



FLOW OF FUNDS

EXHIBIT VV 3

MOLOANTOA GEOFFREY
MAKHUBO

A large, faint watermark of the Commission of Inquiry into State Capture logo is visible in the background, centered behind the text. It features the same circular design with the South African flag and scales of justice.



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

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Johannesburg
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Tel: (010) 214 to 0651

Email: inquiries@sastatecapture.org.za

Website: www.sastatecapture.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**

**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) Mfundi 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.”

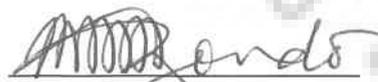
Regulation 12(2)(c)(d) and (e) reads:

“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
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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) Mfundi 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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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.

D.S. 7

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) Mfundi 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.

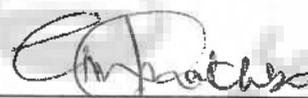
(g) MY FAILURE TO FURNISH DOCUMENTS REQUESTED FROM ME BY THE COMMISSION IN THE SUMMONS DATED 21 FEBRUARY 2020

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

COMMISSIONER OF OATHS

[Signature]
Sgt
O.S. MASUMPA
7022775-6

Full names:

O.S. MASUMPA

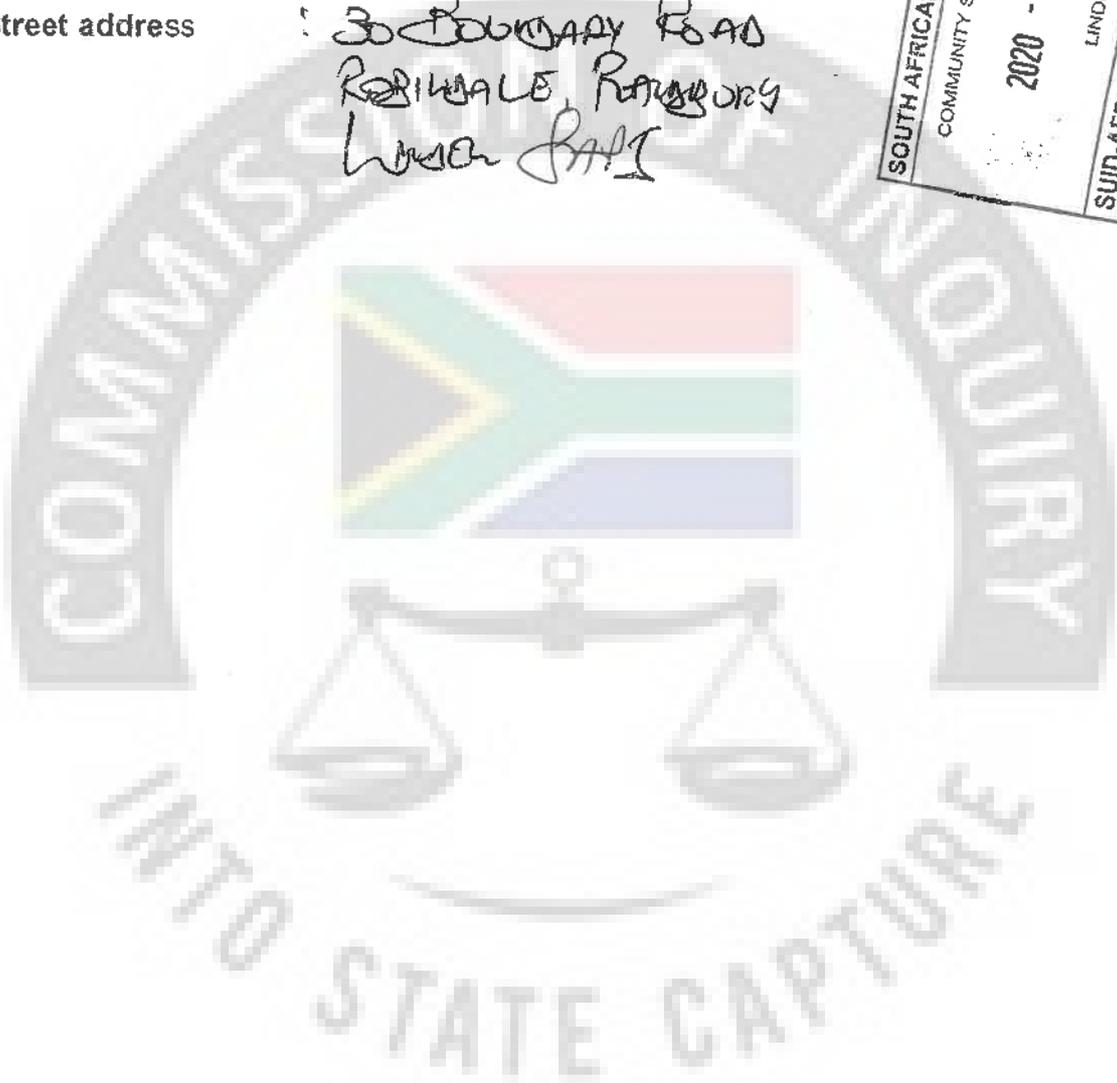
Designation and area:

POLICE OFFICER

Street address

*30 BOUNDARY ROAD
ROBINVALE, ROBINVALE
LINDEN JAA*

SOUTH AFRICAN POLICE SERVICE
COMMUNITY SERVICE CENTRE
2020 -11- 09
LINDEN
SUID-AFRIKAANSE POLISIEDIENS



ANNEXURE “A”



"A"



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 VAT No. 4080248893

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 • 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.

AS. BR

11. Your response is awaited.

Yours Faithfully,

G. O. MADLANGA

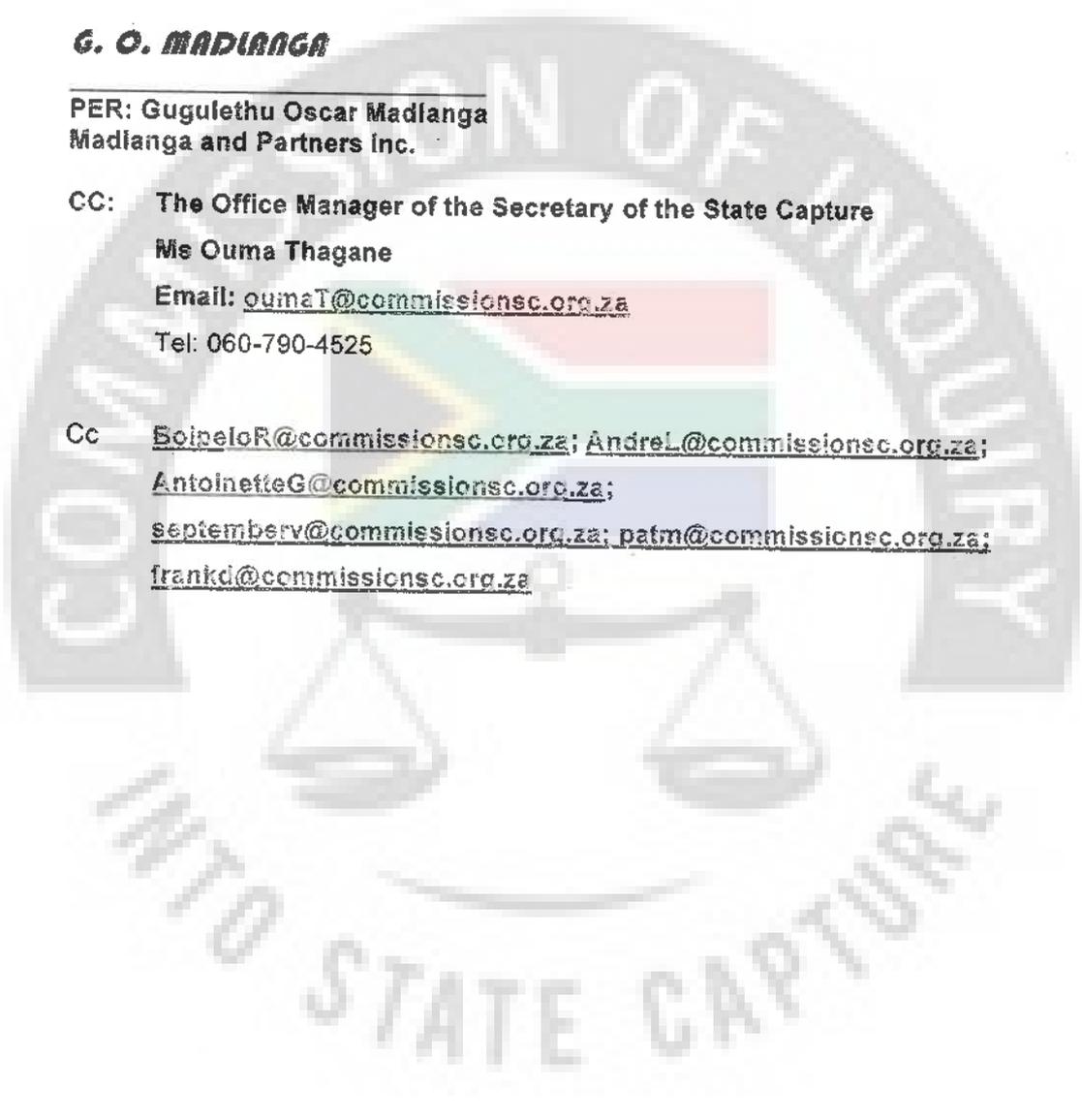
PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

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;
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Q.S. *PO*

ANNEXURE “B”



"B"



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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@commissionsc.org.za

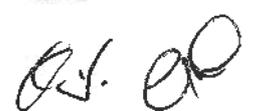
Dear Sir/Madam

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. MADIANGA

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



Handwritten initials: G.O. Madlanga

ANNEXURE “C”





Original

"C"

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P.O. Box 627116, Sandvlei, 2132

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

writer's direct no: (011) 447-0345
 email address: admin@mpiatorneys.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 • Thenjiswa Jonas • Bridgette Sesele
 Associates: Pinkie Njike • Charnelle Dick • Zoleiwa 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	
Registry	
Name: <u>Nkululeko Chikane</u>	

[Handwritten initials]

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)

OS- OE

"[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;
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septemberv@commissionsc.org.za; patm@commissionsc.org.za;
frankd@commissionsc.org.za**

[Handwritten signatures]

ANNEXURE “D”



"D"



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 VAT No. 4680265693

P.O. Box 522118, Saxonwold, 2132

Our Ref: GOM/MAT345
 Your Ref:

writer's direct no: (011) 447-0345
 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.

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,

BS. EAC

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

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

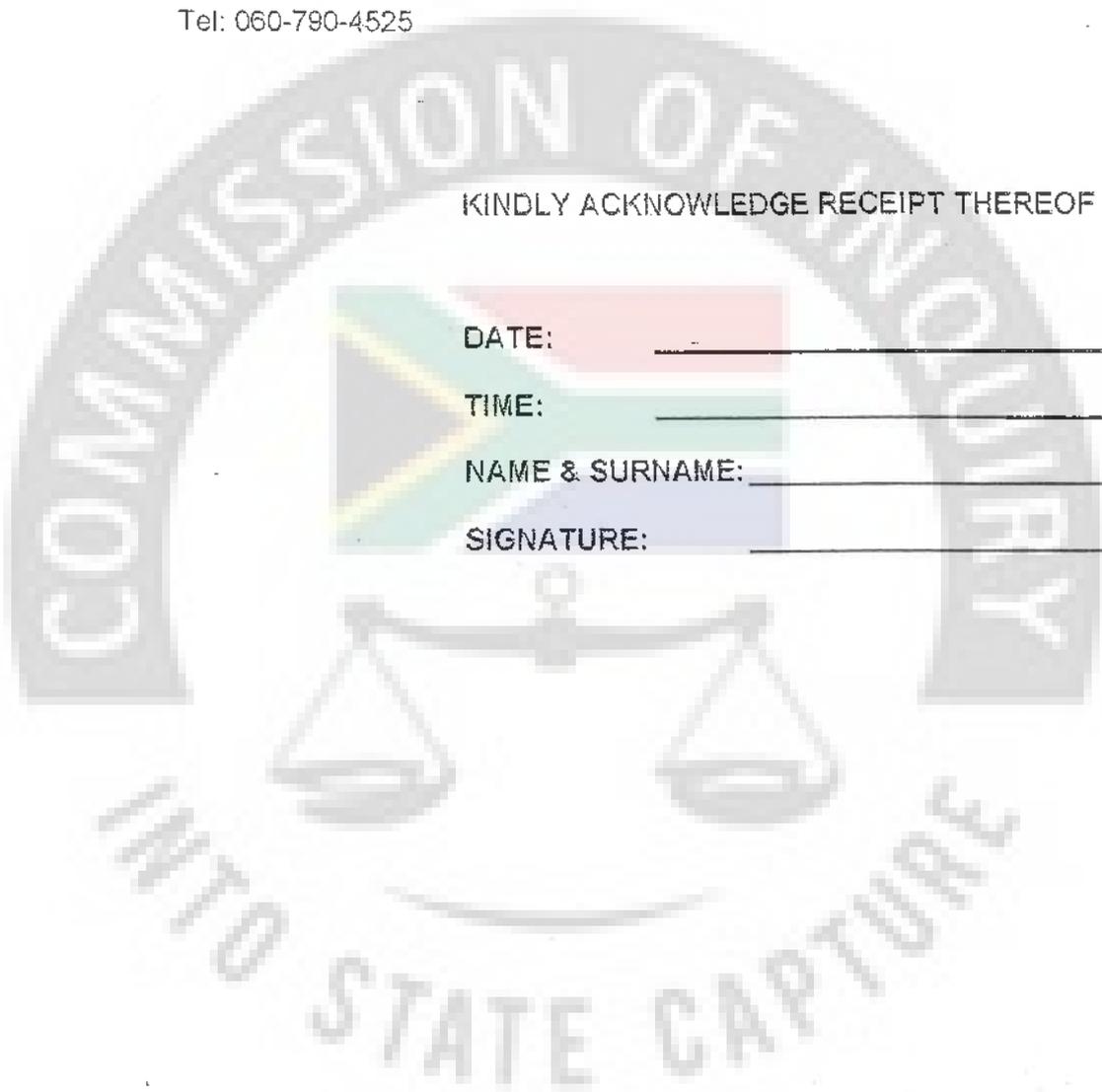
KINDLY ACKNOWLEDGE RECEIPT THEREOF

DATE: _____

TIME: _____

NAME & SURNAME: _____

SIGNATURE: _____



Handwritten initials/signature



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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

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. MADIANGA

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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**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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P.O. Box 522118. Saxonwold. 2132

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

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

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
2193

Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

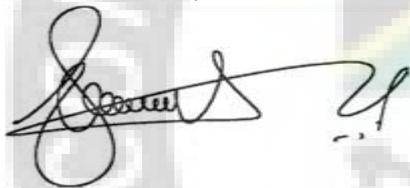
Dear Ms Shabalala

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 cooperate 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. Ratschikana
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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 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

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. MADIANGA

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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**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
 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.

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

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



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t: +27 (0) 11 447 0345/3720
 f: +27 (0) 86 219 0390 / +27 (11) 447-6666
 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.

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

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**

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 Sehiapelo 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

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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.Nyhonyha (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

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X 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.Nyhonyha (Executive Chairman), N. Pillay, E. Wood



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STATEMENT

Vendor

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



Company
 Accounts
 Receivable
 Management
 Consultants
 Ltd

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

Date	Inv no	Description	Debit	Credit	Balance
		Opening Balance			773,117.11
18-Mar-14	PMT	PAYMENT RECEIVED		641,487.71	131,629.40
31-Mar-14	1607	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
30-Sep-14	PMT	PAYMENT RECEIVED		83,728.53	246,424.35
06-Oct-14	1614	September 2014 Outperformance fees	1,343,735.48		1,590,159.83
29-Sep-14	PMT	PAYMENT RECEIVED		1,343,735.48	246,424.35
31-Oct-14	1615	October 2014 Management fees	94,058.41		340,482.76
28-Nov-14	1616	November 2014 Management fees	87,617.28		428,100.04
31-Dec-14	1617	December 2014 Management fees	105,099.08		533,199.10
31-Jan-15	1618	January 2015 Management fees	97,266.34		630,465.44
Opening Date		Closing Date		Total Due	
90+ Days		60+ Days		Current	
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			Total Due
60+ Days		30+ Days	30+ Days	Current	
140,802.96		97,257.89	92,092.03	1,343,735.48	1,673,888.36



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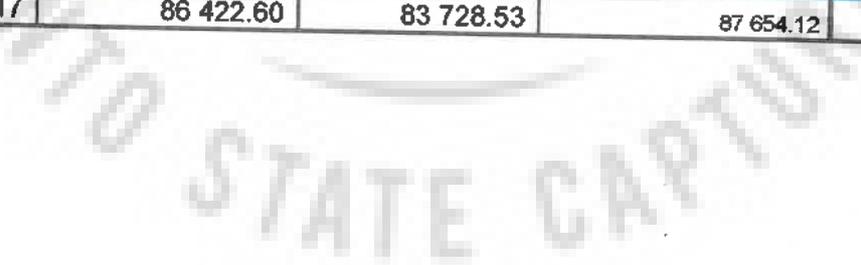
STATEMENT

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		312 267.88
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		Total Due	
90+ Days		60+ Days		Current	
-29 348.17		86 422.60		87 654.12	
		30+ Days		228 457.08	





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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 2014/04/17
Your Vet #: 4210117901
Our Vat #: 4270177555
Ref #: Reg
Stat #: 31 March 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
		March 2014 Management fees	88,440.70		220,070.09
Opening Date		Closing Date			Total Due
00+ Days		60+ Days	90+ Days	Current	
-29,348.17		83,914.00	77,063.57	88,440.70	220,070.09





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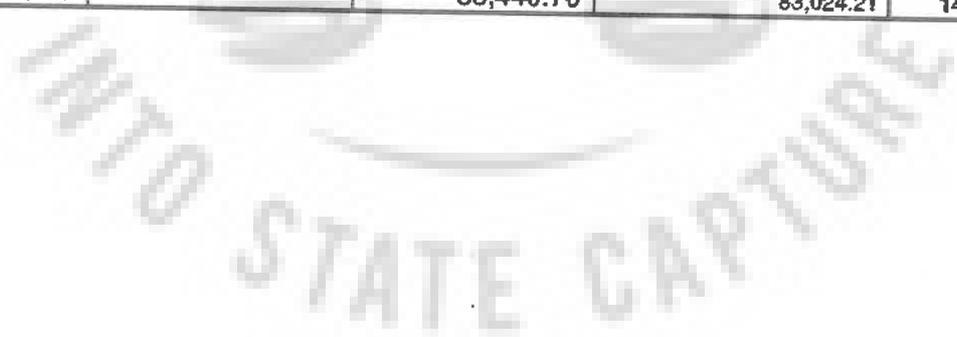
STATEMENT

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 2014/05/29
Your Vat #: 4210117901
Our Vat #: 4270177555
Ref #: Reg
Stat #: 30 April 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
		April 2014 Management fees	83,024.21		142,116.73
Opening Date		Closing Date			Total Due
30+ Days		30+ Days	30+ Days	Current	
-29,348.17		-	88,440.70	83,024.21	142,116.73



5-Jun-12	PMT	PAYMENT RECEIVED		56 100.06	483 163.90
2-Jun-12	1566	June 2012 Management fees	56 475.44		539 639.34
Jun-12	1574	June 2012 Outperformance fees	296 852.77		838 492.11
1-Jul-12	1567	July 2012 Management fees	63 627.17		902 119.28
1-Aug-12	1568	August 2012 Management fees	71 735.67		973 854.96
0-Sep-12	1569	September 2012 Management fees	70 509.29		1 044 364.24
0-Sep-12	1572	September 2012 Outperformance fees	1 717 224.34		2 761 588.58
1-Oct-12	PMT	PAYMENT RECEIVED		348 929.54	2 412 659.04
1-Oct-12	1573	October 2012 Management fees	74 255.14		2 486 914.18
5-Nov-12	PMT	PAYMENT RECEIVED		142 244.96	2 344 669.22
3-Nov-12	PMT	PAYMENT RECEIVED		262 666.19	2 082 003.03
0-Nov-12	1556	November 2012 Management fees	70 451.91		2 152 454.94
4-Dec-12	PMT	PAYMENT RECEIVED		717 224.34	1 435 230.60
1-Dec-12	1577	December 2012 Management fees	73 286.20		1 508 516.80
6-Jan-13	PMT	PAYMENT RECEIVED		70 451.91	1 438 064.89
6-Jan-13	PMT	PAYMENT RECEIVED		73 286.20	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: 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		Current	
-		612,139.54		83,914.00	
				77,063.57	
				773,117.11	



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

Date	Inv no	Description	Debit	Credit	Balance
		Opening Balance			696 053.52
28-Feb-14	1600	February 2014 Management fees	77 063.57		773 117.09
18-Mar-14	PMT	PAYMENT RECEIVED		641 487.71	131 629.38
31-Mar-14	1607	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	PMT	PAYMENT RECEIVED		83 914.00	59 092.51
30-Apr-14	1606	April 2014 Management fees	83 024.21		142 116.71
31-May-14	1609	May 2014 Management fees	86 422.60		228 539.31
30-Jun-14	1610	June 2014 Management fees	83 728.53		312 267.84
15-Jul-14	PMT	PAYMENT RECEIVED		88 440.70	223 827.14
15-Jul-14	PMT	PAYMENT RECEIVED		83 024.20	140 802.94
31-Jul-14	1611	July 2014 Management fees	87 654.12		228 457.07
31-Aug-14	1612	August 2014 Management fee	97 257.89		325 714.96
12-Sep-14	PMT	PAYMENT RECEIVED		87 654.12	238 060.84
30-Sep-14	1613	September 2014 Management fee	92 092.03		330 152.86
30-Sep-14	PMT	PAYMENT RECEIVED		83 728.53	246 424.33
06-Oct-14	1614	September 2014 Outperformance fees	1 343 735.48		1 590 159.81
29-Sep-14	PMT	PAYMENT RECEIVED		1 343 735.48	246 424.33
31-Oct-14	1615	October 2014 Management fees	94 058.41		340 482.74
28-Nov-14	1616	November 2014 Management fees	87 617.28		428 100.02
31-Dec-14	1617	December 2014 Management fees	105 099.06		533 199.08
31-Dec-14	1619	December 2014 Outperformance fees	6 996.94		540 196.03
31-Jan-15	1618	January 2015 Management fees	97 266.34		637 462.37
28-Feb-15	1620	February 2015 Management fees	98 933.54		736 395.91
Opening Date		Closing Date			
90+ Days		60+ Days		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
11-Jul-10	1522	June 2010 Outperformance fees	1 139 519.54		1 611 169.43
16-Jul-10	PMT	PAYMENT RECEIVED		106 871.19	1 504 298.24
11-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
15-Jan-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
11-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
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	384 778.71
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
Nov-09	1453	November 2008 Management Fees	45 613.19		410 391.90
3-Feb-09	1454	December 2008 Management Fees	55 162.76		485 554.66
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
31-Jul-09	1486	July 2009 Management Fees	52 680.30		471 721.70
31-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
0-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
May-10	PMT	PAYMENT RECEIVED		700 000.00	1 024 962.33
May-10	PMT	PAYMENT RECEIVED		660 183.64	364 778.69



2nd Floor + Rosalind St
 Rosebank + Johannesburg
 Tel: 011 462 9434
 Fax: 011 462 9434
 Email: info@olelwane.co.za

STATEMENT

Vendor

Vendor Name: Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
Address: 3rd Floor, Penthouse Unit 4, 4 The High Street
City: Melrose Arch 2196
Phone: (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 Maneje
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

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



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 01-111-111-1111111111
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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Att: Naledi Mameje
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

Cheque or bank transfer

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

SubTotal	R 609,177.73
Disbursements & Travel	
VAT	R 85,284.88
TOTAL	R 694,462.61

Invoice due and payable 30 Days from invoice date



MOLELWANE CONSULTING
 3111 WILSON ROAD, SANDHURST, 2146
 TEL: 011 452 4000
 FAX: 011 452 4001
 WWW.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 #: 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: +27 11 715 0340
 Fax: +27 11 715 0340

TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	2015-05-31
	Attn: Xolisa Nyhonyha	Your Vat #:	4060225978
Address	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Town	Melrose Arch 2196	Ref #:	REG5070
Tel	(011) 715-0340	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		TAX INVOICE	
Name	Regiments Fund Managers (Pty) Ltd	Date	2015-04-30
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 #:	REG5060
	(011) 715-0340	Invoice No.	1622

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	April Management Fees		R 86 702.14

Payment Details

Cheque or bank transfer

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

SubTotal	R 86 702.14
Disbursements & Travel	
VAT	R 12 138.30
TOTAL	R 98 840.44

Invoice due on presentation



MOLELWANE CONSULTING
 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

TAX INVOICE

Client		TAX INVOICE	
Name	Regiments Fund Managers (Pty) Ltd	Date	2015-03-31
Address	At: Xolisa Nyhonyha	Your Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Tel	Melrose Arch 2196	Ref #:	REG5050
	(011) 715-0340	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
Branch: KILLARNEY (Branch Code 256205)
AIC #: 62002637025

SubTotal	R 89 794.91
Disbursements & Travel	
VAT	R 12 571.29
TOTAL	R 102 366.20

Invoice due on presentation



11, Post Street
 2119, Melrose Arch, Johannesburg
 2011, South Africa
 Tel: +27 11 420 1013
 Fax: +27 11 420 1015
 Email: info@molelwane.co.za

TAX INVOICE

Client

Name Reglements 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 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



101-107-1111
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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 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



011 401 4000
 011 401 4000
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 011 401 4000

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 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



MOLELWANE CONSULTING
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 451 3164
 Fax: +27 11 451 3167
 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 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

Cheque or bank transfer

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

SubTotal	R 76,857.26
Disbursements & Travel	
VAT	R 10,760.02
TOTAL	R 87,617.28

Invoice due on presentation



957 2014 4046970
 5th Floor, 2014 4046970
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 2014 4046970
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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 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



021 401 7484
 021 401 7484
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 021 401 7484
 021 401 7484

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) 715-0346

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



2011-2012 Financial Year
 300966/2011/24-Subsidiary
 P.O. Box 26754 - Sandton - 2146
 Tel: +27 11 402 0545
 Fax: +27 11 425 3075
 E-mail: info@molelwane.co.za

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



011 435 4025
 011 435 4026
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 011 435 4029

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 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



011 715 0340
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TAX INVOICE

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	2014-07-31
Address	Att: Xolisa Nyhonyha	Our Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	4270177555
Tel	Melrose Arch 2196	Invoice No.	REG4960 1611

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	July Management Fees		R 76 889.58

Payment Details

Cheque or bank transfer

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

SubTotal	R 76 889.58
Disbursements & Travel	
VAT	R 10 764.54
TOTAL	R 87 654.12

Invoice due on presentation



Molelwane Consulting
 111 The Promenade, 4th Floor
 4th Floor, 111 The Promenade, 4th Floor
 No. 111 The Promenade
 4th Floor, 111 The Promenade
 111 The Promenade, 4th Floor

TAX INVOICE

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	2014-06-30
Address	Att: Xolisa Nyhonyha	Our Vat #:	4080225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	4270177555
Tel	Melrose Arch 2198	Invoice No.	REG4940
	(011) 715-0340		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
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 73 446.08
Disbursements & Travel	
VAT	R 10 282.45
TOTAL	R 83 728.53

Invoice due on presentation



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TAX INVOICE

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	2014-05-31
Address	Att: Xolisa Nyhonyha	Our Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	4270177555
Tel	Melrose Arch 2196	Invoice No.	REG4930 1609

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	May Management Fees		R 75 809.30

Payment Details

Cheque or bank transfer

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

SubTotal	R 75 809.30
Disbursements & Travel	
VAT	R 10 613.30
TOTAL	R 86 422.60

Invoice due on presentation



5th Floor - Killarney
 5th Floor - Killarney

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



1011 1st Floor
 1011 1st Floor
 1011 1st Floor
 1011 1st Floor
 1011 1st Floor

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 2014/03/31
Your Vat #: 4080225878
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: Molehwane 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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 66666666666666666666
 77777777777777777777
 88888888888888888888
 99999999999999999999
 00000000000000000000

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 2014/02/28
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4900
Invoice No. 1806

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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 2510001-10000000
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 2510001-10000000
 2510001-10000000

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 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



MOLELWANE CONSULTING
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: (011) 715-0346
 Fax: (011) 715-0346
 E: info@molelwane.co.za

CREDIT NOTE

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 2013/12/31
Your Vat #: 4060225978
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



1991 074 - 1991 074 074
 5 Southern Cross Blvd, Rose Arch
 2196
 011 715 0346
 011 715 0346
 011 715 0346

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) 715-0346

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: Molehwane 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



1177 Molelwane Rd
 3rd Floor, Unit 4, The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 450 0494
 Fax: +27 11 454 0076
 E: info@molelwane.co.za

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 2013/12/31
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

Payment Details

Cheque or bank transfer

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

SubTotal	R 97,827.24
Disbursements & Travel	
VAT	R 13,695.81
TOTAL	R 111,523.05

Invoice due on presentation



100 York Road
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 451 9000
 Fax: +27 11 451 9001
 www.molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
 Attn: Rosina Monakgisi
Address 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



891 1424 (011) 433 0523
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 891 1424 (011) 433 0523
 891 1424 (011) 433 0523
 891 1424 (011) 433 0523

TAX INVOICE

Client

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

Date 2013/10/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4650
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



PO Box 10001
 2000
 011 427 1143
 011 427 1143
 011 427 1143

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 2013/09/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4830
Invoice No. 1592

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	September Management Fees		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



105 First Floor
 2, Kamehlana Street, 1st Floor
 P.O. Box 2667, Killarney, 7950
 Tel: +27 31 483 0844
 Fax: +27 31 483 0870
 Email: info@molelwane.co.za

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 2013/08/31
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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TAX INVOICE

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	July Management Fees		R 61,627.28

Payment Details

Cheque or bank transfer

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

SubTotal	R 61,627.28
Disbursements & Travel	
VAT	R 8,627.82
TOTAL	R 70,255.10

Invoice due on presentation



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TAX INVOICE

Client

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

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

Payment Details

Cheque or bank transfer

Name: Molehwane 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



MOLEIWANE CONSULTING
 100% BLACK OWNED & OPERATED
 100% SOUTH AFRICAN COMPANY
 100% SOUTH AFRICAN EMPLOYMENT
 100% SOUTH AFRICAN PRODUCTS
 100% SOUTH AFRICAN SERVICES

CREDIT NOTE

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 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



MOLELWANE 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) 715-0346

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



101 First National Bank
 111 1st Floor, Unit 111
 111 1st Floor, Unit 111

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rosina Monakgisi
 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



Private Office
 1st Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg, 2196
 Tel: +27 11 455 4000
 Fax: +27 11 455 4000
 Email: info@molelwane.co.za

TAX INVOICE

Client

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

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

Payment Details

Cheque or bank transfer

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

SubTotal	R 66,743.30
Disbursements & Travel	
VAT	R 9,344.06
TOTAL	R 76,087.36

Invoice due on presentation



MOLELWANE CONSULTING
 211 1st Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 (0)11 715 0340
 Fax: +27 (0)11 715 0340
 Email: info@molelwane.co.za

TAX INVOICE

Client

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

Date 2013/04/30
Your Vat #: 4060225976
Our Vat #: 4270177555
Ref #: REG4740
Invoice No. 1583

Hours	Description	Charge	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
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



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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 2013/03/31
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4730
Invoice No. 1582

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

Payment Details

Cheque or bank transfer

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

SubTotal	R 74,782.40
Disbursements & Travel	
VAT	R 10,469.54
TOTAL	R 85,251.94

Invoice due on presentation



Molelwane Consulting
 15th Floor, 15th Street, Sandton
 2196, Johannesburg, 2013
 Tel: 011 459 0241
 Fax: 011 459 0242
 Email: info@molelwane.co.za

TAX INVOICE

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	2013/01/31
Address	Att: Rosina Monakgisi	Our Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	4270177555
Tel	Melrose Arch 2196	Invoice No.	REG4710
	(011) 715-0340		1578

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	January Management Fees		R 66,322.39

Payment Details

Cheque or bank transfer

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

SubTotal	R 66,322.39
Disbursements & Travel	
VAT	R 9,285.13
TOTAL	R 75,607.52

Invoice due on presentation



Molelwane Consulting
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 1920-1921-1922-1923-1924
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 1940-1941-1942-1943-1944
 1945-1946-1947-1948-1949
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 1985-1986-1987-1988-1989
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 2000-2001-2002-2003-2004
 2005-2006-2007-2008-2009
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 2015-2016-2017-2018-2019
 2020-2021-2022-2023-2024
 2025-2026-2027-2028-2029
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 2185-2186-2187-2188-2189
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 2195-2196-2197-2198-2199
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 2205-2206-2207-2208-2209
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 2220-2221-2222-2223-2224
 2225-2226-2227-2228-2229
 2230-2231-2232-2233-2234
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 2240-2241-2242-2243-2244
 2245-2246-2247-2248-2249
 2250-2251-2252-2253-2254
 2255-2256-2257-2258-2259
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 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
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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address At: Rose Mabusela
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (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)
AIC #: 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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TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Rose Mabusela
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (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
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 (0) 11 405 1928
 Fax: +27 (0) 11 405 1929

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address At: Rose Mabusela
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (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 266205)
AIC #: 62002637025

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

Invoice due on presentation



174 Alexander
 3rd Floor, Penthouse Unit 4
 Melrose Arch, Johannesburg 2196
 Tel: (011) 715-0340
 Fax: (011) 715-0340
 www.molehwane.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 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: Molehwane 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



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TAX INVOICE

Client

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



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TAX INVOICE

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

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



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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

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**TAX
INVOICE**

Client

Name	Regiments Fund Managers (Pty) Ltd	Date	2012/03/31
Address	Att: Rose Mabusela	Your Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Tel	Melrose Arch 2196	Ref #:	REG4580
	(011) 715-0340	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



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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 2012/02/29
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



Molelwane Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: (011) 715-0340
 Fax: (011) 715-0340
 www.molelwane.co.za

TAX INVOICE

Client

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

Cheque or bank transfer

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

SubTotal	R 45,772.75
Disbursements & Travel	
VAT	R 6,408.19
TOTAL	R 52,180.94

Invoice due on presentation



1000 Commercial
 11 Avenue, 11th Floor, 11th Floor
 214th Street, West of Highway
 111 4213 41 4144
 Tel: 011 458 0975
 www.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 2011/11/30
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



MOLELWANE CONSULTING
 11th Floor, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 (0)11 624 3429
 Fax: +27 (0)11 624 3428

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

Cheque or bank transfer

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

SubTotal	R 41,812.69
Disbursements & Travel	
VAT	R 5,853.78
TOTAL	R 47,666.47

Invoice due on presentation



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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 2011/09/30
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



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TAX INVOICE

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	29/07/2011
Address	Att: Rose Mabusela	Our Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	4270177555
Tel	Melrose Arch 2196	Invoice No.	REG4480
	(011) 715-0340		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)
A/C #: 62002637025

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

Invoice due on presentation



27110144 (2011/12)
 T: 011 427 1775
 F: 011 427 1755
 E: info@molelwane.co.za
 W: www.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) 715-0346

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

Cheque or bank transfer

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

SubTotal	R 542,930.21
Disbursements & Travel	
VAT	R 76,010.23
TOTAL	R 618,940.44

Invoice due and payable 30 Days from invoice date



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TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	30/06/2011
	At: Rose Mabusela	Your Vat #:	4060225978
Address	3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Town	Melrose Arch 2196	Ref #:	REG4460
Tel	(011) 715-0340	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



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TAX INVOICE

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

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

Payment Details

Cheque or bank transfer
Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
AIC #: 62002637025

SubTotal	R 34,981.66
Disbursements & Travel	
VAT	R 4,897.43
TOTAL	R 39,879.09

Invoice due on presentation



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TAX INVOICE

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

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

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

Payment Details

Cheque or bank transfer

Name: Mofelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
AIC #: 62002637025

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

Invoice due on presentation

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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 2011/02/28
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4420
Invoice No. 1538

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		R 25 439.47
	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

MOLEIWANE CONSULTING

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

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 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



501 West Park Road
 Suite 100, West Park Road
 1116, West Park Road, Boksburg
 Tel: 011 461 4000
 Fax: 011 461 4005
 Email: info@moletwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address At: Rose Mabusela
 3rd Floor, Penthouse Unit 4, 4 The High Street
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

Cheque or bank transfer

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

SubTotal	R 30,586.27
Disbursements & Travel	
VAT	R 4,282.08
TOTAL	R 34,868.35

Invoice due on presentation

**TAX
INVOICE**

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

Payment Details

Cheque or bank transfer
Name: Molehwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637025

SubTotal	R 30,064.40
Disbursements & Travel	
VAT	R 4,209.02
TOTAL	R 34,273.42

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 30/11/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4380
Invoice No. 1532

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

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

Payment Details

Cheque or bank transfer

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

SubTotal	R 30,830.79
Disbursements & Travel	
VAT	R 4,316.31
TOTAL	R 35,147.10

Invoice due on presentation



1077 Park Road Unit 107
 2nd Floor, Killarney Branch, 256
 256 Killarney Road, Killarney, 2196
 Tel: 011 715 0346
 Fax: 011 715 0347
 Email: info@molehwane.co.za

TAX INVOICE

Client

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

MOLELWANE CONSULTING

7th Floor, Rose Arch
 4 The High Street, Melrose Arch
 Johannesburg, 2011
 Tel: +27 11 465 9646
 Fax: +27 11 465 4076
 Email: info@molelwane.co.za

CREDIT NOTE

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

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

Payment Details

Cheque or bank transfer

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

SubTotal	R 644 927.83
Disbursements & Travel	
VAT	R 90 289.90
TOTAL	R 735 217.73

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

Payment Details

Cheque or bank transfer

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

SubTotal	R 28,800.79
Disbursements & Travel	
VAT	R 4,032.11
TOTAL	R 32,832.90

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 31/08/2010
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

Payment Details

Cheque or bank transfer

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

SubTotal	R 29,034.47
Disbursements & Travel	
VAT	R 4,064.83
TOTAL	R 33,099.30

Invoice due on presentation



2011 1st Floor
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch
 (011) 715-0340
 www.molelwane.co.za

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		R 24,214.06
	July 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 24,214.06
Disbursements & Travel	
VAT	R 3,389.97
TOTAL	R 27,604.03

Invoice due on presentation



5th 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
Address Att: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340 2196

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



MOLEIWANE CONSULTING
 10001014 - 10001015
 10001016 - 10001017
 10001018 - 10001019
 10001020 - 10001021
 10001022 - 10001023
 10001024 - 10001025
 10001026 - 10001027
 10001028 - 10001029
 10001030 - 10001031

TAX INVOICE

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

Date 30/06/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4310
Invoice No. 1520

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

Invoice due on presentation



Professional Services
 100% Client Satisfaction
 24/7 Support
 100% Accuracy
 100% Reliability

TAX INVOICE

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) 715-0340 2196

Date 01/06/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4300
Invoice No. 1519

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		R 23,969.58
	May Management Fees		

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



1017 Fouriesburg
 2100 Sandton
 2100 Sandton

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 2196

Date 01/06/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4290
Invoice No. 1518

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		R 46,338.51
	April 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 46,338.51
Disbursements & Travel	
VAT	R 6,487.39
TOTAL	R 52,825.90

Invoice due on presentation



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TAX INVOICE

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

Date 01/04/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4280
Invoice No. 1515

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		R 1,623,748.18
	March Outperformance 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 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



Molelwane Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 459 0114
 Fax: +27 11 459 0079
 www.molelwane.co.za

TAX INVOICE

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

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2010		R 39,213.62
	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 39,213.62
Disbursements & Travel	
VAT	R 5,489.91
TOTAL	R 44,703.53

Invoice due on presentation



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TAX INVOICE

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

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 TAYLOR STREET
 TAYLOR STREET, SANDHURST, 2146
 011 427 11 59 / 2144
 011 427 11 42 / 4072
 011 427 11 42 / 4072

TAX INVOICE

Client

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

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

Payment Details

Cheque or bank transfer

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

SubTotal	R 592,203.86
Disbursements & Travel	
VAT	R 82,908.54
TOTAL	R 675,112.40

Invoice due and payable 30 Days from invoice date



111 New Road
 2101 Midway House, Killarney
 021 422 1111 • 021 422 1112
 021 422 1113 • 021 422 1114
 Fax: 021 422 1115
 www.molelwane.co.za

TAX INVOICE

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		R 46,330.78
	December Management Fees		

Payment Details

Cheque or bank transfer
Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 266205)
A/C #: 62002637025

