52,223.22 Cr	8.50
13 Aug	Express Pmt Pending		0.00	52,223.22 Cr	
13 Aug	Express Pmt Pending	Express Pmt Complete	0.00	52,223.22 Cr	
13 Aug	Rtc Express Pmt To	Geoff	5,000.00	47,223.22 Cr	38.00
13 Aug	Internet Pmt To	Debt G	4,000.00	43,223.22 Cr	7.00
13 Aug	POS Purchase Chq Card	Taj Cape Town 479012*5394 08 Aug	695.00	42,528.22 Cr	
13 Aug	POS Purchase Chq Card	C*mont Blanc V&a Wa 479012*5394 10 Aug	26,900.00	15,628.22 Cr	
14 Aug	Rtc Express Pmt To	Geoff Padi	5,000.00	10,628.22 Cr	38.00
16 Aug	Int On Debit Balance		361.54	10,266.68 Cr	
16 Aug	Dr Interest Rebate		68.56 Cr	10,335.24 Cr	
16 Aug	#Monthly O/D Fee		30.00	10,305.24 Cr	(30.00)
16 Aug	#Monthly Account Fee		38.00	10,267.24 Cr	
16 Aug	#Value Added Serv Fees		215.68	10,051.56 Cr	(215.68)
16 Aug	#Service Fees		156.20	9,895.36 Cr	(156.20)
Closing Balance				9,895.36 Cr	0.00

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y	FNFPSP
486	62118509655	13/08/16	Fnb Platinum Cheque Account	

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R54.02 Dr
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 07/CV/94/KM/00/PA/P6/A6/PN/Y	FNFSF
486	62118509655	13/08/16	Fnb Platinum Cheque Account	

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 85

16 August 2013 to 16 September 2013

FNB Fraud Line
087 575 9444

Announcement

Cheques and Drafts issued in SADC countries cannot be deposited in RSA effective 22/7/13. Please make use of electronic payment products such as Online Banking to make and receive payments.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits		Opening Balance	9,895.36 Cr
R 90,000.00	(3)	Funds Received/Credits	90,000.00 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 77,404.61	(21)	Electronic Payments Received	0.00
		Transfers In	90,000.00 Cr
		Funds Used/Debits	77,404.61 Dr
		Cash Withdrawals	3,000.00 Dr
		Cheques Cashed/Issued	0.00
		Debit/Stop Orders	13,965.74 Dr
		Nominated Account Payments	36,500.00 Dr
		Cheque Card	18,319.60 Dr
		Electron Debit Card	0.00
		Fuel Purchases	2,119.27 Dr
		Transfers Out	3,500.00 Dr
		Returned Deposits	0.00
		Returned Payments	0.00
		Bank Charges	195.68 Dr
		Subscription Fees	0.00
		Interest	282.45 Dr
		Refunds/Adjustments	53.56 Cr
		Arrears Amount	0.00
		Closing Balance	22,066.18 Cr
		Pending Transactions	0.00
		Overdraft Limit	50,000.00
		Available Balance (00h34 - 17 Sep 13)	72,066.18

See overleaf for transactions

Your FNB Cheque Account gives you so much more value! We now reward you with up to 15% back in eBucks on your qualifying **Checkers/Shoprite** card purchases and **prepaid electricity** purchases through FNB's electronic channels in addition to your eBucks Rewards on **fuel, airtime** and **shopping** purchases! We also reward you with discounts on **Uncapped ADSL Data** through FNB Connect and free monthly **3G Data** if you hold an active FNB Tablet, Smartphone or Laptop contract.

Effective 1 July 2013, you must be **registered for eBucks** to get rewarded on your qualifying purchases. Register for eBucks at www.eBucks.com or call us on 087 320 3200 or 086 123 3000.

To view your personal rewards allocation, login to your personal banking profile on www.fnb.co.za or FNB Cellphone Banking, or call 087 575 9404. Your rewards are allocated by the 8th of each month. Terms, conditions and rules apply.

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y	FNFSF
486	62118509655	13/09/16	Fnb Platinum Cheque Account	

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					9,895.36 Cr	0.00
17 Aug	FNB App Payment To	YI Donation	Geoff	5,000.00	4,895.36 Cr	
19 Aug	Internet Pmt To	National Conf	Geoff	2,500.00	2,395.36 Cr	7.00
21 Aug	Chq Card ATM Local Cash Advanc	Cash Nedbank ATM/Nb	74341883231000170625	3,000.00	604.64	31.70
21 Aug	POS Purchase Chq Card	Jj Cale	479012*5394 17 Aug	4,815.00	5,419.64	
21 Aug	Chq Card Fuel Purchase	Caltex The Downs	479012*5394 18 Aug	1,041.01	6,460.65	
22 Aug	Internet Pmt To	Geoff		3,000.00	9,460.65	7.00
23 Aug	Internet Pmt To	O Chikane- Salary	Ward 125	5,000.00	14,460.65	7.00
23 Aug	Internet Pmt To	Bassonia Rent	9 Phonecian- Makhubo	16,000.00	30,460.65	7.00
24 Aug	Notification - Email	Email Sending Fee	Lencar Properties	0.00	30,460.65	0.68
26 Aug	Send Money Dr	Send 27833095556		2,000.00	32,460.65	12.50
26 Aug	Internet Pmt To	Tshwane Guru	G	5,000.00	37,460.65	7.00
27 Aug	Chq Card Fuel Purchase	C*bassonia Service	479012*5394 25 Aug	1,078.26	38,538.91	
28 Aug	POS Purchase Chq Card	Nambitha Restaurant	479012*5394 25 Aug	250.00	38,788.91	
28 Aug	POS Purchase Chq Card	Nambitha Restaurant	479012*5394 25 Aug	349.00	39,137.91	
28 Aug	POS Purchase Chq Card	Jaguar Land Rover T	479012*5394 23 Aug	1,584.60	40,722.51	
29 Aug	POS Purchase Chq Card	C*pigalle	479012*5394 27 Aug	2,120.00	42,842.51	
31 Aug	Internet Trf From	Payment		30,000.00 Cr	12,842.51	
31 Aug	Internal Debit Order	Wesbank_fi85177146426		9,944.31	22,786.82	3.50
02 Sep	Magtape Debit	Lombard Lidd 228758		610.68	23,397.50	15.90
02 Sep	Magtape Debit	Libertymedc00019414260813lbt		3,410.75	26,808.25	15.90
09 Sep	Send Money Dr	Send 27835902861		1,500.00	28,308.25	12.50
09 Sep	POS Purchase Chq Card	C*pigalle	479012*5394 06 Sep	4,701.00	33,009.25	
10 Sep	POS Purchase Chq Card	C*mont Blanc Boutiq	479012*5394 08 Sep	4,500.00	37,509.25	
13 Sep	Internet Trf From	8060		30,000.00 Cr	7,509.25	
16 Sep	Internet Trf From	8060		30,000.00 Cr	22,490.75 Cr	
16 Sep	Int On Debit Balance			282.45	22,208.30 Cr	
16 Sep	Dr Interest Rebate			53.56 Cr	22,261.86 Cr	
16 Sep	#Monthly O/D Fee			30.00	22,231.86 Cr	(30.00)
16 Sep	#Monthly Account Fee			38.00	22,193.86 Cr	
16 Sep	#Non FNB ATM Cash Withdrawal Fees			31.70	22,162.16 Cr	(31.70)
16 Sep	#Value Added Serv Fees			25.68	22,136.48 Cr	(25.68)
16 Sep	#Service Fees			70.30	22,066.18 Cr	(70.30)
Closing Balance					22,066.18 Cr	0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R24.02 Dr
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 07/CV/94/KM/00/PA/P6/A6/PN/Y	FNFPSP
486	62118509655	13/09/16	Fnb Platinum Cheque Account	

Fax (011) 4861207
(011) 6464893
Branch Code 256205
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

BBST86 155118
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

Your FNB Private Clients Cheque Account from 16 September 2013 to 16 October 2013

Account Number: 62118509655

COPY Tax Invoice/Statement Number :86

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 50,000.00
Opening Balance 16 September 2013 R 22,066.18 Cr

Deposits R 20,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 20,000.00 Cr

Withdrawals R 65,643.19 Dr
Cash Withdrawals R 0.00
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 13,965.74 Dr
Defined Payments R 23,180.00 Dr
Cheque Card Purchases R 17,470.42 Dr
Fuel Purchases R 1,027.03 Dr
Transfers Out R 10,000.00 Dr

Other Entries
Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 256.39 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 176.47 Dr
Refunds/Adjustments R 33.46 Cr

Closing Balance 16 October 2013 R 23,976.41 Dr
Available Balance (23h16 - 16 Oct 13) 20,331.37
Total VAT included on this statement R 31.50

Statement queries
Should you find an entry on your statement that you wish to query, please contact your Private Banker or the FNB Private Clients Service Suite on 0877-30-6000 as soon as possible, preferably within 30 days, in order for it to be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have read the statement and that it is correct.

FNB Private Clients

We have simplified and enriched the Rewards and Benefits that you can enjoy. For more information please visit www.fnb.co.za/privateclients or login to your personal FNB Online Banking profile from the 8th of each month to view updated information (your Rewards are allocated by the 8th of each month, based on the previous calendar month).

See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
486	62118509655	13/10/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					22,066.18 Cr	0.00
20 Sep	POS International Purchase Chq	3000.00 N3704001, N	479012*5394 18 Sep	952.79	21,113.39 Cr	
20 Sep	POS International Purchase Chq	14400.00 N3704001,	479012*5394 18 Sep	4,573.40	16,539.99 Cr	
21 Sep	POS International Purchase Chq	3300.00 N3704001, N	479012*5394 19 Sep	1,049.84	15,490.15 Cr	
23 Sep	Internet Trf To	Transfer		1,000.00	14,490.15 Cr	3.30
23 Sep	Internet Pmt To	Pump Gun Tablets	Geoff	1,500.00	12,990.15 Cr	7.00
23 Sep	Internet Pmt To	Debt	Geoff	2,000.00	10,990.15 Cr	7.00
23 Sep	Rtc Express Pmt To	V10		8,000.00	2,990.15 Cr	38.00
23 Sep	POS International Purchase Chq	9657.00 N3704001, N	479012*5394 20 Sep	3,119.89	129.74	
26 Sep	Send Money Dr	Send 27765269830		1,500.00	1,629.74	12.50
26 Sep	Send Money Dr	Send 27833791497		1,000.00	2,629.74	8.50
27 Sep	POS Purchase Chq Card	Ph Network Cafe JHB	479012*5394 24 Sep	481.00	3,110.74	
30 Sep	Internal Debit Order	Wesbank_fi85177146426		9,944.31	13,055.05	3.50
30 Sep	POS Purchase Chq Card	Garden Court East L	479012*5394 27 Sep	1,786.50	14,841.55	
01 Oct	Magtape Debit	Lombard Lidd 262982		610.68	15,452.23	15.90
01 Oct	Magtape Debit	Libertymedc00019617230913lbt		3,410.75	18,862.98	15.90
03 Oct	Internet Pmt To	Geoff	Padi	5,000.00	23,862.98	7.00
03 Oct	Send Money Dr	Send 27765269830		1,500.00	25,362.98	12.50
07 Oct	Int On Debit Balance			66.09	25,429.07	
07 Oct	Dr Interest Rebate			12.53 Cr	25,416.54	
07 Oct	#Monthly O/D Fee			21.00	25,437.54	(21.00)
07 Oct	#Monthly Account Fee			26.59	25,464.13	
07 Oct	#Value Added Serv Fees			71.50	25,535.63	(71.50)
07 Oct	#Service Fees			59.60	25,595.23	(59.60)
07 Oct	Internet Trf To	CC Payment		4,000.00	29,595.23	
07 Oct	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	1,680.00	31,275.23	
07 Oct	Internet Pmt To	ABSA Credit Card	4787692035950018	5,000.00	36,275.23	
09 Oct	POS Purchase Chq Card	C*istore Melrose Ar	479012*5394 08 Oct	897.00	37,172.23	
09 Oct	POS Purchase Chq Card	Parc Ferme Rest	479012*5394 05 Oct	1,110.00	38,282.23	
09 Oct	POS Purchase Chq Card	Taboo Sandton	479012*5394 06 Oct	1,500.00	39,782.23	
11 Oct	Internet Trf From	Trf		20,000.00 Cr	19,782.23	
14 Oct	Send Money Dr	Send 27833791497		1,000.00	20,782.23	
15 Oct	Chq Card Fuel Purchase	C*amma Chiefs Filli	479012*5394 13 Oct	1,027.03	21,809.26	
16 Oct	POS Purchase Chq Card	The Butcher Shop	479012*5394 13 Oct	2,000.00	23,809.26	
16 Oct	Int On Debit Balance			110.38	23,919.64	
16 Oct	Dr Interest Rebate			20.93 Cr	23,898.71	
16 Oct	#Monthly O/D Fee			9.00	23,907.71	(9.00)
16 Oct	#Monthly Account Fee			68.70	23,976.41	
Closing Balance					23,976.41 Dr	0.00

IMPORTANT COMMUNICATION

If your statement has a transaction which appears to be incorrect, please bring this to our attention as soon as possible, so that the matter can be investigated and resolved. Your attention is drawn to the fact that you are required to exercise reasonable care in the reconciliation of bank statements if your business is required by law to have its financial statements audited or if you are required to appoint an accounting officer.

VAT	All descriptions preceded by a # are quoted inclusive of VAT @ 14.00%
Personal Details	Please advise your Relationship Manager of any changes to your personal details.

Branch Number	Account Number	Date	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
486	62118509655	13/10/16	Fnb Private Clients Cheque Account	

Important Notice As a member of the Banking Council we are committed to maintaining the standards of fairness set out in the Code. Should you have an unresolved query or complaint in future, please contact your Relationship Manager. Kindly note that for the purposes of good corporate governance and your protection all telephone calls to and from FNB Private Clients are recorded.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
486	62118509655	13/10/16	Fnb Private Clients Cheque Account	

Fax (011) 4861207
(011) 6464893
Branch Code 256205
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST87 168523
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 October 2013 to 12 November 2013

Account Number: 62118509655

COPY Tax Invoice/Statement Number :87

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 50,000.00
Opening Balance 16 October 2013 R 23,976.41 Dr

Deposits R 300,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 300,000.00 Cr

Withdrawals R 317,053.82 Dr
Cash Withdrawals R 24,329.78 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 13,965.74 Dr
Defined Payments R 221,500.00 Dr
Cheque Card Purchases R 46,465.69 Dr
Fuel Purchases R 1,792.61 Dr
Transfers Out R 9,000.00 Dr

Other Entries

Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 0.00

Interest earned on credit balances R 0.00
Interest charged on debit balances R 0.00
Refunds/Adjustments R 0.00

Closing Balance 12 November 2013 R 41,030.23 Dr
Available Balance (23h45 - 12 Nov 13) 0.00
Total VAT included on this statement R 0.00

Statement queries
Should you find an entry on your statement that you wish to query, please contact your Private Banker or the FNB Private Clients Service Suite on 0877-30-6000 as soon as possible, preferably within 30 days, in order for it to be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have read the statement and that it is correct.