SubTotal	R 46,330.78
Disbursements & Travel	
VAT	R 6,486.31
TOTAL	R 52,817.09

Invoice due on presentation



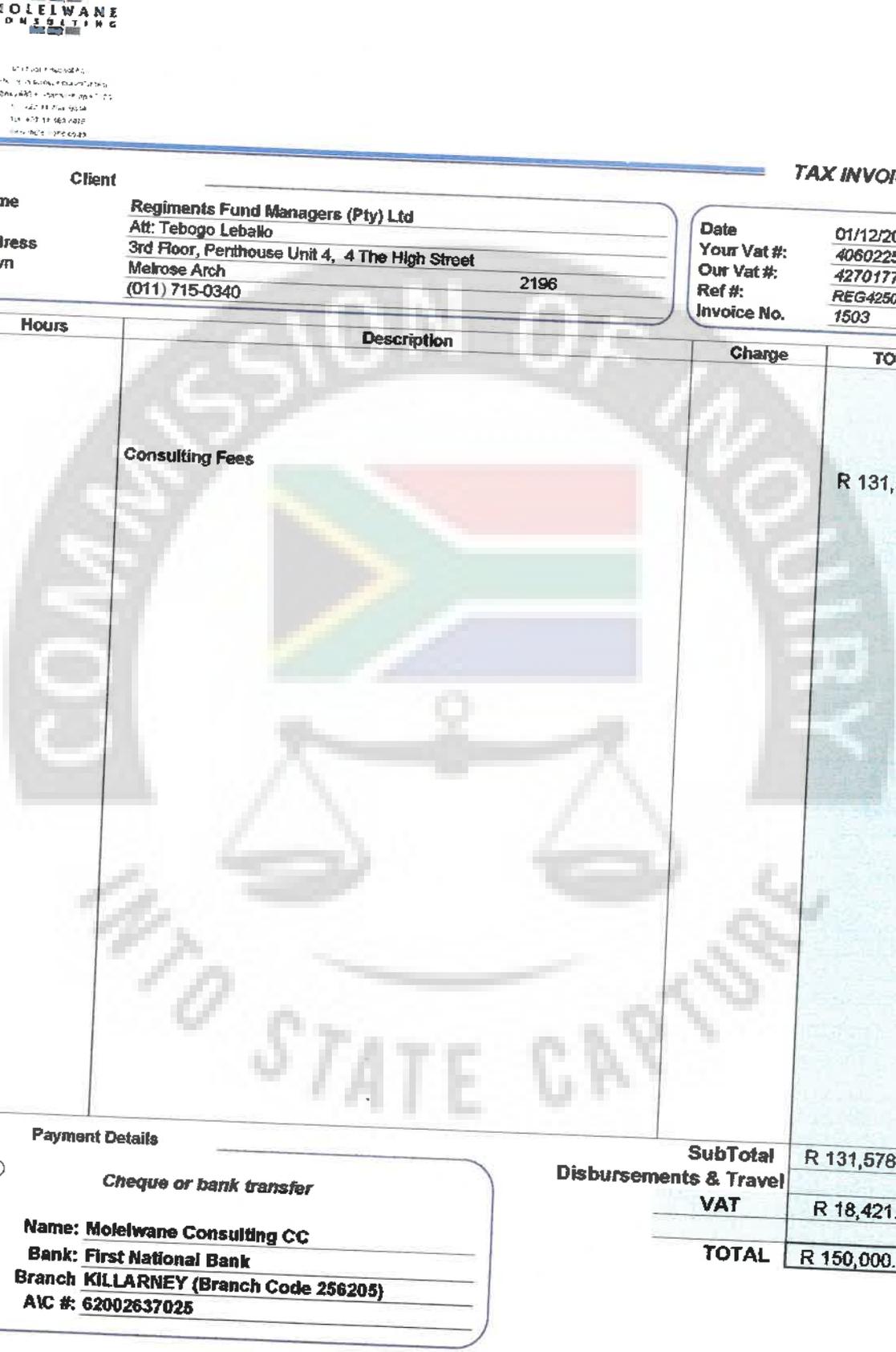
MOLELWANE CONSULTING
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TAX INVOICE

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

Date 01/12/2009
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG-4250
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



101 Foch Street
 2nd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 461 4998
 Fax: +27 11 461 4979
 Email: info@molelwane.co.za

TAX INVOICE

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

Date 30/10/2009
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4200
Invoice No. 1499

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		R 45,478.50
	October Management Fees		

Payment Details

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

SubTotal	R 45,478.50
Disbursements & Travel	
VAT	R 6,366.99
TOTAL	R 51,845.49

Invoice due on presentation



011 403 1403
 011 403 1403
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 011 403 1403

Client

TAX INVOICE

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

Date 24/11/2009
Your Vat #: 4060225978
Our Vat #: 4270177556
Ref #: REG4190
Invoice No. 1498

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		
	September Outperformance Fees		R 706,315.94

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
A/C #: 62002637026

SubTotal	R 706,315.94
Disbursements & Travel	
VAT	R 98,884.23
TOTAL	R 805,200.17

Invoice due and payable 30 Days from invoice date



011 715 0340
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 011 715 0340

TAX INVOICE

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

Date 30/09/2009
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4180
Invoice No. 1492

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

Invoice due on presentation



101 Foch Road, Fochville
 2009
 011 715 0340
 011 715 0340
 011 715 0340

TAX INVOICE

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

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



1001 1st Street
 1001 1st Street, Johannesburg
 2001 2001, Johannesburg 2001
 Tel: 011 403 0344
 Fax: 011 403 0345
 Email: info@molelwane.co.za

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

SubTotal	R 861,623.25
Disbursements & Travel	
VAT	R 120,627.26
TOTAL	R 982,250.51

Invoice due and payable 30 Days from invoice date



1017501/1/2009/31
 2009/07/31
 4080225978
 4270177555
 REG4150
 1486

TAX INVOICE

Client
Name Regiments Fund Managers (Pty) Ltd
Address At: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch 2196
Tel (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		R 46,210.79
	July 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 46,210.79
Disbursements & Travel	
VAT	R 6,469.51
TOTAL	R 52,680.30

Invoice due on presentation



011 411 5241/2
 011 411 5241/3
 011 411 5241/4
 011 411 5241/5
 011 411 5241/6
 011 411 5241/7
 011 411 5241/8
 011 411 5241/9

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
Tel (011) 715-0340 2196

Date 2009/06/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4140
Invoice No. 1484

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

Invoice due on presentation



011 715 0340
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 011 715 0340

TAX INVOICE

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

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

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

Invoice due on presentation



1011 21st 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
Address At: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 715-0340 2196

Date 2009/04/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4120
Invoice No. 1472

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

Invoice due on presentation



100 Fouries Boulevard
 1st Floor, Unit 101 & 102
 2140 Claremont, Cape Town
 7708
 Tel: +27 21 65 21 00
 Fax: +27 21 65 21 01
 Email: info@molelwane.co.za

TAX INVOICE

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

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



MOLELWANE CONSULTING
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 822 8124
 Fax: +27 11 822 8125
 Email: info@molelwane.co.za

TAX INVOICE

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

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

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

Invoice due on presentation



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TAX INVOICE

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

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



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TAX INVOICE

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

Date 25/06/2009
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG3810
Invoice No. 1458

Hours	Description	Charge	TOTAL
	Consulting Fees 2009		R 46,059.38
	January Management Fees		

Payment Details

Cheque or bank transfer

Name: Moielwane Consulting CC
Bank: First National Bank
Branch: KILLARNEY (Branch Code 256205)
AIC #: 62002637025

SubTotal	R 46,059.38
Disbursements & Travel	
VAT	R 6,448.31
TOTAL	R 52,507.69

Invoice due on presentation



MOLELWANE CONSULTING
 2nd Floor, 4th Avenue, Sandton
 Johannesburg 2008
 Tel: +27 11 433 1144
 Fax: +27 11 373 2676
 E-mail: info@molelwane.co.za

TAX INVOICE

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

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 Waterfall Road
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 485 4170
 Fax: +27 11 485 4170

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
Tel (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		R 45,017.04
	October 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 45,017.04
Disbursements & Travel	
VAT	R 6,302.38
TOTAL	R 51,319.42

Invoice due on presentation



021 461 4100
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 461 4100
 Fax: +27 11 461 4105
 Email: info@molelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address At: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 684-2011 2196

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



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TAX INVOICE

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

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



MOLELWANE CONSULTING
 5th Floor, 4 The High Street
 Melrose Arch, Johannesburg
 Tel: 011 684 2011
 Fax: 011 684 2011
 Email: info@molelwane.co.za

TAX INVOICE

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

Date 2008/10/08
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG3108
Invoice No. 1429

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		R 38,463.15
	August 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 38,463.15
Disbursements & Travel	
VAT	R 5,384.84
TOTAL	R 43,847.99

Invoice due on presentation



1270111 Regentway
 Jewellery Centre 1st Floor
 P.O. Box 21680 - Arcadia, 0001
 11th Floor 1147 N. 1st
 Tel: +27 81 025 1078
 Email: info@moelwane.co.za

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
 Attn: Tebogo Leballo
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 684-2011 2196

Date 2008/10/08
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG3007
Invoice No. 1428

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		R 35,811.91 (R 703.51)
	July Management Fees Overpayment		

Payment Details

Cheque or bank transfer

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

SubTotal	R 34,908.40
Disbursements & Travel	
VAT	R 4,887.18
TOTAL	R 39,795.58

Invoice due on presentation



1057 Park Road
 1st Floor, Unit 1057 Park Road
 Park Road, Sandton, Johannesburg 2005
 Tel: 011 684 2011
 Fax: 011 684 2012
 Email: info@molelwane.co.za

TAX INVOICE

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

Date 2008/07/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2806
Invoice No. 1427

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		R 35,459.26
	June 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 35,459.26
Disbursements & Travel	
VAT	R 4,964.30
TOTAL	R 40,423.56

Invoice due on presentation



507 1001 - INDEKAMP
 3, LINDSAY STREET - LINDSAY - 2140
 2 A COL. RUGG - JONAS - 2000
 B - 17 11 401 - 402
 Fax - 97 11 609-4075
 www.molelwane.co.za

TAX INVOICE

Client
Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Meirose Arch
Tel (011) 684-2011 2196

Date 2008/07/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2705
Invoice No. 1426

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		R 34,488.19
	May 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 34,488.19
Disbursements & Travel	
VAT	R 4,828.35
TOTAL	R 39,316.54

Invoice due on presentation

CONSULTING

570 10th Floor, Mafisa
 10th Floor, Mafisa Building
 10th Floor, Mafisa Building
 10th Floor, Mafisa Building
 10th Floor, Mafisa Building
 10th Floor, Mafisa Building

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Calvin Sehlapelo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 684-2011 2196

Date 2008/04/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2303
Invoice No. 1386

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		R 35,319.58
	March 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 35,319.58
Disbursements & Travel	
VAT	R 4,944.74
TOTAL	R 40,264.32

Invoice due on presentation

CONSULTING

27th Floor - 10000
 10000 - 10000
 10000 - 10000
 10000 - 10000
 10000 - 10000
 10000 - 10000

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Calvin Sehlapelo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 684-2011 2196

Date 2008/04/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2202
Invoice No. 1385

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		R 33,049.20
	February Management Fees		

Payment Details

Cheque or bank transfer

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

SubTotal	R 33,049.20
Disbursements & Travel	
VAT	R 4,626.89
TOTAL	R 37,676.09

Invoice due on presentation

CONSULTING

15th Floor, National Road
 2100 Midway, Durban, KwaZulu-Natal
 3601 2587 • Johannesburg 36015
 Tel: +27 31 654 0154
 Fax: +27 31 603 997
 Web: www.molelwane.co.za

TAX INVOICE

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

Date 2008/05/07
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2604
Invoice No. 1409

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		R 34,367.09
	April Management Fees		

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

CONSULTING

857, 11th Floor
 11th Floor, 857, 11th Floor
 P.O. Box 256205, Killarney, Johannesburg 2012
 Tel: +27 11 401 0554
 Fax: +27 11 401 0552
 www.molelwane.co.za

TAX INVOICE

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

Date 2008/05/07
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2501
Invoice No. 1407

Hours	Description	Charge	TOTAL
	Consulting Fees 2008		R 31,500.70
	January 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 31,500.70
Disbursements & Travel	
VAT	R 4,410.10
TOTAL	R 35,910.80

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.

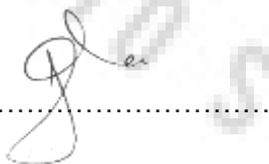
2. We respectfully point out that your client's interpretation of Rule 3.3 of the Rules of the Commission is incorrect. The Rule does not oblige the Commission to furnish every implicated person with copies of all documents in the Commission's possession relating to his/her status as an implicated person. 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: *[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

COJ: MAYORAL COMMITTEE
COJ: COUNCIL
FINANCE

2015-07-23
2015-07-30

- 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 Manger 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 Phalatshe	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 Siliimela	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 Malahlela	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 ,Clr 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>

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 TAHAT:</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

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>

	<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> <p>1. The contents of this report be noted.</p>
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 Vulindlele'ezozi 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> <p>[1. That the Mayoral Committee notes the pilot MOOV eLearning project at Sandton and Johannesburg City Libraries;</p> <p>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 Vulindlele'ezozi project, be granted ;</p> <p>3. That massification of eLearning via MOOCs be further extended through streaming of lessons into 43 community development facilities;</p> <p>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]</p>
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> <p>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.</p> <p>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.

ITEM 17

APPROVAL OF THE PORTFOLIO MANAGEMENT AGREEMENT FOR THE APPOINTMENT OF THE REDEMPTION FUND ASSET MANAGERS

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.

RESOLVED TO RECOMMEND:

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

REPORT ON MANAGEMENT OF WAYLEAVE BETWEEN JRA AND JOBURG WATER

The purpose of the report was to outline the wayleave management process between JRA and Joburg Water.

RESOLVED THAT:

1. That the Mayoral Committee approves the report.

ITEM 19

MARKET OF THE FUTURE IMPLEMENTATION

The objective of the report was to inform the Mayoral Committee with a proposed fast tracking approach for Market of the Future.

RESOLVED THAT:

The report be **WITHDRAWN**

ITEM 20

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

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.

RESOLVED THAT:

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.

	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

	<p>January 2015 on innovative schemes for financing South African Cities; and – Inform Council on the progress to date on Pooled Financing initiative. –</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

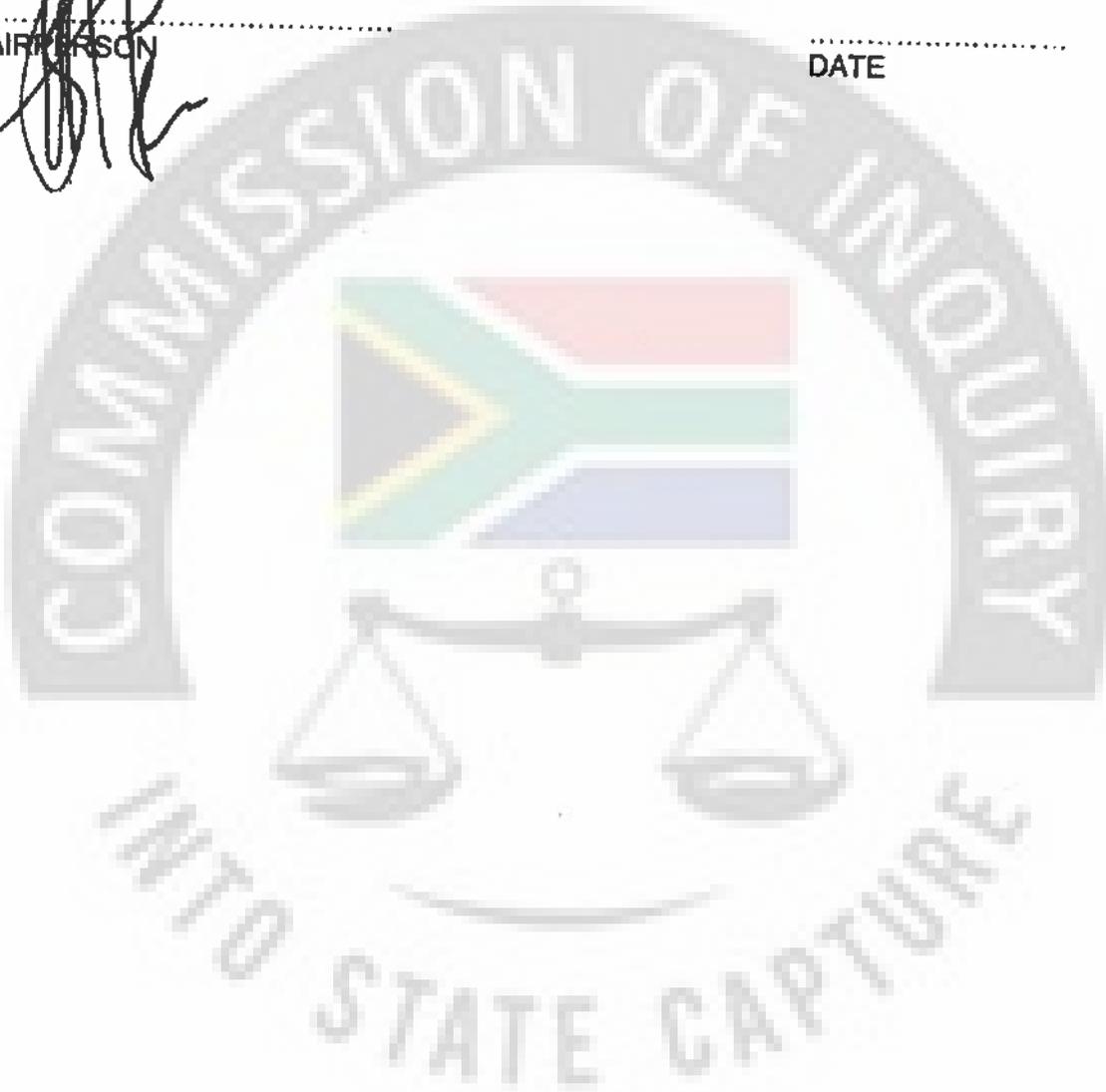
2015-07-23
(Minutes)

	2. THAT the Transport Management Plan, attached as ANNEXURE B is approved.
	Chairperson thanked members for their attendance.

CHAIRPERSON



DATE



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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	SDS 2040, Economic Transformation and Value Added Offerings	15
SUB-TOTAL		100
Section 7		
5	Prilog	90
Section 6 (e)		
4	ES&ES status	10
SUB-TOTAL		10

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TOTAL POINTS	100
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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. Siphon 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	Colofield	Pat Africa
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	9.6	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	14.1	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	49.25

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 Ekhureleni, 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 Ekhureleni 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 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	Stabilis Ltd	Alomafruit Asset Management & SASIS Points Capital	Old Mutual Investment Group	Invested Bank & Portfolio Manager	Standard Bank of South Africa	
Management Fee in Rands (excl Vat)	R1 bn	2,500,000	1,800,000	27,300	3,500,000	500,000	1,350,000	3,500,000	not indicated	
	R1.3 bn	3,250,000	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%									

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

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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

CoJ 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% = 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>3. Re 5.1 h): 5th bullet. Please indicate what performance calculations are required?</p> <ul 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.



8th floor • noswal 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

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)

AIC #: 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



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

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 16533 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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Virus Database (VPS): 100830-0, 2010/08/30

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: ericw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 19831 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

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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Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 12:33:52 PM
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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 16533 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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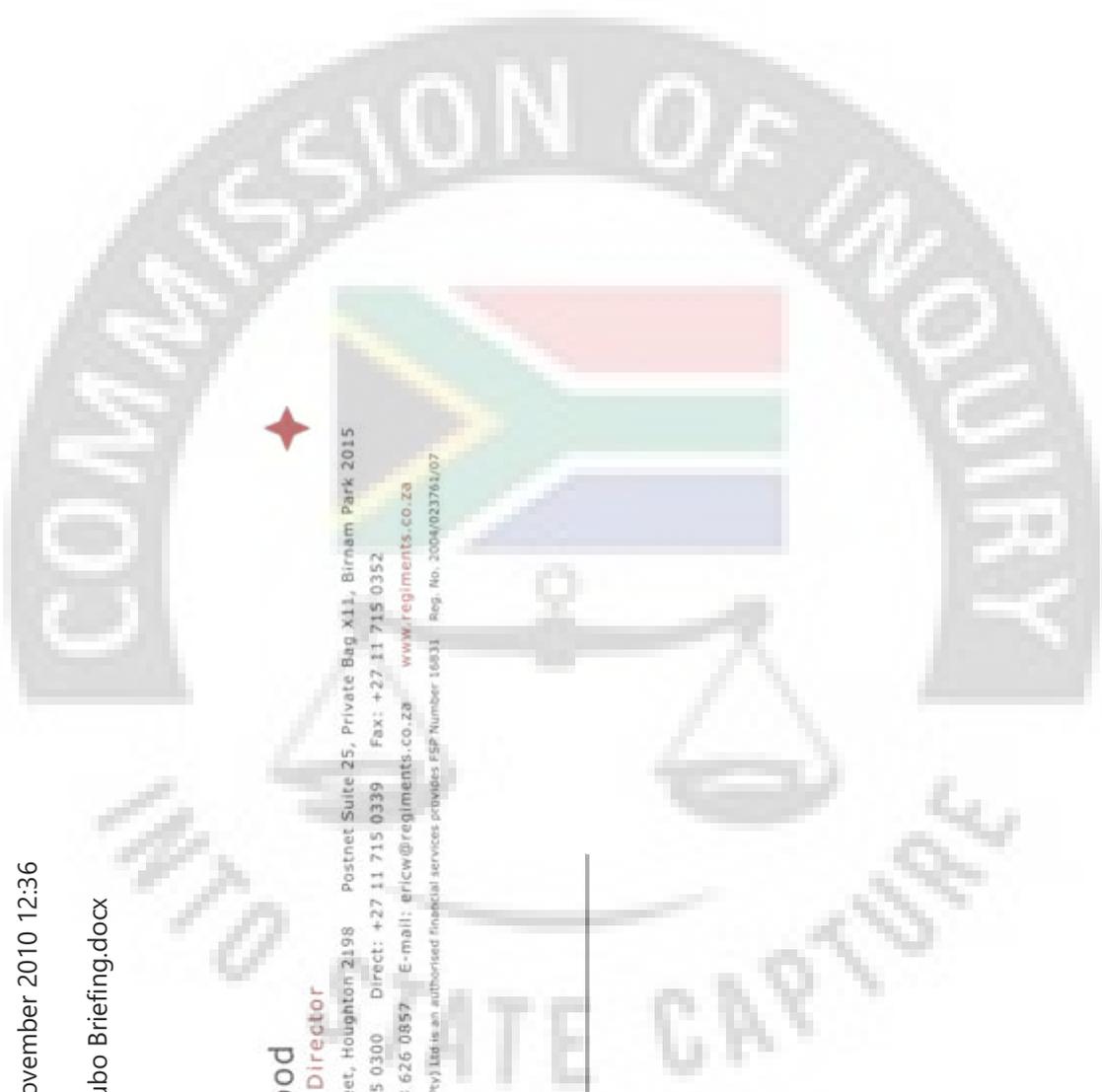


Sibusiso Tshikovhi

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
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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



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



Sajid Shahaboodien

0114250450 (Office)



From: Nirashmi Taj Printers
Sent: 04 May 2011 02:15 PM
To: Sajid Shahaboodien
Subject:



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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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PROTEA HOTEL WANDERERS

Cnr Corlett Drive and Rudd Road, Illovo, 2196, South Africa
 PO Box 1000, Northlands, 2116, 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.z					
Item	Description	Rate	Quantity	Amount	Code
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				Balance Due	
Nett Amount	VAT	Total Amount	87510.80		
76763.86	10746.94	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	:	11 th February 2012
Depart	:	12 th 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, 8001, RSA • PO Box 27, Sea Point 8090 • Telephone: 021 4430 4090
Department Telefax Numbers: Protea Hotels (Fax) Office: 021 4430 5127
South Africa Central Reservations: Telephone: 027 471 499 5351 • Fax: 027 471 430 5450
Central Reservations 086 11 9000 • E-mail: info@proteahotels.com • Internet: <http://www.proteahotels.com>

Chairman: Oles J. Mehlis • Managing Director: Arthur C. Gillis • S.S. Schmitz
Directors: G. Baud • P. Bekker • B. Bryer • W. Fourie • C. Haffner • G. Kruger • A. Maber • P. Meyers • B. Merson • B. Schiffman
Executive Director: J. Steyn

Protea Hotels Trading 492 1118 Reg. No. 2001/02762/0930

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 sllp 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 CONGRECE GREATER JOBURG

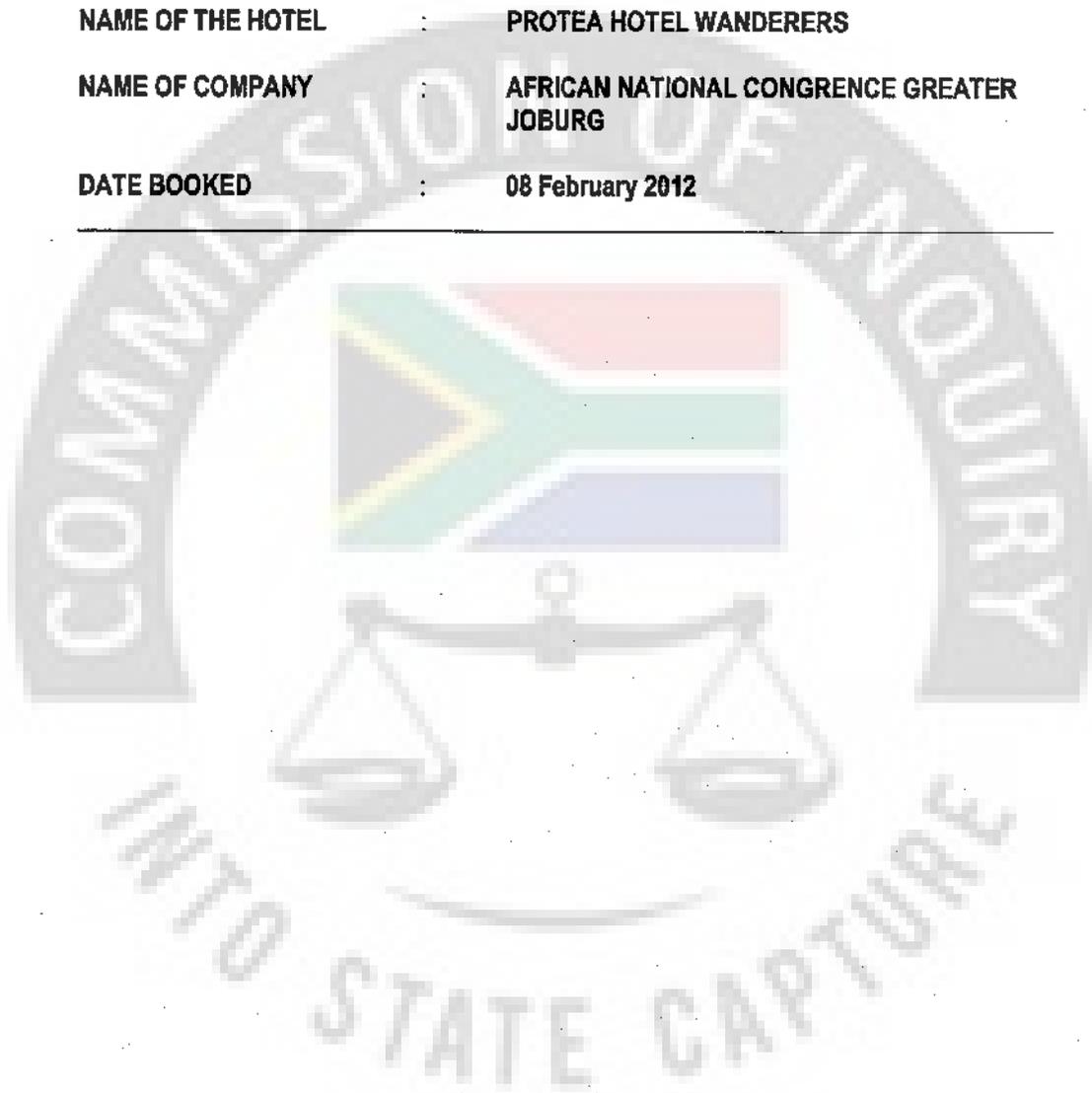
NAME (PRINT).....SIGNATURE.....

DATE.....COMPANY STAMP.....

NAME OF THE HOTEL : PROTEA HOTEL WANDERERS

**NAME OF COMPANY : AFRICAN NATIONAL CONGRECE 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; ATT00001.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 |

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[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

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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 Reg. No. 2004/023761/07

Regiments Capital (Pty) Ltd is an authorised Financial services provider FSP Number 16831

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

RE: REQUEST FOR FINANCIAL ASSISTANCE

Dear Mr Nyonyha

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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	
DATE: 19-Feb-08	PRINT NAME & DATE
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.metcalfe@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-Confopy



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"

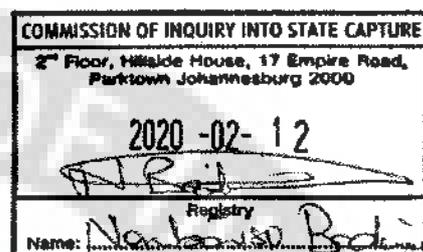
EVIDENCE, BOOKS, DOCUMENTS AND OBJECTS REQUIRED	
ITEM NO.	DESCRIPTION
1.	<p>You are required to provide the following information for the periods 2006 to date:</p> <p>1.1 All contracts entered into between any of the companies within the Regiments Group of companies with the City of Johannesburg and 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>



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

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; Arlia du Plessis; Bouwer van Niekerk;
Jacques Marais; Rachelle Freed; Ravika Sukdeo; Peto Milton.
SENIOR ASSOCIATE: Eileana Myburgh. **ASSOCIATE:** Marnelize Olivier. **JUNIOR ASSOCIATES:** Lizanne 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
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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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; Arilia du Plessis; Bouwer van Niekerk; Jacques Marais; Rachele 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

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.
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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
3.	20150930 - Molelwane - Bank Statements	23 - 64
4.	20151001 – Portifolio Management Agreement A	65 – 133
5.	20151001 – Portifolio Management Agreement B	134 – 202
6.	20190528 – Letter from SSI to Judicial Commission of Inquiry State Capture	203 - 205

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"



[Handwritten signature]

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-alla*, 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:

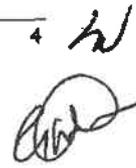
Regiments Capital:	90%
Molelwane Consulting:	10%

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%

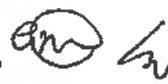
4


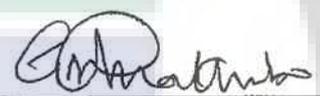
STRICTLY PRIVATE & CONFIDENTIAL

Fax: (011) 403-0475

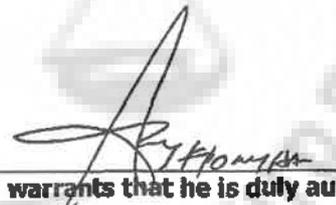
7. GENERAL

- 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 31 JANUARY 2006  
 For Molewane Consulting


 Who warrants that he is duly authorized.

Signed at SANDTON on 31 JANUARY 2006  
 For Regiments Capital (Proprietary) Limited


 Who warrants that he is duly authorized.



Phone: 011-491-3182
 Fax: 011-491-3183
 Website: www.molelwane.co.za
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 491 3182
 Fax: +27 11 491 3183
 Email: info@molelwane.co.za

TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd At: Xolisa Nyhonyha	Date	2013/01/30
Address	3rd Floor, Penthouse Unit 4, 4 The High Street	Your Vat #:	4060225978
Town	Melrose Arch 2196	Our Vat #:	4270177555
Tel	(011) 715-0340	Ref #:	REG4890
		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



Molelwane Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 413 0416
 Fax: +27 11 413 0425
 www.molelwane.co.za

**TAX
 INVOICE**

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	2013/03/08
Address	Att: Xolisa Nyhonyha	Our Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	4270177555
Tel	Melrose Arch 2196	Invoice No.	REG4890
	(011) 715-0340		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)
A/C #: 62002637025

SubTotal	R 438,596.49
Disbursements & Travel	
VAT	R 61,403.51
TOTAL	R 500,000.00

Invoice due on presentation



MOLELWANE CONSULTING
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 333 4075
 www.molelwane.co.za

TAX INVOICE

Client		TAX INVOICE	
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/03/28
Address	Atti: 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.	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



11th Floor, 10000th St
 Johannesburg, South Africa 2000
 Phone: 2600 448 0000
 Fax: 27 11 497 0001
 Tel: 27 11 473 0000
 Email: info@moelwane.co.za

**TAX
 INVOICE**

Client		TAX INVOICE	
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/09/14
	Att: Xolisa Nyhonyha	Your Vat #:	4080225978
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.	1588

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 61,627.28

Payment Details

Cheque or bank transfer

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

SubTotal	R 61,627.28
Disbursements & Travel	
VAT	R 8,627.82
TOTAL	R 70,255.10

Invoice due on presentation



11th Floor, 11th Street
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 423 0444
 Fax: +27 11 405 4075
 www.molelwane.co.za

**TAX
 INVOICE**

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/09/14
	Att: 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.	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)
AIC #: 62002637025

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

Invoice due on presentation



5th Floor - Westgate
 2000-2001 (1st & 2nd) - Westgate

TAX INVOICE

Client		Date	2013/11/15
Name	Regiments Fund Managers (Pty) Ltd Attn: 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.	1597

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		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



MOLELWANE CONSULTING
 211 (Pty) Ltd
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: (011) 715-0340
 Fax: (011) 715-0341
 www.molelwane.co.za

TAX INVOICE

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	2013/11/15
Address	Att: Xolisa Nyhonyha	Our Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	4270177555
Tel	Melrose Arch 2196	Invoice No.	REG4890
	(011) 715-0340		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



MOLELWANE CONSULTING
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 403 4025
 Fax: +27 11 403 4025

TAX INVOICE

Client		Date	2013/07/12
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	4060225978
Address	Att: Xolisa Nyhonyha 3rd Floor, Penthouse Unit 4, 4 The High Street	Our Vat #:	4270177555
Town	Melrose Arch 2196	Ref #:	REG4890
Tel	(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



81 KENNEDY AVENUE
 TOWN CENTRE, SANDHURST
 7130
 TEL: 021 480 0544
 FAX: 021 480 0075
 WWW.MOLELWANE.CO.ZA

**TAX
INVOICE**

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 2196	Ref #:	REG4890
Tel	(011) 715-0340	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



101 Lonsdale Road
 Sandton 2013
 Tel: +27 11 851 0101
 Fax: +27 11 851 0102
 www.molelwane.co.za

**TAX
 INVOICE**

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 2196	Ref #:	REG4890
Tel	(011) 715-0340	Invoice No.	1584

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	Management fee		R 66,743.30

Payment Details	
<i>Cheque or bank transfer</i>	
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



120114 - 07/2013
 234176 30/07/2013 13:04:51:000
 p:00002003-p:00000011-rg:2013
 M: +27 11 292 6584
 Fax: +27 11 292 4075
 WPA020760P 0223

TAX INVOICE

Client			
Name	Regiments Fund Managers (Pty) Ltd	Date	2013/07/30
	Att: 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) 716-0340	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



Etj. Fich. + 20544184F
 3 Molelwane Street + Killarney - 75
 P.O. Box 2649 + Johannesburg + 2009
 Tel. +27 11 262 0344
 Fax +27 11 262 1799
 www.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



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

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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11/01/2011	Motelwane		10.50	980,000.00		
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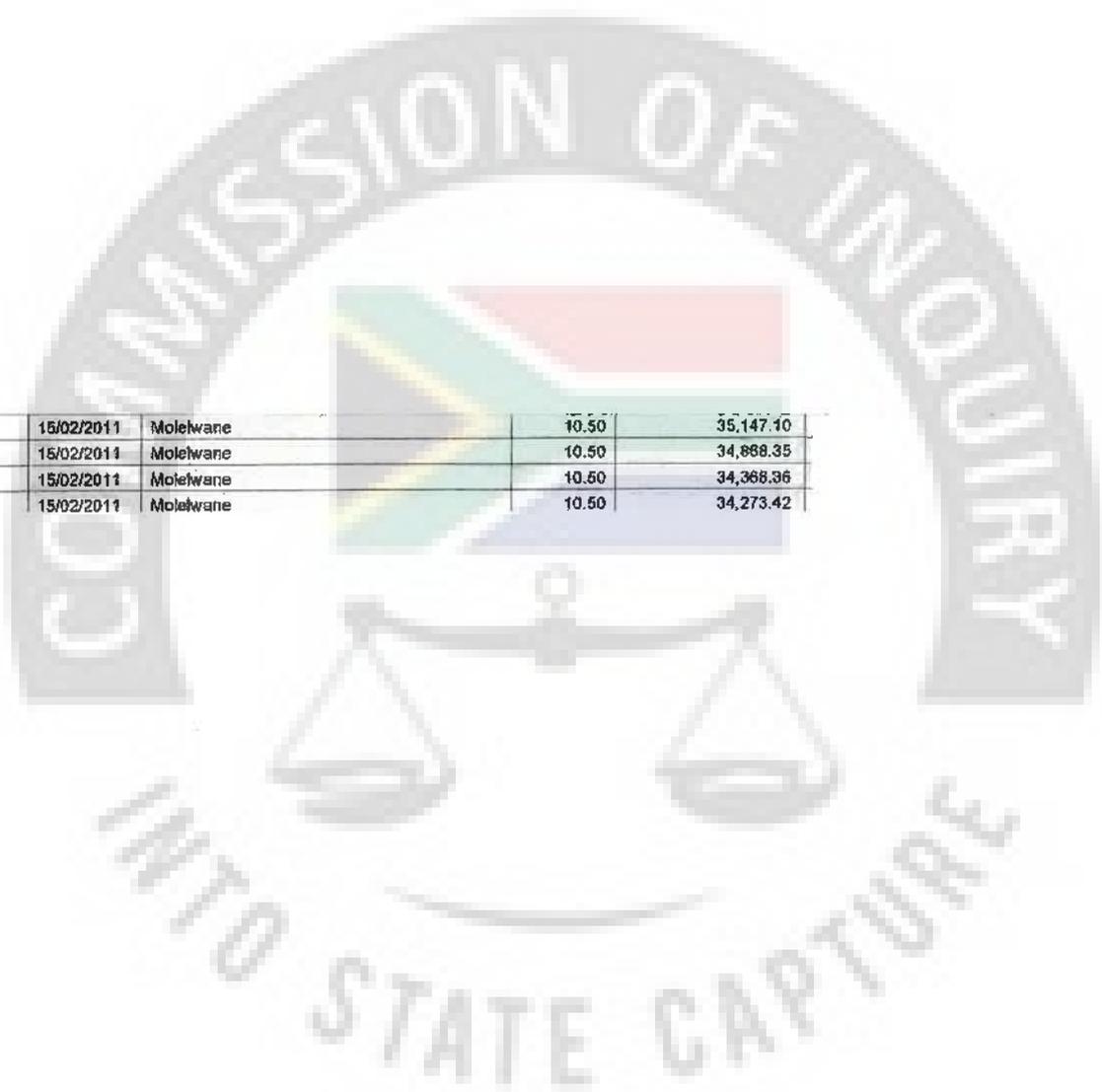
THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

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		



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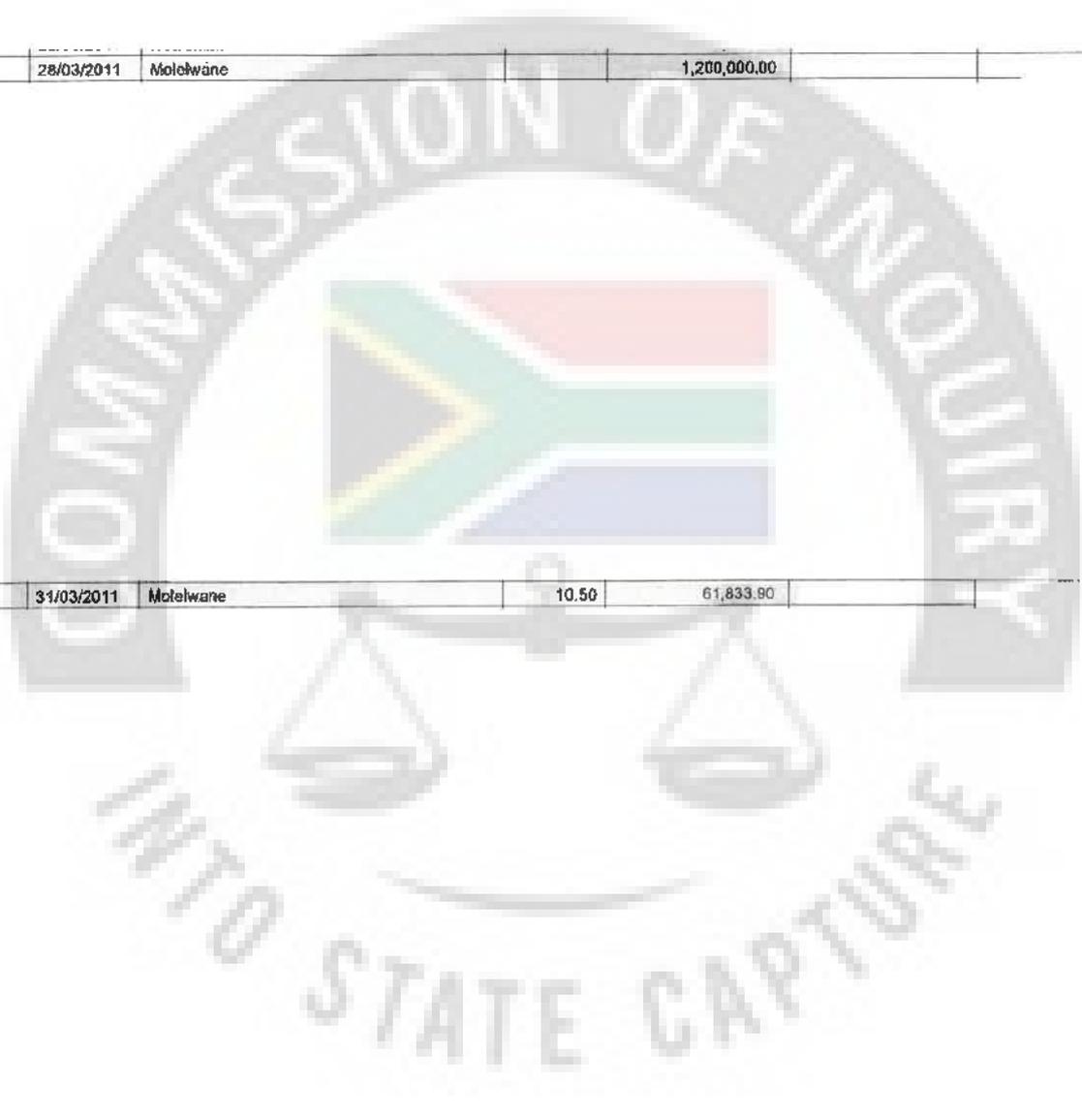
THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

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	Motelware		1,200,000.00		
	31/03/2011	Motelware	10.50	61,833.90		