FNB Private Clients

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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
486	62118509655	13/11/12	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					23,976.41 Dr	0.00
18 Oct	Send Money Dr	Send 27785882689		2,000.00	25,976.41	
19 Oct	POS Purchase Chq Card	C*mont Blanc Boutiq 479012*5394	17 Oct	495.00	26,471.41	
21 Oct	POS Purchase Chq Card	Ph Network Cafe JHB 479012*5394	16 Oct	630.00	27,101.41	
21 Oct	POS Purchase Chq Card	Vfs JHB Vas 479012*5394	17 Oct	1,020.00	28,121.41	
23 Oct	Chq Card Fuel Purchase	Bp M1 Oasis 479012*5394	19 Oct	1,041.44	29,162.85	
25 Oct	POS Purchase Chq Card	C*riviera-on-vaal 470724*4871	23 Oct	600.00	29,762.85	
31 Oct	Internet Trf To	62439427073		2,000.00	31,762.85	
31 Oct	Internet Trf From	Tranfer		30,000.00 Cr	1,762.85	
31 Oct	Unit Trust Trf To			1,000.00	2,762.85	
31 Oct	Internal Debit Order	Wesbank_fi85177146426		9,944.31	12,707.16	
01 Nov	Magtape Debit	Lombard Lidd 297521		610.68	13,317.84	
01 Nov	Magtape Debit	Libertymedc00019599231013lbt		3,410.75	16,728.59	
01 Nov	POS International Purchase Chq	105.00 Tres Mosquet 470724*4871	30 Oct	494.43	17,223.02	
01 Nov	POS International Purchase Chq	135.00 Cataratas Ig 470724*4871	30 Oct	635.70	17,858.72	
02 Nov	POS International Purchase Chq	620.00 Parana Resta 470724*4871	31 Oct	2,939.34	20,798.06	
02 Nov	Chq Card International ATM Cas	Cash 1000.00 000000 74612153304000139667		4,740.86	25,538.92	
04 Nov	Internet Trf From	Sal Settle		250,000.00 Cr	224,461.08 Cr	
04 Nov	Internet Trf To	CC Payment		3,000.00	221,461.08 Cr	
04 Nov	Internet Pmt To	Y Geoff		2,500.00	218,961.08 Cr	
04 Nov	Internet Pmt To	Geoff Standard Geoff FNB		10,000.00	208,961.08 Cr	
04 Nov	Internet Pmt To	ABSA Credit Card 4787692035950018		8,000.00	200,961.08 Cr	
04 Nov	Internet Pmt To	Nono FNB From Geoff		200,000.00	961.08 Cr	
04 Nov	POS International Purchase Chq	294.00 Sttc Eventos 470724*4871	01 Nov	1,380.11	419.03	
04 Nov	POS International Purchase Chq	821.00 Diva Boutiqu 470724*4871	01 Nov	3,853.96	4,272.99	
05 Nov	POS International Purchase Chq	502.00 Cataratas Ig 470724*4871	02 Nov	2,356.50	6,629.49	
05 Nov	Chq Card International ATM Cas	Cash 712.00 Banco R 74576513307000221274		3,342.29	9,971.78	
05 Nov	Chq Card International ATM Cas	Cash 1000.00 000000 74612153306000089730		4,694.23	14,666.01	
06 Nov	Internet Trf From	Geoff		20,000.00 Cr	5,333.99 Cr	
06 Nov	POS International Purchase Chq	74.80 Windsor Barra 470724*4871	03 Nov	351.96	4,982.03 Cr	
07 Nov	POS International Purchase Chq	128.00 Pagnet Ingre 470724*4871	05 Nov	596.73	4,385.30 Cr	
07 Nov	Chq Card International ATM Cas	Cash 762.00 Banco R 74576513309000230345		3,552.40	832.90 Cr	
08 Nov	Express Pmt Pending			0.00	832.90 Cr	
08 Nov	Express Pmt Pending	Express Pmt Complete		0.00	832.90 Cr	
08 Nov	Rtc Express Pmt To	G		1,000.00	167.10	
08 Nov	Send Money Dr	Send 27835427442		1,000.00	1,167.10	
08 Nov	POS International Purchase Chq	369.00 Dufry 470724*4871	06 Nov	3,923.41	5,090.51	
08 Nov	POS International Purchase Chq	5824.84 Sheraton Ba 470724*4871	06 Nov	27,188.55	32,279.06	
11 Nov	ATM Cash	Melrose 470724*4871		5,000.00	37,279.06	
11 Nov	ATM Cash	Melrose 470724*4871		3,000.00	40,279.06	
12 Nov	Chq Card Fuel Purchase	Bp M1 Oasis 470724*4871	08 Nov	751.17	41,030.23	
Closing Balance					41,030.23 Dr	0.00

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VAT All descriptions preceded by a # are quoted inclusive of VAT @ 14.00%

Branch Number	Account Number	Date	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
486	62118509655	13/11/12	Fnb Private Clients Cheque Account	

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Branch Number	Account Number	Date	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
486	62118509655	13/11/12	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
Fax
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST88 268108
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 12 November 2013 to 16 November 2013

Account Number: 62118509655

COPY Tax Invoice/Statement Number :88

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 50,000.00
Opening Balance 12 November 2013 R 41,030.23 Dr

Deposits R 20,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 20,000.00 Cr

Withdrawals R 18,156.25 Dr
Cash Withdrawals R 3,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 0.00
Defined Payments R 6,000.00 Dr
Cheque Card Purchases R 4,156.25 Dr
Fuel Purchases R 0.00
Transfers Out R 5,000.00 Dr

Other Entries
Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 259.00 Dr
Interest earned on credit balances R 0.00
Interest charged on debit balances R 320.73 Dr
Refunds/Adjustments R 60.82 Cr

Closing Balance 16 November 2013 R 39,705.39 Dr
Available Balance (13h26 - 17 Nov 13) 5,232.39
Total VAT included on this statement R 31.80

Statement queries
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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
855	62118509655	13/11/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				41,030.23 Dr	0.00
13 Nov	Internet Trf From	Trf	20,000.00 Cr	21,030.23	
13 Nov	Send Money Dr	Send 27726363946	2,000.00	23,030.23	
13 Nov	Send Money Dr	Send 27833791497	1,000.00	24,030.23	
13 Nov	ATM Cash	Killarney 470724*4871	3,000.00	27,030.23	
14 Nov	Send Money Dr	Send 27785882689	2,000.00	29,030.23	
14 Nov	POS Purchase Chq Card	Jj Cale 470724*4871 11 Nov	4,156.25	33,186.48	
16 Nov	Express Pmt Pending		0.00	33,186.48	
16 Nov	Express Pmt Pending	Express Pmt Complete	0.00	33,186.48	
16 Nov	Rtc Express Pmt To	Dada	6,000.00	39,186.48	
16 Nov	Int On Debit Balance		320.73	39,507.21	
16 Nov	Dr Interest Rebate		60.82 Cr	39,446.39	
16 Nov	#Monthly O/D Fee		30.00	39,476.39	(30.00)
16 Nov	#Monthly Account Fee		229.00	39,705.39	
Closing Balance				39,705.39 Dr	0.00

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Branch Number	Account Number	Date	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
855	62118509655	13/11/16	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
Fax
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST89 385584
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 November 2013 to 14 December 2013

Account Number: 62118509655

COPY Tax Invoice/Statement Number :89

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 16 November 2013 R 39,705.39 Dr

Deposits R 366,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 366,000.00 Cr

Withdrawals R 365,894.15 Dr
Cash Withdrawals R 68,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 13,965.74 Dr
Defined Payments R 246,637.52 Dr
Cheque Card Purchases R 19,592.24 Dr
Fuel Purchases R 723.65 Dr
Transfers Out R 16,975.00 Dr

Other Entries

Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 298.20 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 675.46 Dr
Refunds/Adjustments R 236.46 Cr

Closing Balance 14 December 2013 R 40,336.74 Dr
Available Balance (02h43 - 15 Dec 13) 49,920.59
Total VAT included on this statement R 36.62

Statement queries
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See reverse for transactions

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855	62118509655	13/12/14	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					39,705.39 Dr	0.00
19 Nov	ATM Cash	Pepper S	479012*5394	3,000.00	42,705.39	
19 Nov	ATM Cash	Pepper S	479012*5394	3,000.00	45,705.39	
19 Nov	ATM Cash	Pepper S	479012*5394	2,000.00	47,705.39	
19 Nov	ATM Cash	Braamftn	470724*4871	5,000.00	52,705.39	
19 Nov	Internet Trf From	Gm		60,000.00 Cr	7,294.61 Cr	
19 Nov	Internet Pmt To	Padi	Geoff	7,000.00	294.61 Cr	
19 Nov	Internet Pmt To	Kakali Salary	Geoff	21,637.52	21,342.91	
20 Nov	Send Money Dr	Send 27734748553		2,200.00	23,542.91	
21 Nov	ATM Cash	Columbin	470724*4871	2,000.00	25,542.91	
23 Nov	POS Purchase Chq Card	Dr D Pincus	470724*4871 20 Nov	1,200.00	26,742.91	
25 Nov	#Monthly Account Fee			68.70	26,811.61	
25 Nov	Internet Airtime Topup	Airtime 0824149024		275.00	27,086.61	
27 Nov	POS Purchase Chq Card	Phelang Crossing Ph	470724*4871 24 Nov	2,550.50	29,637.11	
28 Nov	Send Money Dr	Send 27843012953		1,000.00	30,637.11	
28 Nov	Internet Pmt To	Payment	Mak	16,000.00	46,637.11	
28 Nov	Chq Card Fuel Purchase	C*total Meredale	470724*4871 25 Nov	723.65	47,360.76	
29 Nov	Rtc Express Pmt To	Final Pmt	G	5,000.00	52,360.76	
29 Nov	Internet Pmt To	Geoff Standard	Geoff FNB	10,000.00	62,360.76	
29 Nov	Internet Trf From	Transf		65,000.00 Cr	2,639.24 Cr	
29 Nov	Internet Pmt To	Nono FNB	From Geoff	40,000.00	37,360.76	
29 Nov	Internet Pmt To	Kt Fees	Makhubo-europe	15,000.00	52,360.76	
29 Nov	ATM Cash	Easy Pla	470724*4871	8,000.00	60,360.76	
30 Nov	ATM Cash	Bp Sheff	470724*4871	8,000.00	68,360.76	
30 Nov	Internal Debit Order	Wesbank_fi85177146426		9,944.31	78,305.07	
02 Dec	ATM Cash	Easy Pla	470724*4871	5,000.00	83,305.07	
02 Dec	Send Money Dr	Send 27791689347		1,500.00	84,805.07	
02 Dec	Magtape Debit	Lombard Lidd 356815		610.68	85,415.75	
02 Dec	Magtape Debit	Libertymedc00019755251113lbt		3,410.75	88,826.50	
03 Dec	Internet Trf From	Trans Loan Repayment		120,000.00 Cr	31,173.50 Cr	
03 Dec	Internet Pmt To	Nono FNB	From Geoff	90,000.00	58,826.50	
03 Dec	Internet Pmt To	ABSA Credit Card	4787692035950018	10,000.00	68,826.50	
05 Dec	Internet Trf From	Transfer		21,000.00 Cr	47,826.50	
05 Dec	Internet Pmt To	Nono FNB	From Geoff	20,000.00	67,826.50	
05 Dec	Internet Pmt To	Geoff Standard	Geoff FNB	11,000.00	78,826.50	
05 Dec	POS Purchase Chq Card	Hyper Paint Booysen	479012*5394 02 Dec	1,063.00	79,889.50	
05 Dec	ATM Cash	Aeroton	470724*4871	8,000.00	87,889.50	
06 Dec	POS Purchase Chq Card	Checkers Columbine	479012*5394 04 Dec	2,714.76	90,604.26	
09 Dec	Internet Trf From	Sal Refund		100,000.00 Cr	9,395.74 Cr	
09 Dec	ATM Cash	Fomiss	470724*4871	8,000.00	1,395.74 Cr	
09 Dec	ATM Cash	Bp Sowet	470724*4871	8,000.00	6,604.26	
09 Dec	POS Purchase Chq Card	Nandos Southgate	479012*5394 06 Dec	380.80	6,985.06	
10 Dec	Send Money Dr	Send 27725371215		2,000.00	8,985.06	
10 Dec	Internet Trf To	Payment		2,000.00	10,985.06	
10 Dec	Internet Trf To	Deposit		3,000.00	13,985.06	
10 Dec	POS Purchase Chq Card	Builders Express- S	479012*5394 07 Dec	321.40	14,306.46	
11 Dec	ATM Cash	Dube Bra	470724*4871	8,000.00	22,306.46	
11 Dec	POS Purchase Chq Card	Nambitha Restaurant	470724*4871 07 Dec	250.00	22,556.46	
13 Dec	Rtc Express Pmt To	Bundles	Sms	1,000.00	23,556.46	

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	13/12/14	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
13 Dec	Send Money Dr	Send 27714434372	2,000.00	25,556.46	
13 Dec	Send Money Dr	Send 27765269830	1,000.00	26,556.46	
14 Dec	FNB App Transfer To	Geoff	1,000.00	27,556.46	
14 Dec	Send Money Dr	Send 27765269830	1,000.00	28,556.46	
14 Dec	POS Purchase Chq Card	Phelang Crossing Ph 470724*4871 12 Dec	694.20	29,250.66	
14 Dec	POS Purchase Chq Card	C*city Lodge Durban 479012*5394 12 Dec	10,417.58	39,668.24	
14 Dec	Int On Debit Balance		675.46	40,343.70	
14 Dec	Dr Interest Rebate		236.46 Cr	40,107.24	
14 Dec	#Monthly O/D Fee		30.00	40,137.24	(30.00)
14 Dec	#Monthly Account Fee		199.50	40,336.74	
Closing Balance				40,336.74 Dr	0.00

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Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	13/12/14	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
Fax
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

BBST90 135578
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

Your FNB Private Clients Cheque Account from 14 December 2013 to 16 January 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :90

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 14 December 2013 R 40,336.74 Dr

Deposits R 257,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 257,000.00 Cr

Withdrawals R 312,981.08 Dr
Cash Withdrawals R 70,865.90 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,323.74 Dr
Defined Payments R 98,000.00 Dr
Cheque Card Purchases R 105,140.51 Dr
Fuel Purchases R 1,550.93 Dr
Transfers Out R 23,100.00 Dr

Other Entries
Returned Deposits R 0.00
Returned Payments R 1,500.00 Cr
Bank Charges R 345.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,296.57 Dr
Refunds/Adjustments R 486.21 Cr

Closing Balance 16 January 2014 R 95,973.18 Dr
Available Balance (23h31 - 16 Jan 14) 0.00
Total VAT included on this statement R 42.36

Statement queries
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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/01/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					40,336.74 Dr	0.00
16 Dec	POS Purchase Chq Card	C*kei Tops	470724*4871 14 Dec	1,898.45	42,235.19	
17 Dec	ATM Cash	East Lon	470724*4871	2,000.00	44,235.19	
17 Dec	Send Money Dr	Send 27765269830		1,500.00	45,735.19	
17 Dec	Internet Pmt To	Mme Daisy	Geoff	1,500.00	47,235.19	
17 Dec	POS Purchase Chq Card	Ph Network Cafe JHB	470724*4871 13 Dec	380.00	47,615.19	
17 Dec	POS Purchase Chq Card	C*moyo Ushaka Pier	479012*5394 14 Dec	700.00	48,315.19	
17 Dec	POS Purchase Chq Card	Ph Network Cafe JHB	470724*4871 13 Dec	1,202.00	49,517.19	
18 Dec	Rtc Express Pmt To	Stipend	G	3,000.00	52,517.19	
18 Dec	Internet Pmt To	Tshepo Senatorship	Tshepo	3,500.00	56,017.19	
18 Dec	Unpays - Credit Tran Code	Geoff	Unp 26	1,500.00 Cr	54,517.19	
18 Dec	Send Money Dr	Send 27835427442		500.00	55,017.19	
18 Dec	Send Money Dr	Send 27833791497		2,500.00	57,517.19	
18 Dec	Chq Card Fuel Purchase	C*mooi 1 Stop	479012*5394 17 Dec	775.13	58,292.32	
19 Dec	Send Money Dr	Send 27726847360		1,000.00	59,292.32	
19 Dec	Send Money Dr	Send 27769333457		2,000.00	61,292.32	
19 Dec	POS Purchase Chq Card	Daytona Spur	479012*5394 12 Dec	500.00	61,792.32	
19 Dec	POS Purchase Chq Card	Cape Town Fishmarke	479012*5394 15 Dec	1,000.00	62,792.32	
20 Dec	Internet Trf From	Trf		60,000.00 Cr	2,792.32	
20 Dec	Internet Pmt To	Bayana	10112556	40,000.00	42,792.32	
20 Dec	POS Purchase Chq Card	Wimpy Mooi River	479012*5394 17 Dec	300.00	43,092.32	
21 Dec	Chq Card ATM Local Cash Advanc	Cash Atm05900000f43	74341883353000130370	2,000.00	45,092.32	
21 Dec	POS Purchase Chq Card	Gelmar Winchester H	479012*5394 18 Dec	230.25	45,322.57	
21 Dec	POS Purchase Chq Card	Woolworths Columbin	479012*5394 19 Dec	1,171.22	46,493.79	
21 Dec	Chq Card Fuel Purchase	Bp M1 Oasis	470724*4871 19 Dec	775.80	47,269.59	
23 Dec	Internet Trf From	Trf		30,000.00 Cr	17,269.59	
23 Dec	Send Money Dr	Send 27731790079		1,000.00	18,269.59	
23 Dec	Internet Trf From	Trf		30,000.00 Cr	11,730.41 Cr	
23 Dec	ATM Cash	Southgat	470724*4871	8,000.00	3,730.41 Cr	
23 Dec	POS Purchase Chq Card	Builders Express- S	479012*5394 20 Dec	388.90	3,341.51 Cr	
23 Dec	POS Purchase Chq Card	C*restuarant Vilaka	470724*4871 20 Dec	430.00	2,911.51 Cr	
23 Dec	POS Purchase Chq Card	The Grillhouse Sand	470724*4871 19 Dec	930.00	1,981.51 Cr	
23 Dec	POS Purchase Chq Card	Ctm Southgate	479012*5394 20 Dec	14,356.05	12,374.54	
24 Dec	Send Money Dr	Send 27733228995		2,000.00	14,374.54	
24 Dec	Send Money Dr	Send 27711441198		1,000.00	15,374.54	
24 Dec	ATM Cash	Southgat	470724*4871	8,000.00	23,374.54	
24 Dec	POS Purchase Chq Card	Sasol Riviera Park	470724*4871 21 Dec	454.00	23,828.54	
24 Dec	POS Purchase Chq Card	Liquor City Southga	479012*5394 20 Dec	837.90	24,666.44	
24 Dec	POS Purchase Chq Card	Vendage Fourways	470724*4871 22 Dec	3,330.90	27,997.34	
24 Dec	POS Purchase Chq Card	C*boardmans Design	470724*4871 22 Dec	5,746.12	33,743.46	
24 Dec	POS Purchase Chq Card	@Home Design Qtr Li	470724*4871 22 Dec	7,589.00	41,332.46	
25 Dec	POS Purchase Chq Card	Continental Tobacco	479012*5394 23 Dec	765.00	42,097.46	
25 Dec	POS Purchase Chq Card	Builders Express- S	479012*5394 23 Dec	2,129.30	44,226.76	
25 Dec	POS Purchase Chq Card	Makro Crownmines Sb	470724*4871 23 Dec	3,274.00	47,500.76	
25 Dec	POS Purchase Chq Card	Mr Price Home- The	470724*4871 22 Dec	3,909.74	51,410.50	
25 Dec	POS Purchase Chq Card	Coricraft - Design	470724*4871 22 Dec	6,995.00	58,405.50	
25 Dec	POS Purchase Chq Card	Bakos Brothers Fur	470724*4871 22 Dec	20,985.00	79,390.50	
26 Dec	POS Purchase Chq Card	Mythos Fourways	470724*4871 22 Dec	734.00	80,124.50	
27 Dec	ATM Cash	Easy Pla	470724*4871	4,000.00	84,124.50	