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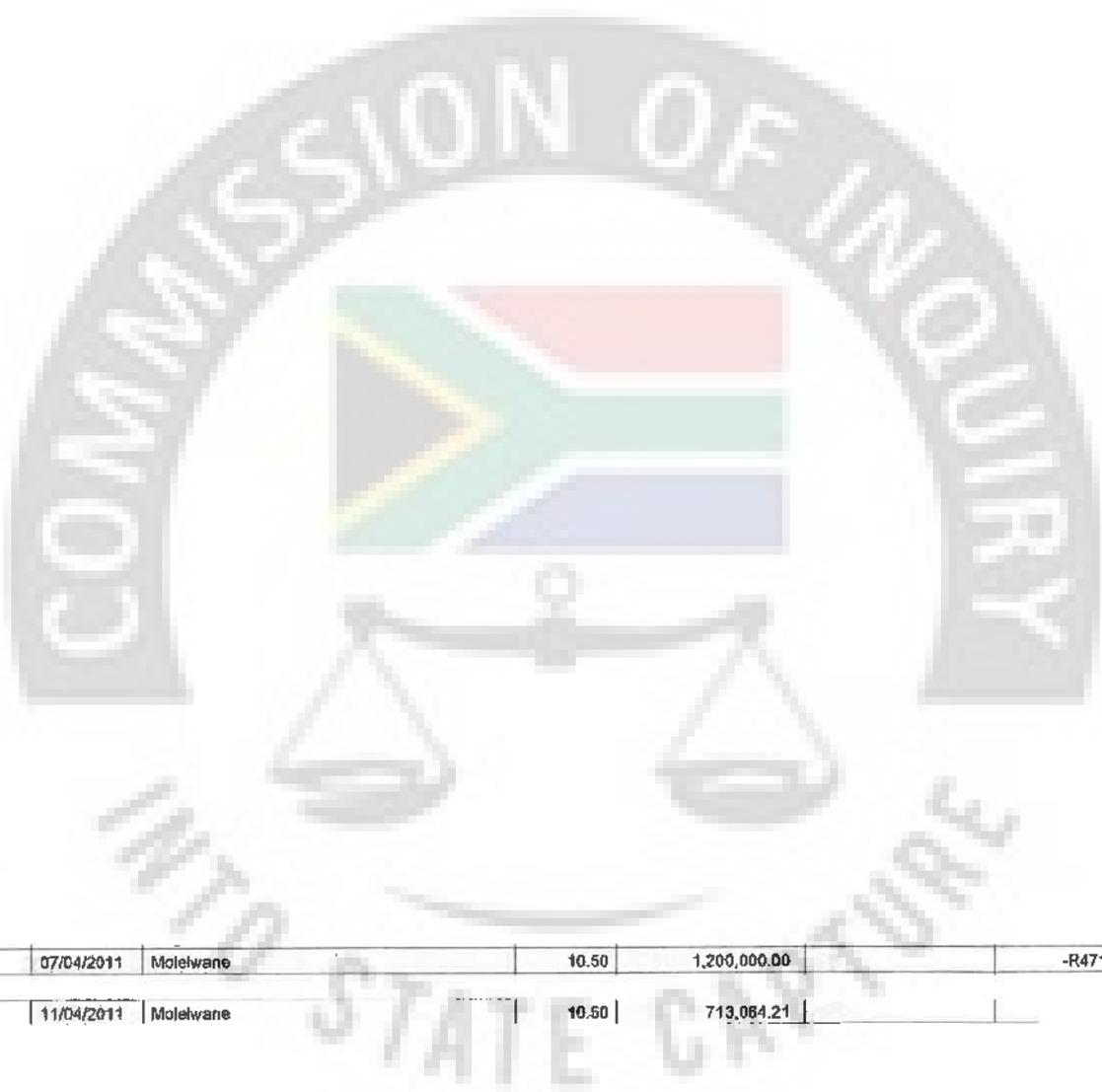


Statement date	: 30 April 2011
Frequency	Month-end
Statement period	
From	31 March 2011
To	30 April 2011
Total number of pages:	5
Client VAT number	: 4620216885

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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06276815

	07/04/2011	Molelwane	10.50	1,200,000.00		-R471,413.71
000409	11/04/2011	Molelwane	10.50	713,084.21		



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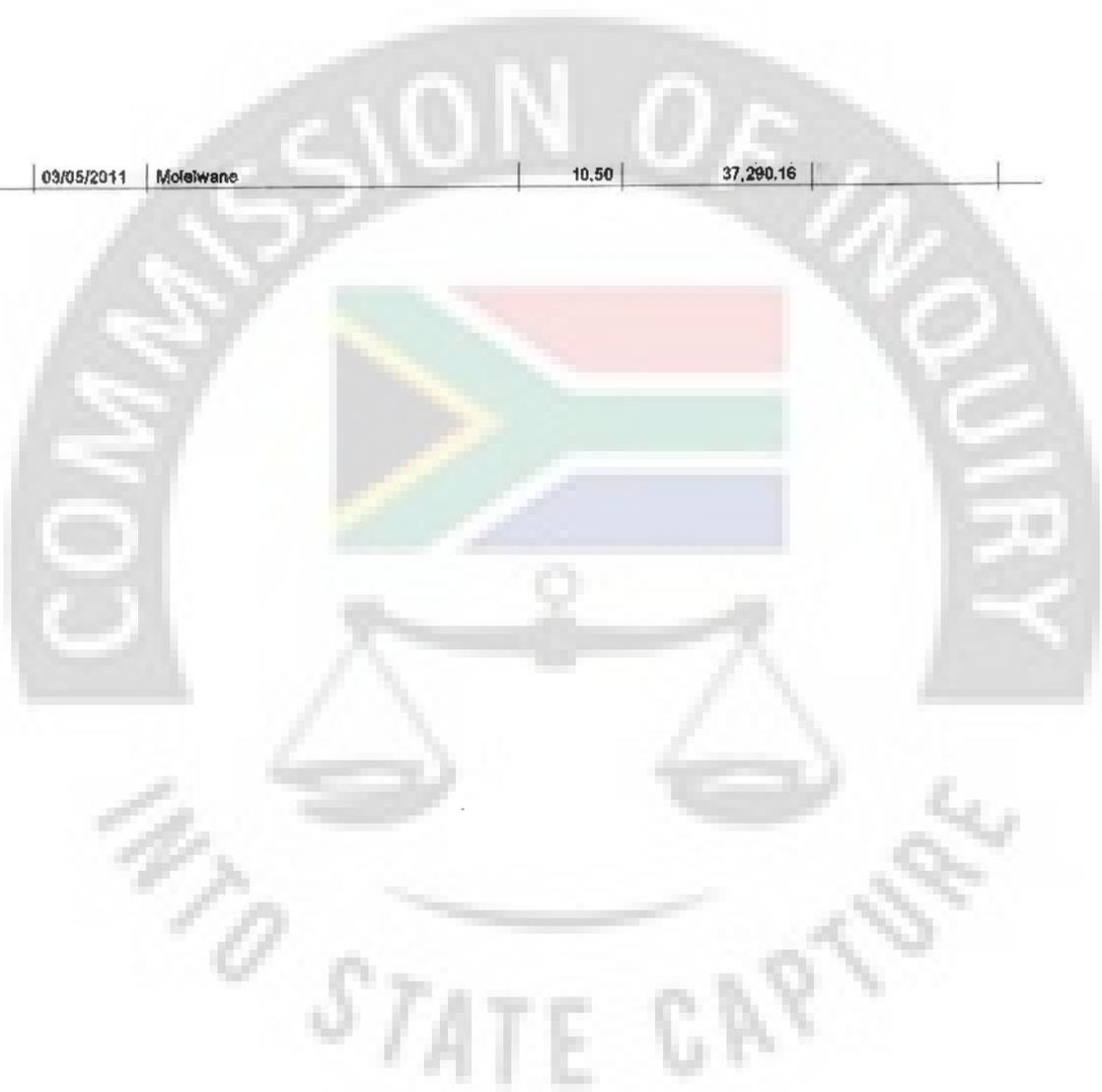
Statement date	: 31 May 2011
Frequency	Month-end
Statement period	
From	30 April 2011
To	31 May 2011
Total number of pages:	6
Client VAT number	: 4620216665

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 3 of 6

Tran List No	Date	Description/Narrative	Fees	Debits	Credits	Balance
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	03/05/2011	Moteliwane		10.50		37,290.16
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02949130



016914285602949130



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
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13/05/2011	Molelwane		10.50	35,593.23		
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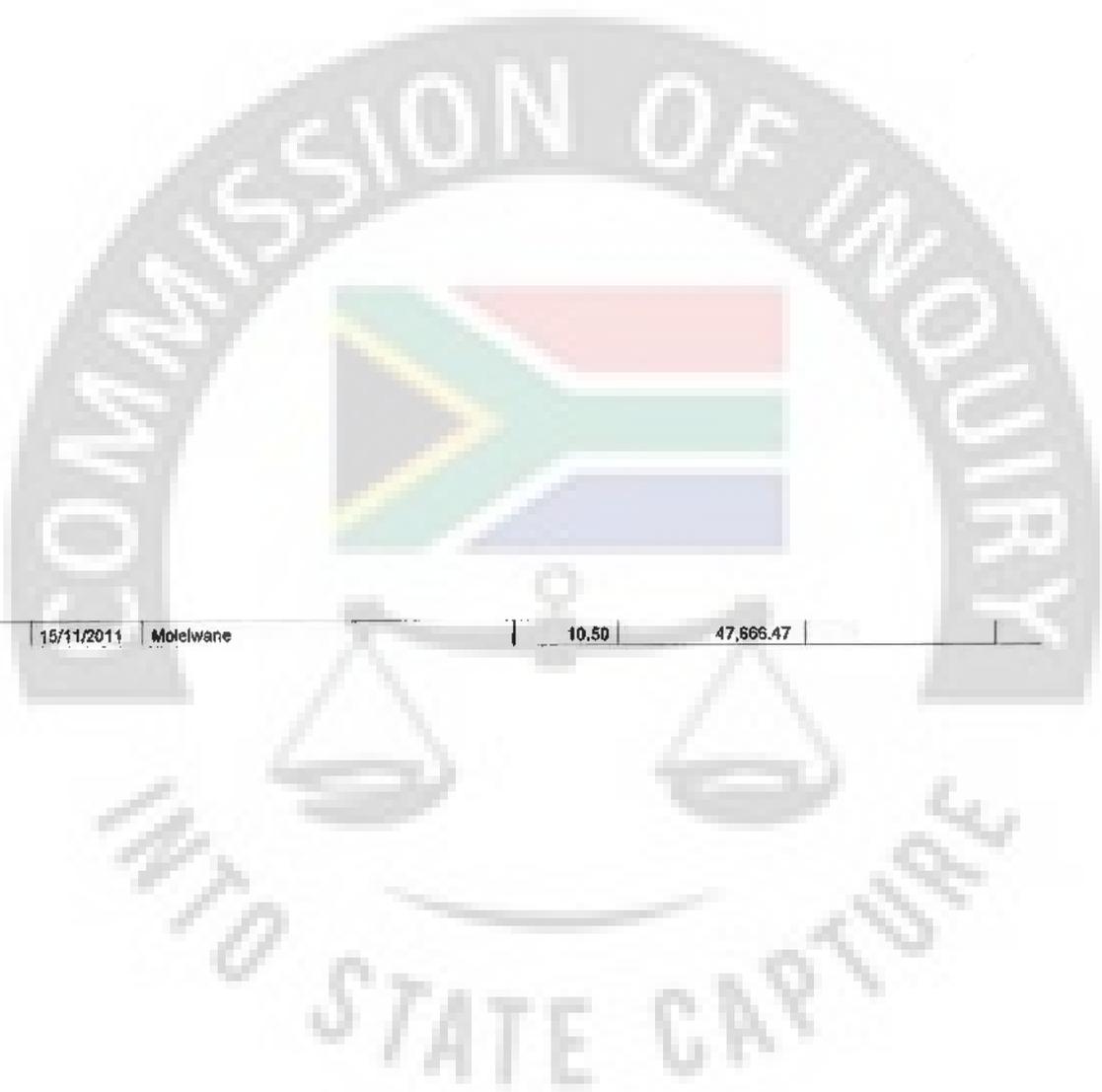


Statement date : 30 November 2011
 Frequency : Month-end
 Statement period
 From : 31 October 2011
 To : 30 November 2011
 Total number of pages: 5
 Client VAT number : 4620216665

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		
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016914285604587538



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

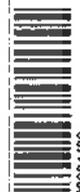
THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 2 of 5

Cash Fee Formula	Service Fee Formula
R 1.38 per R100 or part there of	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
	12/12/2011	Molelwane	10.50	50,000.00		



016914285603604496



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

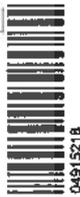
Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 2 of 6

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
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29/02/2012	Molelwane		11.13	48,199.03		
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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	Mchlwane		11.13	52,180.84		
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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	: 4620218665

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
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30/04/2012	Molelwane		11.13	54,341.66		
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016914205502949130

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

elwane

805,122.02- 03MAY12

1469142856 STATEMENT 541
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON

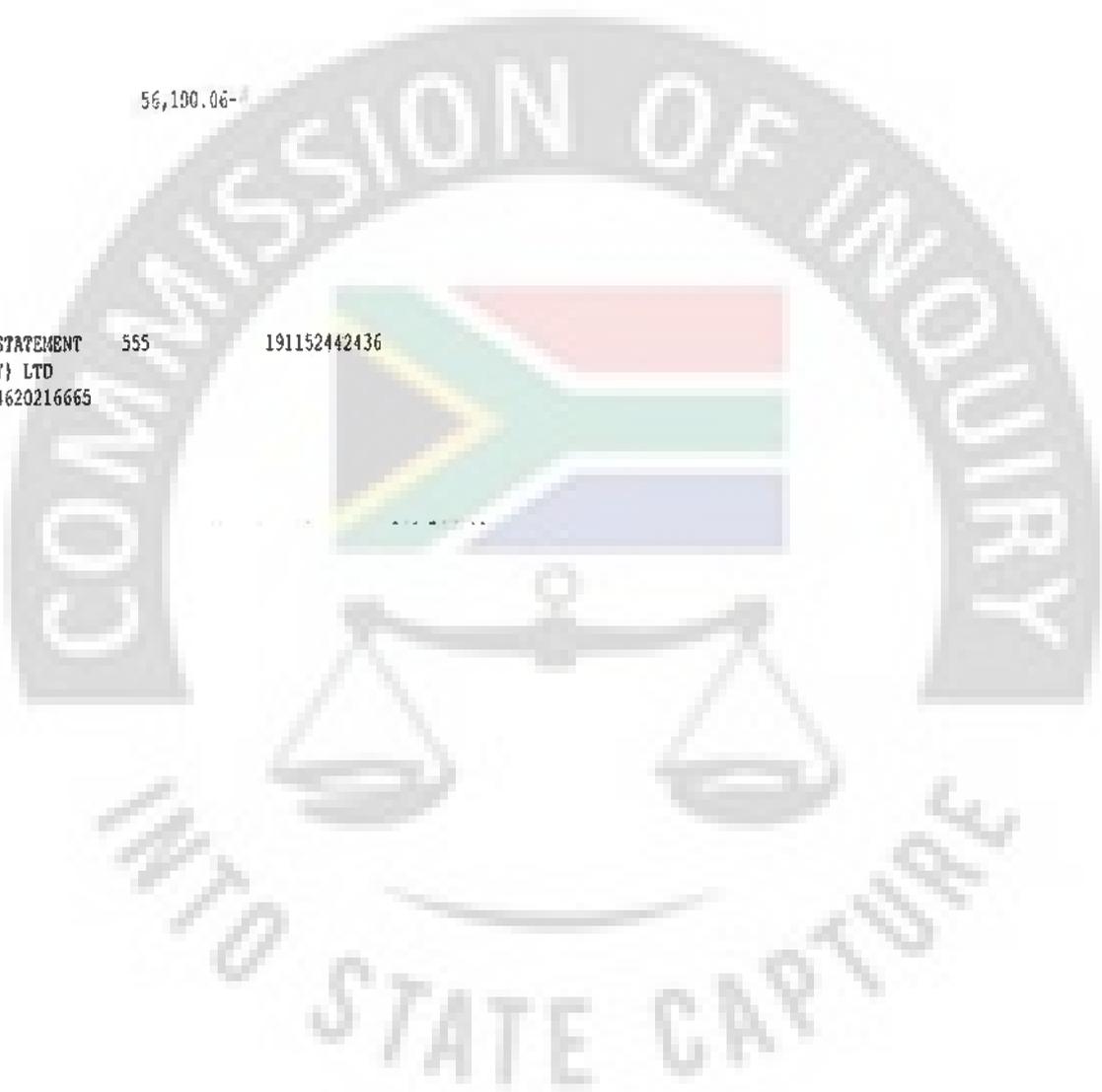
191152442436

elwane

56,100.06-

1469142856 STATEMENT 555
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98

191152442436



1469142856 STATEMENT 556
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98

191152442436



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE PO BOX 62325
ST DAVIDS PLACE OFF MARSHALLTOWN
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 FSP11 13:57

348.929,54- 10 31





200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE PO BOX 62325
ST DAVIDS PLACE OFF MARSHALLTOWN
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

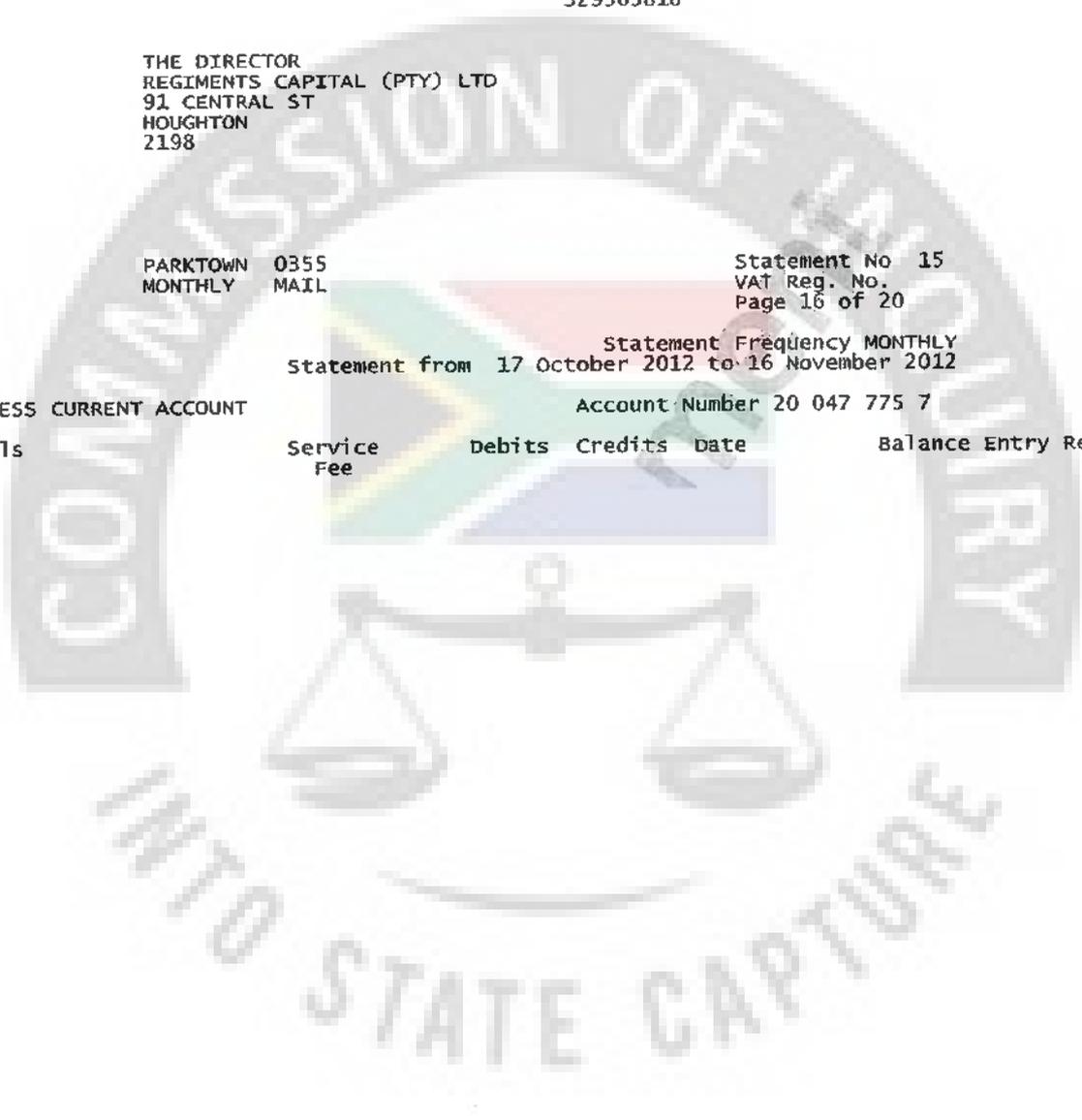
Statement Frequency MONTHLY
Statement from 17 October 2012 to 16 November 2012

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
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200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE PO BOX 62325
ST DAVIDS PLACE OFF MARSHALLTOWN
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

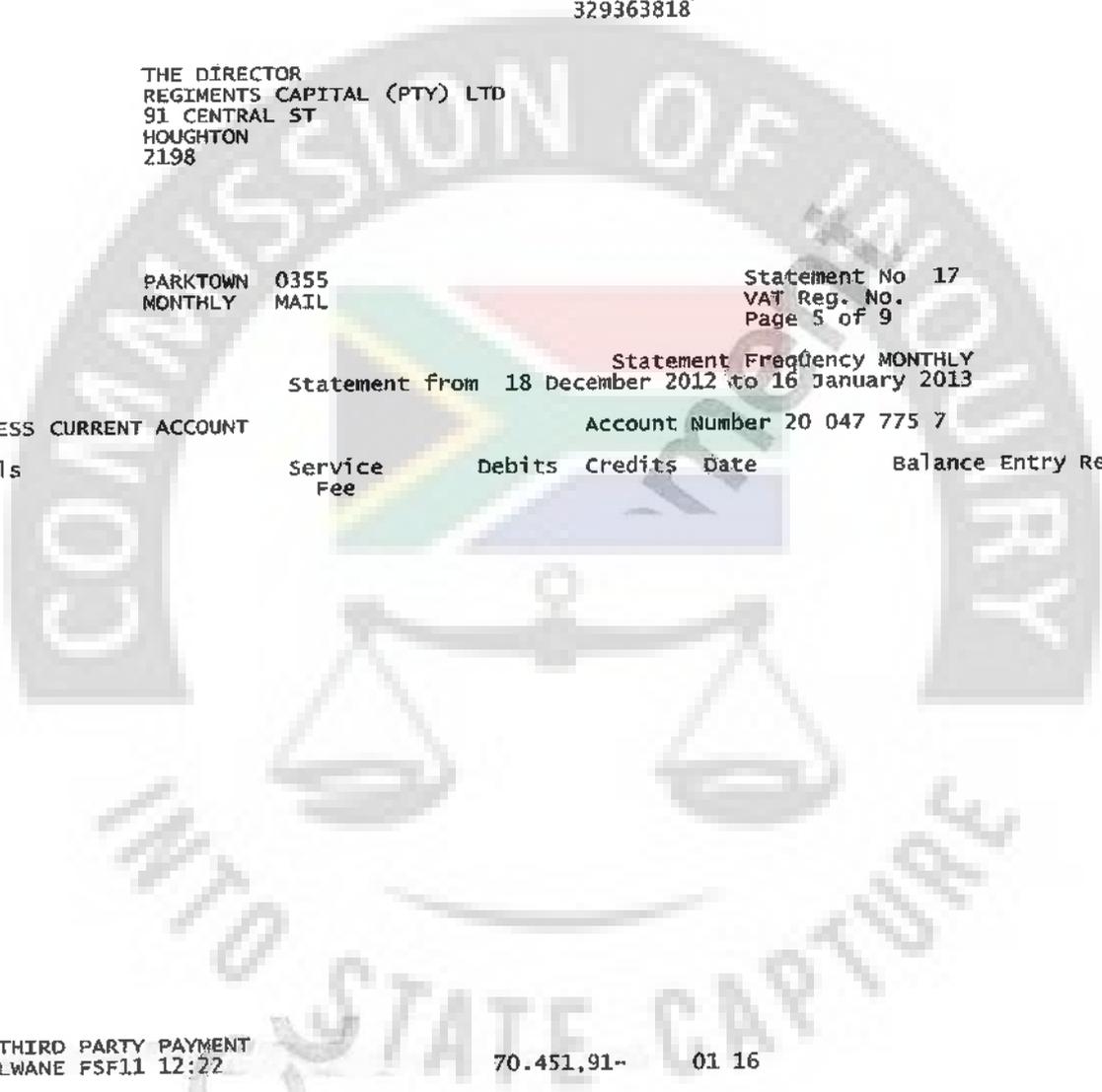
BUSINESS CURRENT ACCOUNT

Details

Service Fee	Debits	Credits	Date	Balance Entry Ref
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 12:22

70.451,91- 01 16





200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE PO BOX 62325
ST DAVIDS PLACE OFF MARSHALLTOWN
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 6 of 9

Statement Frequency MONTHLY
Statement from 18 December 2012 to 16 January 2013

Account Number 20 047 775 7

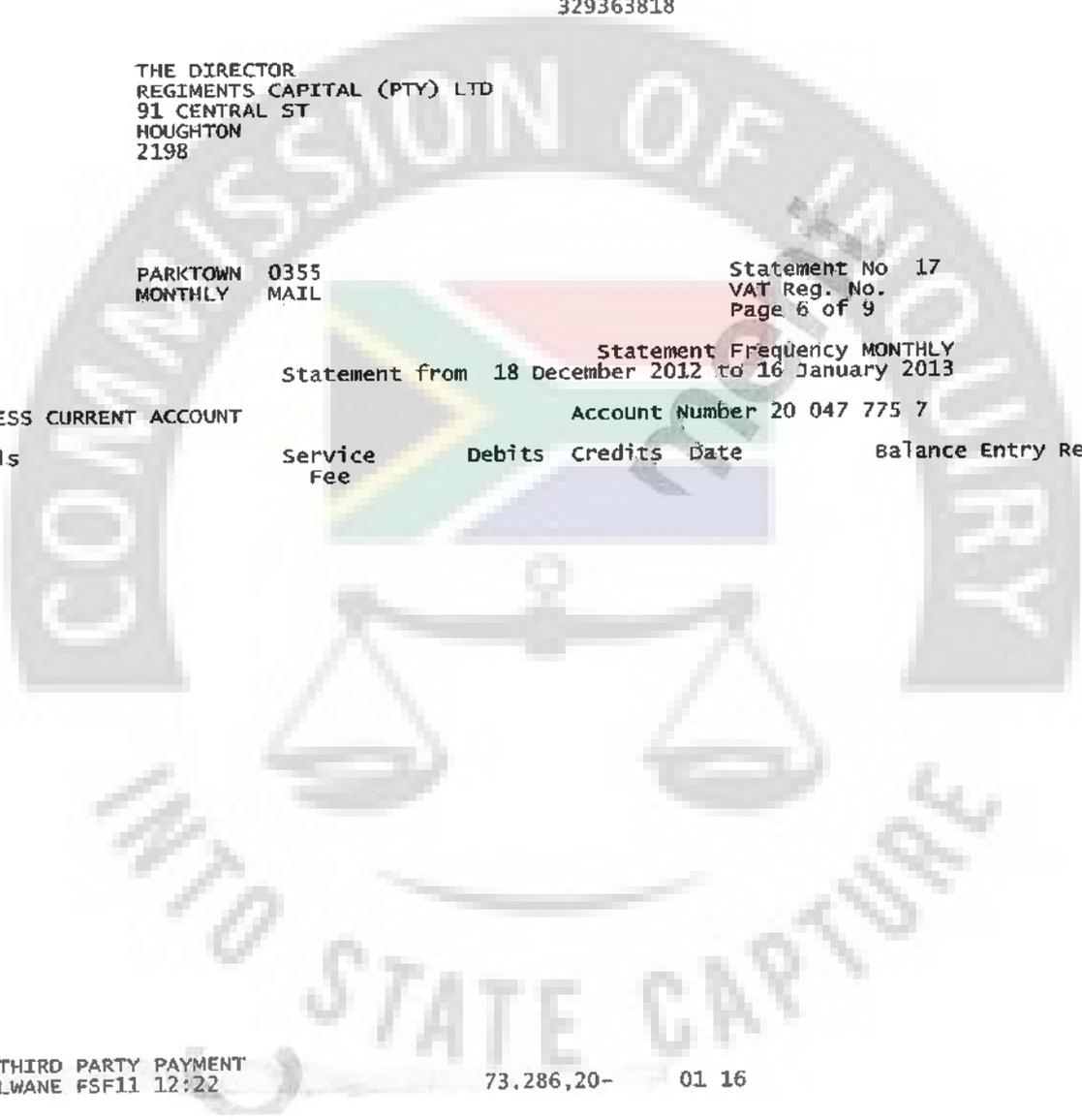
BUSINESS CURRENT ACCOUNT

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

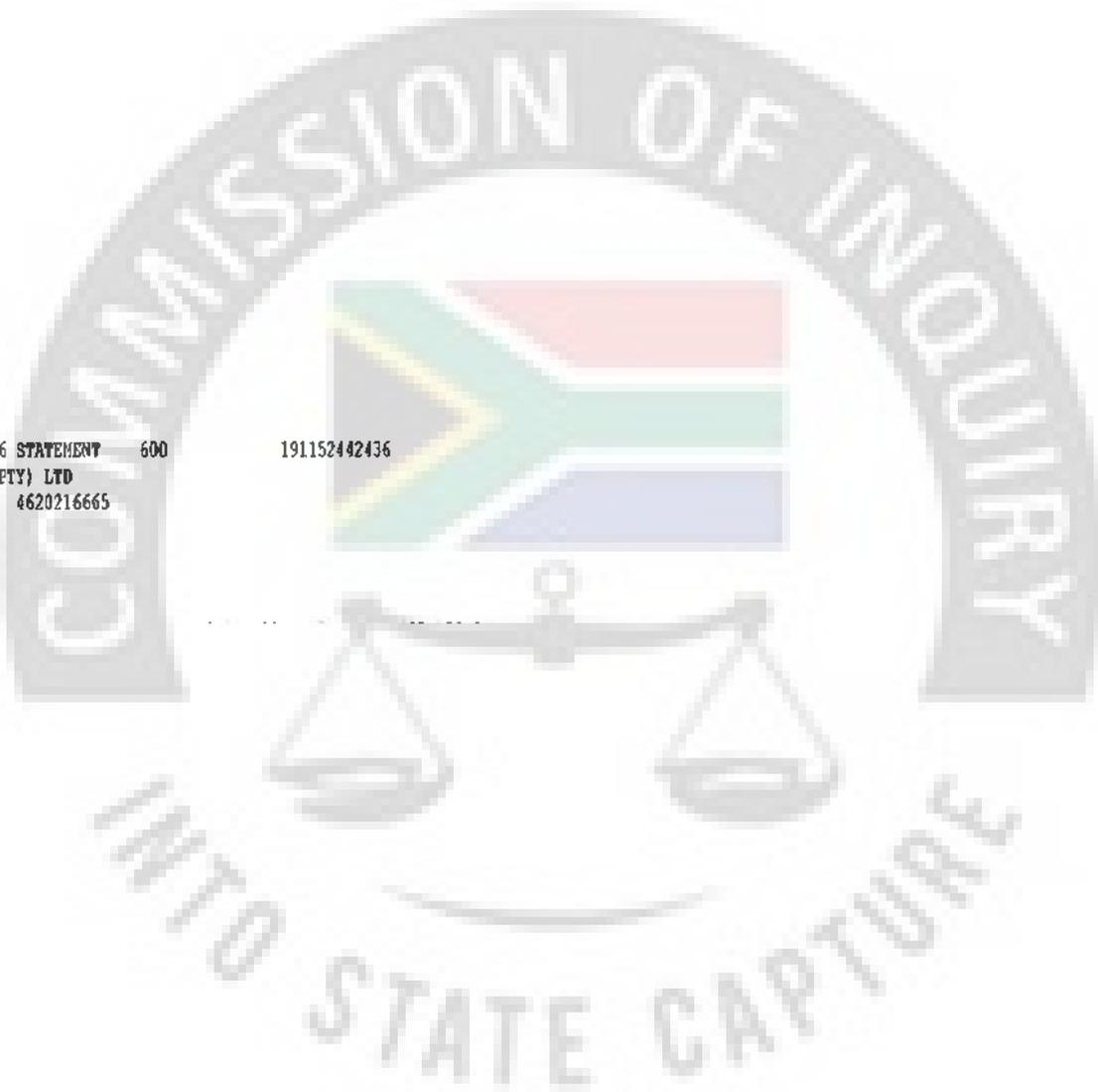


600,000.00 - 26 FEB 13

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



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE PO BOX 62325
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ST ANDREWS ROAD PARKTOGAUTENG
2193 2107

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30 March 2013
329363818

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REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 20
VAT Reg. No.
Page 2 of 21

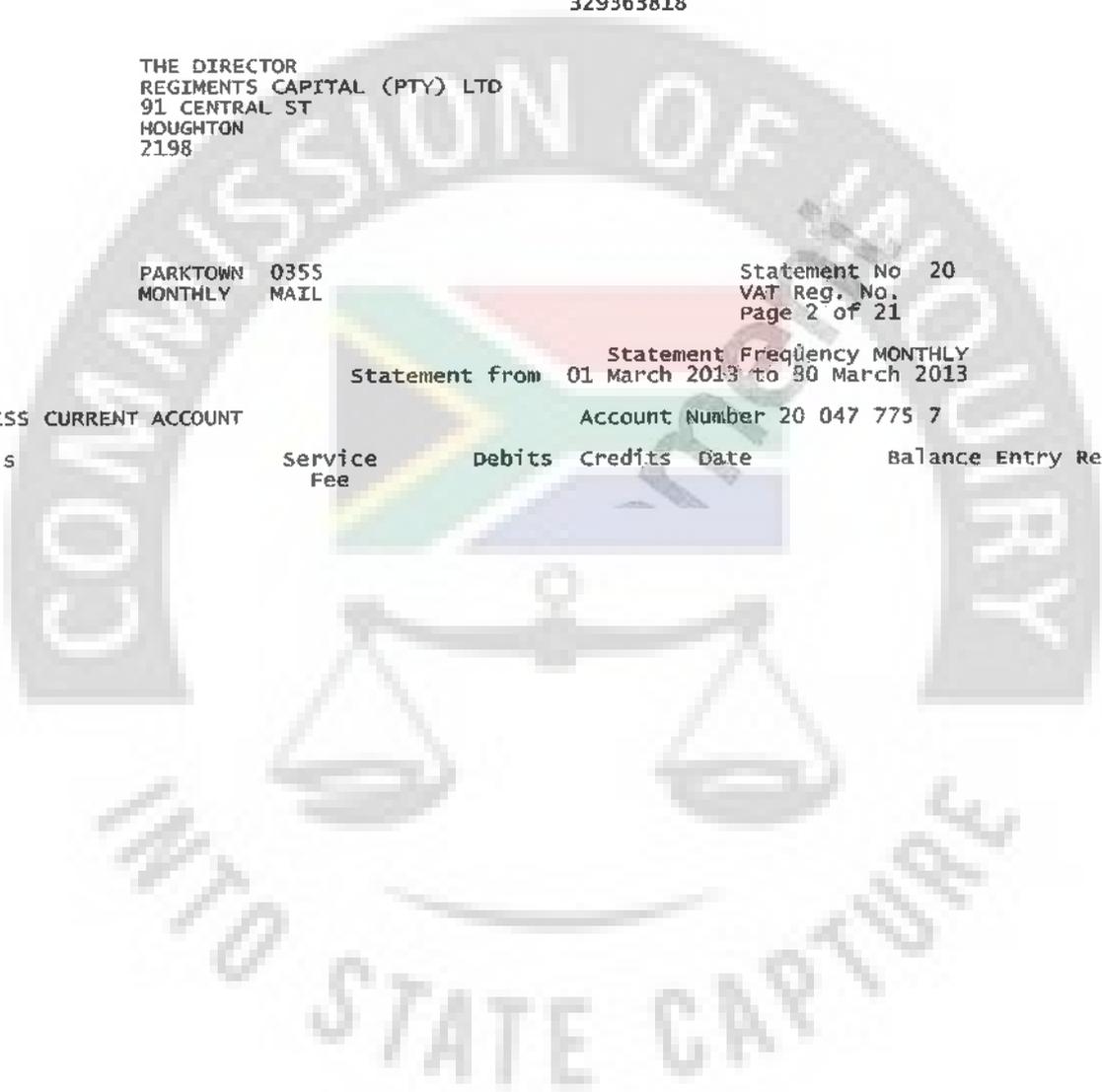
Statement Frequency MONTHLY
Statement from 01 March 2013 to 30 March 2013

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT

Details

Service Fee	Debits	Credits	Date	Balance	Entry	Ref
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200477757

PARKTOWN
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30 March 2013
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REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
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PARKTOWN 0355
MONTHLY MAIL

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Statement Frequency MONTHLY
Statement from 01 March 2013 to 30 March 2013

Account Number 20 047 775 7

BUSINESS CURRENT ACCOUNT

Details

Service Fee	Debits	Credits	Date	Balance	Entry Ref
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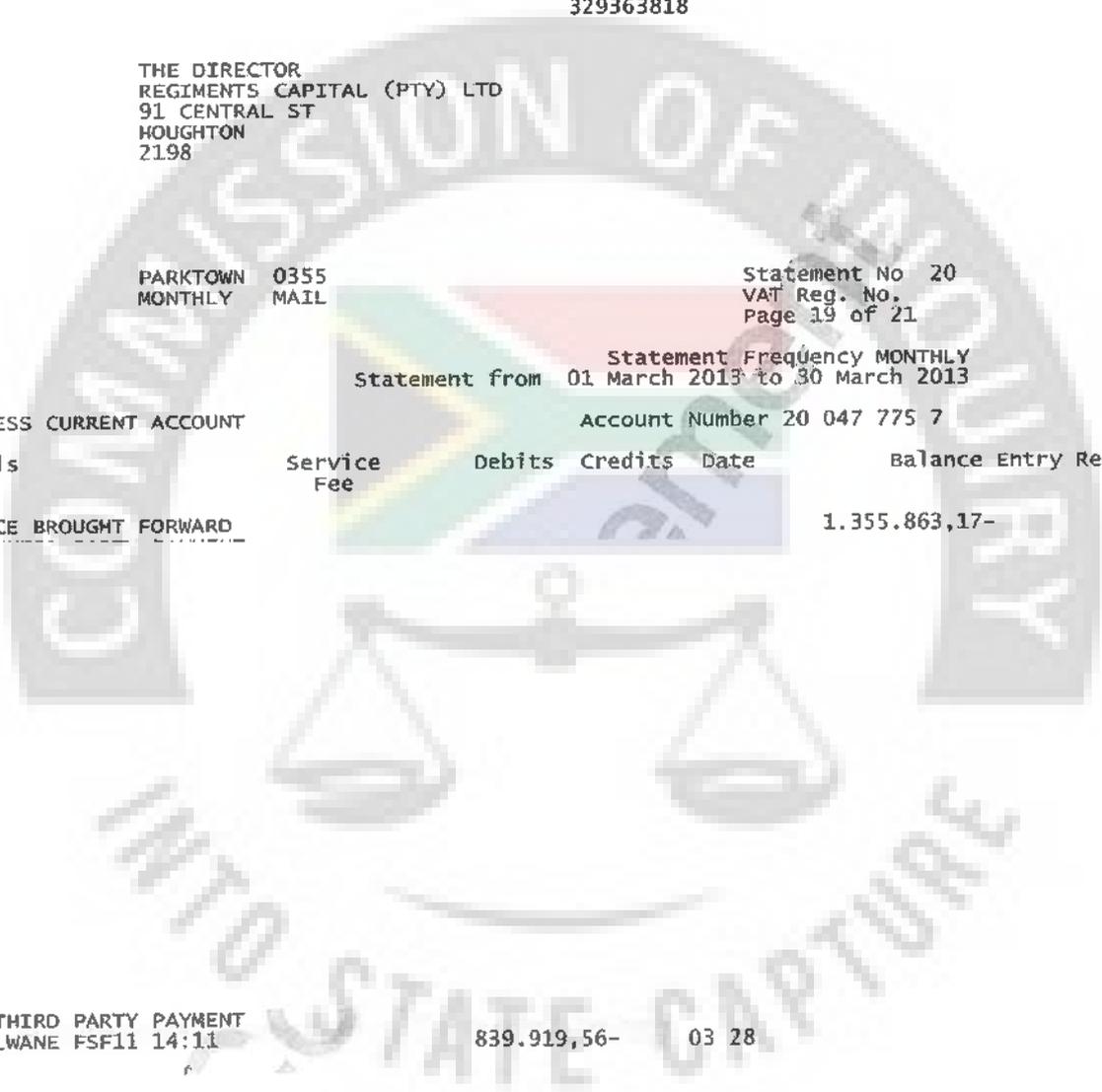
BALANCE BROUGHT FORWARD

1.355.863,17-

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 14:11

839.919,56-

03 28





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Customer Care Centre: 0860 101 341

31 July 2013
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THE DIRECTOR
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91 CENTRAL ST
HOUGHTON
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PARKTOWN 0355
MONTHLY MAIL

Statement No 24
VAT Reg. No.
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Statement Frequency MONTHLY
Statement from 01 July 2013 to 31 July 2013