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/01/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
27 Dec	Internet Trf From	Trf		10,000.00 Cr	74,124.50	
27 Dec	ATM Cash	Sandton	470724*4871	8,000.00	82,124.50	
28 Dec	Send Money Dr	Send	27711441198	3,000.00	85,124.50	
30 Dec	Send Money Dr	Send	27797856687	2,000.00	87,124.50	
30 Dec	Internet Pmt To	Conf	Geoff	3,000.00	90,124.50	
30 Dec	Internet Pmt To	YI	Geoff	3,000.00	93,124.50	
30 Dec	Internet Trf From	Trf		50,000.00 Cr	43,124.50	
30 Dec	POS Purchase Chq Card	Alpha Electrical	479012*5394 24 Dec	389.50	43,514.00	
31 Dec	ATM Cash	Fomiss	479012*5394	3,000.00	46,514.00	
31 Dec	ATM Cash	Southgat	470724*4871	8,000.00	54,514.00	
31 Dec	Internal Debit Order	Wesbank_fi85177146426		9,944.31	64,458.31	
31 Dec	POS Purchase Chq Card	C#Meli Lounge	470724*4871 29 Dec	450.00	64,908.31	
01 Jan	POS Purchase Chq Card	Phelang Crossing Ph	470724*4871 29 Dec	213.30	65,121.61	
01 Jan	POS Purchase Chq Card	Plaka Eastgate	470724*4871 28 Dec	451.00	65,572.61	
01 Jan	POS Purchase Chq Card	Club Macanudo	470724*4871 27 Dec	3,849.00	69,421.61	
02 Jan	ATM Cash	Columbin	470724*4871	8,000.00	77,421.61	
02 Jan	ATM Cash	Southgat	470724*4871	5,000.00	82,421.61	
02 Jan	Magtape Debit	Lombard Lidd 392775		610.68	83,032.29	
02 Jan	Magtape Debit	Libertymedc00020060201214lbt		3,768.75	86,801.04	
02 Jan	POS Purchase Chq Card	Vegieland Market So	479012*5394 31 Dec	1,870.65	88,671.69	
02 Jan	POS Purchase Chq Card	Makro Crownmines Sb	479012*5394 31 Dec	6,812.60	95,484.29	
03 Jan	Internet Trf From	Trf		10,000.00 Cr	85,484.29	
04 Jan	Internet Trf From	Trf		16,000.00 Cr	69,484.29	
04 Jan	POS Purchase Chq Card	Butcher Shop	470724*4871 31 Dec	661.63	70,145.92	
04 Jan	POS Purchase Chq Card	Liquor City Southga	470724*4871 31 Dec	3,235.00	73,380.92	
04 Jan	POS Purchase Chq Card	Club Macanudo	470724*4871 31 Dec	4,133.00	77,513.92	
07 Jan	POS Purchase Chq Card	Markham Sandton	470724*4871 05 Jan	2,310.00	79,823.92	
08 Jan	Internet Trf To	CC Payment		2,500.00	82,323.92	
08 Jan	POS Purchase Chq Card	Mtn Sandton	470724*4871 05 Jan	528.00	82,851.92	
08 Jan	Chq Card Local Cash Advance	Cash Bidvest Nelson	74548584006000007460	6,865.90	89,717.82	
10 Jan	Internet Trf From	Trf		15,000.00 Cr	74,717.82	
10 Jan	Send Money Dr	Send	27833102057	3,000.00	77,717.82	
10 Jan	Internet Pmt To	Nono FNB	From Geoff	3,000.00	80,717.82	
10 Jan	Internet Pmt To	Payment	Geoff	5,000.00	85,717.82	
10 Jan	ATM Cash	Southgat	470724*4871	8,000.00	93,717.82	
13 Jan	Internet Trf From	Trf		26,000.00 Cr	67,717.82	
13 Jan	Internet Pmt To	Pat	Geoff	25,200.00	92,917.82	
13 Jan	Send Money Dr	Send	27794978885	1,100.00	94,017.82	
14 Jan	Internet Trf From	Trf		10,000.00 Cr	84,017.82	
14 Jan	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	7,000.00	91,017.82	
14 Jan	Internet Pmt To	School	School Project	3,800.00	94,817.82	
16 Jan	Int On Debit Balance			1,296.57	96,114.39	
16 Jan	Dr Interest Rebate			486.21 Cr	95,628.18	
16 Jan	#Monthly O/D Fee			30.00	95,658.18	(30.00)
16 Jan	#Monthly Account Fee			315.00	95,973.18	
Closing Balance					95,973.18 Dr	0.00

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/01/16	Fnb Private Clients Cheque Account	

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Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/01/16	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
Fax
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST91 304390
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 January 2014 to 15 February 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :91

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 16 January 2014 R 95,973.18 Dr

Deposits R 154,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 154,000.00 Cr

Withdrawals R 130,564.18 Dr
Cash Withdrawals R 13,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,323.74 Dr
Defined Payments R 82,000.00 Dr
Cheque Card Purchases R 3,571.97 Dr
Fuel Purchases R 668.47 Dr
Transfers Out R 17,000.00 Dr

Other Entries
Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 402.00 Dr
Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,557.19 Dr
Refunds/Adjustments R 0.00

Closing Balance 15 February 2014 R 74,496.55 Dr
Available Balance (11h02 - 16 Feb 14) 18,796.14
Total VAT included on this statement R 49.36

Statement queries
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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/02/15	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					95,973.18 Dr	0.00
24 Jan	Internet Trf From	Trf		7,000.00 Cr	88,973.18	
24 Jan	Send Money Dr	Send 27835902861		2,000.00	90,973.18	
24 Jan	Send Money Dr	Send 27733228995		500.00	91,473.18	
24 Jan	Send Money Dr	Send 27835599655		1,000.00	92,473.18	
27 Jan	ATM Cash	Sandown 470724*4871		2,000.00	94,473.18	
31 Jan	Internet Trf From	Turf		100,000.00 Cr	5,526.82 Cr	
31 Jan	Internet Pmt To	Kt Fees Makhubo Kt-school Fe		7,000.00	1,473.18	
31 Jan	Internet Pmt To	ABSA Credit Card 4787692035950018		10,000.00	11,473.18	
31 Jan	Internet Pmt To	Kt Fees Makhubo Kt- Trip		10,000.00	21,473.18	
31 Jan	Internet Trf To	Cc- Payment		5,000.00	26,473.18	
31 Jan	Internet Pmt To	Geoff Standard Geoff		40,000.00	66,473.18	
31 Jan	Send Money Dr	Send 27726412387		2,000.00	68,473.18	
31 Jan	Rtc Express Pmt To	Dzene G		10,000.00	78,473.18	
31 Jan	Internet Pmt To	Payment Geoff		5,000.00	83,473.18	
31 Jan	Internal Debit Order	Wesbank_fi85177146426		9,944.31	93,417.49	
01 Feb	Send Money Dr	Send 27823229304		2,500.00	95,917.49	
03 Feb	Magtape Debit	Lombard Lidd 427328		610.68	96,528.17	
03 Feb	Magtape Debit	Libertymedc00020511240114lbt		3,768.75	100,296.92	
04 Feb	Internet Trf From	Trf		10,000.00 Cr	90,296.92	
06 Feb	Send Money Dr	Send 27769534119		3,000.00	93,296.92	
07 Feb	ATM Cash	Braamftn 470724*4871		3,000.00	96,296.92	
08 Feb	POS International Purchase Chq	Apple Itunes Store- 470724*4871 06 Feb		79.99	96,376.91	
08 Feb	POS International Purchase Chq	Apple Itunes Store- 470724*4871 06 Feb		79.99	96,456.90	
11 Feb	POS Purchase Chq Card	Moloko Excutive Apa 470724*4871 07 Feb		1,292.00	97,748.90	
11 Feb	Chq Card Fuel Purchase	Bp M1 Oasis 470724*4871 08 Feb		668.47	98,417.37	
12 Feb	Internet Trf From	Trf		12,000.00 Cr	86,417.37	
12 Feb	Send Money Dr	Send 27838655844		1,000.00	87,417.37	
13 Feb	ATM Cash	Aeroton 470724*4871		5,000.00	92,417.37	
13 Feb	POS International Purchase Chq	Apple Itunes Store- 470724*4871 11 Feb		79.99	92,497.36	
14 Feb	Internet Trf From	Trf		15,000.00 Cr	77,497.36	
14 Feb	POS Purchase Chq Card	C*velmore Hotel 470724*4871 13 Feb		2,040.00	79,537.36	
15 Feb	Internet Trf From	Teftef		10,000.00 Cr	69,537.36	
15 Feb	ATM Cash	Cape Tow 470724*4871		3,000.00	72,537.36	
15 Feb	Int On Debit Balance			1,557.19	74,094.55	
15 Feb	#Monthly O/D Fee			30.00	74,124.55	(30.00)
15 Feb	#Temporary Facility Fee			57.00	74,181.55	
15 Feb	#Monthly Account Fee			315.00	74,496.55	
Closing Balance					74,496.55 Dr	0.00

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Personal Details	Please advise your Relationship Manager of any changes to your personal details.

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/02/15	Fnb Private Clients Cheque Account	

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Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/02/15	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
Fax
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST92 238689
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 15 February 2014 to 15 March 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :92

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 15 February 2014 R 74,496.55 Dr

Deposits R 68,500.00 Cr
ATM/Teller Deposits R 0.00
Other R 68,500.00 Cr

Withdrawals R 91,381.47 Dr
Cash Withdrawals R 15,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,383.43 Dr
Defined Payments R 35,200.00 Dr
Cheque Card Purchases R 11,686.28 Dr
Fuel Purchases R 1,611.76 Dr
Transfers Out R 13,500.00 Dr

Other Entries

Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 315.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,401.75 Dr
Refunds/Adjustments R 512.83 Cr

Closing Balance 15 March 2014 R 98,581.94 Dr
Available Balance (11h14 - 16 Mar 14) 23,111.26
Total VAT included on this statement R 38.68

Statement queries
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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/03/15	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					74,496.55 Dr	0.00
15 Feb	Adjust Of Dr Interest			0.14	74,496.69	
15 Feb	#Bidvest Domest Fee	St Domestic Fee	470724*4871	250.00	74,746.69	
15 Feb	Interest Reversal			0.14 Cr	74,746.55	
15 Feb	#Rev Bidvest Domest Fee	St Domestic Fee Rev	470724*4871	250.00 Cr	74,496.55	
17 Feb	ATM Cash	Columbin	479012*5394	3,000.00	77,496.55	
18 Feb	POS Purchase Chq Card	The Lighting Wareho	479012*5394 15 Feb	5,822.70	83,319.25	
18 Feb	Chq Card Fuel Purchase	C*engen Aveling	479012*5394 16 Feb	883.61	84,202.86	
19 Feb	POS Purchase Chq Card	Marcos Place	470724*4871 15 Feb	313.00	84,515.86	
19 Feb	POS Purchase Chq Card	Bascule	470724*4871 15 Feb	1,181.00	85,696.86	
21 Feb	POS International Purchase Chq	Apple Itunes Store-	470724*4871 19 Feb	79.99	85,776.85	
21 Feb	#Slow Lounges Fee	Lounge Fee	470724*4871	250.00	86,026.85	
21 Feb	#Slow Lounges Fee	Lounge Fee	470724*4871	250.00	86,276.85	
21 Feb	#Rev Slow Lounges Fee	Lounge Fee Rev	470724*4871	250.00 Cr	86,026.85	
21 Feb	#Rev Slow Lounges Fee	Lounge Fee Rev	470724*4871	250.00 Cr	85,776.85	
22 Feb	Internet Pmt To	Pmt	G	3,000.00	88,776.85	
22 Feb	Rtc Express Pmt To	Branch 100	G	3,700.00	92,476.85	
22 Feb	Internet Trf From	Trf		4,000.00 Cr	88,476.85	
22 Feb	Internet Trf From	Trf		7,000.00 Cr	81,476.85	
22 Feb	Internet Pmt To	Transfer	Bursary	10,000.00	91,476.85	
22 Feb	POS Purchase Chq Card	Taj Cape Town	470724*4871 19 Feb	221.00	91,697.85	
24 Feb	ATM Cash	Easy Pla	470724*4871	1,000.00	92,697.85	
25 Feb	POS Purchase Chq Card	Divots Clothing	470724*4871 22 Feb	249.99	92,947.84	
25 Feb	POS Purchase Chq Card	Hyatt Regency Bar	470724*4871 22 Feb	2,057.00	95,004.84	
26 Feb	Send Money Dr	Send 27763774813		1,000.00	96,004.84	
26 Feb	Send Money Dr	Send 27767217806		1,000.00	97,004.84	
26 Feb	Chq Card Fuel Purchase	Bp M1 Oasis	470724*4871 24 Feb	728.15	97,732.99	
28 Feb	Internet Trf From	Trf		50,000.00 Cr	47,732.99	
28 Feb	Send Money Dr	Send 27793928584		1,000.00	48,732.99	
28 Feb	Send Money Dr	Send 27793928584		1,000.00	49,732.99	
28 Feb	Internal Debit Order	Wesbank_fi85177146426		10,004.00	59,736.99	
28 Feb	POS Purchase Chq Card	Club Macanudo	470724*4871 24 Feb	1,631.60	61,368.59	
01 Mar	Send Money Dr	Send 27767217806		2,000.00	63,368.59	
01 Mar	Send Money Dr	Send 27826758441		1,000.00	64,368.59	
01 Mar	POS Purchase Chq Card	Twist At Mapungubwe	470724*4871 26 Feb	130.00	64,498.59	
03 Mar	Send Money Dr	Send 27843843466		1,500.00	65,998.59	
03 Mar	Magtape Debit	Lombard Lidd 462025		610.68	66,609.27	
03 Mar	Magtape Debit	Libertymedc00020466210214lbt		3,768.75	70,378.02	
03 Mar	ATM Cash	Shell Ko	470724*4871	8,000.00	78,378.02	
04 Mar	Internet Pmt To	Makhubo Kt- Trip	Kt Fees	10,000.00	88,378.02	
04 Mar	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	6,000.00	94,378.02	
04 Mar	Chq Card ATM Local Cash Advanc	Cash Nedbank ATM/Nb	74341884060000090131	3,000.00	97,378.02	
10 Mar	Internet Trf From	Trf		4,000.00 Cr	93,378.02	
10 Mar	Send Money Dr	Send 27763774813		1,500.00	94,878.02	
10 Mar	Send Money Dr	Send 27787517989		1,500.00	96,378.02	
13 Mar	Send Money Dr	Send 27765066879		2,000.00	98,378.02	
13 Mar	#Rev Temporary Facility Fee			30.00 Cr	98,348.02	
15 Mar	Internet Trf From	Trf		3,500.00 Cr	94,848.02	
15 Mar	Express Pmt Pending			0.00	94,848.02	