Account Number 20 047 775 7

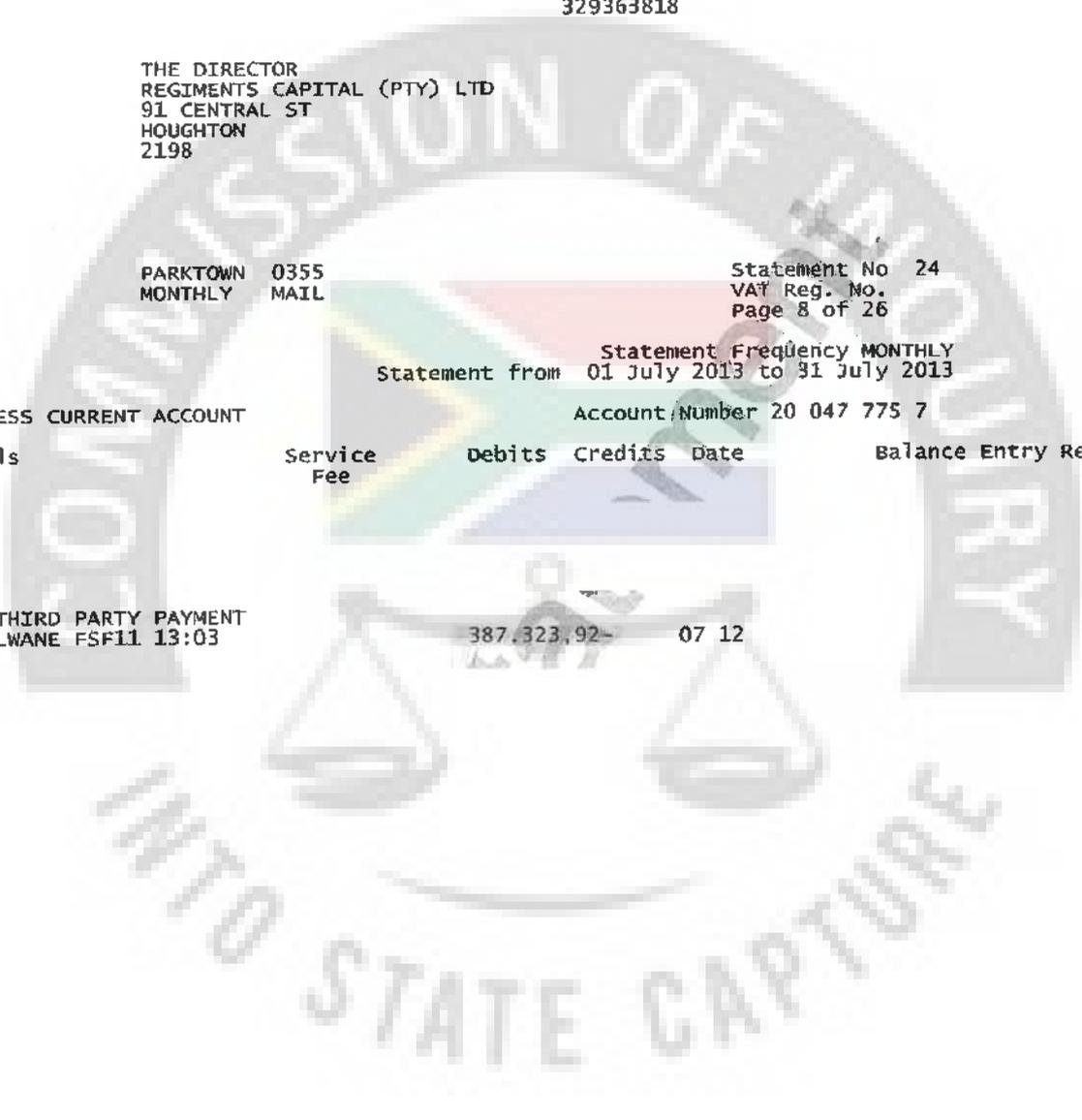
BUSINESS CURRENT ACCOUNT

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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31 July 2013
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2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 24
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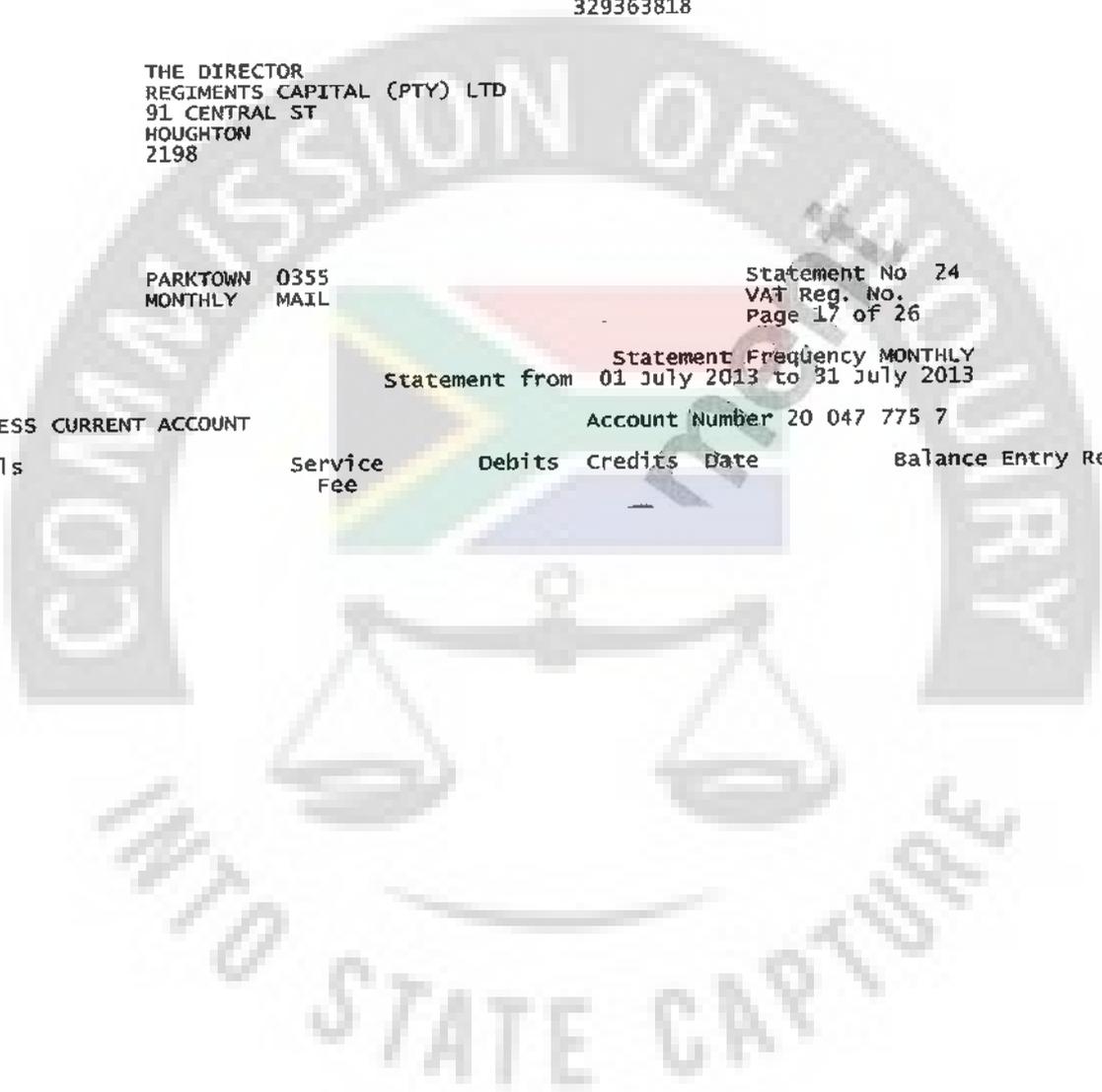
Statement Frequency MONTHLY
Statement from 01 July 2013 to 31 July 2013

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

1,000,000,00- 07 30



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31 July 2013
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91 CENTRAL ST
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PARKTOWN 0355
MONTHLY MAIL

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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 13:22

752.342,69-			07 30		
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Customer Care Centre: 0860 101 341

30 September 2013
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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
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

	74.875,21-		09 14	
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

	345.227,85-		09 14	
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These fees are inclusive of VAT

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Customer Care Centre: 0860 101 341

30 September 2013
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REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
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2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 26
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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
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

	1,000,000,00-		09 14	
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These fees are inclusive of VAT

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30 September 2013
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REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
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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
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CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

1.000.000,00-			09 14	
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These fees are inclusive of VAT

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15 December 2012
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

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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2193 2107

Customer Care Centre: 0860 101 341

15 December 2012
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

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
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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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PO BOX 62325
MARSHALLTOWN
GAUTENG
2107

31 January 2014
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

PARKTOWN 0355
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	Date	Balance
		Deblts		
CATS THIRD PARTY PAYMENT MOLELWANE F8F11 14:58		82.634,51-	01 30	
## These fees are inclusive of VAT				

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GAUTENG
2107

31 March 2014
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

PARKTOWN 0355
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
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Details	Service Fee	Credits	Date	Balance
	Debits			
CATS THIRD PARTY PAYMENT MOLELWANE FSF11 12:04	641,487,71-		03 18	

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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2107

30 April 2014
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

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	Date	Balance	
		Debits			
GATS THIRD PARTY PAYMENT MOLELWANE FSF11 15:11		77.063,57-	04 30		

These fees are inclusive of VAT

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30 April 2014
329363818

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REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 33
VAT Reg. No.
Page 13 of 14

Statement Frequency MONTHLY
Statement from 01 April 2014 to 30 April 2014

BUSINESS CURRENT ACCOUNT	Account Number	20 047 775 7
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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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31 July 2014
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 36
VAT Reg. No.
Page 3 of 19

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 MOLELWANE FSF:11 20:11	83.024,21-		07 15	

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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31 July 2014
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REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 36
VAT Reg. No.
Page 6 of 19

Statement Frequency MONTHLY
Statement from 01 July 2014 to 31 July 2014

BUSINESS CURRENT ACCOUNT	Account Number	20 047 775 7
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Details	Service Fee	Credits	Date	Balance
	Debits			
CA'S THIRD PARTY PAYMENT MOLELWANE FSF11 20:11	88.440,70-		07 15	

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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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
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Details	Service Fee	Debits	Credits	Date	Balance
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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PARKTOWN 0355
MONTHLY MAIL

Statement No 38
VAT Reg. No.
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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	Credits	Date	Balance
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CATS THIRD PARTY PAYMENT MOLELWANE FSF11 13:14	83,728,53-		09 30	
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29 November 2014
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PARKTOWN 0355
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
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Details	Service Fee	Debits	Credits	Date	Balance
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CATS THIRD PARTY PAYMENT MOLEWANE FSF11 17:00		343.735,48-		11 28	
## These fees are inclusive of VAT					

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2193
BizDirect: 0860109075

PARKTOWN
PO BOX 62325
MARSHALLTOWN
GAUTENG
2107

29 November 2014
329363818

THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

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
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.

The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06). Authorised financial services provider.
VAT Reg No. 4100105461 Registered credit provider (NCRCP15).
We subscribe to the Code of Banking Practice of the Banking Association South Africa and, for unresolved disputes, support resolution through the Ombudsman for Banking Services.

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PARKTOWN
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PARKTOWN
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ST DAVIDS PLACE OFF
ST ANDREWS ROAD PARKTOWN
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2107

31 July 2015
329363818



THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 48
VAT Reg. No.
Page 4 of 22

Statement Frequency MONTHLY
Statement from 01 July 2015 to 31 July 2015

BUSINESS CURRENT ACCOUNT Account Number 20 047 775 7

Details	Service Fee	Credits	Debits	Date	Balance
CATS THIRD PARTY PAYMENT MOLELWANE FSF11 15:47			194.173,37-	07 14	
CATS THIRD PARTY PAYMENT			11.473,99-	07 14	

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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VAT Reg No. 4100105461 Registered credit provider (NCRCP15).
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31 August 2015
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 HOUGHTON
 2198

PARKTOWN 0355
 MONTHLY MAIL

Statement No 49
 VAT Reg. No.
 Page 15 of 21

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	

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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30 September 2015
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THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 50
VAT Reg. No.
Page 2 of 22

Statement Frequency MONTHLY
Statement from 01 September 2015 to 30 September 2015

BUSINESS CURRENT ACCOUNT	Account Number	20 047 775 7
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Details	Service Fee	Credits Debits	Date	Balance
CATS THIRD PARTY PAYMENT MOLELWANE SNJ72 15:57		101,925,77-	09 02	

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.

The Standard Bank of South Africa Limited (Reg. No. 1962/000738/08). Authorised financial services provider.
VAT Reg No. 4100105461 Registered credit provider (NCRCP15).
We subscribe to the Code of Banking Practice of the Banking Association South Africa and, for unresolved disputes, support resolution

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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)



Handwritten initials/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*; and1.1.3. 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_{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_{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: *PJJ Mavika*
who warrants that he / she is duly authorised thereto

Name: PJJ Mavika

Date: 01 OCTOBER 2015

Place: JOHANNESBURG

Witness: *[Signature]*

Witness: *[Signature]*

For: **REGIMENTS FUND MANAGERS PROPRIETARY LIMITED**

Signature: *M. Pillay*
who warrants that he / she is duly authorised thereto

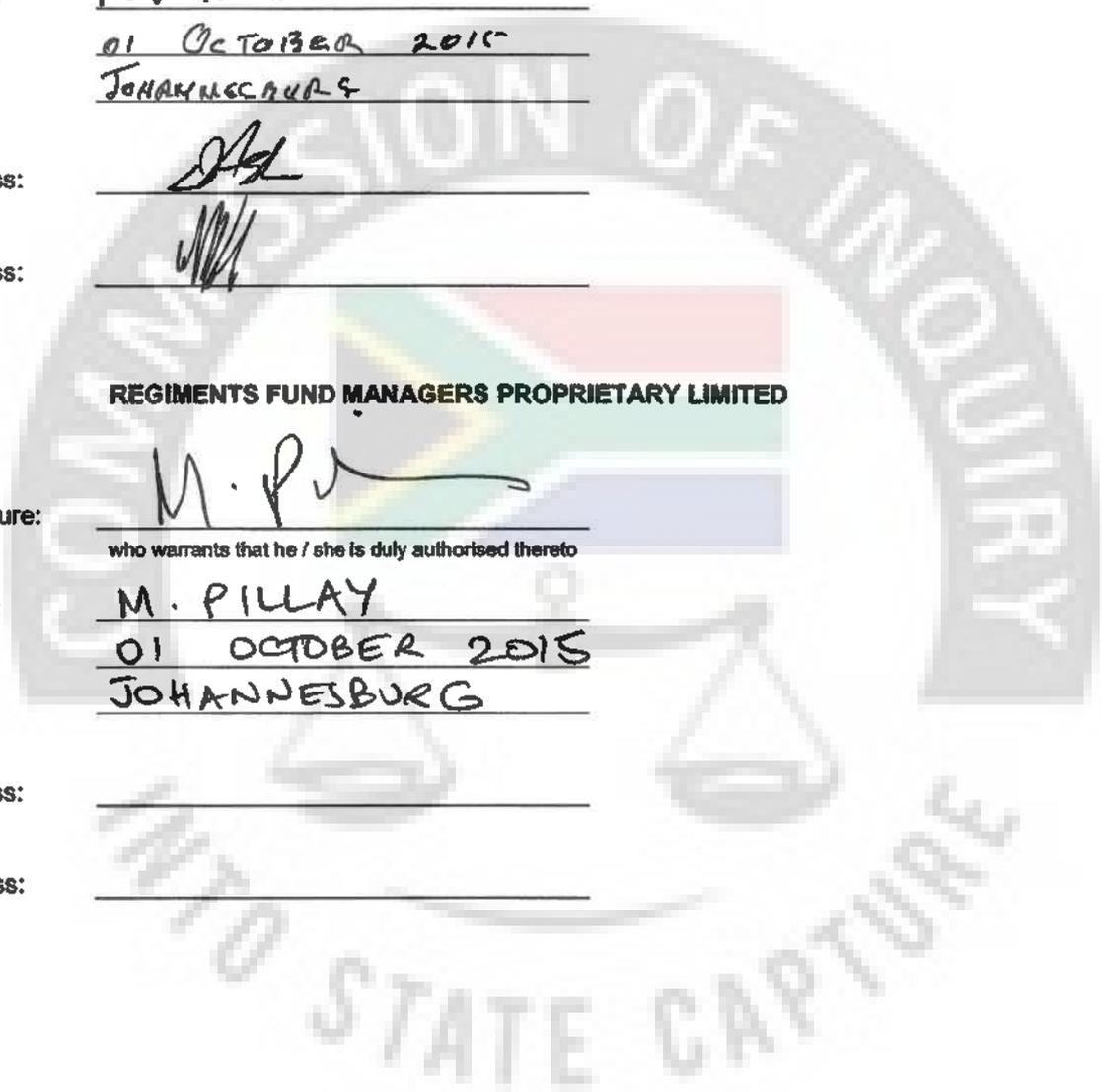
Name: M. PILLAY

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

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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

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Date	Amount	Date	Amount	Date	Amount
22-Feb-77	475.96	22-May-81	93.55	22-Aug-85	22.09
22-Mar-77	475.96	22-Jun-81	93.55	22-Sep-85	22.09
22-Apr-77	345.34	22-Jul-81	93.55	22-Oct-85	22.09
22-May-77	345.34	22-Aug-81	93.55	22-Nov-85	22.09
22-Jun-77	345.34	22-Sep-81	93.55	22-Dec-85	22.09
22-Jul-77	345.34	22-Oct-81	93.55	22-Jan-86	22.09
22-Aug-77	345.34	22-Nov-81	93.55	22-Feb-86	22.09
22-Sep-77	345.34	22-Dec-81	93.55	22-Mar-86	22.09
22-Oct-77	345.34	22-Jan-82	93.55	22-Apr-86	14.78
22-Nov-77	345.34	22-Feb-82	93.55	22-May-86	14.78
22-Dec-77	345.34	22-Mar-82	93.55	22-Jun-86	14.78
22-Jan-78	345.34	22-Apr-82	66.49	22-Jul-86	14.78
22-Feb-78	345.34	22-May-82	66.49	22-Aug-86	14.78
22-Mar-78	345.34	22-Jun-82	66.49	22-Sep-86	14.78
22-Apr-78	250.48	22-Jul-82	66.49	22-Oct-86	14.78
22-May-78	250.48	22-Aug-82	66.49	22-Nov-86	14.78
22-Jun-78	250.48	22-Sep-82	66.49	22-Dec-86	14.78
22-Jul-78	250.48	22-Oct-82	66.49	22-Jan-87	14.78
22-Aug-78	250.48	22-Nov-82	66.49	22-Feb-87	14.78
22-Sep-78	250.48	22-Dec-82	66.49	22-Mar-87	14.78
22-Oct-78	250.48	22-Jan-83	66.49	22-Apr-87	9.66
22-Nov-78	250.48	22-Feb-83	66.49	22-May-87	9.66
22-Dec-78	250.48	22-Mar-83	66.49	22-Jun-87	9.66
22-Jan-79	250.48	22-Apr-83	46.64	22-Jul-87	9.66
22-Feb-79	250.48	22-May-83	46.64	22-Aug-87	9.66
22-Mar-79	250.48	22-Jun-83	46.64	22-Sep-87	9.66
22-Apr-79	181.05	22-Jul-83	46.64	22-Oct-87	9.66
22-May-79	181.05	22-Aug-83	46.64	22-Nov-87	9.66
22-Jun-79	181.05	22-Sep-83	46.64	22-Dec-87	9.66
22-Jul-79	181.05	22-Oct-83	46.64	22-Jan-88	9.66
22-Aug-79	181.05	22-Nov-83	46.64	22-Feb-88	9.66
22-Sep-79	181.05	22-Dec-83	46.64	22-Mar-88	9.66
22-Oct-79	181.05	22-Jan-84	46.64	22-Apr-88	6.13
22-Nov-79	181.05	22-Feb-84	46.64	22-May-88	6.13
22-Dec-79	181.05	22-Mar-84	46.64	22-Jun-88	6.13
22-Jan-80	181.05	22-Apr-84	32.34	22-Jul-88	6.13
22-Feb-80	181.05	22-May-84	32.34	22-Aug-88	6.13
22-Mar-80	181.05	22-Jun-84	32.34	22-Sep-88	6.13
22-Apr-80	130.58	22-Jul-84	32.34	22-Oct-88	6.13
22-May-80	130.58	22-Aug-84	32.34	22-Nov-88	6.13
22-Jun-80	130.58	22-Sep-84	32.34	22-Dec-88	6.13
22-Jul-80	130.58	22-Oct-84	32.34	22-Jan-89	6.13
22-Aug-80	130.58	22-Nov-84	32.34	22-Feb-89	6.13
22-Sep-80	130.58	22-Dec-84	32.34	22-Mar-89	6.13
22-Oct-80	130.58	22-Jan-85	32.34	22-Apr-89	3.78
22-Nov-80	130.58	22-Feb-85	32.34	22-May-89	3.78
22-Dec-80	130.58	22-Mar-85	32.34	22-Jun-89	3.78
22-Jan-81	130.58	22-Apr-85	22.09	22-Jul-89	3.78
22-Feb-81	130.58	22-May-85	22.09	22-Aug-89	3.78
22-Mar-81	130.58	22-Jun-85	22.09	22-Sep-89	3.78
22-Apr-81	93.55	22-Jul-85	22.09	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	-

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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 as at 31-Jul-2015	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										

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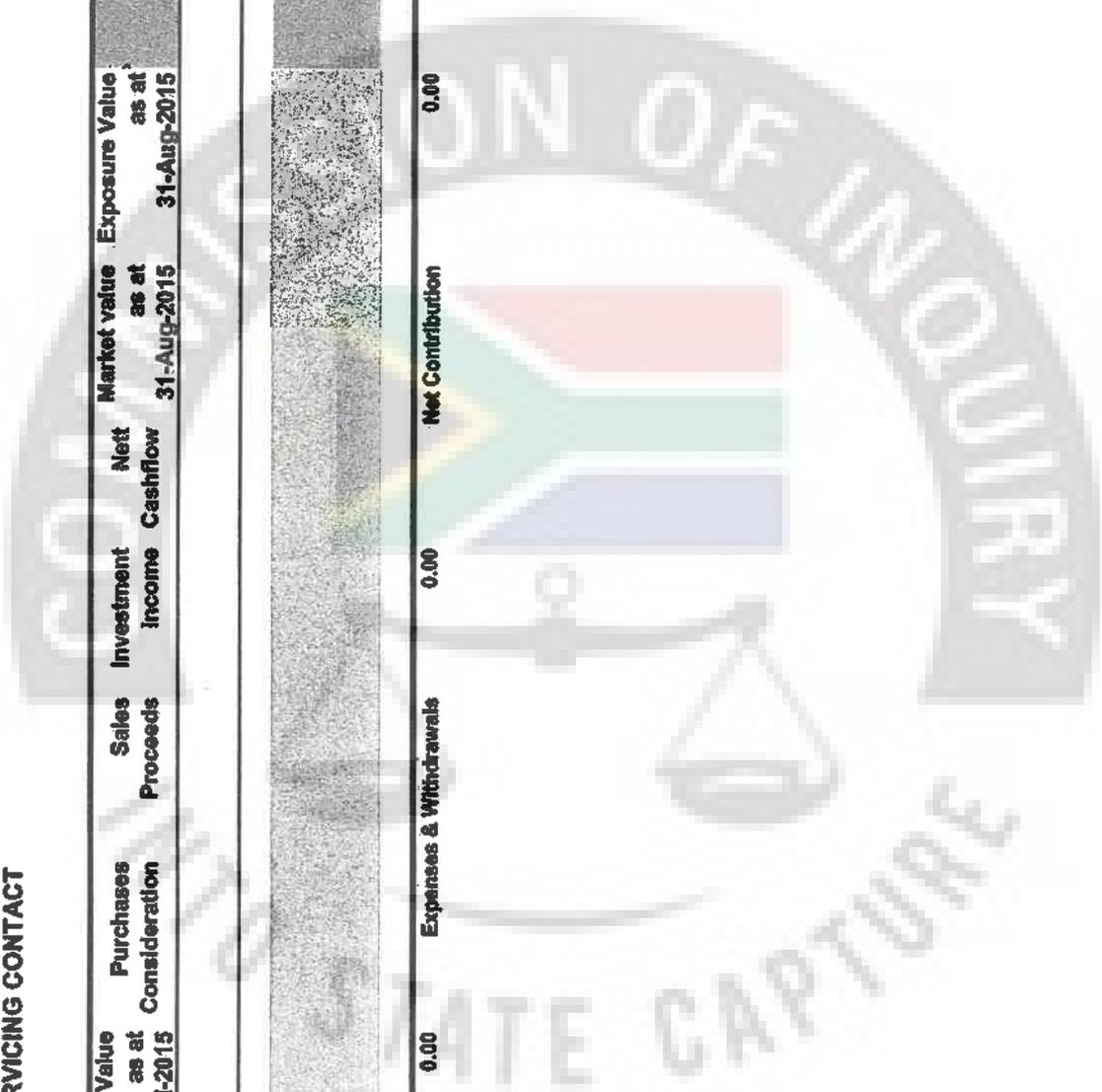
Statement M

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
3-7YRS										
Total Local Assets										
Total Assets (Gross of Fees)										
Total Assets (Nett of Fees)										
Cash Flow										
		Contributions		Expenses & Withdrawals			Net Contribution			
		0.00		0.00			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			
	Hand denominated Domestic assets R'000	Foreign assets R'000	Foreign currency denominated R'000
	(1)	(2)	(3)
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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ENSafrica

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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)



Handwritten initials or 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

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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: *PJJ Maritz*
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: *M. Pillay*
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	45,092,369.64	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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R.T.

- 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.

V
RSM

- 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;

VP
PDI

- 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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PTJ

Annexure G - Statement M



Handwritten initials or signature in the bottom right corner.

Statement M

Month Ended: 31 AUGUST 2015

FUND NAME

FUND CODE

88
 Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

	Market value as at 31-Jul-2015	Exposure Value as at 31-Jul-2015	Purchases as at 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										

9
 PEF

Statement M

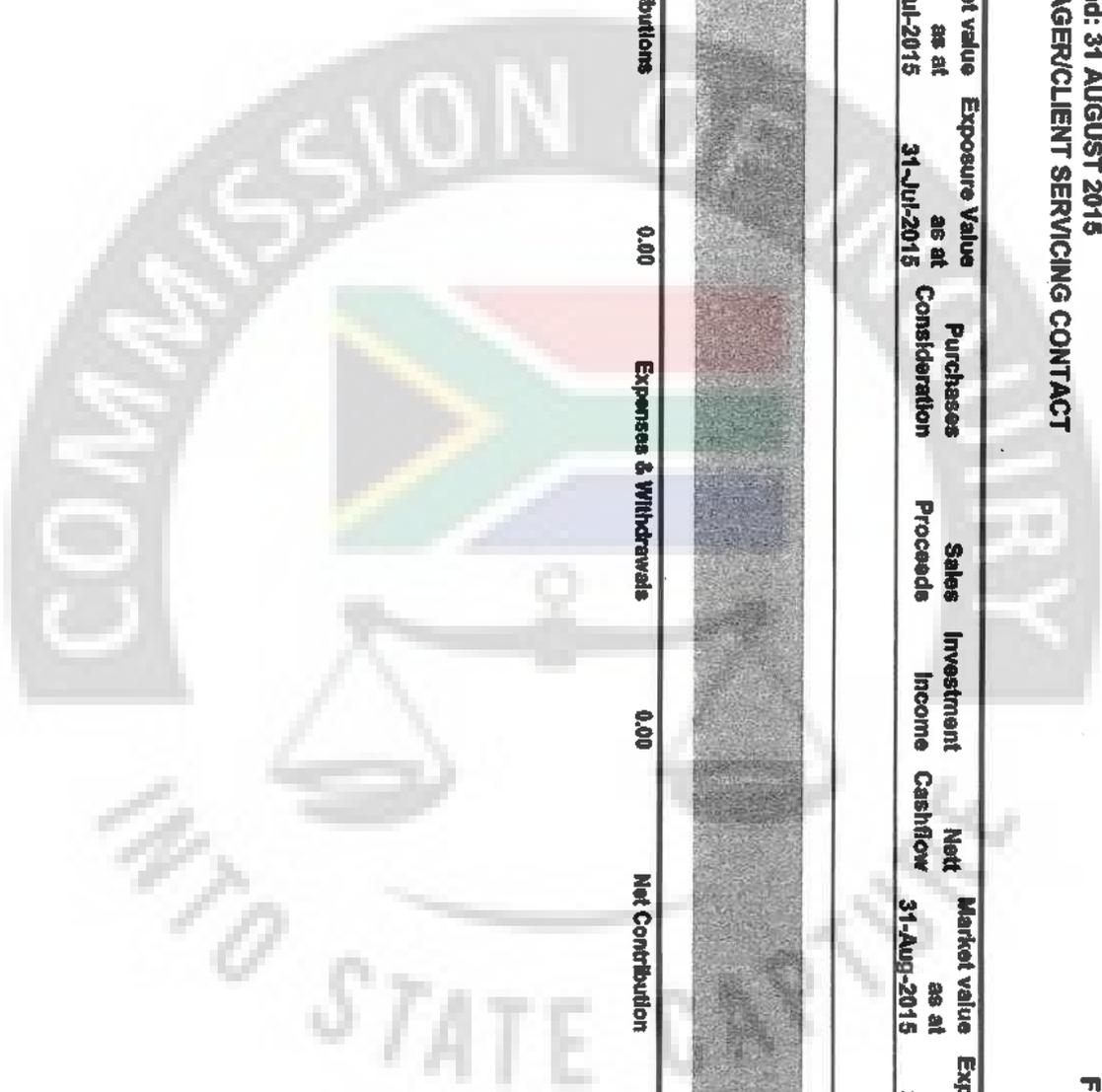
69
 Month Ended: 31 AUGUST 2015
 Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

FUND NAME

FUND CODE

Handwritten initials/signature

	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
3-YRS										
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



10
25/11

SARB Report

ABC PENSION FUND

Portfolio Code:
As At: 31-Mar-2015
Currency: ZAR

Handwritten initials and date: *21*

Quarterly Asset Allocation Report D4Z7

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
A) Cash and Deposits	(1)	(2)	(3)
B) Loans	R343	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%	

202
CAPITAL MARKETS**REGIMENTS**

Enabling Progress

Transnet Second Defined Benefit Fund

Phase A, Metropolitan Park

8 Hillside Road

Parktown

1 October 2015

For Attention: Peet Maritz

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, Bimam 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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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): 101119-0, 2010/11/19
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	Kupannua	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		1 651 829,48	
Client	Month	Date of Invoice	Invoice no	Project	Amount (incl vat)	Chivita/Homix	Kupannua	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	TRXDCI0001 (INV0096)	Durban Container Terminal - TRXDCI0001	878 000,64			43 900,03	878 000,64		27/03/2015
Transnet	Jan-15	31-Jan-15	TRXES0001 (INV0095)	GCIA SWAT2 IES - TRXES0001	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	Kupannua	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	TRXDCI0002	Durban Container Terminal - TRXDCI0002	2 483 120,64			124 156,03	2 483 120,64		27/03/2015
Transnet	Feb-15	28-Feb-15	TRXIES0002	GCIA SWAT2 IES - TRXIES0002	2 895 109,80			144 755,49	2 895 109,80		27/03/2015
Client	Month	Date of Invoice	Invoice no	Project	Amount (incl vat)	Chivita/Homix	Kupannua	Albatime	Bank	Outstanding	Bank date
Transnet	Mar-15	30-Mar-15	TRXCOAL010	Coal - TRXCOAL010	1 337 599,99			66 880,00		1 337 599,99	
Transnet	Mar-15	30-Mar-15	TRXGCI007	GCIA Portfolio - TRXGCI007	2 753 513,14			137 675,66		2 753 513,14	
Transnet	Mar-15	30-Mar-15	TRXNMP012	NMPP - TRXNMP012	3 947 833,55			197 391,68		3 947 833,55	
Transnet	Mar-15	30-Mar-15	TRXDCI0003	Durban Container Terminal - TRXDCI0003	2 151 663,36			107 583,17		2 151 663,36	
Transnet	Mar-15	30-Mar-15	TRXIES0003	GCIA SWAT2 IES - TRXIES0003	2 231 702,42			111 585,12		2 231 702,42	
						6 211 156,23		422 185,43		12 422 312,46	
Client	Month	Date of Invoice	Invoice no	Project	Amount (incl vat)	Chivita/Homix	Kupannua	Albatime	Bank	Outstanding	Bank date
Transnet	Apr-15	30-Apr-15	TRXCOAL012	Coal - TRXCOAL012	14 264 250,00			713 212,50		14 264 250,00	
Transnet	Apr-15	30-Apr-15	TRXGCI008	GCIA Portfolio - TRXGCI008	3 327 344,79			166 367,24		3 327 344,79	
Transnet	Apr-15	30-Apr-15	TRXNMP013	NMPP - TRXNMP013	3 947 833,55			197 391,68		3 947 833,55	
Transnet	Apr-15	30-Apr-15	TRXIES0004	GCIA SWAT2 IES - TRXIES0004	2 132 647,70			106 632,39		2 132 647,70	
Transnet	Apr-15	30-Apr-15	TRXIO005	Kumbal Iron Ore	1 341 780,00			67 089,00		1 341 780,00	
Transnet	Feb-15	28-Feb-15	TRX-MC0115	Maputo Corridor - TRX-MC0115	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	8 802 926,17	665 436,98	1 228 046,38		26 803 709,47	
					8 802 926,17					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'; wallemsa@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

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Irene Woods, Centurion
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CERTIFICATE OF VERACITY

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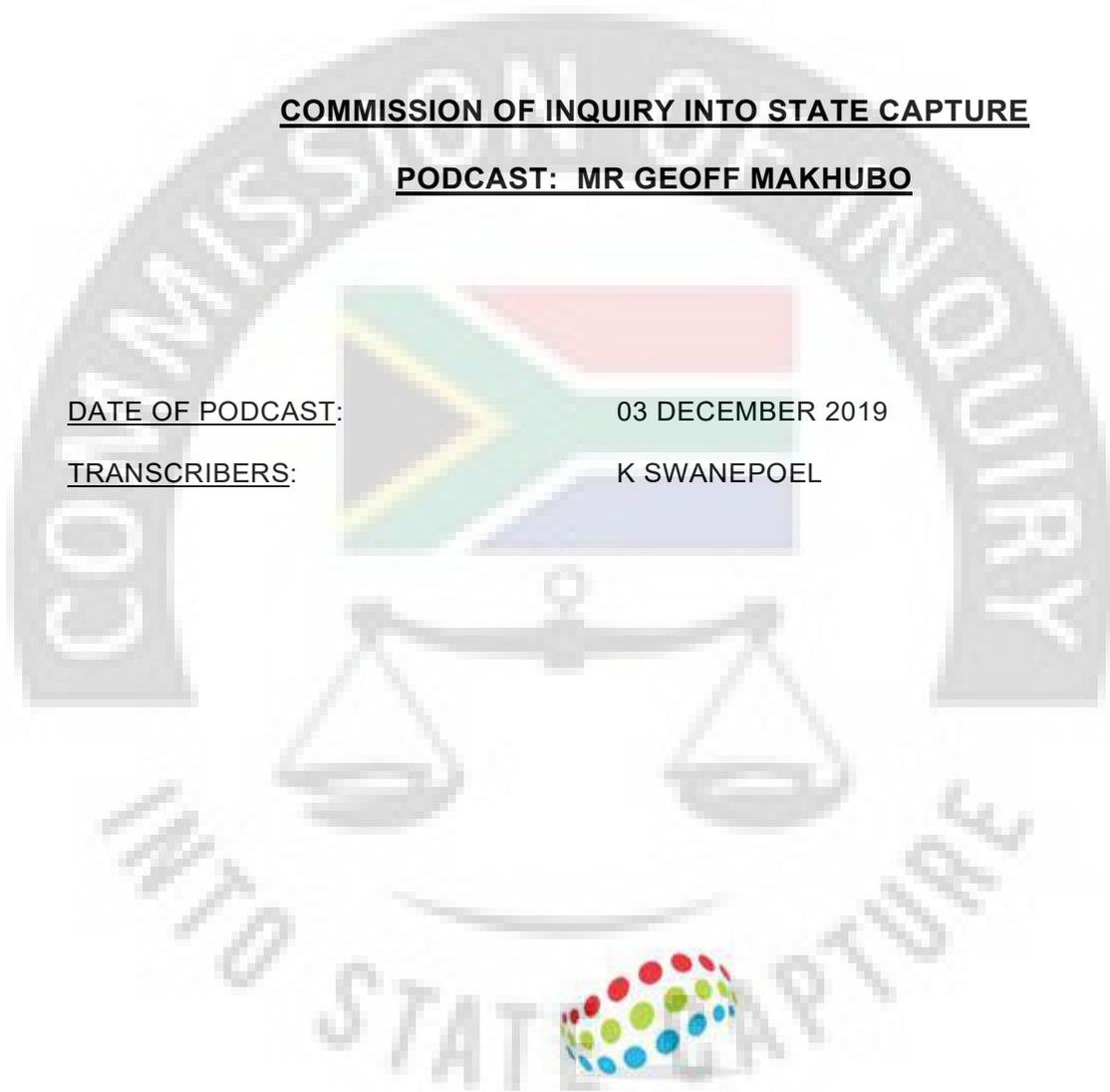
PODCAST: MR GEOFF MAKHUBO

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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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
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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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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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.

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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.

10 Furthermore I said if they have any evidence of 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

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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 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 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.

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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 beginning of August and then the earlier one was around
10 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

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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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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.

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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.

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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]

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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

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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

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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.

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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.

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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.

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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.

10

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:

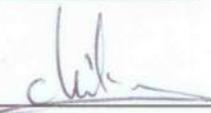
To deliver to the Registrar of Companies, the original CoR39 and/or any other documents or form that may be required for the appointment of directors.

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,

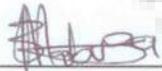
SIGNED and EXECUTED at JOHANNESBURG on this day the 7TH day of NOVEMBER 2011

in the presence of the undersigned witnesses:

AS WITNESSES:

1. 


Signature of resigning director

2. 



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tel: +27 11 403 0444
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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,

A handwritten signature in black ink, appearing to read "M. MAKHUBO", is written over a horizontal line.

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

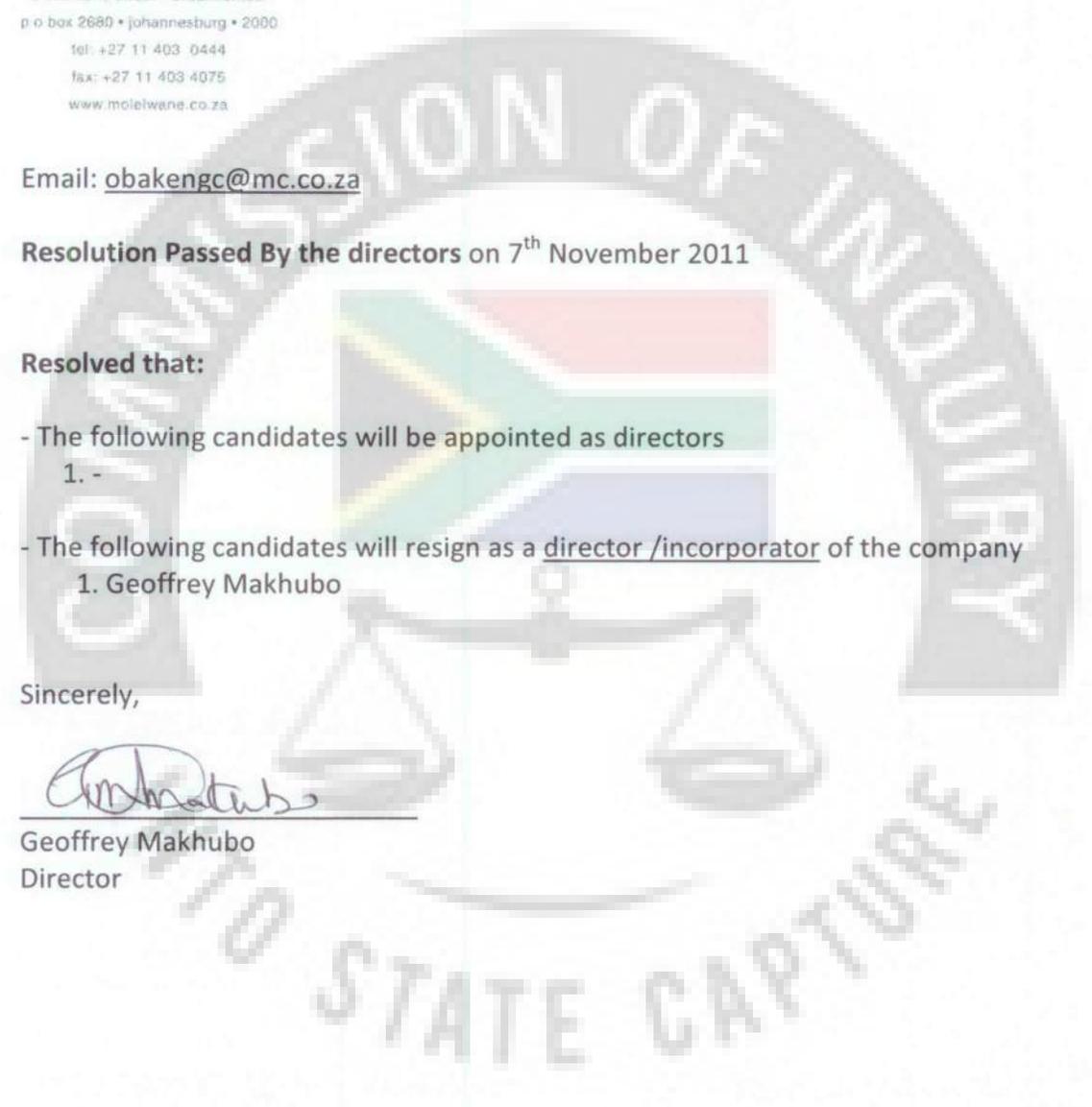
Resolved that:

- 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,

A handwritten signature in black ink, appearing to read 'G Makhubo', is written over a horizontal line.

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.

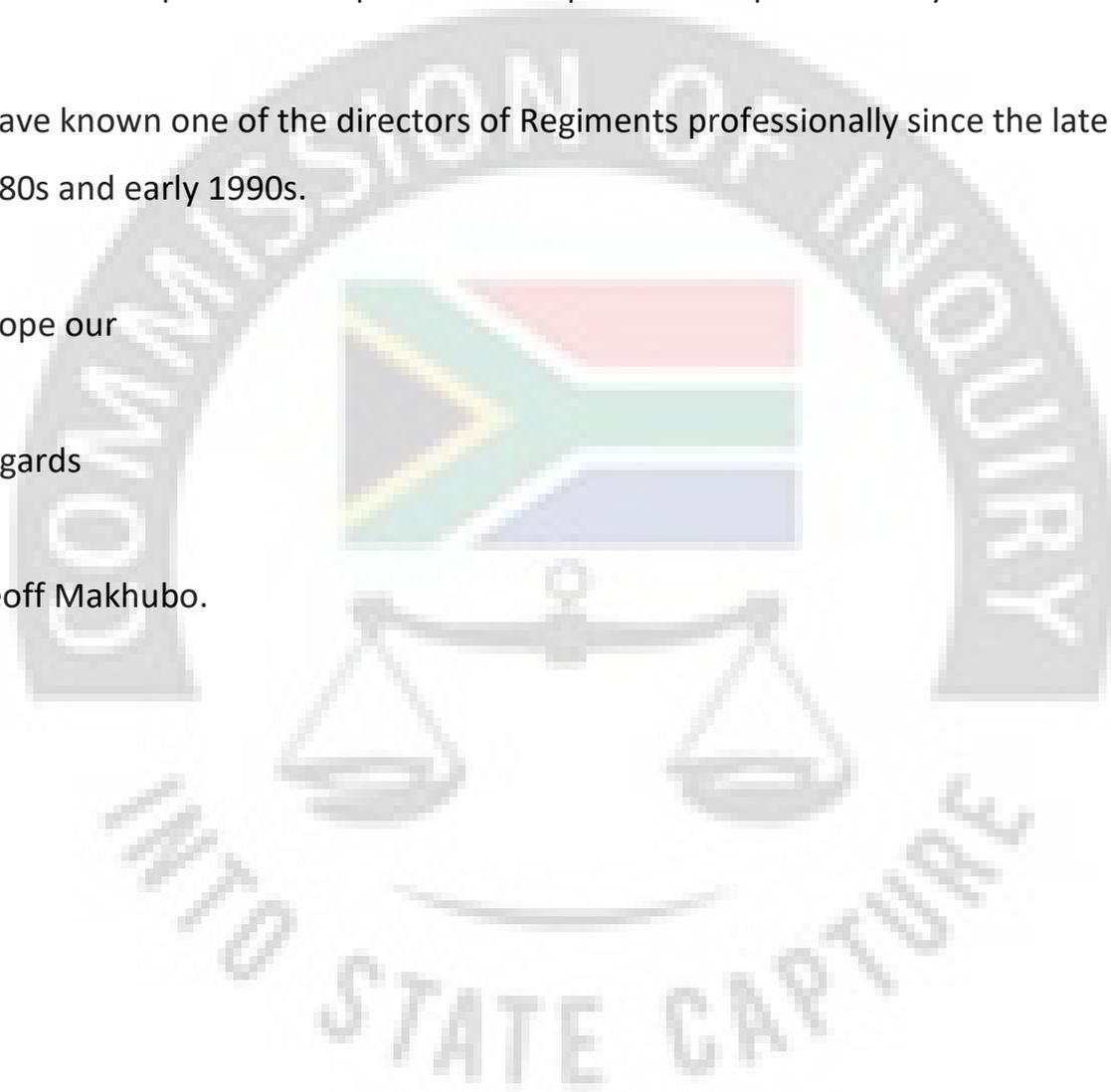
I note the additional 4th and 5th set of questions sent. I would like to reiterate that I have replied to the questions and provided requisite clarity.