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/03/15	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
15 Mar	Express Pmt Pending	Express Pmt Complete	0.00	94,848.02	
15 Mar	Rtc Express Pmt To	Trf	2,500.00	97,348.02	
15 Mar	Int On Debit Balance		1,401.75	98,749.77	
15 Mar	Dr Interest Rebate		512.83 Cr	98,236.94	
15 Mar	#Monthly O/D Fee		30.00	98,266.94	(30.00)
15 Mar	#Monthly Account Fee		315.00	98,581.94	
Closing Balance				98,581.94 Dr	0.00

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Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/03/15	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
Fax
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

BBST93 136375
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

Your FNB Private Clients Cheque Account from 15 March 2014 to 16 April 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :93

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 15 March 2014 R 98,581.94 Dr

Deposits R 260,251.00 Cr
ATM/Teller Deposits R 0.00
Other R 260,251.00 Cr

Withdrawals R 254,539.25 Dr
Cash Withdrawals R 49,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,383.43 Dr
Defined Payments R 119,951.00 Dr
Cheque Card Purchases R 42,204.82 Dr
Fuel Purchases R 0.00
Transfers Out R 29,000.00 Dr

Other Entries

Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 345.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,427.61 Dr
Refunds/Adjustments R 522.29 Cr

Closing Balance 16 April 2014 R 94,120.51 Dr
Available Balance (23h39 - 16 Apr 14) 878.49
Total VAT included on this statement R 42.36

Statement queries
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FNB Private Clients
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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/04/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					98,581.94 Dr	0.00
17 Mar	Internet Trf From	Trf		50,000.00 Cr	48,581.94	
17 Mar	Internet Pmt To	Nono FNB	From Geoff	20,000.00	68,581.94	
17 Mar	ATM Cash	Spar	479012*6290	3,000.00	71,581.94	
17 Mar	ATM Cash	Shell Ko	470724*4871	4,000.00	75,581.94	
17 Mar	ATM Cash	Shell Ko	470724*4871	4,000.00	79,581.94	
18 Mar	Send Money Dr	Send	27826687342	3,000.00	82,581.94	
18 Mar	POS Purchase Chq Card	C*reef Hotel	479012*6290 17 Mar	3,350.00	85,931.94	
18 Mar	POS Purchase Chq Card	C*de Grandiose	479012*6290 17 Mar	5,500.00	91,431.94	
19 Mar	ATM Cash	Columbin	479012*6290	3,000.00	94,431.94	
20 Mar	Internet Trf From	Trf		55,000.00 Cr	39,431.94	
20 Mar	Send Money Dr	Send	27734539716	2,000.00	41,431.94	
20 Mar	Rtc Express Pmt To	Trf		4,000.00	45,431.94	
20 Mar	POS Purchase Chq Card	Chicken Licken Enne	479012*6290 16 Mar	4,305.80	49,737.74	
22 Mar	ATM Cash	Columbin	479012*6290	3,000.00	52,737.74	
22 Mar	ATM Cash	Columbin	479012*6290	3,000.00	55,737.74	
22 Mar	Internet Pmt To	Nono FNB	From Geoff	15,000.00	70,737.74	
22 Mar	Internet Trf To	CC Payment		8,000.00	78,737.74	
22 Mar	ATM Cash	Shell Ko	470724*4871	4,000.00	82,737.74	
22 Mar	ATM Cash	Shell Ko	470724*4871	4,000.00	86,737.74	
22 Mar	Send Money Dr	Send	27833791497	2,000.00	88,737.74	
22 Mar	Internet Pmt To	Trf	G	1,200.00	89,937.74	
22 Mar	Send Money Dr	Send	27764092425	1,000.00	90,937.74	
24 Mar	Send Money Dr	Send	27763774814	1,000.00	91,937.74	
24 Mar	Send Money Dr	Send	27730829077	800.00	92,737.74	
24 Mar	Send Money Dr	Send	27763774813	1,200.00	93,937.74	
24 Mar	Internet Trf From	T		50,000.00 Cr	43,937.74	
24 Mar	Internet Pmt To	Nono FNB	From Geoff	15,000.00	58,937.74	
24 Mar	ATM Cash	Spartftn	479012*6290	3,000.00	61,937.74	
24 Mar	ATM Cash	Spartftn	479012*6290	3,000.00	64,937.74	
27 Mar	ATM Cash	Caltex W	479012*6290	3,000.00	67,937.74	
27 Mar	ATM Cash	Caltex W	479012*6290	3,000.00	70,937.74	
27 Mar	Send Money Dr	Send	27733228995	2,000.00	72,937.74	
27 Mar	ATM Cash	Caltex W	479012*6290	3,000.00	75,937.74	
29 Mar	Internet Trf From	Trf		20,000.00 Cr	55,937.74	
29 Mar	POS Purchase Chq Card	Suntra Spa	479012*6290 27 Mar	2,448.00	58,385.74	
31 Mar	Internal Debit Order	Wesbank_fi85177146426		10,004.00	68,389.74	
31 Mar	POS Purchase Chq Card	C*spitz Gant	470724*4871 29 Mar	395.00	68,784.74	
31 Mar	POS Purchase Chq Card	Woolworths The Glen	470724*4871 28 Mar	1,391.57	70,176.31	
01 Apr	Internet Trf From	Trf		10,000.00 Cr	60,176.31	
01 Apr	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	6,000.00	66,176.31	
01 Apr	Internet Pmt To	ABSA Credit Card	4787692035950018	10,000.00	76,176.31	
01 Apr	Internet Pmt To	Kt Trip	Makhubo Kt- Trip	10,000.00	86,176.31	
01 Apr	Magtape Debit	Lombard Lidd	493756	610.68	86,786.99	
01 Apr	Magtape Debit	Libertymedc00020540240314lbt		3,768.75	90,555.74	
01 Apr	POS Purchase Chq Card	Fabiani Victoria Wa	470724*4871 29 Mar	2,799.00	93,354.74	
01 Apr	POS Purchase Chq Card	Think Shoes Sa CC	470724*4871 29 Mar	3,999.00	97,353.74	
02 Apr	Internet Trf From	Trf		10,000.00 Cr	87,353.74	
02 Apr	POS Purchase Chq Card	Mango V And A	470724*4871 29 Mar	499.95	87,853.69	

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/04/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
03 Apr	Send Money Dr	Send	27769333457	1,500.00	89,353.69	
03 Apr	Send Money Dr	Send	27760208779	1,000.00	90,353.69	
04 Apr	POS Purchase Chq Card	Ph Network Cafe JHB	479012*6290 01 Apr	1,710.00	92,063.69	
07 Apr	Internet Pmt To	Meredale	Makhubo	3,500.00	95,563.69	
08 Apr	Internet Trf From	Trf		50,000.00 Cr	45,563.69	
08 Apr	Internet Pmt To	20000	Makhubo	20,000.00	65,563.69	
08 Apr	Internet Pmt To	Ward 125	Geoff	5,000.00	70,563.69	
08 Apr	Internet Pmt To	Travel Costs	Accsolve Travel	10,251.00	80,814.69	
08 Apr	Internet Trf From	Travel		10,251.00 Cr	70,563.69	
08 Apr	Send Money Refund Cr	Send Rev 27763774814		1,000.00 Cr	69,563.69	
11 Apr	Send Money Dr	Send	27726412387	2,500.00	72,063.69	
11 Apr	POS Purchase Chq Card	The Lighting Wareho	470724*4871 08 Apr	5,032.70	77,096.39	
12 Apr	Send Money Dr	Send	27734539716	3,000.00	80,096.39	
12 Apr	POS Purchase Chq Card	C*the Meat Company	479012*6290 10 Apr	380.00	80,476.39	
14 Apr	Internet Trf From	Trf		4,000.00 Cr	76,476.39	
14 Apr	POS Purchase Chq Card	Hyper Paint Booysen	470724*4871 08 Apr	7,137.00	83,613.39	
14 Apr	ATM Cash	Shell Co	479012*6290	3,000.00	86,613.39	
15 Apr	ATM Cash	Columbin	479012*6290	3,000.00	89,613.39	
16 Apr	POS Purchase Chq Card	Liquor City Southga	470724*4871 14 Apr	3,256.80	92,870.19	
16 Apr	Int On Debit Balance			1,427.61	94,297.80	
16 Apr	Dr Interest Rebate			522.29 Cr	93,775.51	
16 Apr	#Monthly O/D Fee			30.00	93,805.51	(30.00)
16 Apr	#Monthly Account Fee			315.00	94,120.51	
Closing Balance					94,120.51 Dr	0.00

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Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/04/16	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
Fax
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST94 126754
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 April 2014 to 16 May 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :94

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 16 April 2014 R 94,120.51 Dr

Deposits R 145,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 145,000.00 Cr

Withdrawals R 144,093.43 Dr
Cash Withdrawals R 23,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,383.43 Dr
Defined Payments R 62,500.00 Dr
Cheque Card Purchases R 24,710.00 Dr
Fuel Purchases R 0.00
Transfers Out R 19,500.00 Dr

Other Entries

Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 402.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,363.21 Dr
Refunds/Adjustments R 0.00

Closing Balance 16 May 2014 R 94,979.15 Dr

Total VAT included on this statement R 49.36

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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/05/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					94,120.51 Dr	0.00
17 Apr	Internet Trf From	Main		10,000.00 Cr	84,120.51	
17 Apr	POS Purchase Chq Card	Beach Blanket Bohem	479012*6290 12 Apr	4,000.00	88,120.51	
19 Apr	Internet Pmt To	Meredale	Makhubo	5,000.00	93,120.51	
19 Apr	Send Money Dr	Send 27734539716		3,000.00	96,120.51	
19 Apr	Internet Trf From	Trf		40,000.00 Cr	56,120.51	
19 Apr	ATM Cash	Malvern	479012*6290	3,000.00	59,120.51	
22 Apr	ATM Cash	Jubilee	479012*6290	3,000.00	62,120.51	
22 Apr	ATM Cash	Bpsmitst	479012*6290	3,000.00	65,120.51	
22 Apr	POS Purchase Chq Card	C*petroport Panoram	479012*6290 20 Apr	580.60	65,701.11	
22 Apr	POS Purchase Chq Card	The Butcher Shop	479012*6290 18 Apr	2,190.00	67,891.11	
23 Apr	Send Money Dr	Send 27793928584		1,500.00	69,391.11	
23 Apr	Send Money Dr	Send 27838655844		1,500.00	70,891.11	
24 Apr	Rtc Express Pmt To	Dietla	Geoff	2,000.00	72,891.11	
24 Apr	Rtc Express Pmt To	Tshwane	Geoff	3,000.00	75,891.11	
24 Apr	Rtc Express Pmt To	Elections	Geoff	3,500.00	79,391.11	
24 Apr	POS Purchase Chq Card	The Butcher Shop	479012*6290 19 Apr	1,940.00	81,331.11	
26 Apr	POS Purchase Chq Card	Italtile Southgate	470724*4871 23 Apr	14,884.50	96,215.61	
29 Apr	Send Money Dr	Send 27718512364		2,000.00	98,215.61	
30 Apr	Internal Debit Order	Wesbank_fi85177146426		10,004.00	108,219.61	
02 May	Internet Trf To	CC Pmt		3,500.00	111,719.61	
02 May	Internet Trf From	Trf Sal		60,000.00 Cr	51,719.61	
02 May	Send Money Dr	Send 27769333457		3,000.00	54,719.61	
02 May	Internet Pmt To	Kt Fees	Makhubo Kt-school Fe	7,000.00	61,719.61	
02 May	Internet Pmt To	ABSA Credit Card	4787692035950018	10,000.00	71,719.61	
02 May	Internet Pmt To	Kt Fees- Trip	Makhubo Kt-trip	22,000.00	93,719.61	
02 May	Magtape Debit	Lombard Lidd 526939		610.68	94,330.29	
02 May	Magtape Debit	Libertymedc00020663230414lbt		3,768.75	98,099.04	
03 May	Internet Trf From	Trf		35,000.00 Cr	63,099.04	
03 May	Send Money Dr	Send 27829732883		3,000.00	66,099.04	
03 May	ATM Cash	Aeroton	479012*6290	3,000.00	69,099.04	
09 May	Internet Pmt To	Elections	Geoff	3,000.00	72,099.04	
12 May	Rtc Express Pmt To	Molelwane	Geoff	3,000.00	75,099.04	
13 May	Rtc Express Pmt To	Lv	Geoff	4,000.00	79,099.04	
13 May	ATM Cash	Columbin	479012*6290	3,000.00	82,099.04	
13 May	ATM Cash	Columbin	479012*6290	3,000.00	85,099.04	
13 May	ATM Cash	Columbin	479012*6290	2,000.00	87,099.04	
14 May	ATM Cash	Braamftn	479012*6290	3,000.00	90,099.04	
14 May	POS Purchase Chq Card	Dr D Pincus	479012*6290 12 May	1,114.90	91,213.94	
15 May	Send Money Dr	Send 27714824286		2,000.00	93,213.94	
16 May	Int On Debit Balance			1,363.21	94,577.15	
16 May	#Monthly O/D Fee			30.00	94,607.15	(30.00)
16 May	#Temporary Facility Fee			57.00	94,664.15	
16 May	#Monthly Account Fee			315.00	94,979.15	
Closing Balance					94,979.15 Dr	0.00

IMPORTANT COMMUNICATION

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/05/16	Fnb Private Clients Cheque Account	

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Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/05/16	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST95 399792
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 May 2014 to 14 June 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :95

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit	100,000.00	
Opening Balance 16 May 2014	R 94,979.15	Dr
Deposits	R 176,000.00	Cr
ATM/Teller Deposits	R 0.00	
Other	R 176,000.00	Cr
Withdrawals	R 139,221.97	Dr
Cash Withdrawals	R 21,000.00	Dr
Cheques Cashed/Issued	R 0.00	
Debit Orders/Stop Orders	R 14,383.43	Dr
Defined Payments	R 31,300.00	Dr
Cheque Card Purchases	R 52,614.60	Dr
Fuel Purchases	R 2,323.94	Dr
Transfers Out	R 17,600.00	Dr
Other Entries		
Returned Deposits	R 0.00	
Returned Payments	R 0.00	
Bank Charges	R 315.00	Dr
Interest earned on credit balances	R 0.00	
Interest charged on debit balances	R 1,351.54	Dr
Refunds/Adjustments	R 494.46	Cr

Private Clients Annual Price Review

The annual pricing & rewards review will become effective from 1 July 2014. The changes can be viewed via online banking & will be emailed to you. Contact your Private Banker or 0877306000 , alternatively visit www.fnb.co.za for more information.

Online Security

Please note that the wording "Verified by Visa" on your Online Banking profile and on www.fnb.co.za has changed to "Online Secure". Online Secure offers you the same security features and has automatically been activated on your account.

Closing Balance 14 June 2014

R 59,373.20 Dr

Total VAT included on this statement

R 38.68

FNB Private Clients

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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/06/14	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					94,979.15 Dr	0.00
17 May	ATM Transfer	FNB ATM Transfers		20,000.00 Cr	74,979.15	
17 May	Send Money Dr	Send 27824031684		1,500.00	76,479.15	
17 May	ATM Cash	Shell Ko	470724*4871	4,000.00	80,479.15	
17 May	Send Money Dr	Send 27826687342		1,500.00	81,979.15	
17 May	Internet Pmt To	Meredale	Makhubo	2,000.00	83,979.15	
17 May	Chq Card ATM Local Cash Advanc	Cash ABSA Engen Att	74552164135000081812	2,000.00	85,979.15	
19 May	Internet Trf From	Trf		30,000.00 Cr	55,979.15	
19 May	Internet Pmt To	Meredale	Makhubo	12,500.00	68,479.15	
19 May	Internet Trf From	Trf		40,000.00 Cr	28,479.15	
19 May	Send Money Dr	Send 27848300679		2,000.00	30,479.15	
21 May	POS Purchase Chq Card	Chicken Licken Ormo	479012*6290 17 May	164.70	30,643.85	
21 May	Chq Card Fuel Purchase	Bp Beyers Naude Sou	479012*6290 17 May	773.59	31,417.44	
22 May	Express Pmt Pending			0.00	31,417.44	
22 May	Express Pmt Pending	Express Pmt Complete		0.00	31,417.44	
22 May	Rtc Express Pmt To	G		5,500.00	36,917.44	
22 May	POS Purchase Chq Card	Zingora Suits CC -	470724*4871 19 May	44,500.00	81,417.44	
24 May	ATM Cash	Columbin	479012*6290	3,000.00	84,417.44	
27 May	POS Purchase Chq Card	Ph Network Cafe JHB	479012*6290 24 May	1,935.00	86,352.44	
27 May	POS Purchase Chq Card	Zingora Suits CC -	479012*6290 23 May	3,000.00	89,352.44	
27 May	ATM Cash	Shell Wg	479012*5394	3,000.00	92,352.44	
28 May	POS Purchase Chq Card	Hugo Boss Sandton J	479012*6290 23 May	1,790.00	94,142.44	
30 May	Internet Trf From	Trf		20,000.00 Cr	74,142.44	
30 May	Send Money Dr	Send 27848300679		1,500.00	75,642.44	
30 May	Send Money Dr	Send 27767217806		1,000.00	76,642.44	
31 May	Send Money Dr	Send 27794978885		2,000.00	78,642.44	
31 May	Internal Debit Order	Wesbank_fi85177146426		10,004.00	88,646.44	
02 Jun	Send Money Dr	Send 27835599655		1,000.00	89,646.44	
02 Jun	Magtape Debit	Lombard Lidd 559830		610.68	90,257.12	
02 Jun	Magtape Debit	Libertymedc00020880230514lbt		3,768.75	94,025.87	
04 Jun	POS Purchase Chq Card	C#The Meat Company	479012*6290 02 Jun	870.00	94,895.87	
05 Jun	Chq Card Fuel Purchase	Bp M1 Oasis	479012*6290 02 Jun	792.20	95,688.07	
06 Jun	Send Money Dr	Send 27769953469		1,000.00	96,688.07	
06 Jun	POS Purchase Chq Card	Meredale Pharmacy	479012*6290 03 Jun	354.90	97,042.97	
09 Jun	Internet Trf From	Trf		10,000.00 Cr	87,042.97	
09 Jun	Internet Pmt To	Padi Trousers	Geoff	2,300.00	89,342.97	
10 Jun	Rtc Express Pmt To	Trf		1,000.00	90,342.97	
10 Jun	Send Money Dr	Send 27764972597		1,200.00	91,542.97	
10 Jun	Chq Card Fuel Purchase	C#Total Meredale	479012*6290 08 Jun	758.15	92,301.12	
11 Jun	Internet Pmt To	Trf		3,000.00	95,301.12	
12 Jun	ATM Cash	Shell Wg	479012*6290	1,000.00	96,301.12	
12 Jun	Send Money Dr	Send 27736558915		600.00	96,901.12	
12 Jun	Send Money Dr	Send 27734849011		1,000.00	97,901.12	
12 Jun	#Rev Temporary Facility Fee			30.00 Cr	97,871.12	
13 Jun	Internet Trf From	Trf		16,000.00 Cr	81,871.12	
13 Jun	Rtc Express Pmt To	Transfer	G	5,000.00	86,871.12	
13 Jun	Send Money Dr	Send 27767026544		800.00	87,671.12	
13 Jun	Send Money Dr	Send 27769953469		1,000.00	88,671.12	
14 Jun	Internet Trf From	Trf		40,000.00 Cr	48,671.12	

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/06/14	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
14 Jun	Send Money Dr	Send 27763774813	1,500.00	50,171.12	
14 Jun	ATM Cash	Grayston 470724*4871	8,000.00	58,171.12	
14 Jun	Int On Debit Balance		1,351.54	59,522.66	
14 Jun	Dr Interest Rebate		494.46 Cr	59,028.20	
14 Jun	#Monthly O/D Fee		30.00	59,058.20	(30.00)
14 Jun	#Monthly Account Fee		315.00	59,373.20	
Closing Balance				59,373.20 Dr	0.00

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Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/06/14	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST96 000728
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 14 June 2014 to 16 July 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :96

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit	100,000.00	
Opening Balance 14 June 2014	R 59,373.20	Dr
Deposits	R 221,136.00	Cr
ATM/Teller Deposits	R 0.00	
Other	R 221,136.00	Cr
Withdrawals	R 257,354.93	Dr
Cash Withdrawals	R 62,067.82	Dr
Cheques Cashed/Issued	R 0.00	
Debit Orders/Stop Orders	R 14,383.43	Dr
Defined Payments	R 73,295.00	Dr
Cheque Card Purchases	R 84,656.72	Dr
Fuel Purchases	R 751.96	Dr
Transfers Out	R 22,200.00	Dr
Other Entries		
Returned Deposits	R 0.00	
Returned Payments	R 0.00	
Bank Charges	R 406.00	Dr
Interest earned on credit balances	R 0.00	
Interest charged on debit balances	R 1,299.67	Dr
Refunds/Adjustments	R 500.49	Cr

Private Clients Annual Price Review

The annual pricing & rewards review will become effective from 1 July 2014. The changes can be viewed via online banking & will be emailed to you. Contact your Private Banker or 0877306000 , alternatively visit www.fnb.co.za for more information.

Online Security

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Closing Balance 16 July 2014

R 96,797.31 Dr

Total VAT included on this statement

R 46.79

FNB Private Clients

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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/07/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					59,373.20 Dr	0.00
16 Jun	POS Purchase Chq Card	Drs Snyman Heyns In	479012*6290 12 Jun	199.05	59,572.25	
16 Jun	POS Purchase Chq Card	Phelang Crossing Ph	479012*6290 12 Jun	232.10	59,804.35	
16 Jun	POS Purchase Chq Card	C#Grayston Wine And	470724*4871 14 Jun	1,704.00	61,508.35	
17 Jun	ATM Cash	Grayston	470724*4871	8,000.00	69,508.35	
17 Jun	Internet Pmt To	Trf	G	4,000.00	73,508.35	
17 Jun	Send Money Dr	Send 27736356922		3,000.00	76,508.35	
17 Jun	POS Purchase Chq Card	C#Avragystix (Pty)L	479012*6290 14 Jun	2,670.00	79,178.35	
18 Jun	Internet Trf From	Trf		15,000.00 Cr	64,178.35	
18 Jun	POS Purchase Chq Card	C#Nambitha Eatery	470724*4871 16 Jun	3,714.00	67,892.35	
19 Jun	Send Money Dr	Send 27763774813		2,500.00	70,392.35	
19 Jun	ATM Cash	Columbin	470724*4871	5,000.00	75,392.35	
19 Jun	POS Purchase Chq Card	Ph Network Cafe JHB	470724*4871 16 Jun	15,515.03	90,907.38	
19 Jun	Chq Card Fuel Purchase	Caltex	479012*6290 17 Jun	751.96	91,659.34	
20 Jun	POS Purchase Chq Card	Moloko Excutive Apa	470724*4871 14 Jun	484.00	92,143.34	
20 Jun	POS Purchase Chq Card	Balalaika Hotel	470724*4871 14 Jun	6,692.54	98,835.88	
21 Jun	Send Money Dr	Send 27760205983		1,000.00	99,835.88	
21 Jun	Send Money Dr	Send 27826687342		1,500.00	101,335.88	
21 Jun	Internet Trf From	Trf		20,000.00 Cr	81,335.88	
23 Jun	Send Money Dr	Send 27826687342		2,000.00	83,335.88	
24 Jun	Send Money Dr	Send 27787947060		2,000.00	85,335.88	
25 Jun	Internet Pmt To	Catering	Busi	4,014.00	89,349.88	
25 Jun	Rtc Express Pmt To	Ward 102	Geoff	1,500.00	90,849.88	
27 Jun	Internet Pmt To	O F	Geoff	4,000.00	94,849.88	
27 Jun	Internet Trf From	Transfer		100,000.00 Cr	5,150.12 Cr	
27 Jun	Internet Pmt To	Travel	Geoff Makhubo	44,739.00	39,588.88	
27 Jun	Internet Pmt To	Nono/Cappy Visa Fees	Makhubo	2,650.00	42,238.88	
28 Jun	POS Purchase Chq Card	C*wolmans Luggage	470724*4871 27 Jun	6,996.20	49,235.08	
30 Jun	Internet Trf From	Trf		50,000.00 Cr	764.92 Cr	
30 Jun	Internet Pmt To	Bi Election	Geoff	4,000.00	3,235.08	
30 Jun	Send Money Dr	Send 27835427442		600.00	3,835.08	
30 Jun	Internal Debit Order	Wesbank_fi85177146426		10,004.00	13,839.08	
30 Jun	POS Purchase Chq Card	C*wolmans Luggage	470724*4871 28 Jun	13,497.20	27,336.28	
01 Jul	Magtape Debit	Lombard Lidd 592985		610.68	27,946.96	
01 Jul	Magtape Debit	Libertymedc00020970230614lbt		3,768.75	31,715.71	
01 Jul	POS Purchase Chq Card	Maximillien Restaur	470724*4871 27 Jun	824.00	32,539.71	
02 Jul	Internet Pmt To	Lobby	Geoff	5,000.00	37,539.71	
02 Jul	Internet Pmt To	Travel	Geoff Makhubo	3,392.00	40,931.71	
02 Jul	Internet Trf To	CC Payment		2,000.00	42,931.71	
02 Jul	POS Purchase Chq Card	Ph Network Cafe JHB	470724*4871 28 Jun	800.00	43,731.71	
02 Jul	Chq Card Local Cash Advance	Cash Bidvest Nelson	74548584179000008740	30,526.50	74,258.21	
03 Jul	Send Money Dr	Send 27769333457		2,000.00	76,258.21	
07 Jul	Internet Trf From	Trf		15,000.00 Cr	61,258.21	
07 Jul	Magtape Credit	Air France - Rfnd Of Dep		21,136.00 Cr	40,122.21	
08 Jul	POS International Purchase Chq	40.50 Tour Eiffel	470724*4871 05 Jul	609.32	40,731.53	
08 Jul	POS International Purchase Chq	495.00 Gal.Lafayett	470724*4871 05 Jul	7,447.20	48,178.73	
08 Jul	POS International Purchase Chq	535.00 Gal.Lafayett	470724*4871 05 Jul	8,048.99	56,227.72	
08 Jul	Chq Card International ATM Cas	Cash 250.00 Ing	74875114187076251880	3,761.22	59,988.94	
09 Jul	POS International Purchase Chq	113.86 Ns Amsterdam	470724*4871 07 Jul	1,722.10	61,711.04	

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/07/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
10 Jul	Chq Card International ATM Cas	Cash 200.00 Moevenp	74378664188001014642	3,015.49	64,726.53	
11 Jul	POS International Purchase Chq	519.60 Gal.Lafayett	470724*4871 09 Jul	7,795.76	72,522.29	
12 Jul	Send Money Dr	Send 27835648886		2,500.00	75,022.29	
12 Jul	ATM Cash	Columbin	470724*4871	8,000.00	83,022.29	
12 Jul	POS International Purchase Chq	9.50 Mcdonalds 761	470724*4871 09 Jul	143.06	83,165.35	
12 Jul	POS International Purchase Chq	252.82 Sephora 063	470724*4871 09 Jul	3,807.07	86,972.42	
12 Jul	Chq Card International ATM Cas	Cash 250.00 *>Bnp	74974004191102470290	3,764.61	90,737.03	
14 Jul	Send Money Dr	Send 27718399575		1,000.00	91,737.03	
14 Jul	POS International Purchase Chq	90.34 Wds Rest.Snac	470724*4871 10 Jul	1,356.58	93,093.61	
15 Jul	Send Money Dr	Send 27789552354		600.00	93,693.61	
15 Jul	POS Purchase Chq Card	Pnp Mini Columbine	470724*4871 12 Jul	398.52	94,092.13	
16 Jul	Send Money Dr	Send 27763774813		1,500.00	95,592.13	
16 Jul	Int On Debit Balance			1,299.67	96,891.80	
16 Jul	Dr Interest Rebate			475.49 Cr	96,416.31	
16 Jul	#Monthly O/D Fee			57.00	96,473.31	(57.00)
16 Jul	#Monthly O/D Fee Rebate			25.00 Cr	96,448.31	
16 Jul	#Monthly Account Fee			349.00	96,797.31	
Closing Balance					96,797.31 Dr	0.00

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0860 222 830
258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST97 280810
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 July 2014 to 16 August 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :97

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit	100,000.00	
Opening Balance 16 July 2014	R 96,797.31	Dr
Deposits	R 74,000.00	Cr
ATM/Teller Deposits	R 0.00	
Other	R 74,000.00	Cr
Withdrawals	R 77,293.61	Dr
Cash Withdrawals	R 24,000.00	Dr
Cheques Cashed/Issued	R 0.00	
Debit Orders/Stop Orders	R 14,383.43	Dr
Defined Payments	R 21,800.00	Dr
Cheque Card Purchases	R 7,610.18	Dr
Fuel Purchases	R 0.00	
Transfers Out	R 9,500.00	Dr

Other Entries

Returned Deposits	R 0.00	
Returned Payments	R 0.00	
Bank Charges	R 406.00	Dr
Interest earned on credit balances	R 0.00	
Interest charged on debit balances	R 1,719.47	Dr
Refunds/Adjustments	R 0.00	

Closing Balance 16 August 2014

R 102,216.39 Dr

Total VAT included on this statement

R 49.86

Private Clients Annual Price Review

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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/08/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					96,797.31 Dr	0.00
17 Jul	Rtc Express Pmt To	Book	Geoff	1,800.00	98,597.31	
17 Jul	Internet Trf From	Trf		5,000.00 Cr	93,597.31	
17 Jul	ATM Cash	Fomiss	470724*4871	4,000.00	97,597.31	
19 Jul	Internet Trf From	Geoff		20,000.00 Cr	77,597.31	
19 Jul	Internet Pmt To	Nono FNB	From Geoff	10,000.00	87,597.31	
19 Jul	ATM Cash	Southgat	470724*4871	8,000.00	95,597.31	
19 Jul	ATM Cash	Shell Wg	479012*6290	1,000.00	96,597.31	
21 Jul	Send Money Dr	Send	27798647790	2,500.00	99,097.31	
21 Jul	Internet Trf From	Transfer		15,000.00 Cr	84,097.31	
21 Jul	Send Money Dr	Send	27848300679	1,000.00	85,097.31	
21 Jul	ATM Cash	Shell Ko	470724*4871	8,000.00	93,097.31	
23 Jul	Chq Card ATM Local Cash Advanc	Cash	00000000000076 74325634202000200086	3,000.00	96,097.31	
23 Jul	POS Purchase Chq Card	Butcher Shop	470724*4871 20 Jul	2,600.00	98,697.31	
24 Jul	POS Purchase Chq Card	Moloko Excutive Apa	470724*4871 21 Jul	860.00	99,557.31	
31 Jul	Internet Trf From	Trf		20,000.00 Cr	79,557.31	
31 Jul	Internal Debit Order	Wesbank_fi85177146426		10,004.00	89,561.31	
01 Aug	Internet Pmt To	Nono FNB	From Geoff	10,000.00	99,561.31	
01 Aug	Internet Trf From	Trf		6,000.00 Cr	93,561.31	
01 Aug	Magtape Debit	Lombard Lidd 625769		610.68	94,171.99	
01 Aug	Magtape Debit	Libertymedc00021073280714lbt		3,768.75	97,940.74	
04 Aug	Send Money Dr	Send	27760206983	500.00	98,440.74	
04 Aug	Send Money Dr	Send	27833791497	800.00	99,240.74	
05 Aug	Send Money Dr	Send	27760205983	200.00	99,440.74	
08 Aug	Internet Trf From	Trf		8,000.00 Cr	91,440.74	
08 Aug	Send Money Dr	Send	27784268318	2,000.00	93,440.74	
09 Aug	POS International Purchase Chq	35.51 Tax Refund Re	470724*4871 06 Aug	526.28	93,967.02	
11 Aug	Send Money Dr	Send	27764132843	2,500.00	96,467.02	
13 Aug	POS Purchase Chq Card	Sunnyside Park Hote	470724*4871 08 Aug	933.00	97,400.02	
13 Aug	POS Purchase Chq Card	Ultraliquors Bloemf	470724*4871 09 Aug	2,690.90	100,090.92	
16 Aug	Int On Debit Balance			1,719.47	101,810.39	
16 Aug	#Monthly O/D Fee			57.00	101,867.39	(57.00)
16 Aug	#Monthly Account Fee			349.00	102,216.39	
Closing Balance					102,216.39 Dr	0.00