I have known one of the directors of Regiments professionally since the late 1980s and early 1990s.

I hope our

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.

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Geoff Makhubo

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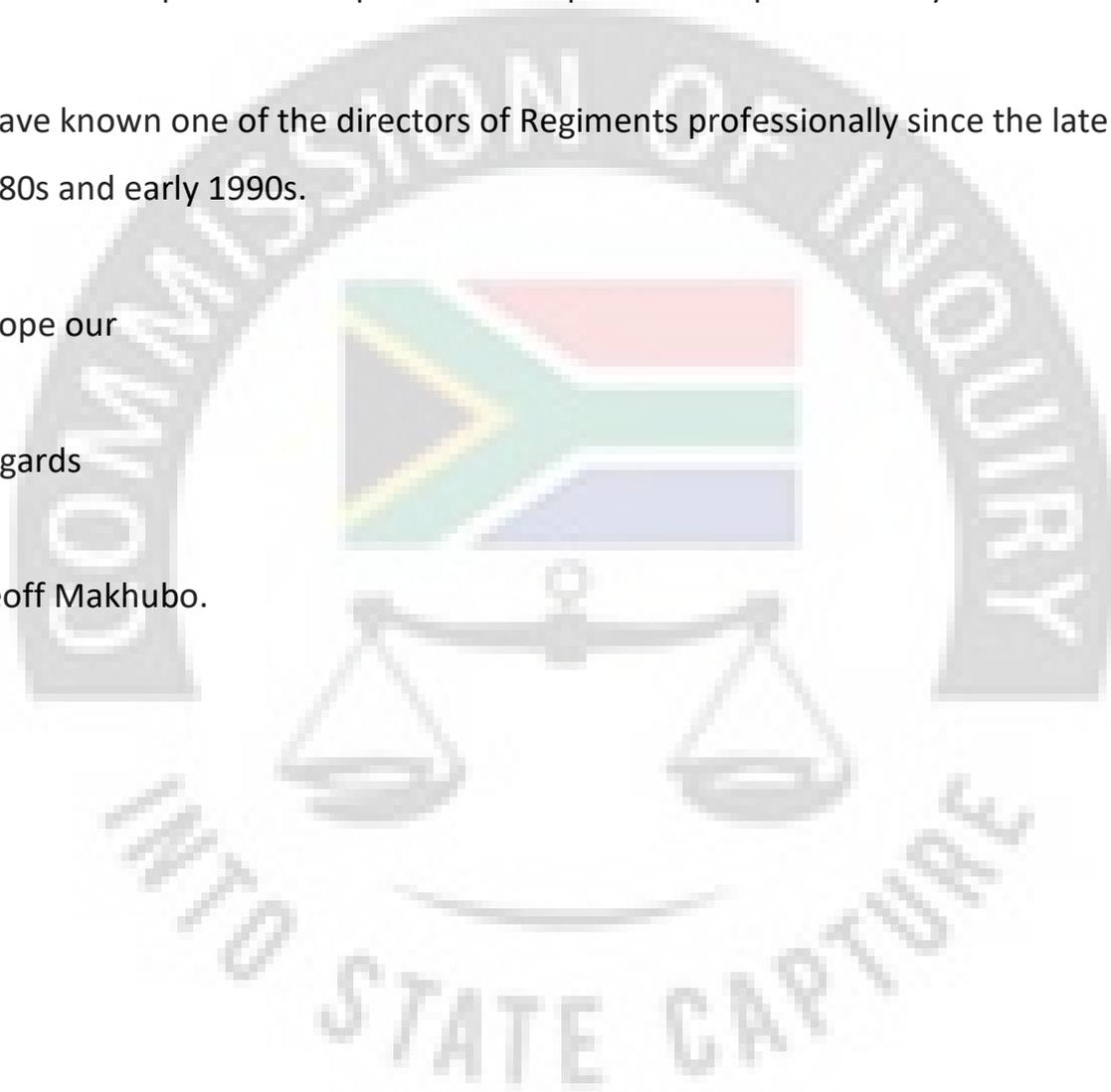
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Regards

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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In other news...



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.

This is the power of investigative journalism. But we cannot do it alone. For 10 years, 'Daily Maverick close to closing' has been our reality. It came to a point where we needed to turn to our readers for help. We created Maverick Insider: a community of readers who want to see us stick around, engage with our us and our journalism and are willing to financially support us. Their voluntary contributions ensure that those who can't afford to pay still have access to our crucial journalism. The more Maverick Insiders we have, the more investigations we can do and the greater the impact it will have on South Africa. Sounds simple, because it is. Sign up here to become part of the community that is affecting genuine change. **For whatever amount you choose** , you can support DM and it only takes a minute.

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By Stephen Grootes

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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			2009/08/28	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			2011/04/11	CR	REG FUND MGRS	713 064,21
62002637025			2011/05/03	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
				35 710 919,64

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	MIR MOLOANTOA G MAKHUBO	2011/08/17	CR	INTERNET TRF FROM TRANSFER CONTRA	50 000,00		MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2012/02/10	CR	INTERNET TRF FROM MC TRANSFER	60 000,00	MC TRANSFER	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2012/09/28	CR	INTERNET TRF FROM TRANSFER	55 000,00	TRANSFER	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2013/04/04	CR	INTERNET TRF FROM TRANSFER	60 000,00	TRANSFER	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2013/04/15	CR	INTERNET TRF FROM TRF	150 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2013/07/31	CR	INTERNET TRF FROM TRF	100 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62445088835	MIR MOLOANTOA G MAKHUBO	2013/12/02	CR	INTERNET TRF FROM DEPOSIT	750 000,00	DEPOSIT	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2013/12/03	CR	INTERNET TRF FROM TRANS LOAN REPAYMENT	120 000,00	TRANS LOAN REPAYMENT	MOLEWANE CONSULTING CC	62002637025	FNB
62445088835	MIR MOLOANTOA G MAKHUBO	2013/12/03	CR	INTERNET TRF FROM DEPOSIT	700 000,00	DEPOSIT	MOLEWANE CONSULTING CC	62002637025	FNB
62445088835	MIR MOLOANTOA G MAKHUBO	2013/12/05	CR	INTERNET TRF FROM DEPOSIT	750 000,00	DEPOSIT	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2014/02/28	CR	INTERNET TRF FROM TRF	50 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2014/03/20	CR	INTERNET TRF FROM TRF	55 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2014/03/24	CR	INTERNET TRF FROM T	50 000,00	T	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2014/04/08	CR	INTERNET TRF FROM TRF	50 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62445088835	MIR MOLOANTOA G MAKHUBO	2014/07/31	CR	INTERNET TRF FROM TRF	100 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62445088835	MIR MOLOANTOA G MAKHUBO	2014/10/02	CR	INTERNET TRF FROM TRF	50 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62118509655	MIR MOLOANTOA G MAKHUBO	2014/12/01	CR	INTERNET TRF FROM TRF	120 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62445088835	MIR MOLOANTOA G MAKHUBO	2014/12/02	CR	INTERNET TRF FROM TRF	500 000,00	TRF	MOLEWANE CONSULTING CC	62002637025	FNB
62445088835	MIR MOLOANTOA G MAKHUBO	2014/12/02	CR	FNB APP TRANSFER FROM TRF	500 000,00	TRF	MOLEWANE 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	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	200 000,00
							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

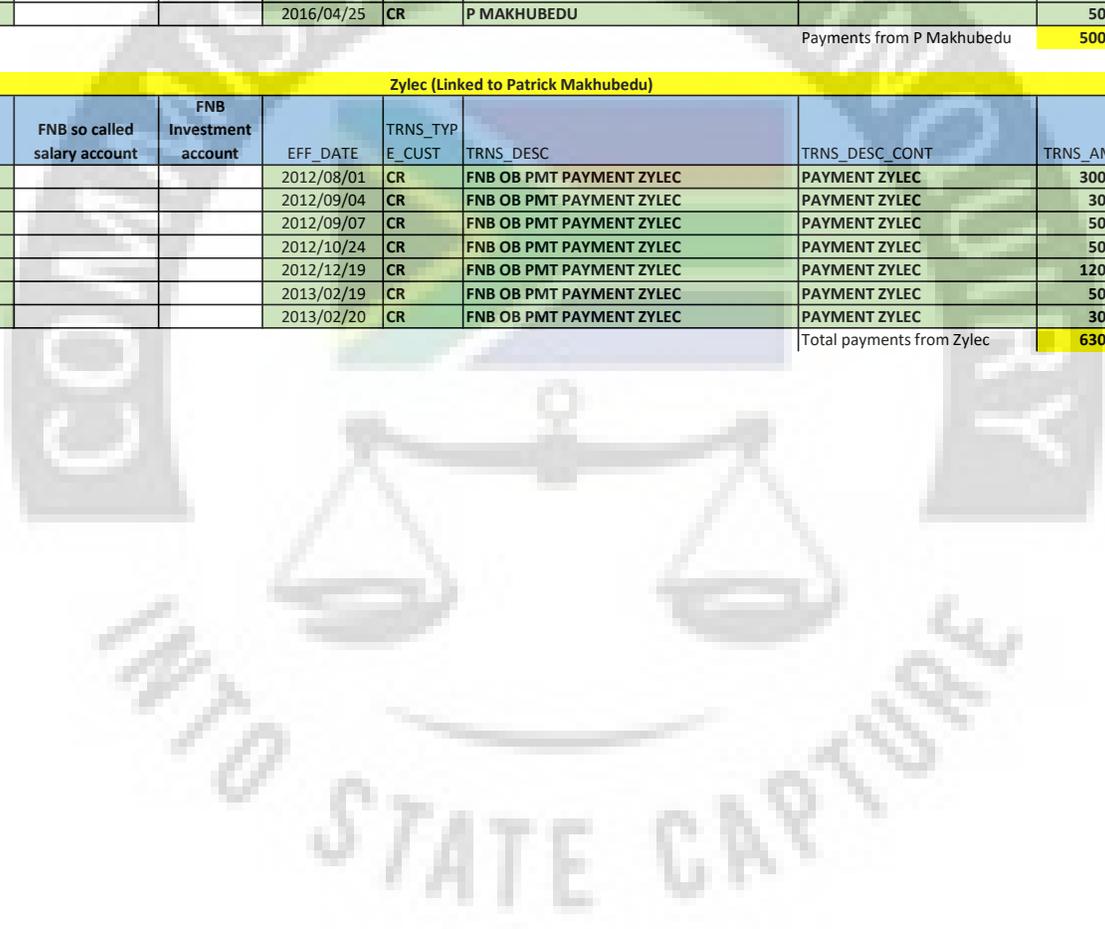
62002637025			2011/09/29	CR	TRANSFER ACCSOLVE		20 586,64
62002637025			2011/10/18	CR	TRANSFER ACCSOLVE		5 000,00
62002637025			2011/10/19	CR	TRANSFER ACCSOLVE		7 000,00
62002637025			2011/10/19	CR	TRANSFER ACCSOLVE		4 402,20
62002637025			2011/10/25	CR	TRANSFER ACCSOLVE		30 000,00
62002637025			2011/10/31	CR	TRANSFER ACCSOLVE		20 586,64
62002637025			2013/04/19	CR	FNB OB PMT ACCSOLVE LOAN	ACCSOLVE LOAN	20 000,00
62002637025			2013/04/29	CR	FNB OB PMT ACCSOLVE LOAN	ACCSOLVE LOAN	20 000,00
62002637025			2015/06/05	CR	TRANSFER ACCSOLVE		50 000,00
Total receipts from Accsolve							993 225,48

Patrick Makhubedu (From Zylec / TSS / EOH)

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			2014/08/22	CR	PATRICK MAKHUBEDU		80 000,00
62002637025			2014/09/01	CR	PATRICK MAKHUBEDU		100 000,00
62052928060	62052928060		2014/09/15	CR	P MAKHUBEDU		70 000,00
62002637025			2016/02/01	CR	P MAKHUBEDU MFUNDI		200 000,00
62002637025			2016/04/25	CR	P MAKHUBEDU		50 000,00
Payments from P Makhubedu							500 000,00

Zylec (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			2012/08/01	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	300 000,00
62002637025			2012/09/04	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	30 000,00
62002637025			2012/09/07	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50 000,00
62002637025			2012/10/24	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50 000,00
62002637025			2012/12/19	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	120 000,00
62002637025			2013/02/19	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	50 000,00
62002637025			2013/02/20	CR	FNB OB PMT PAYMENT ZYLEC	PAYMENT ZYLEC	30 000,00
Total payments from Zylec							630 000,00



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";

- 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";

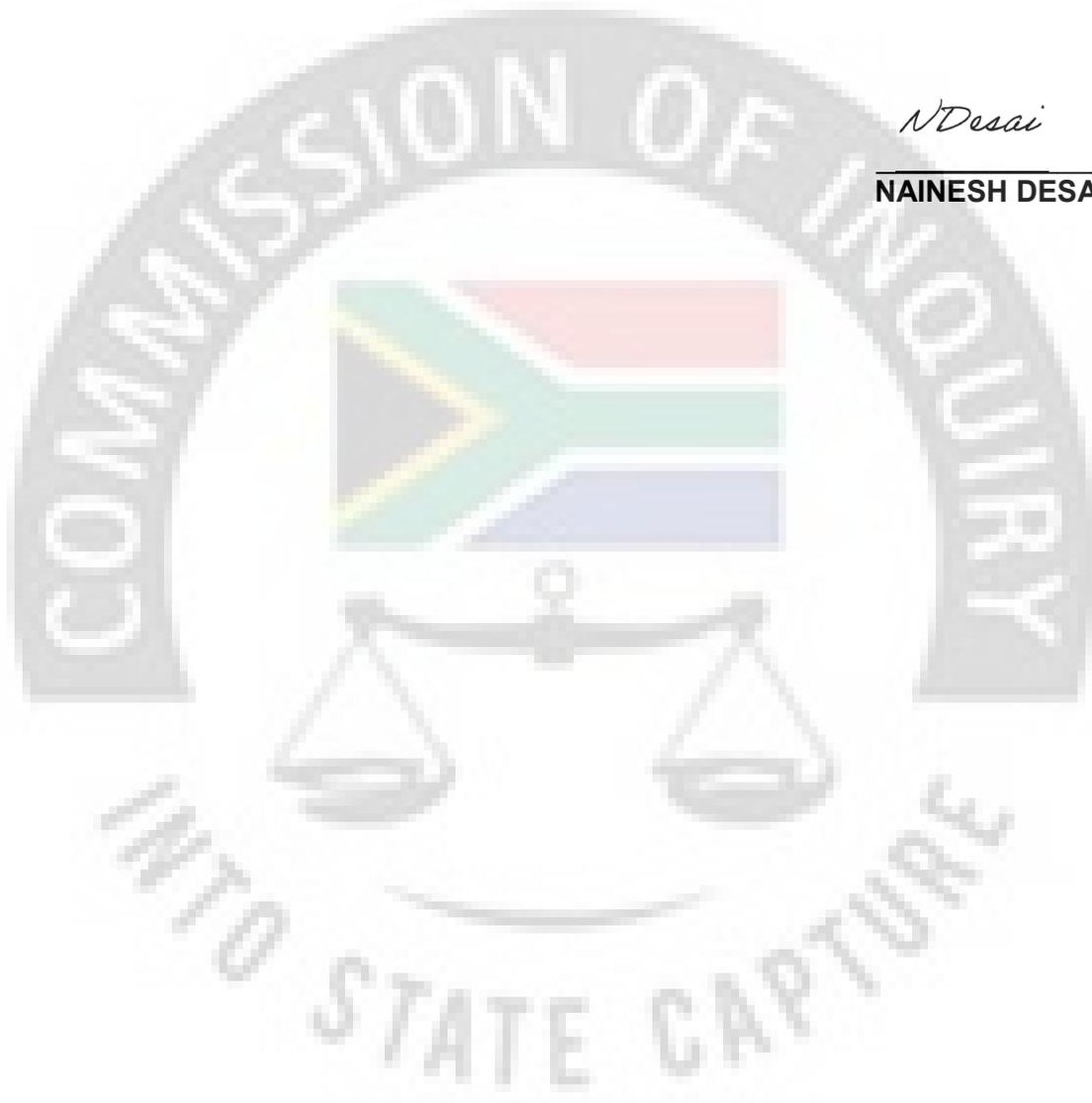
- 25.48 R83 914 was transferred on 30 April 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.49 R77 063,57 was transferred on 30 April 2014 into Molelwane's account with number 62002637025 from Standard Bank account 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";

- 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



FNB First National Bank - a division of First Rand Bank Limited
 An Authorised Financial Services and Credit Provider.
 Reg. No. 1929/001225/06

KILLARNEY
 Pay/Betaal CASH
 the sum of/die bedrag van THREE THOUSAND RÁND

Date/Datum 03/08/2013
 256-205
 or Bearer of Toonder

FNB KILLARNEY
 03 AUG 2013
 TELLER 1
 256 - 205

R 300,000.00
 FOR: MOLEWANE CONSULTING CC
 CK 1997/026816/26-SALARY ACC
[Signature]
 5/8

Registered Bank Reg. No. 1929/001225/06

0589 1:256205: 62052928060 03

Check confirmed with Mr
 Moleantoa Makhubo.
 083 261 3356 12.23 3/8/13
 20071500

[Signature]
 19/8/13

FNB KILLARNEY
 TELLER 1
 256 - 205

FNB First National Bank - Division of FirstRand Bank Limited
 Reg No 1929/001225/06

256-205

Date Datum 24 / 10 / 2013

KILLARNEY
 Pay Betaal CASH or Bearer of Toonder

the sum of die bedrag van TWO HUNDREDS THOUSAND

R 200,000

**FOR: MOLEWANE CONSULTING CC
 CK 1997/028316/23 SALARY ACC**

Registered Bank Reg No 1929/001225/06

110491 256205 62052928060 03

R200 x 10 000

2013/10/21

Chikane O.A

3P

Charge in S. Africa

Time: -13h03

25/10/13

Jeff Makhubo

08332613356



FNB
First National Bank

First National Bank - a division of FirstRand Bank Limited
An Authorised Financial Services and Credit Provider
Reg. no. 1929/001225/06

256-205

Date Datum 25/03/2014

KILLARNEY

Pay Betaal **CASH**

FNB ROSEBANK

or Bearer of Toonder

the sum of die bedrag van **ONE HUNDRED THOUSAND RANDS**

25 MAR 2014

R 100,000

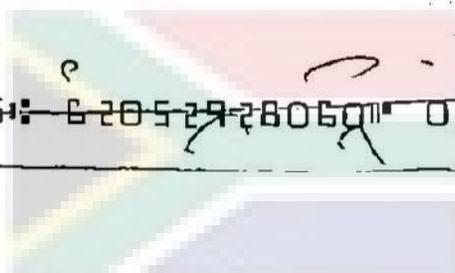
TELLER 4
253-305

**FOR MOLEWANE CONSULTING CC
CK 1997/026918/23 SALARY ACC**

[Signature]

Registered Bank Reg No 1929/001225/06

009082425029 256205 620529280601 03



COOPERATIVE BANK OF SOUTH AFRICA



[Signature]
[Signature]

[Signature]
Client
M. M. Molewane
083 261 3526

[Signature]
TELLER 4
253-305

[Signature]
[Signature]
[Signature]
[Signature]
R 8012315407087
FNB ROSEBANK
TELLER 4
253-305

Signature Card Handtekeningkaart

Date / Datum		Y/J	Y/J	M	M	D	D
2005		03	20				

Original/Oorspronklike Despatch To: Centralised Bookkeeping Centre, 6th Floor, 26 Trump Street, Selby, Johannesburg
 Stuur Aan:

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) / Taknummer (1ste 6 Digitaal): **250855**

Account Number of Client / Rekeningnummer van Klient: **62002637025**

Account Name / Rekening Naam: **Molewane Consulting CC**

Signing Arrangements / Tekening Reëlings: **any one**

Remarks / Opmerkinge: **F95(B) Dual D/o 20/3/06**

Signature	
Handtekening	Molewane Consulting CC
Signature	
Handtekening	Molewane Consulting CC
Name / Amp	
Signature	
Handtekening	
Name / Capacity	



Signature Card Handtekeningkaart

Date / Datum		Y/J	Y/J	Y/J	M	M	D	D
20030430								

Duplicate/Duplikaat Despatch To: Centralised Bookkeeping Centre, 6th Floor, 26 Trump Street, Selby, Johannesburg
 Stuur Aan: Oorspronklike en Duplikaat moet deur klient in **SWART** ink onderteken word.

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 (1 sie 6 Digite) **250855**

Account Name Molewane Consulting cc 1997/02636/23 Salary Account
 Rekening Naam
 Signing Arrangements Any one to sign
 Tekening Reelings **Fas b Dual yd 30.04.2003.**

Signature	
Handtekening	
Name / Capacity Signature	M. G. MACHUBO
Handtekening	
Name / Amp Signature	
Handtekening	
Name / Capacity	

Signature Card Handtekeningkaart

Date / Datum		Y/ J		M		D	
9	8	0	8	1	4		



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)
Taknummer (1ste 6 Digitale) **250855**

Account Name
Rekening Naam **MOLELWANE CONSULTING CC**

Account Number of Client
Rekeningnummer van Klient **62002637025**

Signing Arrangements
Rekening Reëlings **ONLY ONE TO SIGN**

Nature of Mandate/Form Number
Aard van Volmag/Vormnr. **75606**

	Signature
	Handtekening
T. C. MATHIBU (FINANCIAL DIRECTOR)	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
Illovo 2196
PO Box 1455
Saxonwold 2132

Apex-Hi Properties Ltd
Reg no 1999/000238/06
Apex-Hi Properties Limited
Val Reg: 4160191013



Molelwane Consulting CC,
Noswal Hall,
P. O. Box 2380,
Johannesburg,
2000

**ORIGINAL
CITED**

Tel: 011-842-4896 / 403-0444
Fax: 403-0475 / 403-2670

Tax Invoice No.	DMENOS - 161
Statement Date	A/C No.
01 Oct 2006	DMENOSMAK0

Includes Transactions up to 28 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	0.
31 Oct 2006	PARKING BAY	870.23	121.83	992.06	0.
01 Oct 2006	WATER 19 JUL 2006 - 14 AUG 2006 : 6:	1,400.00	196.00	1,598.00	0.0
01 Oct 2006	PARKING BAY PARKING 4BAYS	59.40	8.31	67.71	0.0
01 Oct 2006	DOM EFFLUENT 19 JUL 2006 - 14 AUG 2006 : 6:	1,500.00	210.00	1,710.00	0.0
01 Oct 2006	RENTAL, OFFICES SUITE 8004	45.80	6.38	51.98	0.0
01 Oct 2006	MUNICIPAL RATES CID LEVIES SUITE 8004	3,931.04	550.35	4,481.39	0.0
01 Oct 2006	MUNICIPAL RATES BACKCHARGE - JUL/AUG/SEP 2006	51.70	7.24	58.94	0.0
01 Oct 2006	PARKING BAY PARKING 0060	18.36	2.29	18.65	0.0
		423.50	59.29	482.79	0.0
		Total VAT:	1,161.69	18,940.29	0.00

ARREARS	CURRENT	TOTAL DUE	18,940.29
9,480.77	9,459.52		

* 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 receipted without prejudice

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. Tjaks moet uitgemaak word aan: BROLL PROPERTY MANAGEMENT

DETACH AND REMIT WITH PAYMENT TO EITHER STANDARD BANK (ANY BRANCH) OR BROLL PROPERTY MANAGEMENT



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.

Teller's date, stamp, and signature	Notes
Cheque deposited (Drawers name)	Coins
	Postal/Money orders
	Total cash
Total credit: *R	

Customer I.D. number	Amount*	Transaction code	Dep. branch I.D. number	Remitter	Reference
035R	18940.29	E	E	M65ENOS	MAK085

Depositor's Contact Person's name

Contact Telephone no.

Depositor's/Contact Person's signature

Operator's Initials





11 July 2009

CARLSWALD - CARLSWALD
Shop 7 - 9 Carlswald Shopping
Centre, corr Leven & New Roads
Noordwyk, Midrand
P O BOX 1250 HAI FWAY HOUSE 1685

GAUTENG - NORTHKAND
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 REFF 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~~
~~John~~

Patrick / John
Friday 25/8
Monday 28/8

STATE CAPITAL



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
(Identify 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/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 JOHANNESBURG on 11 OCTOBER 2006
(Place) (Date)

[Signature]
(Customer Signature)

6810120853940811
(Identify Number)

[Signature]
(Customer Signature)

[Empty Box]
(Identify Number)

[Signature]
(Witness Signature)

MILAKALA MOKHUBO
(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	<input type="checkbox"/>
Transmission	<input type="checkbox"/>
Investments	<input type="checkbox"/>

Cheque Book Style:

Ordinary	(40 Forms)	<input type="checkbox"/>
Executive	(40 Forms)	<input type="checkbox"/>
Record	(100 Forms)	<input type="checkbox"/>
Record	(40 Forms)	<input type="checkbox"/>
Company Style	(200 Forms)	<input type="checkbox"/>

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		
Statement to be	Posted	Called for
	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 Continue
 (Forms to be completed in duplicate)

FOR OFFICE USE ONLY

Type of Account

FNB Cheque	<input type="checkbox"/>
Transmission	<input type="checkbox"/>
Investments	<input type="checkbox"/>

Cheque Book Style:

Ordinary	(40 Forms)	<input type="checkbox"/>
Executive	(40 Forms)	<input type="checkbox"/>
Record	(100 Forms)	<input type="checkbox"/>
Record	(40 Forms)	<input type="checkbox"/>
Company Style	(200 Forms)	<input type="checkbox"/>

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: (011) 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

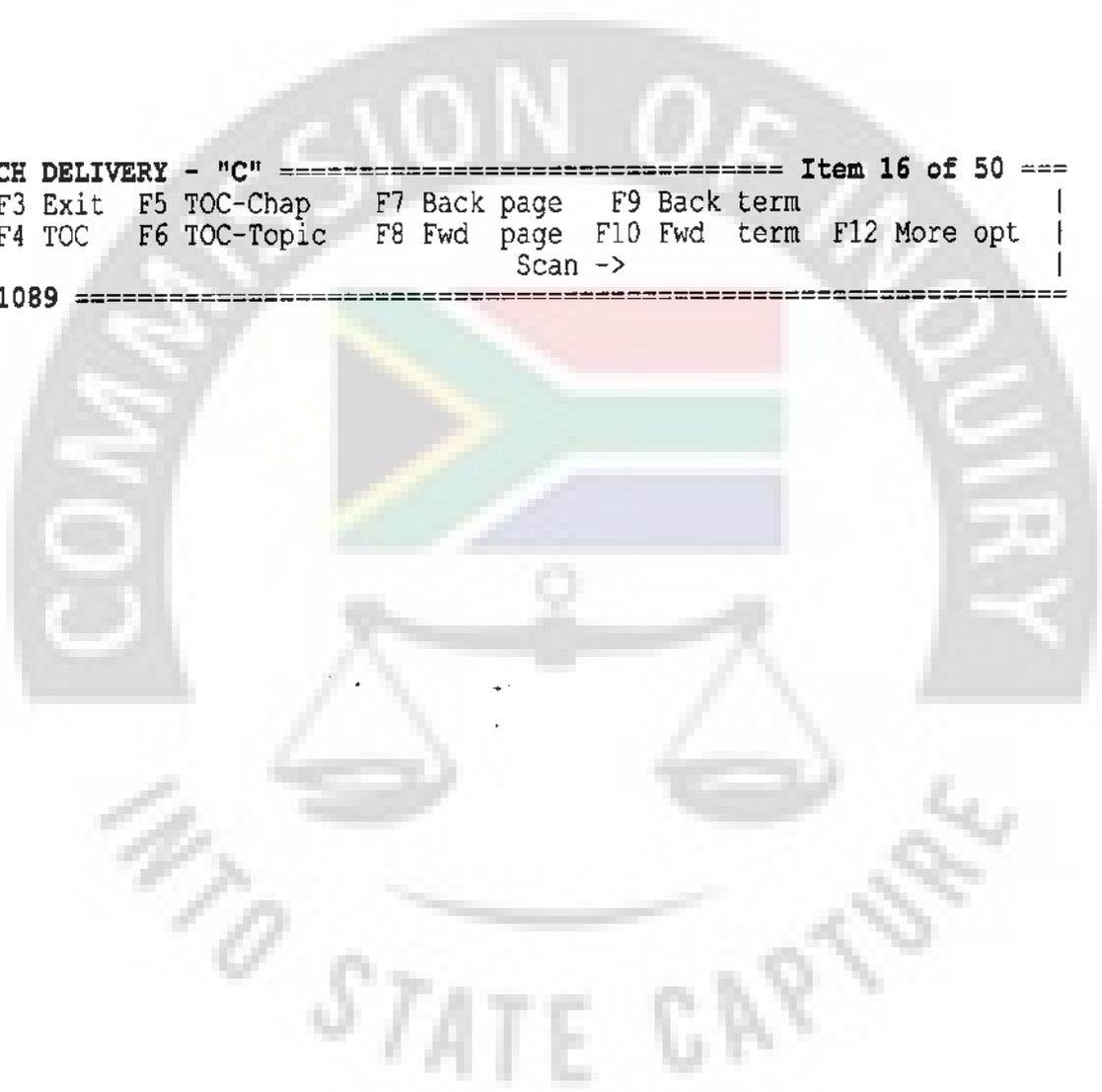
DAY 2 PROCESSING FUNCTIONS - GOLD REEF DAY 2 CENTRE

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 09:32

Job	Date/Time	Type	Identification	Duration	Pages	Result
7384	10-Aug-2006 09:31	Send	3180609	0:34	2	Success

1

AUTHORITY FOR TRANSFER OF ACCOUNTS

First National Bank a division of FirstNational Bank Limited, Reg. No. 1929/001225/06.

(Name in block letters) OBANE CHIKANE

(Witness Signature) _____

(Customer Signature) _____

(Identity Number) _____

(Customer Signature) _____

(Identity Number) 61201210121513141011

Sign at BLANCKMONTAIN on 4 July 2006

I/we understand that my Debt Order/Personalized Debit/Personalized Finance House and other credits my responsibility to inform the Insurance Companies, Finance Houses and other creditors concerned of the full details of the transfer my/our account/s.

Any outstanding Cheques, Bills and Personalized Notes drawn by my/us, or presented for payment to you on your Branch may be debited to my/our account/s.

I/we authorize the Branch to which my account/s is transferred, to treat all forms, signing authorizations and other documents in force, as if

(Delete if not applicable)

1) Transmission / Cheque	<input checked="" type="checkbox"/>
2) Transmission / Cheque	<input checked="" type="checkbox"/>
3) Transmission / Cheque	<input checked="" type="checkbox"/>
4) Call / Notice / Term	<input checked="" type="checkbox"/>
5) Call / Notice / Term	<input checked="" type="checkbox"/>
6) Call / Notice / Term	<input checked="" type="checkbox"/>

(Account Number)

61201210121513141011	61201210121513141011	61201210121513141011	61201210121513141011	61201210121513141011	61201210121513141011	61201210121513141011	61201210121513141011	61201210121513141011	61201210121513141011
----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------	----------------------

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.

Dear Sir,

(Identity Number/Registration Number) 191910121513141011

(Customer Full Name) Molewane Consulting CC

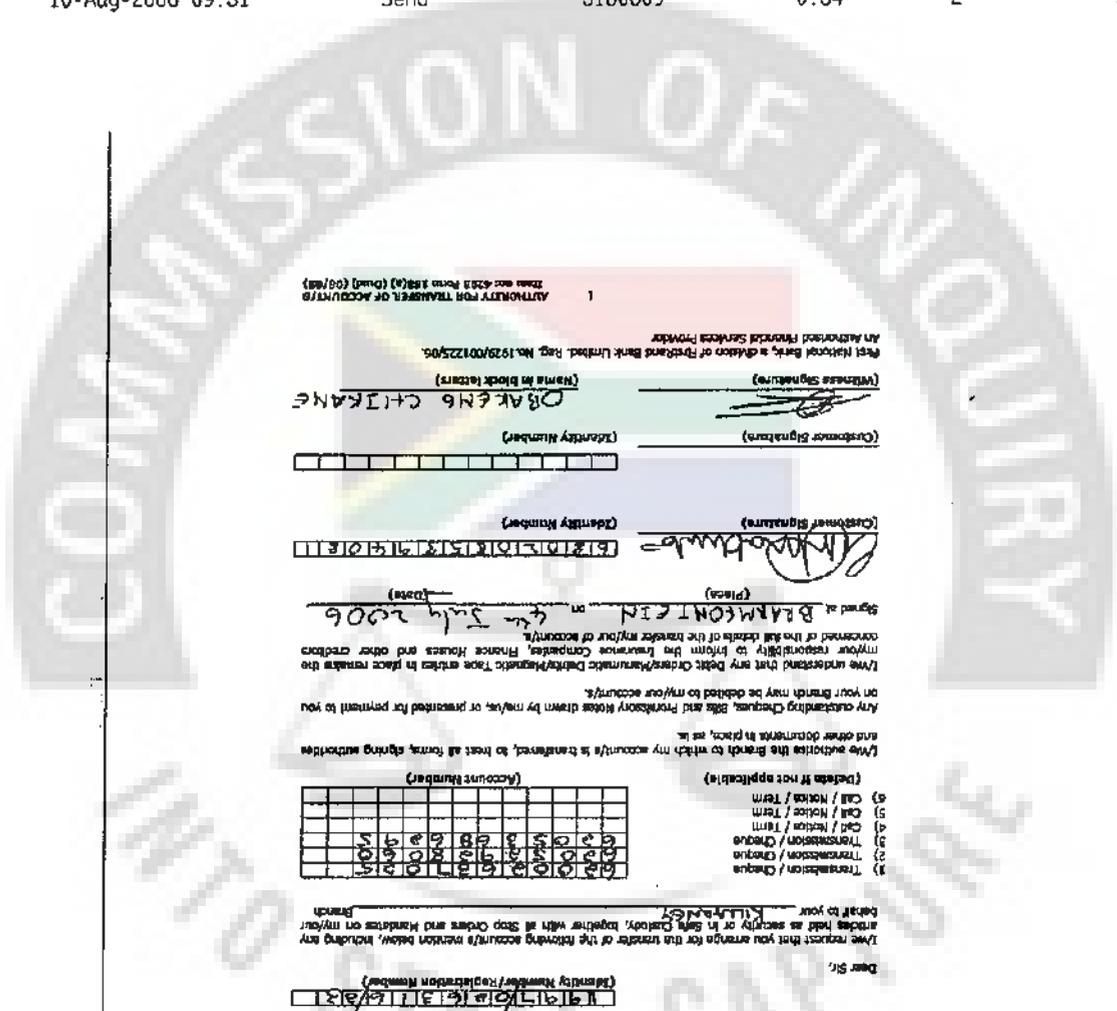
For The Manager Branch

Courts hold

4 July 2006

(Forms to be completed in duplicate)

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 POODE 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

POSTAL ADDRESS

POSTNET SUITE 111
PRIVATE BAG X51
RIVONIA

2128

ADDRESS OF REGISTERED OFFICE

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

windeed
information is our business

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 KAIOS

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 KAIOS 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 \(EULA\)](#).



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)	4708010558080
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) TEBOHO CLIVE	
2	(i)	7309235311089
2	(ii)	3 33,34 %
4	R 33-34	
5	173 POOE STREET MOROKA, TSHIAWELO, 1818	
6	PO BOX 2680 JOHANNESBURG, 2000	
7	<i>[Signature]</i>	3.998
8	1	2
	3	1998-09-16
4	1998-09-16	5
	6	

1	(a) MAKHUBO	
1	(b) MOLOANTOA GEOFFREY	
2	(i)	6802085394081
2	(ii)	3 33,33 %
4	R 33,33.	
5	22 APALU STREET MEREKALE EXT 4, 2091	
6	PO BOX 2680 JOHANNESBURG, 2000	
7	<i>[Signature]</i>	3.9.98
8	1	2
	3	1998-09-16
4	1998-09-16	5
	6	1998-09-16

1	(a)	
1	(b)	
2	(i)	
2	(ii)	3 %
4	R	
5		
6		
7		
8	1	2
	3	
4	1998-09-16	5
	6	

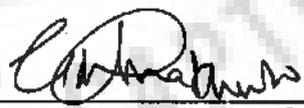
R E S O L U T I O N

At a meeting of the... MEMBERS (Directors/Members/Partners - insert which is applicable) of MOLELWANE CONSULTING CC (insert the full name of the business) (Registration Number 1997/063/6/23.....) held at BRAMFONTEIN..... on the 12.... day of OCTOBER.....2006.

IT WAS RESOLVED THAT:

1. MOLOANTSA 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. MOLELWANE CONSULTING CC [DRAFTING NOTE: Insert the full name of the business] nominates MOLOANTSA G. MACHUBO..... (ID Number 680085394081.....) to utilise Electronic Banking for Business Clients' services and that MOLOANTSA 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.

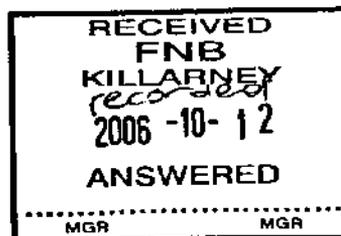


DESIGNATION : MEMBER

DESIGNATION

DESIGNATION





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	<u>[Signature]</u>	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.

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 T CUCU? Y

TEL NO(011) 4030444 CNTRY ZA

CELL (083) 2613356

CONTACT JEFF MAKHUBO 0832613356

BK REL

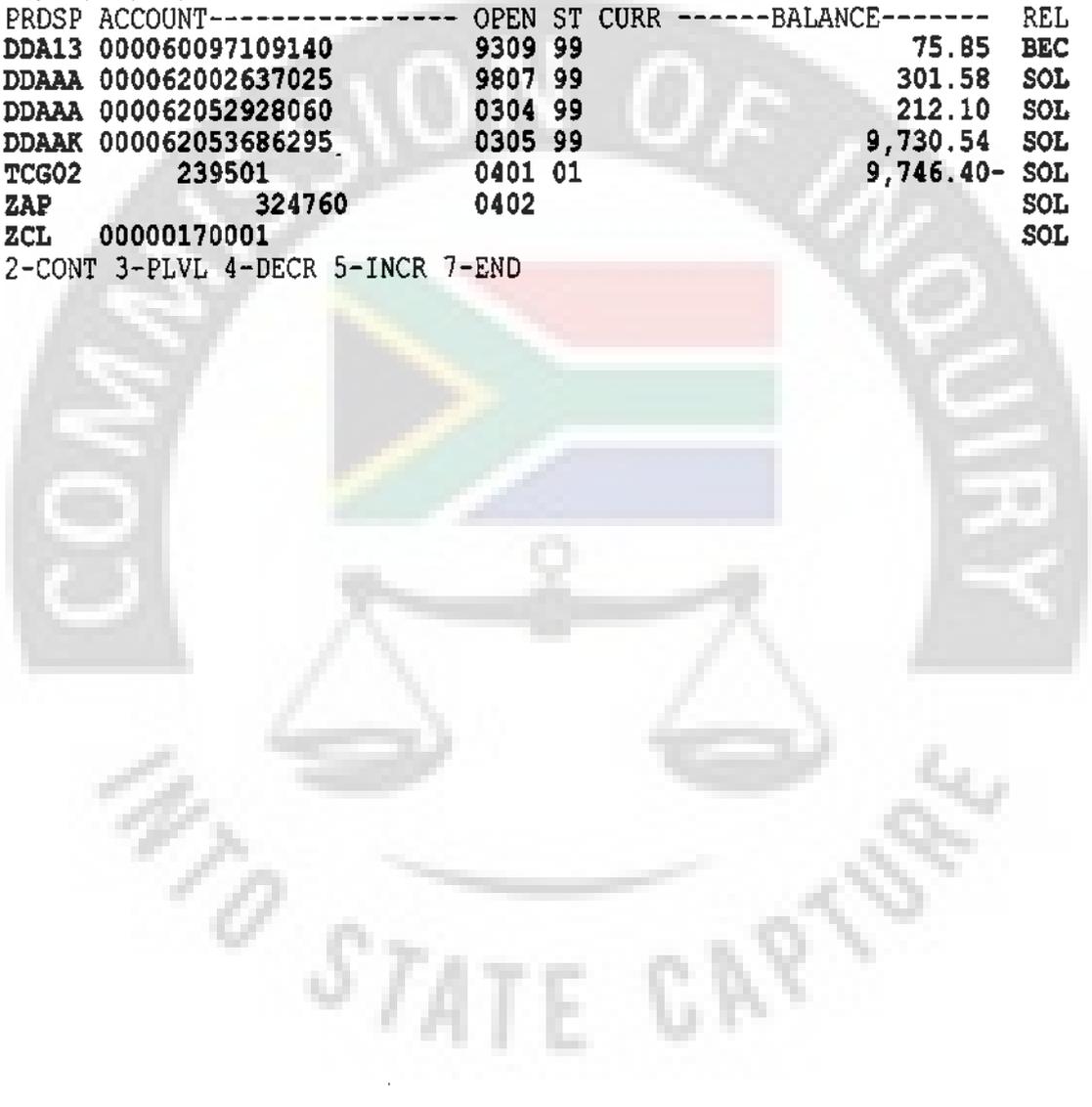
TITLE FINANCIAL DIRECTOR

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 GEREGISTREERDE WOON- EN POSADRES in hierdie sakke.