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855	62118509655	14/08/16	Fnb Private Clients Cheque Account	

087 730 6000
0860 222 830
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PO Box 785611
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2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST98 092989
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 August 2014 to 16 September 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :98

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit	100,000.00	
Opening Balance 16 August 2014	R 102,216.39	Dr
Deposits	R 125,400.00	Cr
ATM/Teller Deposits	R 0.00	
Other	R 125,400.00	Cr
Withdrawals	R 76,594.48	Dr
Cash Withdrawals	R 8,000.00	Dr
Cheques Cashed/Issued	R 0.00	
Debit Orders/Stop Orders	R 14,408.49	Dr
Defined Payments	R 26,000.00	Dr
Cheque Card Purchases	R 14,661.94	Dr
Fuel Purchases	R 2,624.05	Dr
Transfers Out	R 10,900.00	Dr
Other Entries		
Returned Deposits	R 0.00	
Returned Payments	R 0.00	
Bank Charges	R 406.00	Dr
Interest earned on credit balances	R 0.00	
Interest charged on debit balances	R 1,689.63	Dr
Refunds/Adjustments	R 0.00	

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Closing Balance 16 September 2014

R 55,506.50 Dr

Total VAT included on this statement

R 49.86

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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/09/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					102,216.39 Dr	0.00
20 Aug	Send Money Refund Cr	Send Rev 27760206983		500.00 Cr	101,716.39	
22 Aug	Internet Trf From	Trf		2,000.00 Cr	99,716.39	
25 Aug	Send Money Dr	Send 27798400615		1,500.00	101,216.39	
25 Aug	Internet Trf From	Trf		5,000.00 Cr	96,216.39	
25 Aug	Send Money Dr	Send 27827982826		1,500.00	97,716.39	
25 Aug	Internet Trf From	Trf		20,000.00 Cr	77,716.39	
25 Aug	Send Money Dr	Send 27764972597		1,500.00	79,216.39	
25 Aug	Send Money Dr	Send 27711285456		1,500.00	80,716.39	
26 Aug	Chq Card ATM Local Cash Advanc	Cash 00000000000947	74325634236000144815	3,000.00	83,716.39	
26 Aug	Chq Card Fuel Purchase	C*alzu Petroport N4	470724*4871 24 Aug	821.50	84,537.89	
26 Aug	Chq Card Fuel Purchase	C*shell Ultra City	470724*4871 25 Aug	981.60	85,519.49	
27 Aug	Send Money Dr	Send 27837258990		600.00	86,119.49	
27 Aug	FNB App Transfer From	Trf		1,500.00 Cr	84,619.49	
27 Aug	POS Purchase Chq Card	Chicken Licken Hatf	470724*4871 24 Aug	160.70	84,780.19	
28 Aug	POS Purchase Chq Card	Meredale Pharmacy	479012*6290 25 Aug	145.60	84,925.79	
28 Aug	POS Purchase Chq Card	Phelang Crossing Ph	479012*6290 25 Aug	503.00	85,428.79	
28 Aug	POS Purchase Chq Card	Comptonville Hardwa	470724*4871 25 Aug	950.00	86,378.79	
28 Aug	POS Purchase Chq Card	Samca Cash Carry	470724*4871 25 Aug	1,089.99	87,468.78	
28 Aug	POS Purchase Chq Card	Ilix The Glen 4	470724*4871 26 Aug	1,399.00	88,867.78	
28 Aug	POS Purchase Chq Card	Hyper Paint Booysen	470724*4871 25 Aug	4,046.00	92,913.78	
29 Aug	Chq Card Fuel Purchase	C*total Meredale	479012*6290 27 Aug	820.95	93,734.73	
30 Aug	Internet Trf From	Trf		1,000.00 Cr	92,734.73	
30 Aug	Send Money Dr	Send 27783688859		2,000.00	94,734.73	
30 Aug	POS Purchase Chq Card	Cashbuild Jubilee	470724*4871 27 Aug	1,767.65	96,502.38	
30 Aug	POS Purchase Chq Card	The Bed Shop Hamman	470724*4871 27 Aug	4,600.00	101,102.38	
01 Sep	Internet Trf From	Trf		400.00 Cr	100,702.38	
01 Sep	Send Money Dr	Send 27711285456		900.00	101,602.38	
01 Sep	Internal Debit Order	Wesbank_fi85177146426		10,029.06	111,631.44	
01 Sep	Magtape Debit	Lombard Lidd 658447		610.68	112,242.12	
01 Sep	Magtape Debit	Libertymedc00021125250814lbt		3,768.75	116,010.87	
02 Sep	Internet Trf From	Trf		30,000.00 Cr	86,010.87	
02 Sep	Internet Pmt To	Conference	Geoff	3,000.00	89,010.87	
04 Sep	FNB App Rtc Pmt To	Mp	Geoff	4,000.00	93,010.87	
04 Sep	Send Money Dr	Send 27760205983		400.00	93,410.87	
05 Sep	Send Money Dr	Send 27767936578		1,000.00	94,410.87	
06 Sep	ATM Cash	Killarne	479012*6290	2,000.00	96,410.87	
08 Sep	Chq Card ATM Local Cash Advanc	Cash Atm05900000k10	74341884248000143789	3,000.00	99,410.87	
16 Sep	FNB App Transfer From	Transfer		65,000.00 Cr	34,410.87	
16 Sep	FNB App Payment To	Kt Fees	Makhubo Kt-school Fe	14,000.00	48,410.87	
16 Sep	FNB App Payment To	Maqetuka	Geoff	1,000.00	49,410.87	
16 Sep	FNB App Rtc Pmt To	Moate	Geoff	4,000.00	53,410.87	
16 Sep	Int On Debit Balance			1,689.63	55,100.50	
16 Sep	#Monthly O/D Fee			57.00	55,157.50	(57.00)
16 Sep	#Monthly Account Fee			349.00	55,506.50	
Closing Balance					55,506.50 Dr	0.00

IMPORTANT COMMUNICATION

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855	62118509655	14/09/16	Fnb Private Clients Cheque Account	

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Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/09/16	Fnb Private Clients Cheque Account	

Fax (011)245-5000
0860 222 830
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST99 148478
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 September 2014 to 16 October 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :99

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 16 September 2014 R 55,506.50 Dr

Deposits R 160,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 160,000.00 Cr

Withdrawals R 203,735.62 Dr
Cash Withdrawals R 20,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,408.49 Dr
Defined Payments R 94,413.32 Dr
Cheque Card Purchases R 36,913.81 Dr
Fuel Purchases R 0.00
Transfers Out R 38,000.00 Dr

Other Entries

Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 406.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,257.81 Dr
Refunds/Adjustments R 479.63 Cr

Closing Balance 16 October 2014 R 100,426.30 Dr

Total VAT included on this statement R 46.79

Private Clients Annual Price Review

The annual pricing & rewards review will become effective from 1 July 2014. The changes can be viewed via online banking & will be emailed to you. Contact your Private Banker or 0877306000 , alternatively visit www.fnb.co.za for more information.

Online Security

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FNB Private Clients

We have simplified and enriched the Rewards and Benefits that you can enjoy. For more information please visit www.fnb.co.za/privateclients or login to your personal FNB Online Banking profile from the 8th of each month to view updated information (your Rewards are allocated by the 8th of each month, based on the previous calendar month).

See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/10/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					55,506.50 Dr	0.00
19 Sep	Send Money Dr	Send	27838655844	1,000.00	56,506.50	
19 Sep	Send Money Dr	Send	27828159213	500.00	57,006.50	
23 Sep	Send Money Dr	Send	27739044886	1,000.00	58,006.50	
23 Sep	Send Money Dr	Send	27780890846	1,500.00	59,506.50	
23 Sep	POS Purchase Chq Card	C#Arwyp Airport Cli	479012*6290 22 Sep	550.00	60,056.50	
23 Sep	POS Purchase Chq Card	C*exclusive Books A	479012*6290 21 Sep	1,067.50	61,124.00	
24 Sep	POS Purchase Chq Card	*The Butcher Shop A	479012*6290 21 Sep	2,100.00	63,224.00	
25 Sep	ATM Cash	Melrose	479012*6290	3,000.00	66,224.00	
25 Sep	ATM Cash	Melrose	479012*6290	3,000.00	69,224.00	
25 Sep	ATM Cash	Melrose	479012*6290	2,000.00	71,224.00	
25 Sep	Send Money Dr	Send	27834063048	1,000.00	72,224.00	
25 Sep	Send Money Dr	Send	27823602337	1,500.00	73,724.00	
27 Sep	FNB App Transfer From	Transfer		100,000.00 Cr	26,276.00 Cr	
27 Sep	Internet Pmt To	Furniture	Makhubo-houlia	75,413.32	49,137.32	
27 Sep	POS Purchase Chq Card	Butcher Shop	479012*6290 24 Sep	3,060.00	52,197.32	
29 Sep	ATM Cash	Bpsmitst	479012*6290	3,000.00	55,197.32	
29 Sep	ATM Cash	Bpsmitst	479012*6290	3,000.00	58,197.32	
29 Sep	POS Purchase Chq Card	Moloko Excutive Apa	479012*6290 23 Sep	1,450.00	59,647.32	
29 Sep	POS Purchase Chq Card	Moloko Excutive Apa	479012*6290 23 Sep	1,550.00	61,197.32	
29 Sep	POS Purchase Chq Card	Moloko Excutive Apa	479012*6290 24 Sep	3,030.00	64,227.32	
30 Sep	ATM Cash	Columbin	479012*6290	3,000.00	67,227.32	
30 Sep	Internal Debit Order	Wesbank_fi85177146426		10,029.06	77,256.38	
30 Sep	POS Purchase Chq Card	Wines On Sq	479012*6290 27 Sep	2,495.00	79,751.38	
01 Oct	Magtape Debit	Lombard Lidd 690991		610.68	80,362.06	
01 Oct	Magtape Debit	Libertymedc00021247230914lbt		3,768.75	84,130.81	
02 Oct	FNB App Transfer From	Trf		50,000.00 Cr	34,130.81	
02 Oct	FNB App Transfer To	Trf		3,000.00	37,130.81	
02 Oct	FNB App Payment To	Kt Fees	Makhubo Kt-school Fe	7,000.00	44,130.81	
02 Oct	FNB App Payment To	ABSA Credit Card	4787692035950018	10,000.00	54,130.81	
02 Oct	FNB App Transfer To	Payment		20,000.00	74,130.81	
02 Oct	Chq Card ATM Local Cash Advanc	Cash ABSA Engen Ett	74552164273000223015	3,000.00	77,130.81	
02 Oct	POS Purchase Chq Card	Dr Danny Pincus Der	479012*6290 30 Sep	650.00	77,780.81	
02 Oct	POS Purchase Chq Card	Builders Express- S	470724*4871 30 Sep	1,821.40	79,602.21	
02 Oct	POS Purchase Chq Card	Builders Warehouse	470724*4871 30 Sep	2,765.40	82,367.61	
03 Oct	POS Purchase Chq Card	Welkom Inn	479012*6290 30 Sep	752.45	83,120.06	
04 Oct	FNB App Rtc Pmt To	Mawiga	Geoff	2,000.00	85,120.06	
04 Oct	Send Money Dr	Send	27794978885	2,000.00	87,120.06	
08 Oct	Send Money Dr	Send	27837258990	1,500.00	88,620.06	
08 Oct	Send Money Dr	Send	27780890846	1,000.00	89,620.06	
08 Oct	Internet Trf From	Trf		10,000.00 Cr	79,620.06	
09 Oct	POS International Purchase Chq	12397.00 Avasa Hote	479012*6290 07 Oct	2,342.22	81,962.28	
11 Oct	POS International Purchase Chq	335.82 Premium Port	479012*6290 09 Oct	62.89	82,025.17	
11 Oct	POS International Purchase Chq	346.97 Novotel	479012*6290 08 Oct	64.98	82,090.15	
15 Oct	Send Money Dr	Send	27733366500	1,000.00	83,090.15	
15 Oct	Send Money Dr	Send	27715758069	1,000.00	84,090.15	
16 Oct	Send Money Dr	Send	27823602337	2,000.00	86,090.15	
16 Oct	POS Purchase Chq Card	Smh Paint Technics	470724*4871 10 Oct	13,151.97	99,242.12	
16 Oct	Int On Debit Balance			1,257.81	100,499.93	

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/10/16	Fnb Private Clients Cheque Account	

Transaction Details: 62118509655

Date	Description	Amount	Balance	Accrued Bank Charges
16 Oct	Dr Interest Rebate	454.63 Cr	100,045.30	
16 Oct	#Monthly O/D Fee	57.00	100,102.30	(57.00)
16 Oct	#Monthly O/D Fee Rebate	25.00 Cr	100,077.30	
16 Oct	#Monthly Account Fee	349.00	100,426.30	
Closing Balance			100,426.30 Dr	0.00

IMPORTANT COMMUNICATION

If your statement has a transaction which appears to be incorrect, please bring this to our attention as soon as possible, so that the matter can be investigated and resolved. Your attention is drawn to the fact that you are required to exercise reasonable care in the reconciliation of bank statements if your business is required by law to have its financial statements audited or if you are required to appoint an accounting officer.

VAT	All descriptions preceded by a # are quoted inclusive of VAT @ 14.00%
Personal Details	Please advise your Relationship Manager of any changes to your personal details.
Important Notice	As a member of the Banking Council we are committed to maintaining the standards of fairness set out in the Code. Should you have an unresolved query or complaint in future, please contact your Relationship Manager. Kindly note that for the purposes of good corporate governance and your protection all telephone calls to and from FNB Private Clients are recorded.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/10/16	Fnb Private Clients Cheque Account	

Fax (011)245-5000
0860 222 830
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

BBST100 330313
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

Your FNB Private Wealth Cheque Account from 16 October 2014 to 15 November 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :100

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 16 October 2014 R 100,426.30 Dr

Deposits R 60,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 60,000.00 Cr

Withdrawals R 55,854.49 Dr
Cash Withdrawals R 0.00
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,408.49 Dr
Defined Payments R 15,500.00 Dr
Cheque Card Purchases R 2,946.00 Dr
Fuel Purchases R 0.00
Transfers Out R 23,000.00 Dr

Other Entries

Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 406.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,514.89 Dr
Refunds/Adjustments R 0.00

Closing Balance 15 November 2014 R 98,201.68 Dr

Total VAT included on this statement R 49.86

Private Clients Annual Price Review

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See reverse for transactions

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/11/15	Fnb Private Wealth Cheque Account	

Transaction Details: 62118509655

Date	Description		Amount	Balance	Accrued Bank Charges
Opening Balance				100,426.30 Dr	0.00
20 Oct	Internet Trf From	Trf	20,000.00 Cr	80,426.30	
23 Oct	FNB App Payment To	National Conf Geoff	2,500.00	82,926.30	
31 Oct	Internet Trf From	Trf	20,000.00 Cr	62,926.30	
31 Oct	Internet Trf To	CC Payment	5,000.00	67,926.30	
31 Oct	Send Money Dr	Send 27767377795	3,000.00	70,926.30	
31 Oct	Internal Debit Order	Wesbank_fi85177146426	10,029.06	80,955.36	
01 Nov	Send Money Dr	Send 27783688859	2,000.00	82,955.36	
03 Nov	Send Money Dr	Send 27769333457	3,000.00	85,955.36	
03 Nov	Magtape Debit	Lombard Lidd 723476	610.68	86,566.04	
03 Nov	Magtape Debit	Libertymedc00021327231014lbt	3,768.75	90,334.79	
06 Nov	Send Money Dr	Send 27736787716	1,500.00	91,834.79	
06 Nov	Send Money Dr	Send 27848862048	1,500.00	93,334.79	
07 Nov	Send Money Dr	Send 27780662784	2,000.00	95,334.79	
08 Nov	Send Money Dr	Send 27828460714	1,800.00	97,134.79	
08 Nov	Send Money Dr	Send 27730719771	800.00	97,934.79	
08 Nov	Send Money Dr	Send 27782521092	400.00	98,334.79	
08 Nov	POS Purchase Chq Card	Wines On Sq 470724*4871 05 Nov	2,946.00	101,280.79	
10 Nov	Internet Trf From	Trf	20,000.00 Cr	81,280.79	
10 Nov	Send Money Dr	Send 27765559022	2,000.00	83,280.79	
11 Nov	Rtc Express Pmt To	Mshengu Geoff	8,000.00	91,280.79	
14 Nov	Rtc Express Pmt To	Hloks G	3,000.00	94,280.79	
14 Nov	Internet Pmt To	Mangaliso Gwoff	2,000.00	96,280.79	
15 Nov	Int On Debit Balance		1,514.89	97,795.68	
15 Nov	#Monthly O/D Fee		57.00	97,852.68	
15 Nov	#Monthly Account Fee		349.00	98,201.68	
Closing Balance				98,201.68 Dr	0.00

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An Authorised Financial Services and Credit Provider (NCRCP20).