2. Indien u van adres verander, of u uien besonderhede van huidige adres, byvoorbeeld naam of voor- of agter- en/of verandering moet die vorm **KENNINGSWING VAN ADRESVERANDERING** wat in die sakke agter, in die identiteitsdokument is, gebruik word om die verandering aan te meld en moet dit ingesê word by of gerops 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 or 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 or posted to the nearest regional district office of the DEPARTMENT OF HOME AFFAIRS.

ID No: 26802085539408-1

S.A. BURGER / S.A. CITIZEN

VAN / SURNAME: MAKHUBO

VOORNAAM / FORENAMES: MOKOANTOA 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 BY / ISSUED BY: DIRECTEUR-GENERAAL / DIRECTOR-GENERAL: HOME AFFAIRS



FNB KILLARNEY

RECEIVED BY: *[Signature]*

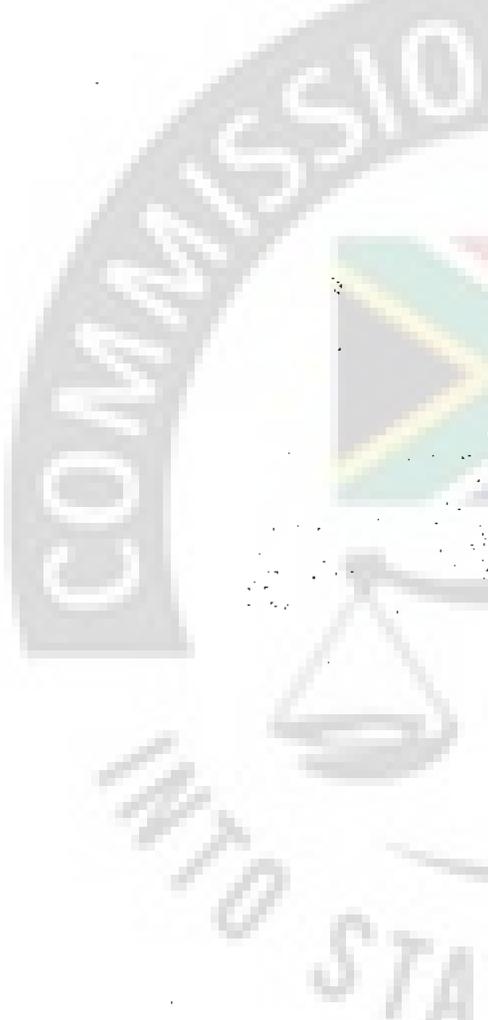
ORIGINAL HANDLED BACK TO CLIENT

ORIGINAL HANDLED BACK TO CLIENT

RECEIVED TRUE COPY OF THE ORIGINAL

FNB KILLARNEY

UNITED STATES CAPTURE



1
I.D. No. 470801 0558 08 2



S. A. BURGER/S. A. CITIZEN

VAN/SURNAME

MAKHUBO

VOORNAAM/FORENAMES

MATLAKALA FLORENCE

GEREGISTREERTE WOOD/ DISTRICT OR COUNTRY OF BIRTH

SOUTH AFRICA

GEREGISTREERTE WOOD/ DATE OF BIRTH

1947-08-01

DATE ISSUED

1995-05-19

UITGEEREK OP BESSAG VAN DIE DIREKTOR-GENERAAL BINNELANDE SAKE

ISSUED BY AUTHORITY OF THE DIRECTOR-GENERAL HOME AFFAIRS



GEREGISTREERDE WOON- EN POSADRES

1. Bewaar die bewys van u GEREGISTREERDE WOON- EN POSADRES in hierdie sakke.
2. Indien u van adres verander het, al indien besochthede 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 opgesoek word aan die naaste Street-Administratiewe van die DEPARTEMENT VAN BINNELANDE 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, use 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.



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



MENU CO 15 INC1 2 ZCE INCONTACT SETUP SCREEN 20180913 11.43.09
 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 FIRSTRAND 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: *[Signature]* DATE: 13/09/2018

PF: 3-PSCR 15-PSCR



To: First National Bank
Branch: Killarney Branch

Attention: Thabang Lephala

Per: Email

Date: 18 November 2016

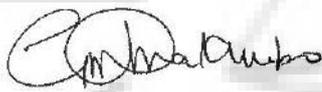
Re: Bank Statements for Molelwane Consulting CC

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



Moloantsoa Geoffrey Makhubo

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
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 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.

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	08/01/30	Business Cheque Account	BV

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 days/.

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

✉ 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 ST58
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 : 58
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R4.05Dr**

Statement from **30 January 2008 to 29 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		27.77 Dr
Funds Received/Credits	1	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	500.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	1	470.00 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	470.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	33.02 Dr
Service Fees	2	33.00 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		30.90 Dr
Available Balance (01h17 - 01 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	08/02/29	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.

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	08/02/29	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 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

e-Mail
Web

Branch Code 256205
Fax (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 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



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

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	08/04/30	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.

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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	08/04/30	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.

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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

Page 1 of 2

Delivery Method R3
PO/30/NV/DDA AA

3

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	
17 May	Internet Trf From	Inter Acc	300.00 Cr		277.91 Cr	
19 May	Internet Trf From	Inter-7025	100,000.00 Cr		100,277.91 Cr	
19 May	Cheque 249	Standard Braamfontei 420982558	94,993.00		5,284.91 Cr	23.00
20 May	Cheque 250	Standard Braamfontei 46159	939.15		4,345.76 Cr	23.00
22 May	Internet Trf To	Inter	2,000.00		2,345.76 Cr	3.00
22 May	Internet Trf To	Inter	1,000.00		1,345.76 Cr	3.00
29 May	Internet Trf From	Inter-Money Market	66,000.00 Cr		67,345.76 Cr	
29 May	Internet Pmt To	Accsolve Salary	10,157.66		57,188.10 Cr	
29 May	Internet Pmt To	Accsolve Accsolve Salary	15,644.61		41,543.49 Cr	
29 May	Internet Pmt To	Lindiwe Salary Molelwane Salary	4,035.00		37,508.49 Cr	
29 May	Internet Pmt To	Diana Salary Salary Molelwane	7,260.00		30,248.49 Cr	
29 May	Internet Pmt To	Accsolve Salary	9,848.00		20,400.49 Cr	
29 May	Internet Pmt To	Karabo Salary Molelwane Salary	7,277.01		13,123.48 Cr	
29 May	Internet Pmt To	Kakali Salary Molelwane	6,855.00		6,268.48 Cr	
29 May	Internet Trf From	Transfer Main	2,000.00 Cr		8,268.48 Cr	
29 May	Internet Pmt To	Obakeng Salary Molelwane Salary	8,175.22		93.26 Cr	
30 May	Int On Debit Balance		0.22		93.04 Cr	
30 May	Penalty Interest		0.03		93.01 Cr	
30 May	Electronic Payments	Bis/Int 8 @ 6.50 = 52.00	0.00		93.01 Cr	52.00
30 May	#Monthly Account Fee		30.00		63.01 Cr	
30 May	#Service Fees		104.00		40.99	(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.

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	08/05/30	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 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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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	08/06/30	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 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
2 Jul	Internet Trf From	Inter	200.00 Cr		99.43 Cr
17 Jul	Magtape Credit	Cashfocus Trapeace-Donation-Co	1,000,000.00 Cr		1,000,099.43 Cr
18 Jul	Internet Trf To	Inter	20,000.00		980,099.43 Cr
18 Jul	Internet Trf To	Inter	80,000.00		900,099.43 Cr
19 Jul	Internet Pmt To	Lethabile Transfer Molelwane Consulting	20,000.00		880,099.43 Cr
22 Jul	Internet Pmt To	Mapena Geoff	5,000.00		875,099.43 Cr
22 Jul	Internet Pmt To	Transfer Accsolve Transfer Molelwane	50,000.00		825,099.43 Cr
22 Jul	Internet Pmt To	Geoff Standard Molelwane Consulting	10,000.00		815,099.43 Cr
22 Jul	Internet Trf To	Cc Payment	10,000.00		805,099.43 Cr
22 Jul	Cheque Cashed 252	Firstnat Killarney	180,000.00		625,099.43 Cr
22 Jul	Cash Handling Fee		0.00		625,099.43 Cr
22 Jul	Internet Pmt To	Escom Centre Ecc7554/103488	200,000.00		425,099.43 Cr
23 Jul	#Notification Fee - Fax		3.50		425,095.93 Cr
24 Jul	Internet Pmt To	YI Donation Pt/Mg Donation	100,000.00		325,095.93 Cr
24 Jul	Internet Pmt To	Absa Credit Card 4787692035950018	50,000.00		275,095.93 Cr
24 Jul	Internet Pmt To	Entertainment-Client Geoff Makhubo	2,000.00		273,095.93 Cr
24 Jul	Internet Pmt To	Mkmva Mkmva-Joy	7,000.00		266,095.93 Cr
24 Jul	Cheque 254	Nedbank Dip 1 Manag 1953420214	500.00		265,595.93 Cr
24 Jul	Cheque 253	Standard Braamfontei 2312786	1,748.61		263,847.32 Cr
25 Jul	Internet Pmt To	Repairs & Maintenanc Mg Makhubo	5,000.00		258,847.32 Cr
25 Jul	#Notification Fee - Sms		0.75		258,846.57 Cr
25 Jul	#Notification Fee - Sms		0.75		258,845.82 Cr
26 Jul	Internet Pmt To	Lethabile Transfer Molelwane Consulting	50,000.00		208,845.82 Cr
26 Jul	Internet Trf To	Geoff	30,000.00		178,845.82 Cr
29 Jul	Internet Trf To	Money Mkt	150,000.00		28,845.82 Cr
30 Jul	Int On Debit Balance		0.06		28,845.76 Cr
30 Jul	Penalty Interest		0.01		28,845.75 Cr
30 Jul	Electronic Payments	Bis/Int 11 @ 6.50 = 71.50	0.00		28,845.75 Cr
30 Jul	#Monthly Account Fee		35.00		28,810.75 Cr
30 Jul	#Cash Handling Fees		999.99		27,810.76 Cr
30 Jul	#Service Fees		164.50		27,646.26 Cr
Closing Balance			27,646.26 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	08/07/30	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 ST64
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 : 64
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R75.46Dr**

Statement from **30 July 2008 to 30 August 2008**

**Dual authorisation via
cellphone for your business
is now possible!**
To register for FNB Cellphone
Banking visit your nearest FNB
branch today.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		27,646.26 Cr
Funds Received/Credits	2	120,000.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	120,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	7	140,100.00 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	3	23,100.00 Dr
Inter-Account Transfers Out	3	67,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	614.50 Dr
Service Fees	2	89.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	525.00 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		6,931.76 Cr
Available Balance (02h14 - 31 Aug 08)		6,931.76

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	08/08/30	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

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	08/08/30	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 ST65
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 : 65
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R9.82Dr**

Statement from **30 August 2008 to 30 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		6,931.76 Cr
Funds Received/Credits	1	250.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	250.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	2	7,000.00 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	1,500.00 Dr
Inter-Account Transfers Out	1	5,500.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	7	80.00 Dr
Service Fees	2	44.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	5	35.50 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		101.76 Cr
Available Balance (00h06 - 01 Oct 08)		101.76

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	62052928060	08/09/30	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
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 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

Date	Description			Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
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	

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	08/10/30	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 ST67
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 : 67
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R5.04Dr**

Statement from **30 October 2008 to 29 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		3,440.16 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	2	3,400.00 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	2	3,400.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	2	41.00 Dr
Service Fees	2	41.00 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		0.84 Dr
Available Balance (01h11 - 30 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

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	08/11/29	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

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	08/11/29	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 ST68
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 : 68
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R181.57Dr**

Statement from **29 November 2008 to 30 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		0.84 Dr
Funds Received/Credits	3	1,297,614.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	300,000.00 Cr
Electronic Payments Received	2	997,614.00 Cr
Funds Used/Debits	21	1,297,261.43 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	2	6,000.00 Dr
Cheques Processed (Non Cash)	2	325,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	13	362,680.39 Dr
Inter-Account Transfers Out	4	603,581.04 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	1,478.54 Dr
Service Fees	2	215.30 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	1,262.49 Dr
Internet Fees	0	0.00
Other Fees	1	0.75 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		1,126.81 Dr
Available Balance (23h02 - 30 Dec 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 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	08/12/30	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		
5 Dec	Internet Trf To	Inter	550,000.00		3.00
5 Dec	Internet Pmt To	Accsolve	10,566.66		
5 Dec	Internet Trf To	Geoff Salary	36,581.04		3.00
5 Dec	Internet Pmt To	Pcb Comp Account Molelwane Consulting	22,289.00		
5 Dec	Internet Pmt To	Mc Rent Dmenosmolcon	24,125.21		
5 Dec	Internet Pmt To	Electricity 5659644	3,933.35		
5 Dec	Internet Pmt To	0119425911 0003494205924972011	2,256.78		
5 Dec	Internet Pmt To	Absa Credit Card 4787692035950018	25,000.00		
5 Dec	Internet Trf From	Inter	300,000.00 Cr		
5 Dec	Internet Pmt To	Pcb Accsolve Accsolve	16,260.00		
6 Dec	Cheque Cashed 259	Firstnat Killarney	300,000.00		26.00
6 Dec	Cash Handling Fee		0.00		999.99
6 Dec	#Notification Fee - Sms	#Sms Sending Fee Once-Off Payment	0.75		
8 Dec	Internet Pmt To	Obakeng Salary Molelwane Salary	7,849.39		
11 Dec	FNB Ob Pmt	Thabiso New Technolo	297,614.00 Cr		
11 Dec	ATM Cash	Sandton 4790561117376225	3,000.00		15.90
11 Dec	Internet Trf To	Inter	5,000.00		3.00
11 Dec	Internet Pmt To	Geoff Standard Molelwane Consulting	5,000.00		
11 Dec	Internet Pmt To	Office Renovation Molelwane Consulting	90,400.00		
11 Dec	Cheque Cashed 261	Firstnat Killarney	25,000.00		26.00
11 Dec	Cash Handling Fee		0.00		262.50
17 Dec	ATM Cash	Fomiss 4790561117376225	3,000.00		15.90
17 Dec	Internet Pmt To	Services Rendered Moja	150,000.00		
18 Dec	Internet Pmt To	Kakali Salary Molelwane	4,000.00		
19 Dec	Internet Pmt To	Kakali Salary Molelwane	1,000.00		
22 Dec	Internet Trf To	Inter	12,000.00		3.00
30 Dec	Electronic Payments	Bis/Int 13 @ 6.50 = 84.50	0.00		84.50
30 Dec	#Monthly Account Fee		35.00		
30 Dec	#Cash Handling Fees		1,262.49		(1,262.49)
30 Dec	#Service Fees		180.30		(180.30)
Closing Balance			1,126.81 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	08/12/30	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 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.

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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**

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	09/01/30	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 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!

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	09/02/28	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

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	09/02/28	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**

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		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

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	09/03/09	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
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 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

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	09/04/30	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 ST73
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 : 73
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R7.42Dr

Statement from **30 April 2009** to **30 May 2009**

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.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		433.19 Cr
Funds Received/Credits	1	10,000.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	10,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	3	7,000.00 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	1	2,000.00 Dr
Inter-Account Transfers Out	1	2,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	2	60.40 Dr
Service Fees	2	60.40 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		3,372.79 Cr
Available Balance (01h49 - 31 May 09)		3,372.79

Interest Rates (Usury)
Interest Charged on Debit Balance
19.00%

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	09/05/30	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

✉ 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 ST74
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 : 74
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R5.90Dr**

Statement from **30 May 2009 to 30 June 2009**

Save by making the right choices

Learn how to make the right choices that can save your business money. Visit www.savvybanking.co.za for more information.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		3,372.79 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	2	1,500.00 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	2	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	2	48.00 Dr
Service Fees	2	48.00 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		1,824.79 Cr
Available Balance (01h41 - 01 Jul 09)		1,824.79

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

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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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	09/06/30	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"/>	
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"/>	13.00
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"/>	(13.00)
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
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 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

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	09/07/30	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 75

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			1,824.79 Cr	0.00
10 Jul	Internet Trf To Trf	1,500.00	324.79 Cr	3.30
28 Jul	FNB Ob Pmt Project12	100,000.00 Cr	100,324.79 Cr	
29 Jul	FNB Ob Pmt Project12	100,000.00 Cr	200,324.79 Cr	
29 Jul	FNB Ob 000000003 Ang Angela Salary	25,945.05	174,379.74 Cr	
29 Jul	FNB Ob 000000008 Dia Diana Salary	7,941.00	166,438.74 Cr	
29 Jul	FNB Ob 000000007 Geo Geoff Makhubo	40,041.53	126,397.21 Cr	
29 Jul	FNB Ob 000000001 Kak Kakali Salary	7,495.50	118,901.71 Cr	
29 Jul	FNB Ob 000000002 Lin Lindiwe Salary	4,356.00	114,545.71 Cr	
29 Jul	FNB Ob 000000004 Nat Nathi Salary	5,583.90	108,961.81 Cr	
29 Jul	FNB Ob 000000006 Oba Obakeng Salary	17,906.21	91,055.60 Cr	
29 Jul	FNB Ob 000000005 Pri Prince Salary	5,583.90	85,471.70 Cr	
29 Jul	FNB Ob 000000011 Cae Caesar Salary	24,938.77	60,532.93 Cr	
29 Jul	FNB Ob 000000010 Mas Mashudu Salary	10,825.71	49,707.22 Cr	
29 Jul	FNB Ob 000000009 Tha Thandi Salary	10,986.96	38,720.26 Cr	
29 Jul	FNB Ob 000000012 Geo Geoff Salary	26,701.55	12,018.71 Cr	
29 Jul	FNB Ob Trf 62002637025	2,000.00 Cr	14,018.71 Cr	
29 Jul	FNB Ob Pmt FNB Ob 000000013 Cae Caesar Salary	12,545.00	1,473.71 Cr	
30 Jul	FNB Ob Pmt Project12	90,000.00 Cr	91,473.71 Cr	
30 Jul	#Monthly Account Fee	38.50	91,435.21 Cr	
30 Jul	#Service Fees	3.30	91,431.91 Cr	(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

✉ 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 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%



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	09/08/29	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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#: 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	09/08/29	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 ST77
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 : 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%



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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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	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 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 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

earned on your FNB Cheque Account

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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

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#: Inclusive of VAT @ 14.00 %

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62052928060	09/10/30	Business Cheque Account	BV

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e-Mail info@fnb.co.za
Web www.fnb.co.za
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☎ (011) 4861207
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Account Enquiries 0860-263-362

BB ST79
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 : 79
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R4.73Dr**

Statement from **30 October 2009 to 30 November 2009**

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.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		407.53 Dr
Funds Received/Credits	1	800.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	800.00 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	2	38.57 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	1	0.07 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.37 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		353.53 Cr
Available Balance (23h59 - 30 Nov 09)		353.53

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.

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) GEW 01112009
G9(02) Voucher2 01112009

Page 1 of 2

Delivery Method R3
PO/30/NV/DDA AA 3

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62052928060	09/11/30	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
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 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

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

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

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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 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)
Closing Balance			1,956.17 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	09/12/30	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 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**

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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

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

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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
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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	10/01/30	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

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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	10/01/30	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 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

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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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Pay-as-you-use
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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

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#: Inclusive of VAT @ 14.00 %

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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
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 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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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

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

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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

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
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 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.

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

Interest Rates (Usury)
Interest Charged on Debit Balance 16.00%

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.

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
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 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.

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.

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

Interest Rates (Usury)
Interest Charged on Debit Balance 16.00%

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.

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	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	
5 May	Internet Trf From From 7025	70,000.00 Cr	70,864.93 Cr	
5 May	Internet Pmt To Accsolve Salary	15,500.00	55,364.93 Cr	
5 May	Internet Trf To Transfer	40,000.00	15,364.93 Cr	3.30
7 May	Internet Trf To Inter Account	15,000.00	364.93 Cr	3.30
14 May	Internet Trf To To Cheque	300.00	64.93 Cr	3.30
19 May	FNB Ob Trf 7025	200,000.00 Cr	200,064.93 Cr	
19 May	FNB Ob Pmt FNB Ob 000000018 Anc Anc Greater Jhb	100,000.00	100,064.93 Cr	
20 May	Internet Trf From From 7025	205,000.00 Cr	305,064.93 Cr	
20 May	Internet Trf From Fro 7025	40,000.00 Cr	345,064.93 Cr	
20 May	Internet Trf To Refund	20,000.00	325,064.93 Cr	3.30
20 May	Internet Pmt To Absa Credit Card 4787692035950018	20,000.00	305,064.93 Cr	
20 May	Cheque Cashed 271 Killarney	300,000.00	5,064.93 Cr	28.50
20 May	Cash Handling Fee	0.00	5,064.93 Cr	1,500.00
29 May	Int On Debit Balance	0.11	5,064.82 Cr	
29 May	Penalty Interest	0.02	5,064.80 Cr	
29 May	Electronic Payments Bis/Int 2 @ 7.20 = 14.40	0.00	5,064.80 Cr	14.40
29 May	#Monthly Account Fee	38.50	5,026.30 Cr	
29 May	#Cash Handling Fees	1,500.00	3,526.30 Cr	(1,500.00)
29 May	#Service Fees	56.10	3,470.20 Cr	(56.10)
29 May	#Statement Fee	7.50	3,462.70 Cr	(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

✉ 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 ST86
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 : 86
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R132.81Dr**
29 May 2010 to 30 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		3,462.70 Cr
Funds Received/Credits	4	125,000.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	65,000.00 Cr
Electronic Payments Received	1	60,000.00 Cr
Funds Used/Debits	7	127,200.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	2	4,200.00 Dr
Cheques Processed (Non Cash)	2	85,000.00 Dr
Debit/Stop Orders	0	0.00
Account Payments	2	36,000.00 Dr
Inter-Account Transfers Out	1	2,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	1,081.50 Dr
Service Fees	3	146.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	935.00 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		181.20 Cr
Available Balance (23h45 - 30 Jun 10)		181.20



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 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	10/06/30	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
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 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

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.

For more information, visit your nearest branch, contact 0860 263 362 or apply online via Online Banking. Terms and Conditions apply

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		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	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 000000020 Din Dineo Salary	11,034.79	139,146.41 Cr	<input type="checkbox"/>
30 Jul	FNB Ob 000000021 Nko Nkosiyabo Sibanda	12,834.68	126,311.73 Cr	<input type="checkbox"/>
30 Jul	FNB Ob 000000026 Che Chenjerai Chimbwanda	24,344.10	101,967.63 Cr	<input type="checkbox"/>
30 Jul	FNB Ob 000000023 Cae Caesar Salary	40,171.04	61,796.59 Cr	<input type="checkbox"/>
30 Jul	FNB Ob 000000024 Mph Mpho Ramaisa	16,052.78	45,743.81 Cr	<input type="checkbox"/>
30 Jul	FNB Ob 000000025 Pri Prince Salary	8,744.40	36,999.41 Cr	<input type="checkbox"/>
30 Jul	FNB Ob 000000022 Tha Thandi Salary	19,540.71	17,458.70 Cr	<input type="checkbox"/>
30 Jul	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

✉ 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 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

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.

For more information, visit your nearest branch, contact 0860 263 362 or apply online via your Online Banking platform. Terms and Conditions apply

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		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/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	62052928060	10/08/30	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 88

Date	Description	Amount	Balance	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
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 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

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

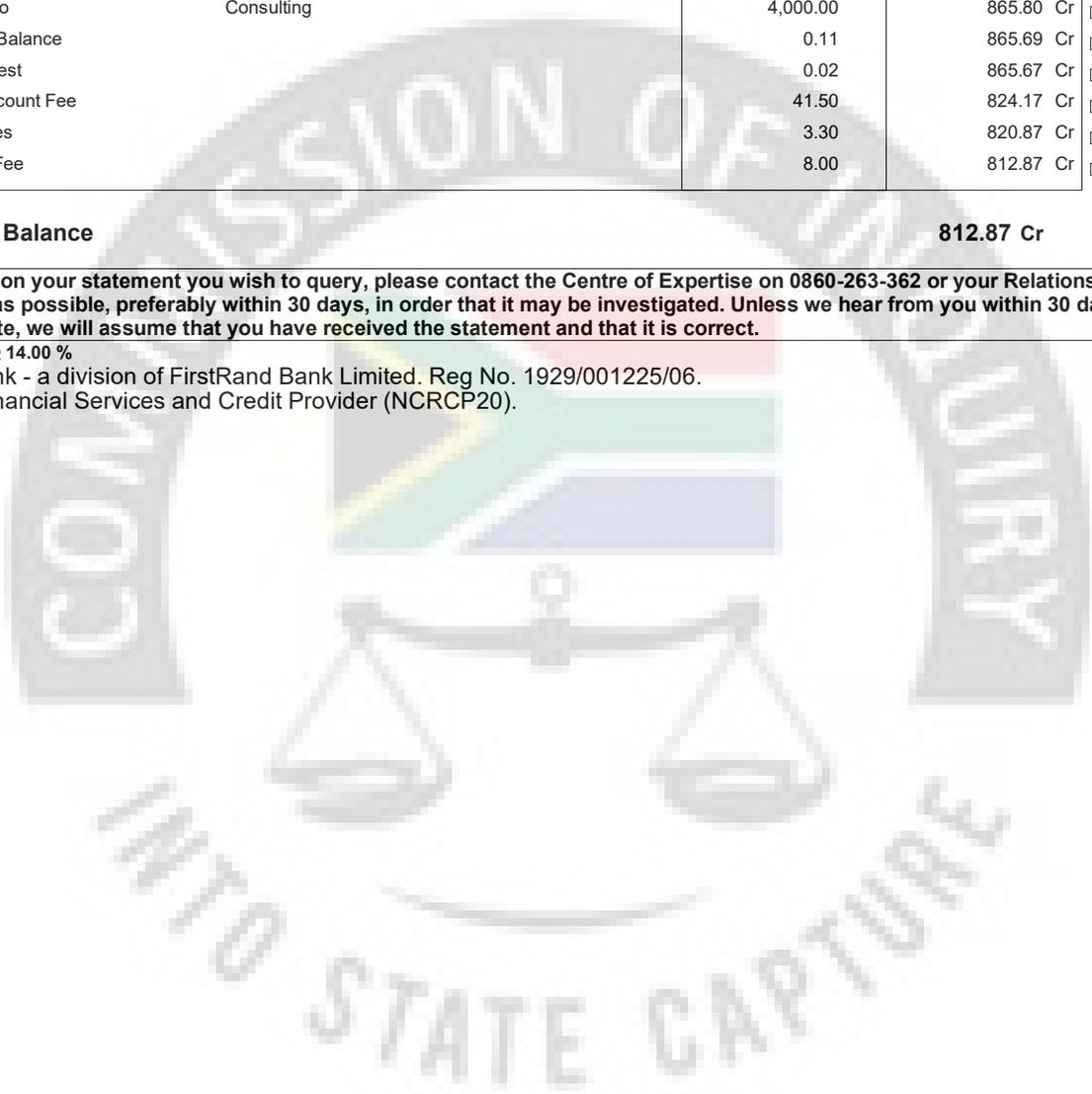
Date	Description	Amount	Balance	<input checked="" type="checkbox"/>	Accrued Bank Charges
Opening Balance			134.20 Dr		0.00
31 Aug	Dr.Int.Rate	16,00000	0.00	<input type="checkbox"/>	
2 Sep	Internet Trf From	Transfer 7025	5,000.00 Cr	<input type="checkbox"/>	
17 Sep	Internet Trf To	Consulting	4,000.00	<input type="checkbox"/>	3.30
30 Sep	Int On Debit Balance		0.11	<input type="checkbox"/>	
30 Sep	Penalty Interest		0.02	<input type="checkbox"/>	
30 Sep	#Monthly Account Fee		41.50	<input type="checkbox"/>	
30 Sep	#Service Fees		3.30	<input type="checkbox"/>	(3.30)
30 Sep	#Statement Fee		8.00	<input type="checkbox"/>	(8.00)
Closing Balance			812.87 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	10/09/30	Business Cheque 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
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST90
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 : 90
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.89Dr**

30 September 2010 to 30 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		812.87 Cr
Funds Received/Credits	1	239,400.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	239,400.00 Cr
Funds Used/Debits	2	239,700.00 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	239,700.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	56.10 Dr
Service Fees	3	56.10 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		456.77 Cr
Available Balance (03h56 - 31 Oct 10)		456.77



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	10/10/30	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
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 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.

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Service Fee
Pay-as-you-use
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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	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
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

✉ 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 ST92
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 : 92
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.08Dr**

30 November 2010 to 30 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.

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Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		3.97 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/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	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		45.53 Dr
Available Balance (23h30 - 30 Dec 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/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	10/12/30	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
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 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

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		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	<input checked="" type="checkbox"/>	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
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
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 Siphon 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
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 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

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

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	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

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
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 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

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

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!

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	11/03/30	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 Transfer	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
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

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

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

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 Mar	Cash Handling Fee		0.00	5,200.21 Cr
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
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
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
08 Apr	FNB OB Pmt	FNB OB 000000034 Ang	Angela Salary	10,000.00
08 Apr	Rtc Express Pmt To	Geoff Standard	Molelwane Consulting	10,000.00
08 Apr	Internet Trf To	Trf Geoff	2,000.00	24,171.21 Cr
08 Apr	Cheque Cashed 282	Rosebank	20,000.00	4,171.21 Cr
08 Apr	Cash Handling Fee		0.00	4,171.21 Cr
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
19 Apr	Internet Pmt To	Regional Stipend	Geoff	1,500.00
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
21 Apr	FNB OB Pmt	FNB OB 000000036 Pen	Peniel Shelter	5,000.00
21 Apr	FNB OB Pmt	FNB OB 000000037 Sel	Sello Lemaio	13,500.00
21 Apr	FNB OB Pmt	FNB OB 000000038 L N	L Ndlovu	3,000.00
21 Apr	FNB OB Pmt	FNB OB 000000039 Thu	Thulani Mncube	3,000.00
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
21 Apr	FNB OB Pmt	FNB OB 000000041 Mas	Maserame Mapena	1,000.00
21 Apr	Rtc Express Pmt To	Daisy	Geoff	1,500.00
28 Apr	Internet Trf From	Trf	10,000.00 Cr	15,171.21 Cr
28 Apr	Internet Pmt To	Geoff	Padi	3,000.00
28 Apr	Internet Pmt To	Transport Costs	Castro More	4,000.00
28 Apr	Internet Pmt To	Zone 1	Geoff	1,000.00
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
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
30 Apr	Electronic Payments	Bis/Int 5 @ 7.20 =	36.00	0.00
30 Apr	#Monthly Account Fee		41.50	15,129.71 Cr
30 Apr	#Cash Handling Fees		3,230.00	11,899.71 Cr
30 Apr	#Service Fees		175.90	11,723.81 Cr
30 Apr	#Statement Fee		8.00	11,715.81 Cr
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
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

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
e-Mail Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
 0860-263-362

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 Teb 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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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	Base Fee	Fee charged per R100 or part thereof				
		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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
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	Base Fee	Fee charged per R100 or part thereof				
		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 Killamey	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 Oupa 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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
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	Base Fee	Fee charged per R100 or part thereof			
		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	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 Ngcongco	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
 Houghton 2041
 info@fnb.co.za
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
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	Base Fee	Fee charged per R100 or part thereof			
		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	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 Killamey	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 Mokoboko	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
 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

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	Base Fee	Fee charged per R100 or part thereof				
		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	11/11/30	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%

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	11/11/30	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
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
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	Base Fee	Fee charged per R100 or part thereof				
		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
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

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
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

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	Base Fee	Fee charged per R100 or part thereof				
		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
Branch Code (011) 4861207
Web (011) 6464893
Branch Code 0800-11-01-32
Phone 0860-263-362
Lost Cards
Fax
Account Enquiries

BBST107 010488
 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

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	Base Fee	Fee charged per R100 or part thereof				
		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	12/03/30	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 www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

BBST108 053957
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

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	Base Fee	Fee charged per R100 or part thereof				
		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	12/04/30	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	

✉ Killarney
 P O Box 87124
 Houghton 2041
 info@fnb.co.za
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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

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

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		

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	12/05/30	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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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



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		

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	12/06/30	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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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

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		

Interest Rates (Usury)
Interest Charged on Debit Balance
 14.00%

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	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
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

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



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 +
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
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

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



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 +	
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			

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/??/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	
28 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)
Closing Balance			1,367.38 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	12/09/29	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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/??/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

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

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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
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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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
 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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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 Transfers	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
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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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
 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

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



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 +	
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			

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/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
 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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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
 P O Box 87124
 Houghton 2041
 info@fnb.co.za
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
 (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



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 +
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		

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/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
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

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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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	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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#: 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	13/05/30	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

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	0.00
Cash Deposit	0.00
Other Deposits	0.00
Inter-Account Transfers In	0.00
Electronic Payments Received	0.00
Funds Used/Debits	350.00 Dr
Cash Withdrawals (Branch)	0.00
Cash Withdrawals (Other)	0.00
Cheques Processed (Non Cash)	0.00
Debit/Stop Orders	0.00
Account Payments	0.00
Inter-Account Transfers Out	350.00 Dr
Card Purchases (POS)	0.00
Fuel Purchases	0.00
Bank Charges	55.60 Dr
Service Fees	55.60 Dr
Cash Deposit Fees	0.00
Cash Handling Fees	0.00
Internet Fees	0.00
Other Fees	0.00
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	3.59 Dr
Available Balance (12h19 - 30 Jun 13)	0.00

See overleaf for transactions



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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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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%

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	13/06/29	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
 (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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

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%

Monthly Account Fee - R55.50
Cheque Deposit Fee - R19.20 per cheque deposit.
Cheque Service Fee (CSF) - R50.40



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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	13/07/30	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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#: 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	13/07/30	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

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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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
e-Mail www.fnb.co.za
Web 256205
Branch Code (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	4	195,000.00 Cr
Cash Deposit	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	4	195,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	10	153,400.00 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	6	76,000.00 Dr
Inter-Account Transfers Out	4	77,400.00 Dr
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	137.04 Dr
Service Fees	2	118.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	18.54 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		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.

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	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
Branch Code (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

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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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	

✉ 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 087-575-9479
Account Enquiries

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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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	

✉ 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 087-575-9479

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



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	13/12/30	Business Account	

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
Branch Code (011) 4861207
 (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.

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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	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	

✉ 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 087-575-9479

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



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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	14/02/28	Business Account	

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

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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	14/02/28	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 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

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



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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	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

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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	14/03/29	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
 (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

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

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	14/04/30	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	

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	14/04/30	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
 (011) 6464893
Fax 0800-11-01-32
Lost Cards 087-575-9479
Account Enquiries

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

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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	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)
Closing Balance			1,737.08 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	14/05/30	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 087-575-9479

BBST135 304510
 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 : 135
 Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R48.77 Dr**

30 May 2014 to 30 June 2014

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		1,737.08 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	6	51,245.00 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	5	36,245.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	397.16 Dr
Service Fees	2	140.30 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	217.50 Dr
Internet Fees	0	0.00
Other Fees	1	39.36 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		94.92 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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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	14/06/30	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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#: 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	14/06/30	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 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	0.00
Cash Deposit	0.00
Other Deposits	0.00
Inter-Account Transfers In	0.00
Electronic Payments Received	0.00
Funds Used/Debits	0.00
Cash Withdrawals (Branch)	0.00
Cash Withdrawals (Other)	0.00
Cheques Processed (Non Cash)	0.00
Debit/Stop Orders	0.00
Account Payments	0.00
Inter-Account Transfers Out	0.00
Card Purchases (POS)	0.00
Fuel Purchases	0.00
Bank Charges	74.00 Dr
Service Fees	61.00 Dr
Cash Deposit Fees	0.00
Cash Handling Fees	0.00
Internet Fees	0.00
Other Fees	13.00 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	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%



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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	

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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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	14/07/30	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 087-575-9479

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	0.00
Cash Deposit	0.00
Other Deposits	0.00
Inter-Account Transfers In	0.00
Electronic Payments Received	0.00
Funds Used/Debits	0.00
Cash Withdrawals (Branch)	0.00
Cash Withdrawals (Other)	0.00
Cheques Processed (Non Cash)	0.00
Debit/Stop Orders	0.00
Account Payments	0.00
Inter-Account Transfers Out	0.00
Card Purchases (POS)	0.00
Fuel Purchases	0.00
Bank Charges	61.00 Dr
Service Fees	61.00 Dr
Cash Deposit Fees	0.00
Cash Handling Fees	0.00
Internet Fees	0.00
Other Fees	0.00
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	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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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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#: 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	62052928060	14/08/30	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
 (011) 6464893
Fax 0800-11-01-32
Lost Cards 087-575-9479
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 Fl65tssms 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

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	14/09/30	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 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	0.00
Cash Deposit	0.00
Other Deposits	0.00
Inter-Account Transfers In	0.00
Electronic Payments Received	0.00
Funds Used/Debits	61,000.00 Dr
Cash Withdrawals (Branch)	0.00
Cash Withdrawals (Other)	0.00
Cheques Processed (Non Cash)	0.00
Debit/Stop Orders	0.00
Account Payments	61,000.00 Dr
Inter-Account Transfers Out	0.00
Card Purchases (POS)	0.00
Fuel Purchases	0.00
Bank Charges	118.90 Dr
Service Fees	78.90 Dr
Cash Deposit Fees	0.00
Cash Handling Fees	0.00
Internet Fees	0.00
Other Fees	40.00 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	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
02 Oct	Internet Pmt To	Kakali	11,000.00	32,315.09 Cr
02 Oct	Internet Pmt To	Nono FNB	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
30 Oct	#Monthly Account Fee		61.00	2,254.09 Cr
30 Oct	#Value Added Serv Fees		40.00	2,214.09 Cr
30 Oct	#Service Fees		17.90	2,196.19 Cr
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	

✉ 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 : 140

Total VAT Charged : R 7.49 Dr

Statement Period : 30 October 2014 to 29 November 2014
Statement Date : 29 November 2014

BBST140 201525
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		2,196.19 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		2,135.19 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📞 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

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For more information about the Rewards and Benefits that you can enjoy, please visit www.fnb.co.za or login to your Online Banking profile from the 8th of each month to view updated information about your Rewards. Rewards are allocated by the 8th of each month, based on your banking behaviour in the previous calendar month.