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/11/15	Fnb Private Wealth Cheque Account	

FNB Private Wealth Johannesburg
P O Box 62164
Marshalltown 2107
Street Address 5 Merchant Place, 9 Fredman Drive
Branch Code 258605
(011)245-5000
0860 222 830

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 101

BBST101 080185
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Total VAT Charged : R 46.79 Dr

Statement Period : 15 November 2014 to 15 December 2014
Statement Date : 15 December 2014

FNB Private Wealth Cheque Account 62118509655

Summary in Rand		ZAR
Opening Balance		98,201.68 Dr
Funds Received (Credits)	5	177,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	5	177,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	33	157,712.25 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	7	21,351.96 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	3	14,408.49 Dr
Account Payments	5	37,000.00 Dr
Inter-Account Transfers Out	10	14,400.00 Dr
Card Purchases (Swipes)	7	69,568.85 Dr
Fuel Purchases	1	982.95 Dr
Bank Charges	2	406.00 Dr
Service Fees	1	349.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	57.00 Dr
Other Entries		
Interest on Credit Balance	1	0.04 Cr
Interest on Debit Balance	1	1,380.96 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	2	524.14 Cr
Closing Balance		80,176.71 Dr
Overdraft Limit		100,000.00

Contact us

Service Suite: FNB Private Wealth

e-Mail

Web

Local Number

International Number

Private Banker

e-Mail

Telephone Number

servicesuite@fnbprivatewealth.co.za

www.fnb.co.za

(087) 730 6000

+27 (0)11 245 5080

Walter Deminey

wdeminey@fnb.co.za

(087) 335-5493

Rewards and Benefits
For more information about the Rewards and Benefits that you can enjoy, please visit www.fnb.co.za/privatewealth or login to your personal Online Banking profile from the 8th of each month to view updated information about your Rewards (which are allocated by the 8th of each month, based on your banking behaviour in the previous calendar month).

Interest Rates (NCA)
Interest on Debit Balance
Prime + 11.50% - Rebate*
*(Please see transaction detail for rebate amount if applicable)

Pricing Option: Your account is on the Bundled Pricing Option. For more information please see our pricing guide on www.fnb.co.za or speak to your Private Banker.

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/12/15	FNB Private Wealth Cheque Account	

FNB PRIVATE WEALTH CHEQUE ACCOUNT: 62118509655

Date	Description			Amount	Balance	Accrued Bank Charges
Opening Balance					98,201.68 Dr	
18 Nov	POS Purchase Chq Card	Ph Network Cafe JHB	470724*4871 14 Nov	800.00	99,001.68	
18 Nov	Chq Card Fuel Purchase	C*engen Hatfield	470724*4871 17 Nov	982.95	99,984.63	
19 Nov	FNB App Transfer From	Trf		7,000.00 Cr	92,984.63	
19 Nov	POS Purchase Chq Card	John Dory S Ballito	470724*4871 15 Nov	870.00	93,854.63	
21 Nov	Send Money Dr	Send 27763180069		1,000.00	94,854.63	
24 Nov	ATM Cash	Or Tambo	470724*4871	1,000.00	95,854.63	
24 Nov	FNB App Transfer From	Trf		10,000.00 Cr	85,854.63	
24 Nov	FNB App Transfer To	Trf		1,000.00	86,854.63	
28 Nov	ATM Cash	Braamftn	470724*4871	600.00	87,454.63	
28 Nov	ATM Cash	Braamftn	470724*4871	4,000.00	91,454.63	
28 Nov	ATM Cash	Braamftn	470724*4871	3,400.00	94,854.63	
01 Dec	Internet Trf From	Trf		120,000.00 Cr	25,145.37 Cr	
01 Dec	Send Money Dr	Send 27722050292		1,000.00	24,145.37 Cr	
01 Dec	Internal Debit Order	Wesbank_fi851771146426		10,029.06	14,116.31 Cr	
01 Dec	Magtape Debit	Lombard Lidd 755890		610.68	13,505.63 Cr	
01 Dec	Magtape Debit	Libertymedc00021342241114lbt		3,768.75	9,736.88 Cr	
02 Dec	Send Money Dr	Send 27746235729		1,400.00	8,336.88 Cr	
02 Dec	Send Money Dr	Send 27769333457		1,500.00	6,836.88 Cr	
02 Dec	FNB App Payment To	Mabena	G	3,000.00	3,836.88 Cr	
03 Dec	Send Money Dr	Send 27848862048		1,500.00	2,336.88 Cr	
03 Dec	Send Money Dr	Send 27839809149		1,500.00	836.88 Cr	
03 Dec	POS Purchase Chq Card	The Digital Experie	470724*4871 30 Nov	57,807.95	56,971.07	
04 Dec	Send Money Dr	Send 27735445140		1,000.00	57,971.07	
04 Dec	Send Money Dr	Send 27764100756		2,000.00	59,971.07	
05 Dec	Rtc Express Pmt To	Wedding Gift	Geoff	7,000.00	66,971.07	
05 Dec	Internet Pmt To	Bandile	Geoff	10,000.00	76,971.07	
06 Dec	ATM Cash	Brandwag	470724*4871	8,000.00	84,971.07	
09 Dec	Internet Trf From	Trf		15,000.00 Cr	69,971.07	
09 Dec	Internet Pmt To	Nono FNB	From Geoff	10,000.00	79,971.07	
09 Dec	Chq Card ATM Local Cash Advanc	Cash 000000000000426	74325634341000105270	3,000.00	82,971.07	
09 Dec	POS Purchase Chq Card	Cubana Latino Caffè	470724*4871 06 Dec	2,300.00	85,271.07	
10 Dec	POS Purchase Chq Card	Anta Boga Hotel	470724*4871 07 Dec	504.50	85,775.57	
10 Dec	POS Purchase Chq Card	The Butcher Shop	470724*4871 07 Dec	1,276.40	87,051.97	
10 Dec	POS Purchase Chq Card	Cubana Latino Caffè	470724*4871 07 Dec	6,010.00	93,061.97	
12 Dec	Send Money Dr	Send 27782521092		2,500.00	95,561.97	
12 Dec	Internet Trf From	Trf		25,000.00 Cr	70,561.97	
12 Dec	Chq Card International ATM Cas	Cash 1000.00 B.C.P/	74199024344000140974	1,351.96	71,913.93	
13 Dec	Internet Pmt To	Kekana	Geoff	7,000.00	78,913.93	
15 Dec	Int On Debit Balance			1,380.96	80,294.89	
15 Dec	Dr Interest Rebate			499.14 Cr	79,795.75	
15 Dec	#Monthly O/D Fee			57.00	79,852.75	
15 Dec	#Monthly O/D Fee Rebate			25.00 Cr	79,827.75	
15 Dec	#Monthly Account Fee			349.00	80,176.75	
16 Dec	Int On Credit Balance			0.04 Cr	80,176.71	
Closing Balance					80,176.71 Dr	

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.

Branch Number	Account Number	Date	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/12/15	FNB Private Wealth Cheque Account	

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 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/12/15	FNB Private Wealth Cheque Account	

Annexure "A"

EXTRACTED FROM MOLELWANE CONSULTING FNB ACCOUNTS (2012 - 2016)							
FNB current account	FNB so called salary account	EFF_DATE	TRNS_TYPE	TRNS_DESC	TRNS_DESC_CONT	TRNS_AMT	Narration
62002637025		2011/01/10	CR	REGIMENTS CAPITAL		900 000,00	Payment from Regiments Capital
62002637025		2011/03/28	CR	REGIMENTS CAPITAL (PTY) LTD		1 200 000,00	Payment from Regiments Capital
62002637025		2012/02/01	CR	REG FUND MGRS		40 065,90	Payments from Regiments Fund Managers
62002637025		2012/02/06	CR	REG FUND MGRS		48 310,95	Payments from Regiments Fund Managers
62002637025		2012/02/09	CR	REGIMENTS CAPITAL (PTY) LTD		1 428 767,28	Payment from Regiments Capital
62002637025		2012/02/10	DR	TRANSFER MC TRANSFER	MC TRANSFER	60 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/02/10	DR	ITEM CASHED		200 000,00	Cashed amount
62002637025		2012/02/17	DR	FNB OB 00000716 GEOFF SALARY GEOFF SALARY	GEOFF SALARY	80 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/02/17	DR	FNB OB 00000715 GEOFF MAKHUBO GEOFF MAKHUBO	GEOFF MAKHUBO	20 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/02/18	DR	ITEM CASHED		100 000,00	Cashed amount
62002637025		2012/02/29	CR	REG FUND MGRS		48 199,03	Payments from Regiments Fund Managers
62002637025		2012/03/15	CR	REG FUND MGRS		52 180,94	Payments from Regiments Fund Managers
62002637025		2012/04/30	CR	REG FUND MGRS		54 341,66	Payments from Regiments Fund Managers
62002637025		2012/05/03	CR	REG FUND MGRS		805 122,02	Payments from Regiments Fund Managers
	62052928060	2012/05/04	DR	TRANSFER TRANSFER DIV	TRANSFER DIV	120 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/05/08	DR	TRANSFER TRANSFER FROM SALARY	TRANSFER FROM SALARY	190 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/06/15	CR	REG FUND MGRS		56 100,06	Payments from Regiments Fund Managers
62002637025		2012/09/28	DR	TRANSFER TRANSFER	TRANSFER	55 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/09/29	DR	ITEM CASHED		80 000,00	Cashed amount
62002637025		2012/10/31	CR	REGIMENTS CAPITAL		348 929,54	Payment from Regiments Capital
62002637025		2012/11/15	CR	REGIMENTS CAPITAL		142 244,96	Payment from Regiments Capital
62002637025		2012/11/23	CR	REGIMENTS CAPITAL		262 666,19	Payment from Regiments Capital
62002637025		2012/12/14	CR	REGIMENTS CAPITAL		717 224,34	Payment from Regiments Capital
62002637025		2012/12/15	DR	PAYMENT ANC DONATION	DONATION	100 000,00	ANC donation
	62052928060	2012/12/21	DR	ITEM CASHED		20 000,00	Cashed amount
	62052928060	2012/12/22	DR	STIPEND ANC	ANC	10 000,00	ANC donation
	62052928060	2012/12/22	DR	ANC ANC	ANC	20 000,00	ANC donation
62002637025		2013/01/16	CR	REGIMENTS CAPITAL		73 286,20	Payment from Regiments Capital
62002637025		2013/01/16	CR	1575 REGIMENTS CAPIT		70 451,91	Payment from Regiments Capital
62002637025		2013/02/26	CR	REG FUND MGRS		600 000,00	Payments from Regiments Fund Managers
62002637025		2013/03/08	CR	REGIMENTS CAPITAL		500 000,00	Payment from Regiments Capital
62002637025		2013/03/28	CR	REGIMENTS CAPITAL		839 919,56	Payment from Regiments Capital
	62052928060	2013/03/30	DR	TRANSFER MG MC TRF	MC TRF	100 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/04/04	DR	TRANSFER TRANSFER	TRANSFER	60 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/04/15	DR	TRANSFER TRF	TRF	150 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/07/12	CR	REGIMENTS CAPITAL		387 323,92	Payment from Regiments Capital
62002637025		2013/07/30	CR	REGIMENTS CAPITAL		1 000 000,00	Payment from Regiments Capital
62002637025		2013/07/30	CR	REGIMENTS CAPITAL		1 000 000,00	Payment from Regiments Capital
62002637025		2013/07/30	CR	REGIMENTS CAPITAL		1 000 000,00	Payment from Regiments Capital
62002637025		2013/07/30	CR	REGIMENTS CAPITAL		752 342,69	Payment from Regiments Capital
62002637025		2013/07/31	DR	TRF TRF	TRF	100 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2013/08/03	DR	ITEM CASHED		300 000,00	Cashed amount
62002637025		2013/09/14	CR	REGIMENTS CAPITAL		1 000 000,00	Payment from Regiments Capital
62002637025		2013/09/14	CR	REGIMENTS CAPITAL		74 875,21	Payment from Regiments Capital
62002637025		2013/09/14	CR	REGIMENTS CAPITAL		345 227,85	Payment from Regiments Capital
62002637025		2013/09/14	CR	REGIMENTS CAPITAL		1 000 000,00	Payment from Regiments Capital
62002637025		2013/11/15	CR	REGIMENTS CAPITAL		421 070,42	Payment from Regiments Capital
62002637025		2013/11/15	CR	REGIMENTS CAPITAL		1 000 000,00	Payment from Regiments Capital
62002637025		2013/11/28	CR	REGIMENTS CAPITAL		83 054,00	Payment from Regiments Capital
62002637025		2013/12/02	DR	CALL DEPOSIT	DEPOSIT	750 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/12/03	DR	TRANS LOAN REPAYMENT TRANS LOAN REPAYMENT	TRANS LOAN REPAYMENT	120 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/12/03	DR	DEPOSIT DEPOSIT	DEPOSIT	700 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/12/05	DR	DEPOSIT DEPOSIT	DEPOSIT	750 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/01/30	CR	REGIMENTS CAPITAL		82 634,51	Payment from Regiments Capital
62002637025		2014/02/28	DR	TRF TRF	TRF	50 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/03/18	CR	REGIMENTS CAPITAL		641 487,71	Payment from Regiments Capital
62002637025		2014/03/20	DR	TRF TRF	TRF	55 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/03/24	DR	T T	T	50 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/03/25	DR	ITEM CASHED		100 000,00	Cashed amount
62002637025		2014/04/30	CR	REGIMENTS CAPITAL		77 063,57	Payment from Regiments Capital
62002637025		2014/04/30	CR	REGIMENTS CAPITAL		83 914,00	Payment from Regiments Capital
	62052928060	2014/05/28	DR	ITEM CASHED		20 000,00	Cashed amount
	62052928060	2014/05/28	DR	ITEM CASHED		30 000,00	Cashed amount
62002637025		2014/07/15	CR	REGIMENTS CAPITAL		88 440,70	Payment from Regiments Capital
62002637025		2014/07/15	CR	REGIMENTS CAPITAL		83 024,21	Payment from Regiments Capital
62002637025		2014/07/31	DR	TRF TRF	TRF	100 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/09/12	CR	REGIMENTS CAPITAL		87 654,12	Payment from Regiments Capital
	62052928060	2014/09/25	DR	STIPEND GEOFF	GEOFF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	STIPEND GEOFF	GEOFF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	STIPEND GEOFF	GEOFF	2 500,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	STIPEND GEOFF	GEOFF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	WL GEOFF	GEOFF	4 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/09/30	CR	REGIMENTS CAPITAL		83 728,53	Payment from Regiments Capital
62002637025		2014/10/02	DR	TRF TRF	TRF	50 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/11/29	CR	REGIMENTS CAPITAL		343 735,48	Payment from Regiments Capital
62002637025		2014/11/29	CR	REGIMENTS CAPITAL		1 000 000,00	Payment from Regiments Capital
62002637025		2014/12/01	DR	TRF TRF	TRF	120 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/12/02	DR	TRF TRF	TRF	500 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/12/02	DR	TRF TRF	TRF	500 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/03/02	CR	REGIMENTS CAPITAL		637 462,38	Payment from Regiments Capital
62002637025		2015/03/03	DR	TRF TRF	TRF	400 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/04/30	CR	REGIMENTS CAPITAL		201 299,74	Payment from Regiments Capital
62002637025		2015/05/02	DR	TRF TRF	TRF	120 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/07/14	CR	REGIMENTS CAPITAL		194 173,37	Payment from Regiments Capital
62002637025		2015/07/23	DR	TRF TRF	TRF	150 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/08/28	CR	REGIMENTS CAPITAL		799 197,11	Payment from Regiments Capital
62002637025		2015/08/29	DR	TRF TRF	TRF	500 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/09/02	CR	REGIMENTS CAPITAL		101 925,77	Payment from Regiments Capital
62002637025		2016/02/09	CR	REGIMENTS CAPITAL		214 125,23	Payment from Regiments Capital