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	62052928060	14/11/29	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%

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	14/11/29	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 : 141

Total VAT Charged : R 8.59 Dr

Statement Period : 29 November 2014 to 30 December 2014
Statement Date : 30 December 2014

BBST141 027964
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		2,135.19 Cr
Funds Received (Credits)	1	171,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	171,000.00 Cr
Funds Used (Debits)	1	11,000.00 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	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	69.95 Dr
Service Fees	2	69.95 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		162,065.24 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📞 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

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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	62052928060	14/12/30	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	

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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	14/12/30	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 : 142

Total VAT Charged : R 11.79 Dr

Statement Period : 30 December 2014 to 30 January 2015
Statement Date : 30 January 2015

BBST142 030565
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		162,065.24 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)	7	100,860.00 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	15,750.00 Dr
Inter-Account Transfers Out	5	85,110.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	96.00 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	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		61,109.24 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📞 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

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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	62052928060	15/01/30	Business Account	

BUSINESS ACCOUNT: 62052928060

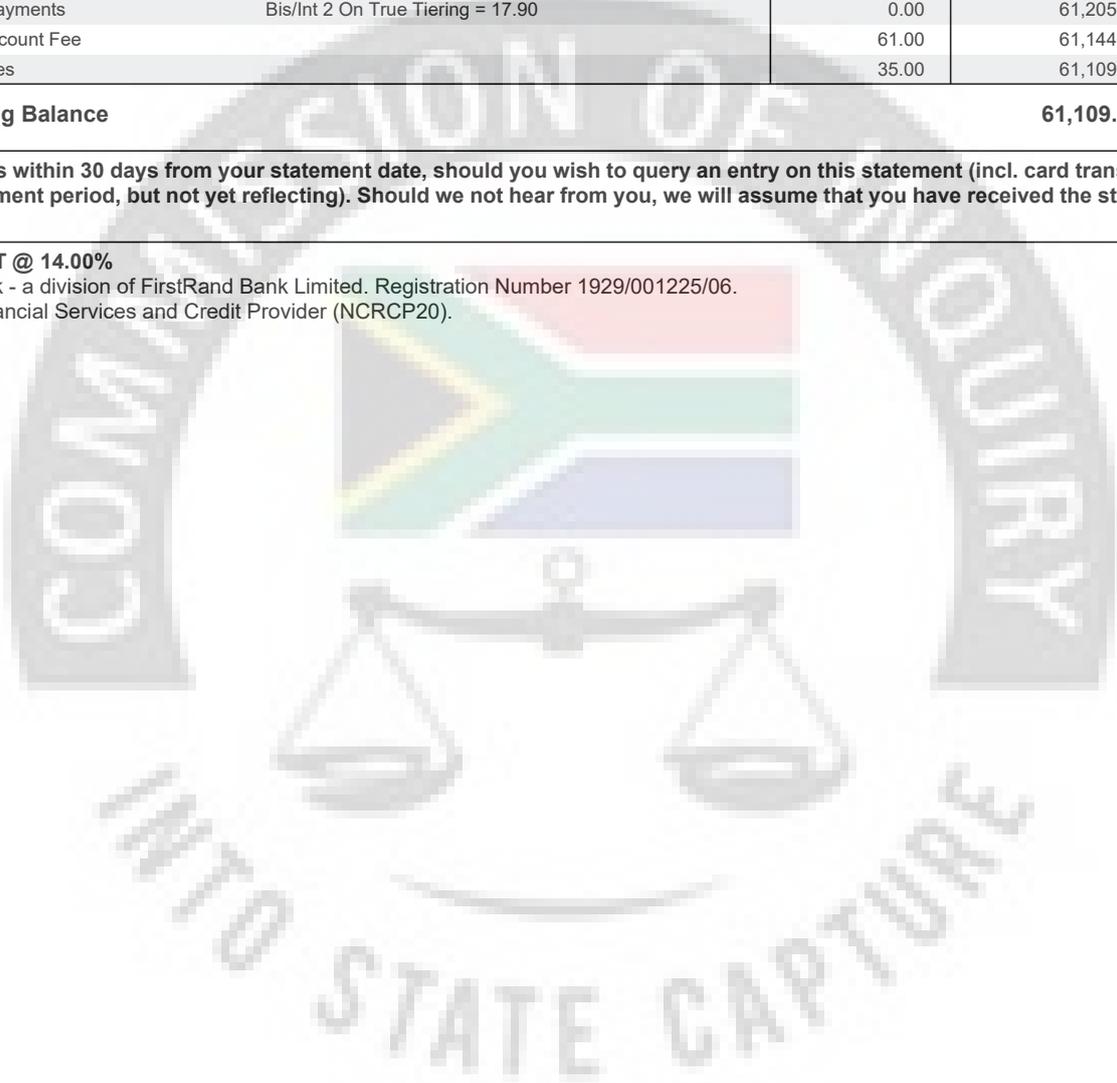
Tax Invoice/Statement Number : 142

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	

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/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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

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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

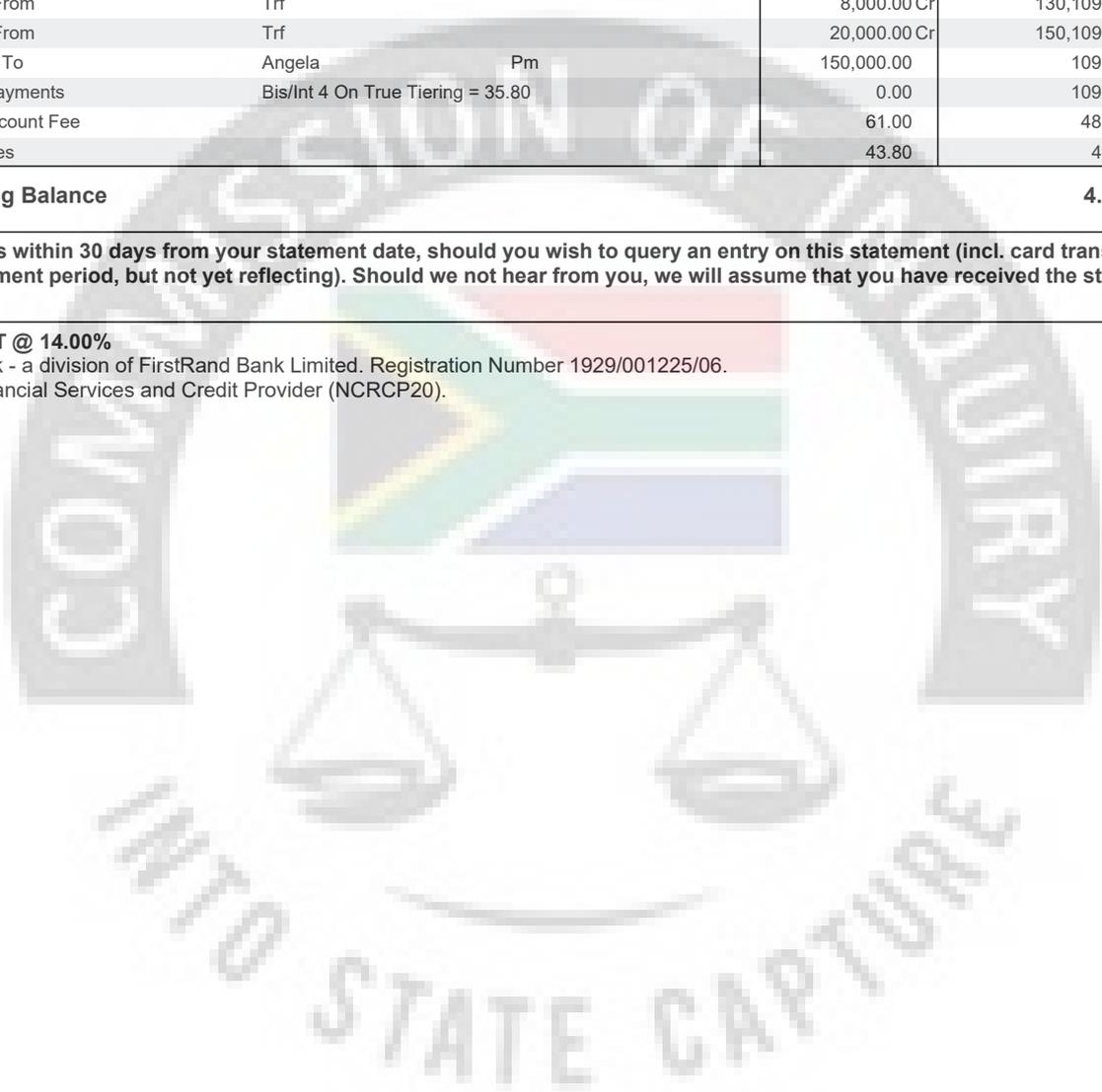
Tax Invoice/Statement Number : 143

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	

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	62052928060	15/02/28	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 : 144

BBST144 029743
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 15.53 Dr

Statement Period : 28 February 2015 to 30 March 2015
Statement Date : 30 March 2015

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		4.44 Cr
Funds Received (Credits)	1	100,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	100,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	5	98,000.00 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	2	35,000.00 Dr
Inter-Account Transfers Out	3	63,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	126.45 Dr
Service Fees	2	77.95 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		1,877.99 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

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 For more information about the Rewards and Benefits that you can enjoy, please visit www.fnb.co.za or login to your Online Banking profile from the 8th of each month to view updated information about your Rewards. Rewards are allocated by the 8th of each month, based on your banking behaviour in the previous calendar month.

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	15/03/30	Business Account	

BUSINESS ACCOUNT: 62052928060

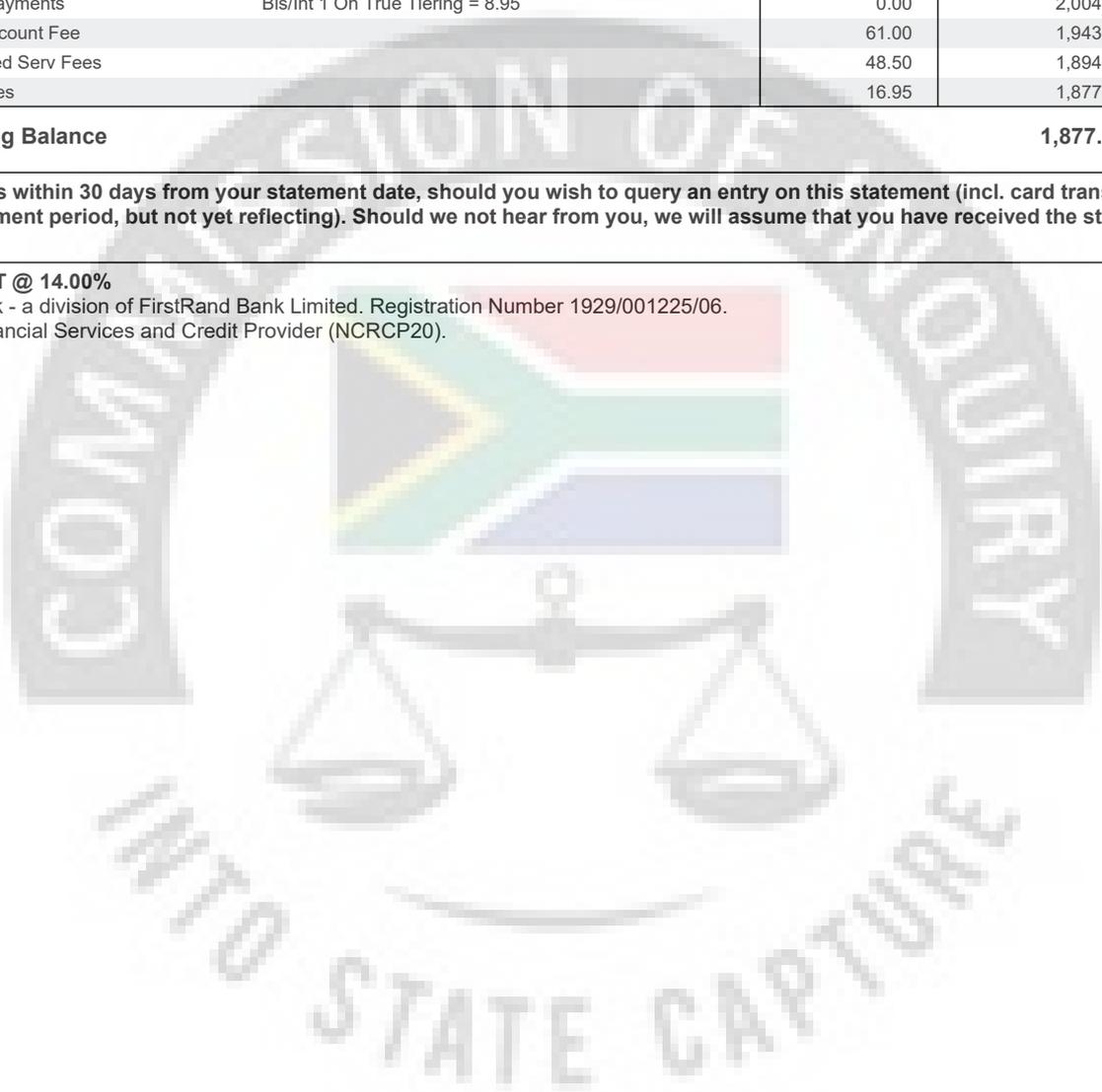
Tax Invoice/Statement Number : 144

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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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	15/03/30	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 : 145

BBST145 200853
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 8.53 Dr

Statement Period : 30 March 2015 to 30 April 2015
Statement Date : 30 April 2015

Business Account 62052928060

Summary in Rand ZAR

Opening Balance		1,877.99 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)	1	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	1	1,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	69.50 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	8.50 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		808.49 Cr
Overdraft Limit		0.00

Contact us

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

FNB rewards you for your relationship with us
 For more information about the Rewards and Benefits that you can enjoy, please visit www.fnb.co.za or login to your Online Banking profile from the 8th of each month to view updated information about your Rewards. Rewards are allocated by the 8th of each month, based on your banking behaviour in the previous calendar month.

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	15/04/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 145

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			1,877.99 Cr	
02 Apr	Send Money Dr Send 27769892788	1,000.00	877.99 Cr	8.50
30 Apr	#Monthly Account Fee	61.00	816.99 Cr	
30 Apr	#Value Added Serv Fees	8.50	808.49 Cr	(8.50)
Closing Balance			808.49 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	62052928060	15/04/30	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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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)
 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%

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	15/05/30	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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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)
 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)
Closing Balance			1,032.59 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	15/06/30	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 : 148

BBST148 006619
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 106.07 Dr

Statement Period : 30 June 2015 to 30 July 2015
Statement Date : 30 July 2015

Business Account 62052928060

Summary in Rand ZAR

Opening Balance		1,032.59 Cr
Funds Received (Credits)	2	115,000.00 Cr
Cash Deposits	1	50,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	65,000.00 Cr
Funds Used (Debits)	14	109,500.00 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	9	63,000.00 Dr
Inter-Account Transfers Out	5	46,500.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	863.75 Dr
Service Fees	2	134.70 Dr
Cash Deposit Fees	1	598.40 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	130.65 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		5,668.84 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
📞 Fraud	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	62052928060	15/07/30	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	Kilamey 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	

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	62052928060	15/07/30	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 : 149

Total VAT Charged : R 11.65 Dr

Statement Period : 30 July 2015 to 29 August 2015
Statement Date : 29 August 2015

BBST149 010728
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		5,668.84 Cr
Funds Received (Credits)		2 115,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	50,000.00 Cr
Electronic Payments Received	1	65,000.00 Cr
Funds Used (Debits)		5 70,000.00 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	2	40,000.00 Dr
Inter-Account Transfers Out	3	30,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		2 94.90 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	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		50,573.94 Cr
Overdraft Limit		0.00

Contact us	
✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📞 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
📞 Fraud	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	62052928060	15/08/29	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	

✉ 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 : 150

Total VAT Charged : R 13.48 Dr

BBST150 085557
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Statement Period : 29 August 2015 to 30 September 2015
Statement Date : 30 September 2015

Business Account 62052928060

Summary in Rand ZAR

Opening Balance		50,573.94 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	47,000.00 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	5	47,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	109.75 Dr
Service Fees	2	109.75 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		3,464.19 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📞 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
📞 Fraud	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	62052928060	15/09/30	Business Account	

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 150

Date	Description	Amount	Balance	Accrued Bank Charges
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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)

Closing Balance

3,464.19 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).



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

Total VAT Charged : R 26.51 Dr

BBST151 006807
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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 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	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
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof			R1.390	R1.390
Cash Withdrawals (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000
Branch:	Cheque Service Fee (min R40.00) plus		R2.660	R1.960	R1.960
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870
FNB ATM:	R3.95 + R1.45 per R100 or part thereof			R1.550	R1.550

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

Contact us	
✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📞 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
📞 Fraud	087-311-8607

Ensure that your business is tax compliant.
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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	

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	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				
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				

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	

✉ 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

BBST153 006602
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 110.51 Dr

Statement Period : 30 November 2015 to 30 December 2015
Statement Date : 30 December 2015

FNB Business Cheque Acc 62052928060

Summary in Rand		ZAR
Opening Balance		1,135.80 Cr
Funds Received (Credits)		3 190,000.00 Cr
Cash Deposits	1	60,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	130,000.00 Cr
Funds Used (Debits)		9 138,000.00 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	3	30,000.00 Dr
Inter-Account Transfers Out	6	108,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		4 899.85 Dr
Service Fees	2	93.95 Dr
Cash Deposit Fees	1	716.40 Dr
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		52,235.95 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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 www.fnb.co.za

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	15/12/30	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 Kilarney 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	

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	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	

✉ 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 : 154

BBST154 088754
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 26.88 Dr

Statement Period : 30 December 2015 to 30 January 2016
Statement Date : 30 January 2016

FNB Business Cheque Acc 62052928060

Summary in Rand		ZAR
Opening Balance		52,235.95 Cr
Funds Received (Credits)	2	95,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	95,000.00 Cr
Funds Used (Debits)	14	146,100.00 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	74,000.00 Dr
Inter-Account Transfers Out	9	72,100.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	218.85 Dr
Service Fees	2	119.85 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		917.10 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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 www.fnb.co.za

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	16/01/30	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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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	>=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	

✉ 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

BBST155 093544
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 7.98 Dr

Statement Period : 30 January 2016 to 29 February 2016
Statement Date : 29 February 2016

FNB Business Cheque Acc 62052928060

Summary in Rand		ZAR
Opening Balance		917.10 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	65.00 Dr
Service Fees	1	65.00 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		852.10 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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 www.fnb.co.za

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	16/02/29	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	

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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	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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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 www.fnb.co.za

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

Total VAT Charged : R 245.56 Dr

Statement Period : 30 March 2016 to 30 April 2016
Statement Date : 30 April 2016

BBST157 090492
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

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

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 www.fnb.co.za

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	

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 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	

✉ 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 : 158

BBST158 007055
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 11.74 Dr

Statement Period : 30 April 2016 to 30 May 2016
Statement Date : 30 May 2016

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		462.28 Cr
Funds Received (Credits)		2 630,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	630,000.00 Cr
Funds Used (Debits)		5 60,193.80 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	25,193.80 Dr
Inter-Account Transfers Out	3	35,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		3 95.64 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	0.74 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		570,172.84 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)
 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	16/05/30	Gold Business Account	

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		

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	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	

✉ 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 : 159

Total VAT Charged : R 61.20 Dr

Statement Period : 30 May 2016 to 30 June 2016
Statement Date : 30 June 2016

BBST159 092241
 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		570,172.84 Cr
Funds Received (Credits)		1 2,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	1	2,500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		27 571,207.00 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	15	233,207.00 Dr
Inter-Account Transfers Out	12	338,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		3 498.34 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	337.74 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		967.50 Cr
Overdraft Limit		0.00

Contact us

<ul style="list-style-type: none"> ✉ e-Mail 🌐 Web 📠 Lost Cards 📞 Account Enquiries 📞 Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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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	62052928060	16/06/30	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	

✉ 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 : 160

Total VAT Charged : R 8.47 Dr

Statement Period : 30 June 2016 to 30 July 2016
Statement Date : 30 July 2016

BBST160 092752
 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		967.50 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		898.50 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	62052928060	16/07/30	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	

✉ 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 : 161

Total VAT Charged : R 18.28 Dr

Statement Period : 30 July 2016 to 30 August 2016
Statement Date : 30 August 2016

BBST161 007192
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 PO BOX 2680
 JOHANNESBURG
 2000

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		898.50 Cr
Funds Received (Credits)	1	200,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	1	200,000.00 Cr
Funds Used (Debits)	8	181,000.00 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	3	30,000.00 Dr
Inter-Account Transfers Out	5	151,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	148.90 Dr
Service Fees	2	106.90 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	42.00 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		19,749.60 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	62052928060	16/08/30	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	

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	16/08/30	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

BBST162 094740
 MOLELWANE CONSULTING CC
 CK 1997/026316/23 SALARY ACCOUNT
 P O BOX 2680
 JOHANNESBURG
 2000

Copy Tax Invoice/Statement Number : 162

Total VAT Charged : R 30.91 Dr

Statement Period : 30 August 2016 to 30 September 2016
Statement Date : 30 September 2016

Gold Business Account 62052928060

Summary in Rand

ZAR

Opening Balance		19,749.60 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)	11	98,000.00 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	8	51,000.00 Dr
Inter-Account Transfers Out	3	47,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	251.75 Dr
Service Fees	2	125.75 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	126.00 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		1,497.85 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%

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	

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
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
01 Sep	Internet Trf To	CC Payment	5,000.00	60,749.60 Cr
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
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
17 Sep	FNB App Rtc Pmt To	Ward 77 Geoff	2,000.00	2,749.60 Cr
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
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	

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)			
Branch:	(Min fee per deposit R40.00) R8.40 plus	<R5000	<R10000
Bulk:	(Min fee per deposit R40.00) R5.00 plus	<R15000	<R50000
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof	<R150000	>=R150000
Cash Withdrawals (Fees are quoted per R100 or part thereof)			
Branch:	Cheque Service Fee (min R40.00) plus	<R5000	<R10000
Bulk:	Cheque Service Fee (min R40.00) plus	<R15000	<R50000
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	<R150000	>=R150000

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

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%

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 Kakali Molelwane	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
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	16/10/29	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

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%

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	

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	

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
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	16/11/30	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

Statement Period : 30 November 2016 to 30 December 2016
Statement Date : 30 December 2016

BBST165 007828
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		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

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%

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	

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

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%

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

BBST167 111095
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

Statement Period : 30 January 2017 to 28 February 2017
Statement Date : 28 February 2017

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

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%

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	

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

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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Ensure that your business is tax compliant.
Update your VAT details easily on our website.

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	

✉ 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 : 169

Total VAT Charged : R 8.47 Dr

Statement Period : 30 March 2017 to 29 April 2017
Statement Date : 29 April 2017

BBST169 106630
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		2,339.95 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		2,270.95 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%

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 : 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								

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	17/04/29	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 : 170

Total VAT Charged : R 8.47 Dr

Statement Period : 29 April 2017 to 30 May 2017
Statement Date : 30 May 2017

BBST170 007803
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		2,270.95 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		2,201.95 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%

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	

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

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%

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	17/06/30	Gold Business Account	

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

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%

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	

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/00/BF/B9/C6/CK/N	FNBUS
486	62052928060	17/07/29	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 : 173

Total VAT Charged : R 16.35 Dr

Statement Period : 29 July 2017 to 30 August 2017
Statement Date : 30 August 2017

BBST173 008050
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		7,057.95 Cr
Funds Received (Credits)	2	21,500.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	21,500.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	3	28,000.00 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	2	8,000.00 Dr
Inter-Account Transfers Out	1	20,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	133.10 Dr
Service Fees	2	88.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	45.00 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		424.85 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%

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	17/08/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

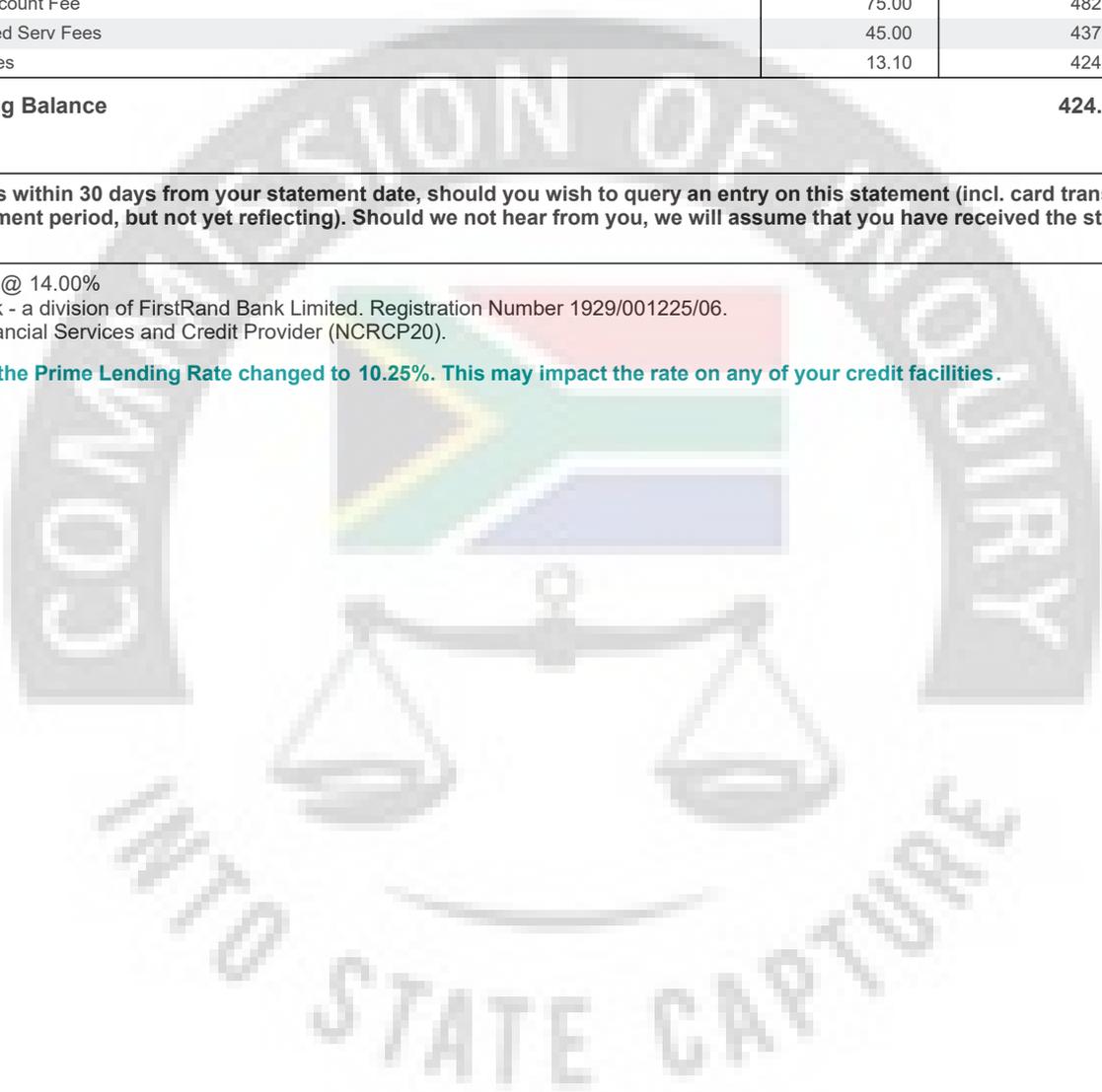
Tax Invoice/Statement Number : 173

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 Lpn G	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 Sydney Geoff	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).

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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

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
--	---

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	62052928060	17/09/30	Gold Business Account	

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%

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	17/09/30	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

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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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	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	

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).

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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

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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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	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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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	17/11/30	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

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
--	---

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	62052928060	17/12/30	Gold Business Account	

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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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	17/12/30	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)	2	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)	5	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	2	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

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
--	---

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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/KY/BF/B9/C6/CK/N	FNBUS
486	62052928060	18/01/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 178

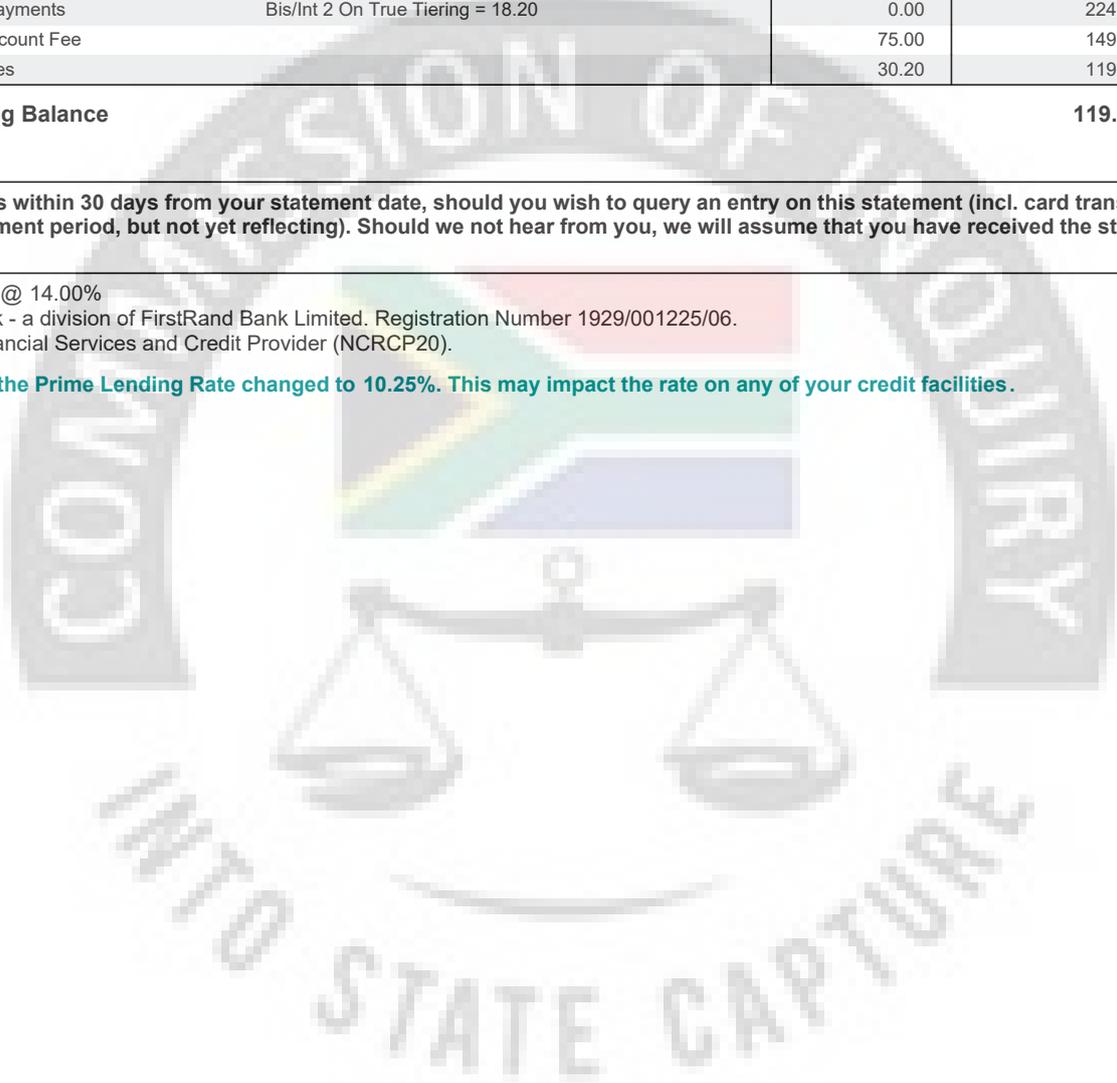
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			124.85 Cr	
05 Jan	FNB App Transfer From Trf	17,000.00 Cr	17,124.85 Cr	
05 Jan	FNB App Transfer To CC Payment	4,500.00	12,624.85 Cr	4.00
06 Jan	FNB App Payment To ABSA Credit Card 4787692035950018	10,000.00	2,624.85 Cr	
08 Jan	FNB 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	

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	62052928060	18/01/30	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 : 179

Total VAT Charged : R 9.70 Dr

Statement Period : 30 January 2018 to 28 February 2018
Statement Date : 28 February 2018

BBST179 123857
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		119.65 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)	1	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	0	0.00
Inter-Account Transfers Out	1	600.00 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		440.65 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

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	18/02/28	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
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	R3.220	R2.190
Bulk:	Cheque Service Fee (min R40.00) plus	R2.190	R1.810
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R2.100	R1.740
		R1.620	R1.620

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	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

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

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:	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	R3.220	R2.190
Bulk:	Cheque Service Fee (min R40.00) plus	R2.970	R2.100
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R2.100	R1.740
		R1.680	R1.620

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 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	

✉ 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

BBST181 110624
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Statement Period : 29 March 2018 to 30 April 2018
Statement Date : 30 April 2018

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		11.65 Cr
Funds Received (Credits)		1 600.00 Cr
Cash Deposits	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)		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 80.66 Dr
Service Fees	2	80.66 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		530.99 Cr
Overdraft Limit		0.00

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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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	18/04/30	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	R3.250	R2.210
Bulk:	Cheque Service Fee (min R40.00) plus	R2.210	R2.120
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R1.830	R1.760
		R1.690	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
 ## 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	

✉ 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

BBST182 008683
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Statement Period : 30 April 2018 to 30 May 2018
Statement Date : 30 May 2018

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		530.99 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	75.66 Dr
Service Fees	1	75.66 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		455.33 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

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	18/05/30	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 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	R3.250	R2.210
Bulk:	Cheque Service Fee (min R40.00) plus	R2.210	R2.120
FNB ATM:	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	

✉ 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

BBST183 111711
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Statement Period : 30 May 2018 to 30 June 2018
Statement Date : 30 June 2018

Gold Business Account 62052928060

Summary in Rand		ZAR
Opening Balance		455.33 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	75.66 Dr
Service Fees	1	75.66 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		379.67 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

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	18/06/30	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:	R3.98 + R0.81 per R100 or part thereof	<R15000	<R50000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R50000	<R150000
Branch:	Cheque Service Fee (min R40.00) plus	>=R150000	
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
		R1.830	R1.690
		R1.760	R1.630
			R1.690
			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	

✉ 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

Statement Period : 30 June 2018 to 30 July 2018

Statement Date : 30 July 2018

BBST184 009151
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		379.67 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		299.67 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

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	18/07/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 184

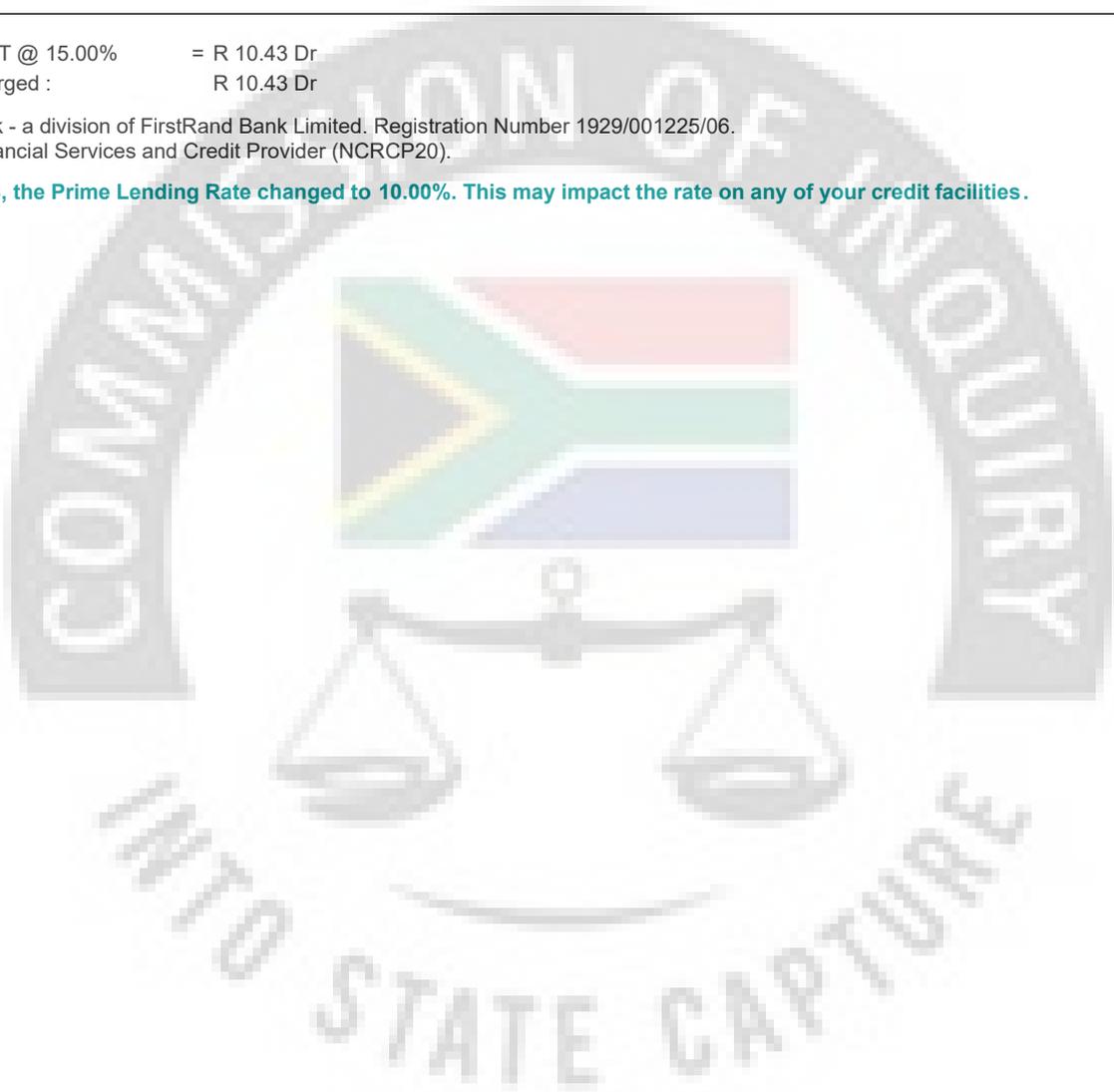
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			379.67 Cr	
30 Jul	#Monthly Account Fee	80.00	299.67 Cr	
Closing Balance			299.67 Cr	

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	

✉ 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

Statement Period : 30 July 2018 to 30 August 2018
Statement Date : 30 August 2018

BBST185 009347
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		299.67 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		219.67 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

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	18/08/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 185

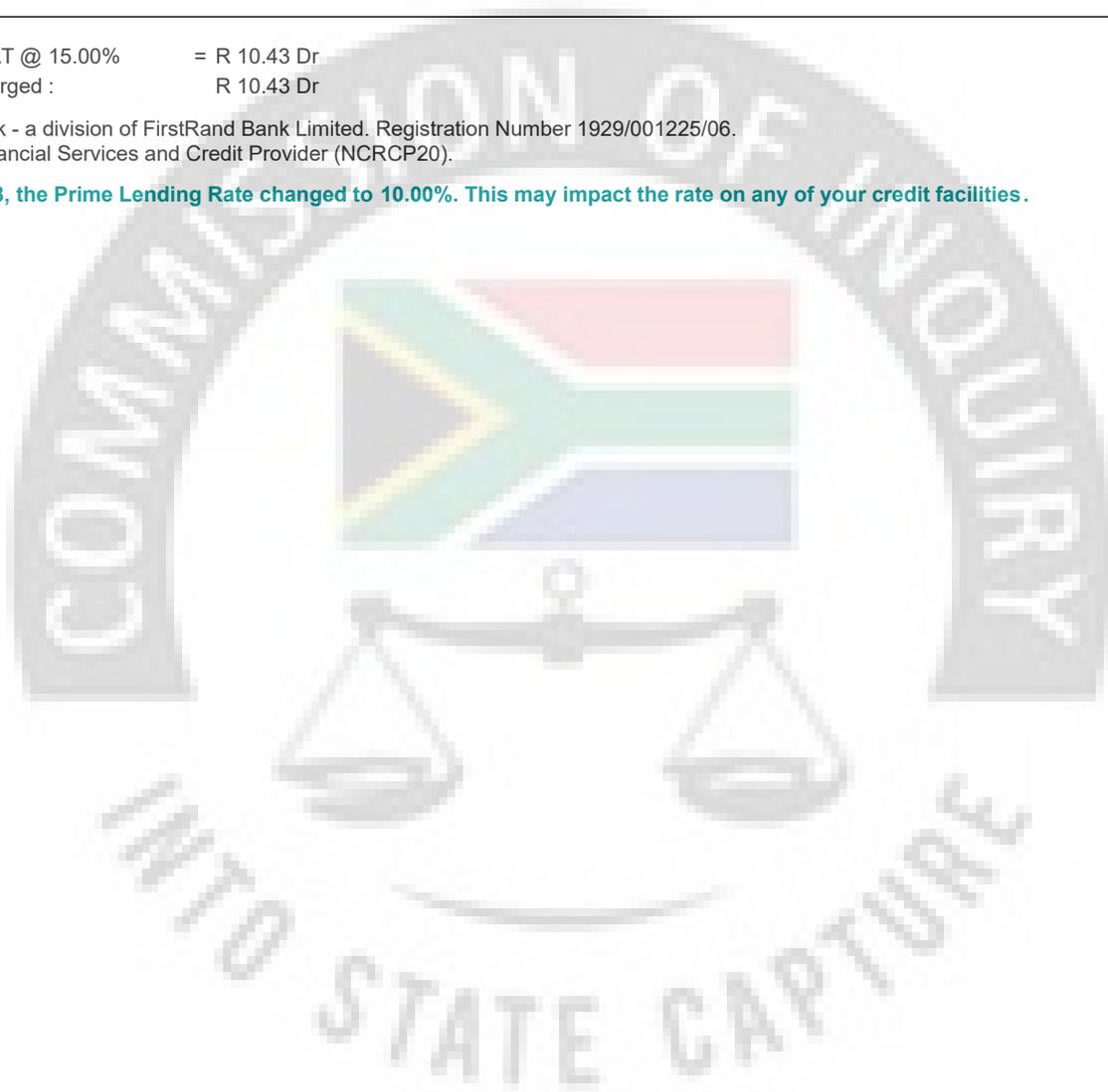
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			299.67 Cr	
30 Aug	#Monthly Account Fee	80.00	219.67 Cr	
Closing Balance			219.67 Cr	

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)	2	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)	2	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	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		1,231.27 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

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

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

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

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

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

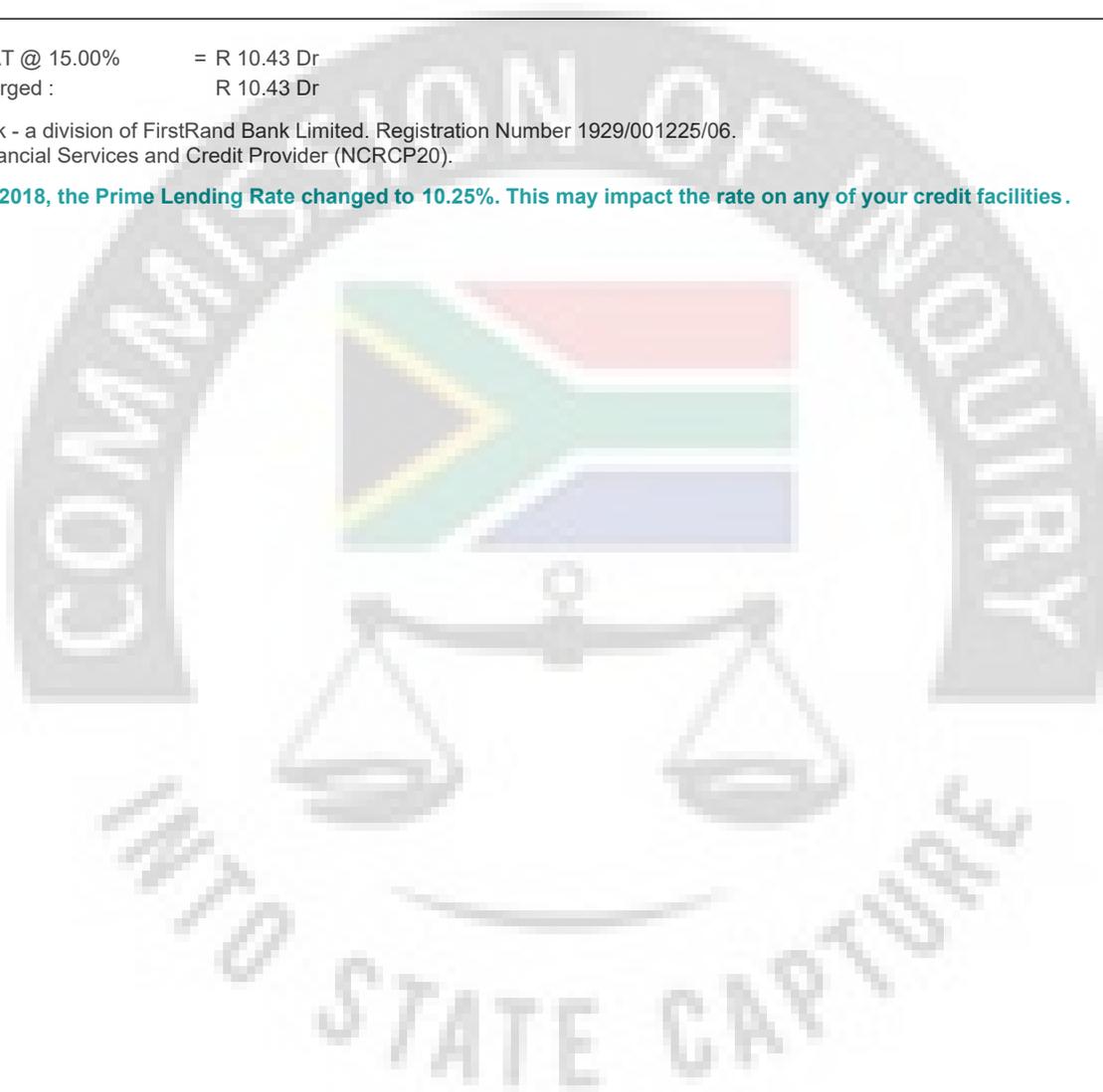
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			137.43 Cr	
30 Nov	#Monthly Account Fee	80.00	57.43 Cr	
Closing Balance			57.43 Cr	

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

Statement Period : 30 November 2018 to 29 December 2018

Statement Date : 29 December 2018

BBST189 016168
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		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

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

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

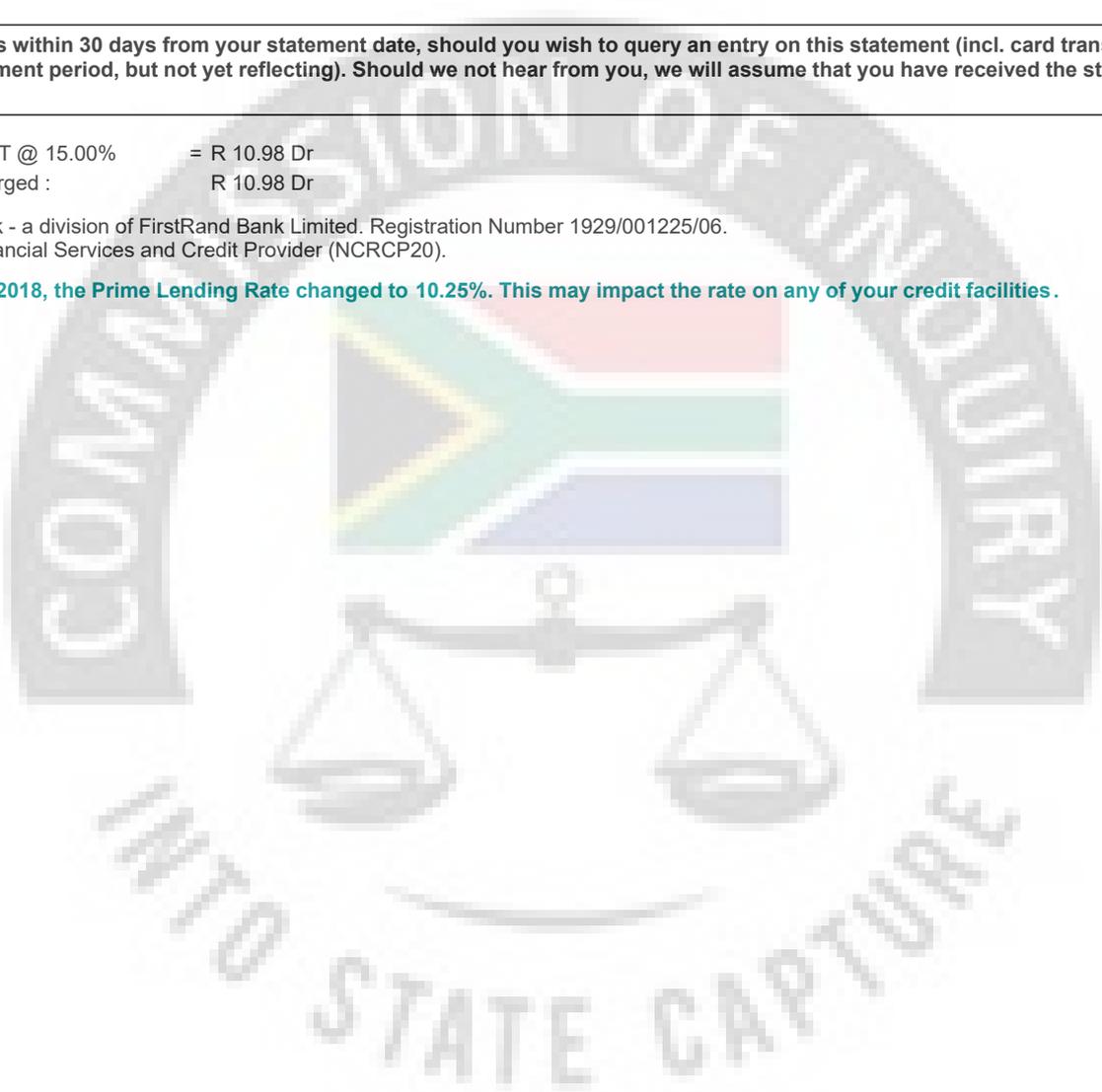
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			57.43 Cr	
10 Dec	FNB App Transfer From Trf	500.00 Cr	557.43 Cr	
28 Dec	FNB App Transfer To Trf	400.00	157.43 Cr	4.20
29 Dec	#Monthly Account Fee	80.00	77.43 Cr	
29 Dec	#Service Fees	4.20	73.23 Cr	
Closing Balance			73.23 Cr	

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

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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	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

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

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

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

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).