TOTAL OUTFLOWS	ANC DONATION	130 000,00
	CASHED AMOUNTS	850 000,00
	MR MAKHUBO	5 917 183,00
		6 897 183,00

TOTAL INFLOWS	REGIMENTS CAPITAL	17 167 250,00
	REGIMENTS FUND MNG	1 704 320,00
		18 871 570,00

Annexure "B"

EXTRACTED FROM MOLELWANE CONSULTING FNB ACCOUNTS (2012 - 2016)							
FNB current account	FNB so called salary account	EFF_DATE	TRNS_TYPE	TRNS_DESC	TRNS_DESC_CONT	TRNS_AMT	Narration
	62052928060	2012/06/02	CR	BDB TSSMS GEN VEN 004		285 000,00	Payment from TSS Managed Services
62002637025		2012/06/04	DR	FNB OB 000000761 GEOFF MAKHUBO GEOFF MAKHUBO	GEOFF MAKHUBO	49 985,46	Payment to Mr Makhubo's FNB acc
	62052928060	2012/06/06	DR	ITEM CASHED		85 000,00	Cashed amount
62002637025		2012/06/18	DR	TRANSFER TRANSFER	TRANSFER	15 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/06/19	DR	TRF TRF	TRF	12 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/08/01	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	300 000,00	Payment from Zylec Investments
	62052928060	2012/08/01	DR	LOAN LOAN FROM MC	LOAN FROM MC	25 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/09/04	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	30 000,00	Payment from Zylec Investments
62002637025		2012/09/07	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50 000,00	Payment from Zylec Investments
	62052928060	2012/09/07	DR	TRF TRF	TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/10/05	CR	CASH DEPOSIT DEP	DEP	10 000,00	Unknown cash deposit
62002637025		2012/10/24	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50 000,00	Payment from Zylec Investments
	62052928060	2012/11/20	DR	ITEM CASHED		25 000,00	Cashed amount
	62052928060	2012/11/27	DR	TRF TRF	TRF	30 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/12/01	DR	ANC PAYMENT ANC PAYMENT	ANC PAYMENT	20 000,00	ANC donation
62002637025		2012/12/19	DR	ANC ACCOMMODATION	ACCOMMODATION	11 200,00	ANC donation
62002637025		2012/12/19	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	120 000,00	Payment from Zylec Investments
62002637025		2012/12/19	DR	ACCOMMODATION DELEGATES RESIDENCE	DELEGATES RESIDENCE	20 000,00	ANC donation
	62052928060	2012/12/20	DR	NATIONAL CONF GEOFF	GEOFF	3 000,00	ANC donation
	62052928060	2012/12/20	DR	ANC ANC	ANC	1 500,00	ANC donation
62002637025		2012/12/31	DR	ATM TRF TO 62118509655	62118509655	20 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/02/19	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50 000,00	Payment from Zylec Investments
62002637025		2013/02/20	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	30 000,00	Payment from Zylec Investments
62002637025		2013/02/21	DR	TRF TRF	TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/02/28	DR	LOAN LOAN MC	LOAN MC	30 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2013/03/11	DR	DEBT PAAYMENT	PAAYMENT	150 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2013/10/25	DR	ITEM CASHED		200 000,00	Cashed amount
	62052928060	2013/11/20	DR	ITEM CASHED		100 000,00	Cashed amount
	62052928060	2013/11/26	DR	ITEM CASHED		25 000,00	Cashed amount
	62052928060	2013/11/29	DR	TRANSF TRANSF	TRANSF	65 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/08/22	CR	PATRICK MAKHUBEDU		80 000,00	Payment from Patrick Makhubedu
62002637025		2014/08/25	DR	O CHIKANE PAYMENT	PAYMENT	51 000,00	Payment to Obakeng Chikane
62002637025		2014/09/01	CR	PATRICK MAKHUBEDU		100 000,00	Payment from Patrick Makhubedu
	62052928060	2014/09/15	CR	P MAKHUBEDU		70 000,00	Payment from Patrick Makhubedu
	62052928060	2014/09/16	DR	TRANSFER TRANSFER	TRANSFER	65 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/12/18	CR	TSS MANAGED SERVICES (PTY) LTD		171 000,00	Payment from TSS Managed Services
62002637025		2016/02/01	CR	P MAKHUBEDU MFUNDI		200 000,00	Payment from Patrick Makhubedu
62002637025		2016/02/02	DR	GEOFF STANDARD GEOFF FNB	GEOFF FNB	30 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/04/02	DR	GEOFF STANDARD GEOFF FNB	GEOFF FNB	15 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	20 000,00	Unknown cash deposits
	62052928060	2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	10 000,00	Unknown cash deposits
	62052928060	2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	5 000,00	Unknown cash deposits
	62052928060	2016/04/05	CR	ADT CASH DEPOSIT SERVICES	SERVICES	9 800,00	Unknown cash deposits
	62052928060	2016/04/18	CR	CASH DEPOSIT DONATION	DONATION	50 000,00	Unknown cash deposits
62002637025		2016/04/25	CR	P MAKHUBEDU		50 000,00	Payment from Patrick Makhubedu
	62052928060	2016/05/30	CR	TSSMS (PTY) LTD		570 000,00	Payment from TSS Managed Services
	62052928060	2016/05/31	DR	GEOFF STANDARD GEOFF FNB	GEOFF FNB	15 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/05/31	DR	TRF TRF	TRF	200 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/05/31	DR	TRAVEL COSTS MOLOANTOA MAKHUBO	MOLOANTOA MAKHUBO	100 000,00	Travel costs - Makhubo
62002637025		2016/07/05	CR	ADT CASH DEPOSIT 123	123	15 000,00	Unknown cash deposits
62002637025		2016/07/05	CR	ADT CASH DEPOSIT 123	123	14 800,00	Unknown cash deposits
	62052928060	2016/08/06	DR	TRF TRF	TRF	80 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/12/05	CR	ADT CASH DEPOSIT PH NETWORK	PH NETWORK	20 000,00	Unknown cash deposits
62002637025		2016/12/05	CR	ADT CASH DEPOSIT PH NETWORK	PH NETWORK	10 000,00	Unknown cash deposits

TOTAL OUTFLOWS	ANC Donation	35 700,00
	Cashed amounts	435 000,00
	Obakeng Chikane	51 000,00
	Travel costs - Makhubo	100 000,00
	Geoff Makhubo	821 985,46
		1 443 685,46

TOTAL INFLOWS	Patrick Makhubedu	500 000,00
	TSS Managed Services	1 026 000,00
	Zylec Investments	630 000,00
	Unknown cash deposits	184 600,00
		2 340 600,00

Annexure "C"

EXTRACTED FROM MOLELWANE CONSULTING FNB ACCOUNTS (2011 - 2020)						
FNB current account	FNB so called salary account	EFF_DATE	TRNS_TYPE	TRNS_DESC	TRNS_AMT	Narration
	62052928060	2011/11/07	DR	CONSULTING GEOFF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2011/11/12	DR	TRANSFER PROJECTS TRANSFER	22 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2011/11/12	DR	TRANSFER TRANSFER	1 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2011/11/26	DR	PROJECT OF GEOFF	1 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2011/11/26	DR	MEREDALE MAKHUBO	9 850,00	Payment to Mr Makhubo's FNB acc
62002637025		2011/12/17	DR	TRANSFER TRANSFER	1 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/01/06	DR	TRF TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/02/02	DR	TRF TRF	1 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/02/10	DR	TRANSFER MC TRANSFER	60 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/02/10	DR	PROJECT 14 GEOFF	5 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/02/17	DR	FNB OB 000000716 GEOFF SALARY GEOFF SALARY	80 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/02/17	DR	FNB OB 000000715 GEOFF MAKHUBO GEOFF MAKHUBO	20 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/02/18	DR	PAYMENT PAYMENT	18 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/02/20	DR	PROJECT 11 GEOFF MAKHUBO	1 500,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/02/25	DR	CLIFF ADV GEOFF	1 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/02/29	DR	TRF TRF	4 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/03/01	DR	FNB OB 000000731 GEOFF MAKHUBO GEOFF MAKHUBO	46 739,97	Payment to Mr Makhubo's FNB acc
62002637025		2012/03/17	DR	TRF TRF	13 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/03/19	DR	TRF TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/03/22	DR	TRF TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/03/28	DR	TRF TRF	4 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/05/02	DR	TRANSFER GEOFF MOLELWANE TRANSFER	20 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/05/04	DR	TRANSFER TRANSFER DIV	120 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2012/05/08	DR	TRANSFER TRANSFER FROM SALARY	190 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2012/09/28	DR	TRANSFER TRANSFER	55 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2013/03/30	DR	TRANSFER MG MC TRF	100 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/04/04	DR	TRANSFER TRANSFER	60 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/04/15	DR	TRANSFER TRF	150 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/07/31	DR	TRF TRF	100 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/12/02	DR	CALL DEPOSIT	750 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/12/03	DR	TRANS LOAN REPAYMENT TRANS LOAN REPAYMENT	120 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/12/03	DR	DEPOSIT DEPOSIT	700 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2013/12/05	DR	DEPOSIT DEPOSIT	750 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/02/28	DR	TRF TRF	50 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/03/20	DR	TRF TRF	55 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/03/24	DR	T T	50 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/07/31	DR	TRF TRF	100 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	STIPEND GEOFF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	STIPEND GEOFF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	STIPEND GEOFF	2 500,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	STIPEND GEOFF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2014/09/25	DR	WL GEOFF	4 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/10/02	DR	TRF TRF	50 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/12/01	DR	TRF TRF	120 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/12/02	DR	TRF TRF	500 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2014/12/02	DR	TRF TRF	500 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/03/03	DR	TRF TRF	400 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/05/02	DR	TRF TRF	120 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/07/23	DR	TRF TRF	150 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2015/08/29	DR	TRF TRF	500 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/01/02	DR	INTERNET TRF FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/01/08	DR	INTERNET TRF FROM TRF	1 100,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/01/08	DR	INTERNET TRF FROM TRF	1 500,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/01/11	DR	INTERNET TRF FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/01/15	DR	INTERNET TRF FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/02/02	DR	INTERNET TRF FROM TRF	30 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/02/12	DR	0	40 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/02/18	DR	FNB APP TRANSFER FROM TRANSFER	30 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/02/25	DR	FNB APP TRANSFER FROM TRF	20 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/03/01	DR	INTERNET TRF FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/03/09	DR	FNB APP TRANSFER FROM TRF	3 500,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/03/10	DR	FNB APP TRANSFER FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/03/19	DR	FNB APP TRANSFER FROM TRF	800,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/03/29	DR	INTERNET TRF FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/04/18	DR	FNB APP TRANSFER FROM TRF	15 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/04/20	DR	FNB APP TRANSFER FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/04/21	DR	INTERNET TRF FROM TRF	3 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/04/21	DR	INTERNET TRF FROM TRF	3 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/04/29	DR	FNB APP TRANSFER FROM TRF	20 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/05/03	DR	INTERNET TRF FROM TRF	15 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/05/05	DR	INTERNET TRF FROM TRF	35 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/05/31	DR	INTERNET TRF FROM TRF	50 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/05/31	DR	INTERNET TRF FROM TRF	200 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/06/17	DR	INTERNET TRF FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/06/17	DR	INTERNET TRF FROM INVESTMENT	4 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/08/05	DR	FNB APP TRANSFER FROM TRF	5 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/08/05	DR	FNB APP TRANSFER FROM TRF	20 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/08/06	DR	INTERNET TRF FROM TRF	80 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/08/31	DR	FNB APP TRANSFER FROM TRF	5 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/09/06	DR	INTERNET TRF FROM DEPOSIT	30 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/09/09	DR	FNB APP TRANSFER FROM TRF	12 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2016/09/23	DR	FNB APP TRANSFER FROM TRF	4 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/10/05	DR	INTERNET TRF FROM TRF	36 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2016/10/05	DR	INTERNET TRF FROM CC PAYMENT	3 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2017/07/31	DR	INTERNET TRF FROM TRANSFER BACK	20 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2017/11/09	DR	FNB APP TRANSFER FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2017/11/14	DR	INTERNET TRF FROM TRF	15 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2017/12/04	DR	FNB APP TRANSFER FROM TRF	6 000,00	Payment to Mr Makhubo's FNB acc

62002637025		2017/12/12	DR	INTERNET TRF FROM TRF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2018/01/15	DR	INTERNET TRF FROM TRF	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2018/01/26	DR	INTERNET TRF FROM TRF	400,00	Payment to Mr Makhubo's FNB acc
	62052928060	2018/02/23	DR	FNB APP TRANSFER FROM TRF	600,00	Payment to Mr Makhubo's FNB acc
62002637025		2018/03/01	DR	FNB APP TRANSFER FROM TRF	4 200,00	Payment to Mr Makhubo's FNB acc
	62052928060	2018/03/02	DR	INTERNET TRF FROM TRF	350,00	Payment to Mr Makhubo's FNB acc
62002637025		2018/09/19	DR	INTERNET TRF FROM TRF	5 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2018/12/10	DR	FNB APP TRANSFER FROM TRF	500,00	Payment to Mr Makhubo's FNB acc
62002637025		2018/12/28	DR	FNB APP TRANSFER FROM TRF	200,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/01/14	DR	INTERNET TRF FROM TRF	500,00	Payment to Mr Makhubo's FNB acc
62002637025		2019/01/19	DR	FNB APP TRANSFER FROM TRF	300,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/01/19	DR	FNB APP TRANSFER FROM TRF	400,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/02/05	DR	INTERNET TRF FROM DEPOSIT	2 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/04/02	DR	FNB APP TRANSFER FROM TRF	4 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/04/06	DR	FNB APP TRANSFER FROM TRF	1 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2019/04/15	DR	FNB APP TRANSFER FROM TRF	1 500,00	Payment to Mr Makhubo's FNB acc
62002637025		2019/04/23	DR	FNB APP TRANSFER FROM TRF	700,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/04/23	DR	FNB APP TRANSFER FROM TRF	600,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/04/30	DR	FNB APP TRANSFER FROM DEPOSIT	1 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/04/30	DR	FNB APP TRANSFER FROM TRF	40 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/04/30	DR	FNB APP TRANSFER FROM DEPOSIT	100 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/04/30	DR	FNB APP TRANSFER FROM TRF	10 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2019/05/17	DR	INTERNET TRF FROM TRF	3 500,00	Payment to Mr Makhubo's FNB acc
62002637025		2019/06/07	DR	FNB APP TRANSFER FROM TRF	100,00	Payment to Mr Makhubo's FNB acc
62002637025		2019/06/20	DR	FNB APP TRANSFER FROM TRF	500,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/06/20	DR	FNB APP TRANSFER FROM TRF	200,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/06/29	DR	FNB APP TRANSFER FROM TRF	300,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/08/01	DR	FNB APP TRANSFER FROM LOAN REPAYMENTS	50 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2019/08/01	DR	FNB APP TRANSFER FROM TRF	5 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/10/01	DR	INTERNET TRF FROM TRF	1 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2019/10/03	DR	INTERNET TRF FROM CC PAYMENT	5 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2020/01/02	DR	FNB APP TRANSFER FROM DEPOSIT	5 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2020/01/02	DR	FNB APP TRANSFER FROM TRF	655,00	Payment to Mr Makhubo's FNB acc
	62052928060	2020/01/03	DR	FNB APP TRANSFER FROM DEPOSIT	5 000,00	Payment to Mr Makhubo's FNB acc
62002637025		2020/01/20	DR	FNB APP TRANSFER FROM TRF	1 000,00	Payment to Mr Makhubo's FNB acc
	62052928060	2020/01/20	DR	FNB APP TRANSFER FROM TRF	1 000,00	Payment to Mr Makhubo's FNB acc