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	19/02/28	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

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

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	19/03/30	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	

✉ 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 : 193

Statement Period : 30 March 2019 to 30 April 2019
Statement Date : 30 April 2019

BBST193 121700
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		910.99 Cr
Funds Received (Credits)	4	311,745.95 Cr
Cash Deposits	1	10,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	3	301,745.95 Cr
Funds Used (Debits)	18	308,850.00 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	40,250.00 Dr
Inter-Account Transfers Out	13	268,600.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	316.41 Dr
Service Fees	2	168.96 Dr
Cash Deposit Fees	1	89.00 Dr
Cash Handling Fees	0	0.00
Other Fees	1	58.45 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	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		3,490.53 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

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	19/04/30	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	

✉ 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 : 194

Statement Period : 30 April 2019 to 30 May 2019
Statement Date : 30 May 2019

BBST194 009699
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		3,490.53 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 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	0	0.00
Inter-Account Transfers Out	1	3,000.00 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		406.33 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

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	19/05/30	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	

✉ 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 : 195

Statement Period : 30 May 2019 to 29 June 2019
Statement Date : 29 June 2019

BBST195 130484
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		406.33 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)	3	850.00 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	3	850.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	92.60 Dr
Service Fees	2	92.60 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		36.27 Dr
Overdraft Limit		0.00

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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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	19/06/29	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

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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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	19/07/30	Gold Business Account	

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 196

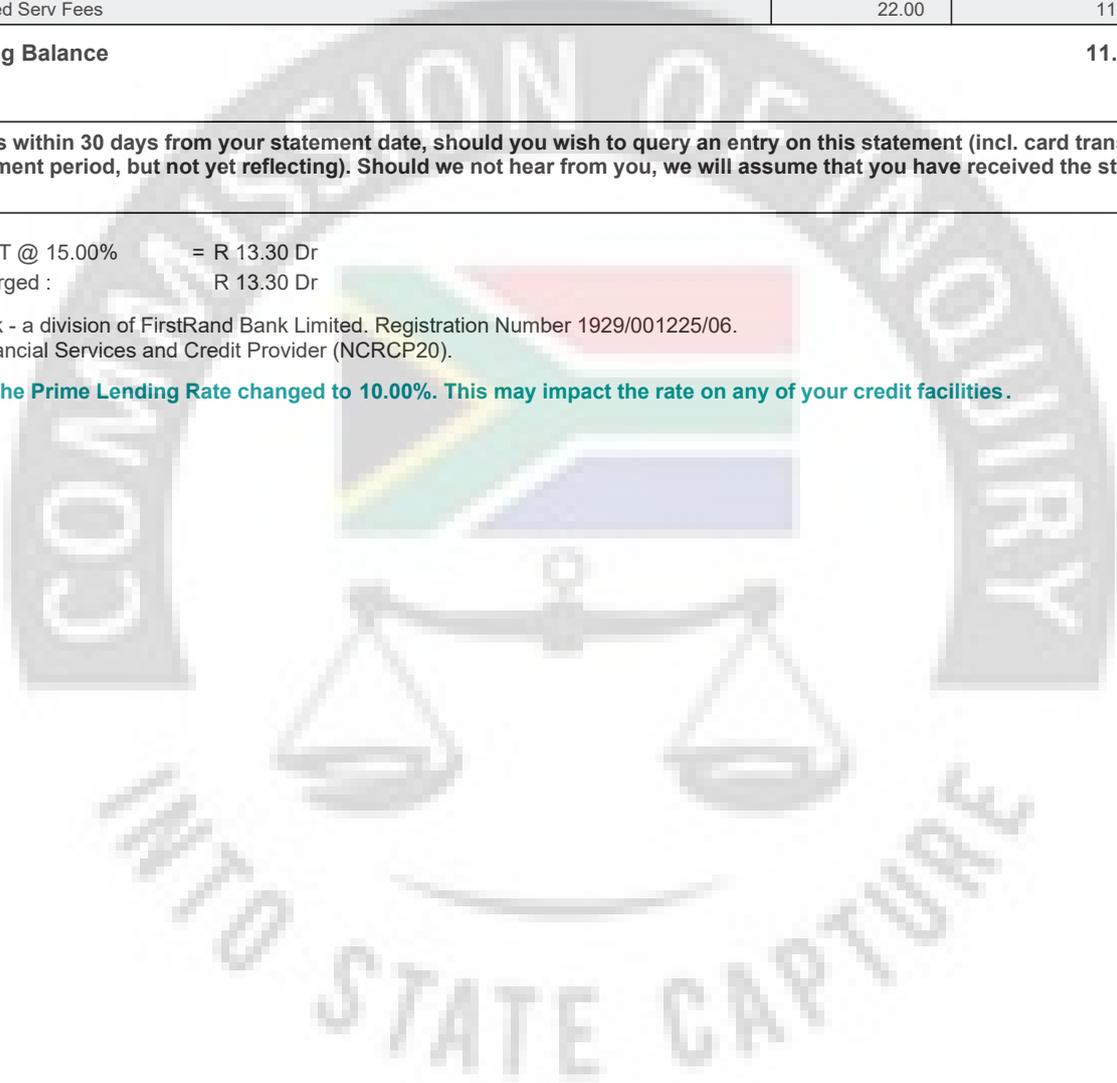
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			36.27 Dr	
01 Jul	Dr.Int.Rate 24,00000	0.00	36.27	
02 Jul	FNB App Transfer From Trf	1,000.00 Cr	963.73 Cr	
08 Jul	Send Money Dr Send 27712843900	500.00	463.73 Cr	11.00
17 Jul	FNB App Transfer From Trf	150.00 Cr	613.73 Cr	
17 Jul	Send 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	

✉ 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 : 30 July 2019 to 30 August 2019

Statement Date : 30 August 2019

BBST197 009681
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		11.71 Cr
Funds Received (Credits)	3	235,400.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	3	235,400.00 Cr
Funds Used (Debits)	9	225,600.00 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	4	120,000.00 Dr
Inter-Account Transfers Out	5	105,600.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	3	231.00 Dr
Service Fees	2	198.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	33.00 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		9,580.71 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

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	19/08/30	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	

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 30.12 Dr
 Total VAT Charged : R 30.12 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	19/08/30	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

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

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	19/09/30	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	

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

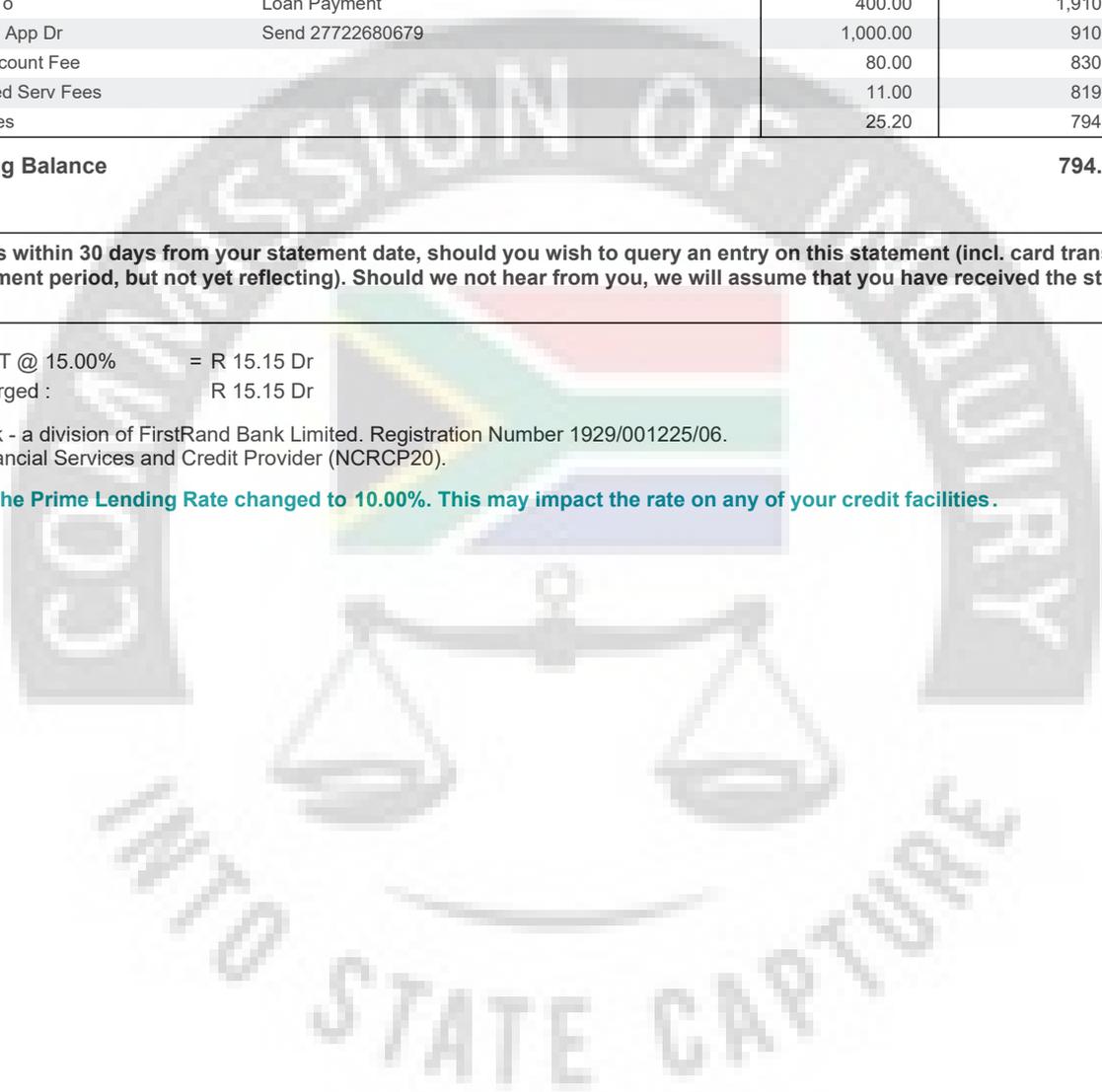
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			1,810.61 Cr	
01 Oct	Internet Trf To Trf	1,000.00	810.61 Cr	4.20
03 Oct	Int-banking Pmt Frm Strategy Consulting	54,400.00 Cr	55,210.61 Cr	
03 Oct	Internet Trf To CC Payment	5,000.00	50,210.61 Cr	4.20
03 Oct	Internet Trf To Deposit	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

<ul style="list-style-type: none"> Web fnb.co.za Lost Cards 087-575-9406 Account Enquiries 087-736-2247 Fraud 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

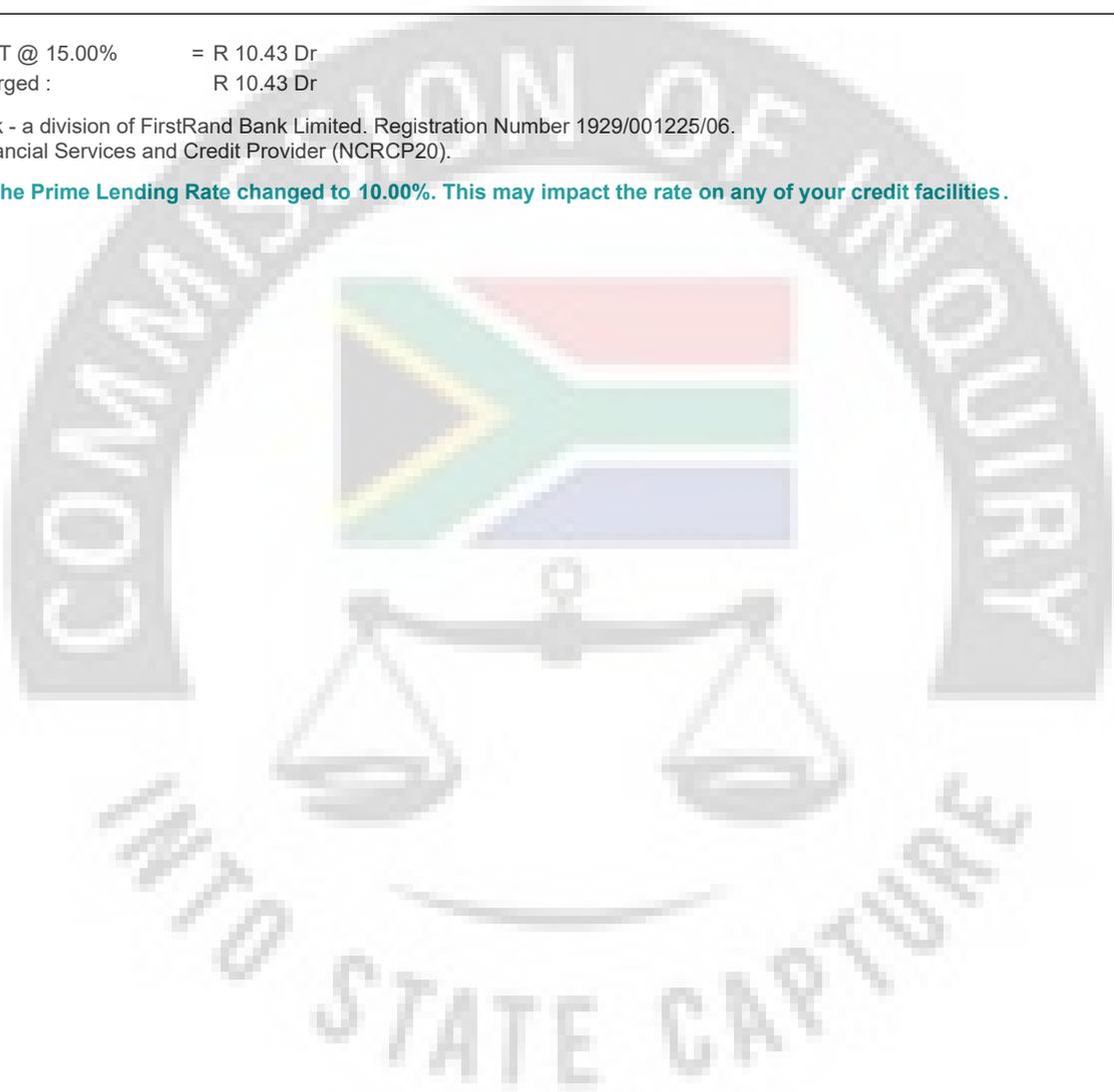
Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			794.41 Cr	
30 Nov	#Monthly Account Fee	80.00	714.41 Cr	
Closing Balance			714.41 Cr	

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

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

G5/F3 Growth Voubiljet

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	08/01/21	Money Market Account	BV

CFRZFN0:62053686295

✉ 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 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

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 Saswath 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

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 Saswath 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
MOLEWANE 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

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	08/04/21	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 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 Saswich 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 Saswitch 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
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 Branch Code 256205
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 Fax (011) 6464893

Bank VAT Registration Number **4210102051**

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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 Donation Mg/Mf	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
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 e-Mail info@fnb.co.za
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 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:

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.

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 Saswitch 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**

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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**

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.

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

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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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Bank VAT Registration Number **4210102051**

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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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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		
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

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	08/11/21	Money Market Account	BV

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Bank VAT Registration Number **4210102051**

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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:

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Account Transactions

Date	Description	Amounts		Balance		Accrued Bank Charges
		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

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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

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 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**

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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:

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 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

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 R5.63
 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

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	09/01/21	Money Market Account	BV

✉ Killarney
 P O Box 87124
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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**

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.

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.

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

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:
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 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	09/02/21	Money Market Account	BV

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Bank VAT Registration Number **4210102051**

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P O BOX 2680
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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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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.

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.
 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

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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	09/03/20	Money Market Account	BV

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Bank VAT Registration Number **4210102051**

IPH ST72
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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:

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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.

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

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Service Fee

A Monthly account fee of R30.00 will be charged. Thereafter you will be charged at prevailing rates.

Cash deposit fee

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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	09/04/21	Money Market Account	BV

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Bank VAT Registration Number **4210102051**

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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

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	09/05/21	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 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:

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.

Save by making the right choices

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

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	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
 ☎ (011) 4861207
 Fax (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 Saswitch 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

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Web www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893

Bank VAT Registration Number **4210102051**

IPH ST76
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **76**
Statement period **21 July 2009 - 21 August 2009**

Our message to you:

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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
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

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 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
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P O BOX 2680
JOHANNESBURG
 2000

Product **Money Market Account**
 Account number **62053686295**
 COPY Tax Invoice/Statement Number **77**
 Statement period **21 August 2009 - 21 September 2009**

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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

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 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**

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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

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	09/10/21	Money Market Account	BV

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 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:

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.

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	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

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

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
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 0860-05-43-21

IPH ST80
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COPY Tax Invoice/Statement Number 80

Bank VAT Registration Number 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 November 2009 - 21 December 2009

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 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	
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	3.30
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

✉ Killamey
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 0860-05-43-21

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:

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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

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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 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:

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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

✉ Killamey
 P O Box 87124
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Branch Code 256205
Branch (011) 4861207
Fax (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. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 20 February 2010 - 20 March 2010

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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 statement R4.05
 Total Bank Charges R33.00

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 Joe Blogg t/a The Soap Shop	Acceptable Joe Blogg	Acceptable The Soap Shop
Close Corporation ABC CC t/a The Soap Shop	Acceptable ABC CC	Acceptable The Soap Shop
Company ABC (Pty) Ltd t/a The Soap Shop	Acceptable ABC (Pty) Ltd	Acceptable 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
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 0860-05-43-21

IPH ST84
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 84

Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 20 March 2010 - 21 April 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.

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.

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

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 R4.05
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

✉ Killarney
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Houghton 2041
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IPH ST85
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

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

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.

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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.

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

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	10/05/21	Money Market Account	BV

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 Houghton 2041
 info@fnb.co.za
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-05-43-21
Account Enquiries

IPH ST86
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P O BOX 2680
JOHANNESBURG
 2000

COPY Tax Invoice/Statement Number 86

Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 May 2010 - 21 June 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.

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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.

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

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.
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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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IPH ST87
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JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 87

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

Our message to you:

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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. Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

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

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

R4.36

Total Bank Charges

R35.50

G4/F2 Savvy Insert

Page 1 of 1

Delivery Method R3
PO/21 /NV/DDA AK

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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Account Enquiries 0860-05-43-21

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 2000

COPY Tax Invoice/Statement Number 88

Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 July 2010 - 21 August 2010

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 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

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 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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Account Enquiries 0860-05-43-21

IPH ST89
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COPY Tax Invoice/Statement Number 89

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

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 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

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 R4.36
 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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Account Enquiries 0860-05-43-21

IPH ST90
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JOHANNESBURG
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COPY Tax Invoice/Statement Number 90

Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 September 2010 - 21 October 2010

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 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

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 R4.36
 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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Branch Code (011) 4861207
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Fax 0800-11-01-32
Lost Cards 0860-05-43-21
Account Enquiries

IPH ST91
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JOHANNESBURG
 2000

COPY Tax Invoice/Statement Number 91

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

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 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

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 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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 (011) 6464893
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Account Enquiries

IPH ST92
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COPY Tax Invoice/Statement Number 92

Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 20 November 2010 - 21 December 2010

e-mail Statements

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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

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 R4.36
 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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Account Enquiries 0860-05-43-21

IPH ST93
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
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COPY Tax Invoice/Statement Number 93

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

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 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.

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 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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Fax 0800-11-01-32
Lost Cards 0860-05-43-21
Account Enquiries

IPH ST94
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COPY Tax Invoice/Statement Number 94

Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 January 2011 - 21 February 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 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.

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 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

✉ 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 0860-05-43-21
Account Enquiries

IPH ST95
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JOHANNESBURG
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COPY Tax Invoice/Statement Number 95

Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Account
Account number 62053686295
Statement period 21 February 2011 - 19 March 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 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

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 R4.36
 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

✉ Killarney
 P O Box 87124
 Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
Phone (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-05-43-21

BBST96 022544
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Copy Tax Invoice/Statement Number 96

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

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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	FNMA
486	62053686295	11/04/21	Money Market Account	

✉ Killarney
 P O Box 87124
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Web www.fnb.co.za
Branch Code 256205
Phone (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 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	FNMA
486	62053686295	11/05/21	Money Market Account	

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 P O Box 87124
 Houghton 2041
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Web www.fnb.co.za
Branch Code 256205
Phone (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
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 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	FNMA
486	62053686295	11/06/21	Money Market Account	

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Lost Cards 0800-11-01-32
Account Enquiries 0860-05-43-21

BBST99 010548
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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 June 2011 - 21 July 2011

e-mail Statements

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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	FNMA
486	62053686295	11/07/21	Money Market Transactor	

✉ Killarney
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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 100

Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Transactor
Account number 62053686295
Statement period 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 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.
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#: 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	FNMA
486	62053686295	11/08/20	Money Market Transactor	

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Lost Cards 0800-11-01-32
Account Enquiries 0860-05-43-21

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Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Transactor
Account number 62053686295
Statement period 20 August 2011 - 21 September 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 20 August 2011		ZAR	138.12 Cr	0.00
20 Sep	#Monthly Account Fee	40.00	98.12 Cr	
Closing Balance as at 21 September 2011		ZAR	98.12 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	FNMA
486	62053686295	11/09/21	Money Market Transactor	

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Web www.fnb.co.za
Branch Code 256205
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Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-05-43-21

BBST102 010171
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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 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 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	FNMA
486	62053686295	11/10/21	Money Market Transactor	

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Branch Code 256205
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Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-05-43-21

BBST103 010030
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 JOHANNESBURG
 2000

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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 October 2011 - 21 November 2011

e-mail Statements

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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 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	FNMA
486	62053686295	11/11/21	Money Market Transactor	

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 P O Box 87124
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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

BBST104 009973
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 2000

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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 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	FNMA
486	62053686295	11/12/21	Money Market Transactor	

Killarney
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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

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 2000

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	FNMA
486	62053686295	12/01/21	Money Market Transactor	

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Web www.fnb.co.za
Branch Code 256205
Phone (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-05-43-21

BBST106 010149
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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 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	FNMA
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
MOLELWANE CONSULTING CC
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 2000

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	FN MMA
486	62053686295	12/03/20	Money Market Transactor	

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BBST108 020476
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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 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	FNMA
486	62053686295	12/04/21	Money Market Transactor	

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Lost Cards 0800-11-01-32
Account Enquiries 0860-05-43-21

BBST109 009936
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 P O BOX 2680
 JOHANNESBURG
 2000

Copy Tax Invoice/Statement Number 109

Customer VAT Reg. No. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Transactor
Account number 62053686295
Statement period 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 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	FNMA
486	62053686295	12/05/21	Money Market Transactor	

✉ Killarney
 P O Box 87124
 Houghton 2041
e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
Phone (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-05-43-21

BBST110 009816
 MOLELWANE CONSULTING CC
 PO BOX 2680
 JOHANNESBURG
 2000

Copy Tax Invoice/Statement Number 110

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

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.

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 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	FNMA
486	62053686295	12/06/21	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

BBST112 020281
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

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 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	FNMA
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
Phone (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. Not Provided
Bank VAT Reg. No. 4210102051
Product Money Market Transactor
Account number 62053686295
Statement period 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 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	FNMA
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
Phone (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-320-4321

BBST114 009741
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 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	FNMA
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
Phone (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 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	FNMA
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
Phone (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	FNMA
486	62053686295	12/11/10	Money Market Transactor	

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 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

Date	Description	Amount	Balance	✓	Accrued Bank Charges
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 Cr	2,288.99 Cr	<input type="checkbox"/>	
21 Dec	Internet Trf From Inter Acc	350.00 Cr	2,638.99 Cr	<input type="checkbox"/>	
21 Dec	Internet Trf From Inter Acc	500.00 Cr	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/ifa-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 Braamfnt 0114030444	6,000.00 Cr	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 Cr	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
Fax (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	Accrued Bank Charges
Opening Balance			162.29 Dr	0.00
31 Jan	Cheque Deposit Eloffstr 011 403 0444	626.42 Cr	464.13 Cr	
1 Feb	Magtape Debit Playmoregopmg008545(Curr+1)	75.00	389.13 Cr	12.00
1 Feb	Magtape Debit Ccainsure 00202Cc&a061125	1,987.96	1,598.83	12.00
1 Feb	Magtape Debit Ccainsure 00202Cc&apfb91420/0	2,927.49	4,526.32	12.00
1 Feb	Magtape Debit Mweb Internet 23414596	145.00	4,671.32	12.00
1 Feb	Magtape Debit Sos Pro Sure D11814	290.00	4,961.32	12.00
2 Feb	#Excess Item Fee 2 Items On 08/02/01	150.00	5,111.32	(150.00)
2 Feb	Magtape Unpaid Not Provided For	1,987.96 Cr	3,123.36	
2 Feb	#Unpaid Item Charge	120.00	3,243.36	
2 Feb	Magtape Unpaid Not Provided For	2,927.49 Cr	315.87	
2 Feb	#Unpaid Item Charge	120.00	435.87	
5 Feb	Magtape Credit Reg Fund Mgrs	309,031.11 Cr	308,595.24 Cr	
5 Feb	Magtape Debit Cltele/lfa-0802403452039	194.60	308,400.64 Cr	12.00
5 Feb	Magtape Debit Liblife 05Feb56686653200C/P	582.87	307,817.77 Cr	12.00
6 Feb	Internet Pmt To Accsolve-Contra 1425804 Accsolve	157,722.78	150,094.99 Cr	
6 Feb	Internet Pmt To Mc Rent Dmenosmolcon	30,844.98	119,250.01 Cr	
6 Feb	Internet Pmt To Electricity 5659644	2,875.44	116,374.57 Cr	
6 Feb	Internet Pmt To 0119413949 0002694205924972011	447.32	115,927.25 Cr	
6 Feb	Internet Pmt To Geoff Makhubo 338727750002	8,800.00	107,127.25 Cr	
6 Feb	Internet Pmt To 0119425911 0003494205924972011	1,204.45	105,922.80 Cr	
6 Feb	Internet Pmt To Payroll Consulting F07201 Molelwane Con	458.85	105,463.95 Cr	
6 Feb	Internet Pmt To Mc Telephone 0001894233529592011	6,000.00	99,463.95 Cr	
6 Feb	Internet Trf To Geoff Salary	36,193.13	63,270.82 Cr	3.00
6 Feb	Internet Trf To Inter Acc	3,000.00	60,270.82 Cr	3.00
6 Feb	Cheque 922 Firstnat Braamfontei 56830006388	1,300.00	58,970.82 Cr	23.00
7 Feb	Internet Pmt To Shelf Company Obakeng Chikane	850.00	58,120.82 Cr	
7 Feb	Internet Trf To Inter Acc	500.00	57,620.82 Cr	3.00
7 Feb	Internet Trf To Inter Acc	500.00	57,120.82 Cr	3.00
7 Feb	Internet Pmt To Accsolve Nkadi Seleso	3,430.00	53,690.82 Cr	
7 Feb	Internet Pmt To Accsolve	11,249.59	42,441.23 Cr	
7 Feb	Internet Pmt To Pcb Comp Account Molelwane Consulting	20,705.00	21,736.23 Cr	
7 Feb	Cheque 921 North Rand(Closed) 4054423561	4,300.00	17,436.23 Cr	23.00
8 Feb	Internet Trf To Inter Acc	600.00	16,836.23 Cr	3.00
8 Feb	Internet Pmt To Nono Fnb From Geoff	3,000.00	13,836.23 Cr	
9 Feb	Internet Trf To Inter Acc	3,000.00	10,836.23 Cr	3.00
11 Feb	Internet Trf To Inter Acc	5,000.00	5,836.23 Cr	3.00
11 Feb	Internet Pmt To Nono Fnb From Geoff	1,500.00	4,336.23 Cr	
12 Feb	Internet Trf From Inter Acc	1,000.00 Cr	5,336.23 Cr	
12 Feb	Internet Pmt To Insurance Premium Makhubo	4,915.45	420.78 Cr	
13 Feb	Internet Trf From Inter Acc	470.00 Cr	890.78 Cr	
13 Feb	Internet Trf From Inter Acc	470.00 Cr	1,360.78 Cr	
13 Feb	Internet Trf From Inter Acc	150.00 Cr	1,510.78 Cr	
13 Feb	Internet Pmt To Repairs & Maintenanc Molelwane Consulting	1,500.00	10.78 Cr	
16 Feb	Int On Debit Balance	5.05	5.73 Cr	
16 Feb	Penalty Interest	1.44	4.29 Cr	

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.

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	08/02/16	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

e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
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	✓	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/lfa-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 days/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
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
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.

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 Playmoregopmg008545(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/ifa-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)
Closing Balance			33.45 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	08/04/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
☎ (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

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

Page 1 of 3

Delivery Method R3
PO/17/NV/DDA AA

1

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
30 Apr	Magtape Debit	Mweb Internet 24292557	145.00		178.45
30 Apr	Magtape Debit	Sos Pro Sure D11814	320.00		498.45
3 May	#Excess Item Fee	2 Items On 08/04/30	150.00		648.45
5 May	Magtape Debit	Playmoregopmg008545(Curr+1)	75.00		723.45
5 May	Magtape Debit	Cltele/lfa-0805403452039	194.60		918.05
5 May	Magtape Debit	Liblife 05May56686653200C/P	582.87		1,500.92
5 May	Magtape Unpaid	Not Provided For	582.87 Cr		918.05
5 May	#Unpaid Item Charge		120.00		1,038.05
6 May	Internet Trf From	Inter	800.00 Cr		238.05
6 May	Internet Trf From	Inter Acc	500.00 Cr		261.95 Cr
6 May	#Excess Item Fee	2 Items On 08/05/05	150.00		111.95 Cr
7 May	Magtape Credit	Reg Fund Mgrs	77,940.41 Cr		78,052.36 Cr
8 May	Internet Trf To	Geoff Salary	36,193.13		41,859.23 Cr
8 May	Internet Pmt To	Pcb Comp Account Molelwane Consulting	28,743.25		13,115.98 Cr
8 May	Cheque Cashed 937	Firstnat Killarney	10,000.00		3,115.98 Cr
8 May	Cash Handling Fee		0.00		3,115.98 Cr
8 May	Internet Trf To	Inter Acc	3,100.00		15.98 Cr
15 May	Magtape Credit	Tax	472.33 Cr		488.31 Cr
15 May	Cheque 927	Standard Braamfontei 2047640	15,388.18		14,899.87
15 May	Cheque Unpaid	Refer To Drawer/Make	15,388.18 Cr		488.31 Cr
15 May	#Unpaid Item Charge		120.00		368.31 Cr
16 May	Magtape Credit	Pwc Pricewaterhouse	637,000.08 Cr		637,368.39 Cr
17 May	Internet Pmt To	Mc Rent Dmenosmolcon	30,844.98		606,523.41 Cr
17 May	Internet Pmt To	Mc Rent Dmenosmolcon	15,388.18		591,135.23 Cr
17 May	Internet Pmt To	Mc Telephone 0001894233529592011	18,000.00		573,135.23 Cr
17 May	Internet Pmt To	Finance Outsourcing Molelwane Consulting	40,000.00		533,135.23 Cr
17 May	Internet Trf To	Geoff Salary	30,000.00		503,135.23 Cr
17 May	Internet Trf To	Inter Acc	300.00		502,835.23 Cr
17 May	Internet Pmt To	Accsolve Pmt Accsolve	21,000.00		481,835.23 Cr
17 May	Cheque Cashed 928	Firstnat Killarney	30,000.00		451,835.23 Cr
17 May	Cash Handling Fee		0.00		451,835.23 Cr
17 May	Int On Debit Balance		2.66		451,832.57 Cr
17 May	Penalty Interest		0.36		451,832.21 Cr
17 May	Electronic Payments	Bis/Int 6 @ 6.50 = 39.00	0.00		451,832.21 Cr
17 May	#Monthly Account Fee		30.00		451,802.21 Cr
17 May	#Cash Handling Fees		420.00		451,382.21 Cr
17 May	#Service Fees		180.00		451,202.21 Cr
Closing Balance			451,202.21 Cr		0.00

For your convenience, cheques deposited to your account are available as cleared funds after 5 business days/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

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		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.

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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	R5.00	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	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	
19 May	Internet Trf To	Inter-Salaries	100,000.00	122,202.21 Cr	3.00
19 May	Internet Pmt To	0119413949 0002694205924972011	158.70	122,043.51 Cr	
19 May	Internet Pmt To	0119425911 0003494205924972011	530.95	121,512.56 Cr	
19 May	Internet Pmt To	Electricity 5659644	1,134.30	120,378.26 Cr	
19 May	Internet Pmt To	Fani Legal Fees Dingiswayo-C0006722	5,205.88	115,172.38 Cr	
19 May	Internet Pmt To	Auction Picture Molelwane-0510	5,000.00	110,172.38 Cr	
19 May	Internet Pmt To	Auction-Pictures Molelwane-0504	4,500.00	105,672.38 Cr	
19 May	Internet Pmt To	Front Door Repairs Molelwane Cons	1,048.65	104,623.73 Cr	
19 May	Internet Pmt To	Sowaten Subscription 6255305-Molelwane	625.00	103,998.73 Cr	
19 May	Internet Pmt To	Busness Day Subs 6255305	1,572.49	102,426.24 Cr	
19 May	Magtape Credit	Reg Fund Mgrs	288,633.94 Cr	391,060.18 Cr	
19 May	Cheque 930	North Rand(Closed) 4787692035950018	50,000.00	341,060.18 Cr	23.00
20 May	Internet Trf To	Mm Deposit	100,000.00	241,060.18 Cr	3.00
20 May	Internet Pmt To	Transfer Accsolve Transfer Molelwane	100,000.00	141,060.18 Cr	
20 May	Internet Trf To	Geoff Bon	30,000.00	111,060.18 Cr	3.00
20 May	Internet Pmt To	Geoff Standard Molelwane Consulting	10,000.00	101,060.18 Cr	
20 May	Cheque Deposit	Braamfnt 0114030444	1,767.50 Cr	102,827.68 Cr	
20 May	Cheque Deposit	Braamfnt 0114030444	1,765.50 Cr	104,593.18 Cr	
20 May	Internet Pmt To	Mc Rent Dmenosmocons	17,654.49	86,938.69 Cr	
20 May	Cheque 929	North Rand(Closed) 4054423561	5,000.00	81,938.69 Cr	23.00
22 May	Internet Pmt To	Pcb Comp Account Molelwane Consulting	13,790.00	68,148.69 Cr	
22 May	Internet Pmt To	Health Sub Contract Molelwane Consulting	23,360.00	44,788.69 Cr	
22 May	Internet Trf From	Inter Acc	2,000.00 Cr	46,788.69 Cr	
22 May	Internet Trf From	Inter Acc	1,000.00 Cr	47,788.69 Cr	
22 May	Internet Pmt To	Sahara-Computer Mlc001	43,771.44	4,017.25 Cr	
22 May	Internet Trf From	From Geoff	5,000.00 Cr	9,017.25 Cr	
22 May	Internet Pmt To	Website Deisign Molelwane 16647	4,936.20	4,081.05 Cr	
27 May	Internet Pmt To	Repairs & Maintenanc Mg Makhubo	4,000.00	81.05 Cr	
28 May	Internet Trf From	From Money Market	4,000.00 Cr	4,081.05 Cr	
28 May	Internet Pmt To	Furniture Repairs Molelwane Consulting	2,050.00	2,031.05 Cr	
29 May	Internet Trf To	Transfer Salaries	2,000.00	31.05 Cr	3.00
30 May	Magtape Credit	Geoff Makhubo	4,000.00 Cr	4,031.05 Cr	
30 May	Magtape Debit	Sos Pro Sure D11814	320.00	3,711.05 Cr	12.00
2 Jun	Internet Pmt To	Geoff Makhubo From Geoff	1,000.00	2,711.05 Cr	
2 Jun	Magtape Credit	Transfer Accsolve	100,000.00 Cr	102,711.05 Cr	
2 Jun	Magtape Debit	Playmoregopmg008545(Curr+1)	75.00	102,636.05 Cr	12.00
2 Jun	Magtape Debit	Mweb Internet 24533013	145.00	102,491.05 Cr	12.00
3 Jun	Internet Trf To	Geoff Salary	37,389.52	65,101.53 Cr	3.00
3 Jun	Internet Pmt To	Meredale FNB From Geoff	45,000.00	20,101.53 Cr	
3 Jun	Internet Trf To	Inter	20,000.00	101.53 Cr	3.00
3 Jun	Cheque 931	Standard Braamfontei 33003882	1,026.00	924.47 Cr	23.00
3 Jun	Cheque Unpaid	Refer To Drawer/Make	1,026.00 Cr	101.53 Cr	
3 Jun	#Unpaid Item Charge		120.00	18.47 Cr	
5 Jun	Magtape Debit	Citele/ifa-0806403452039	194.60	213.07 Cr	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 Firsnat 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 days/.

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#: Inclusive of VAT @ 14.00 %

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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	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
Fax (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

**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		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

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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
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/lfa0403452039 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.

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	08/07/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST76
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 : 76
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R116.51Dr

Statement from 17 July 2008 to 16 August 2008

**Dual authorisation via
cellphone for your business
is now possible!**
To register for FNB Cellphone
Banking visit your nearest FNB
branch today.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		66.67 Cr
Funds Received/Credits	6	510,842.86 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	1	3,453.20 Cr
Inter-Account Transfers In	4	191,000.00 Cr
Electronic Payments Received	1	316,389.66 Cr
Funds Used/Debits	35	509,551.90 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	2	60,000.00 Dr
Debit/Stop Orders	5	1,570.40 Dr
Account Payments	27	444,981.50 Dr
Inter-Account Transfers Out	1	3,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	948.75 Dr
Service Fees	2	318.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	630.00 Dr
Internet Fees	0	0.00
Other Fees	1	0.75 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		408.88 Cr
Available Balance (07h52 - 17 Aug 08)		408.88

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	08/08/16	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 76

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			66.67 Cr	0.00
18 Jul	Internet Trf From Inter	80,000.00 Cr	80,066.67 Cr	
18 Jul	Internet Pmt To Accsolve	28,865.00	51,201.67 Cr	
18 Jul	Internet Pmt To Pcb Comp Account Molelwane Consulting	21,840.00	29,361.67 Cr	
19 Jul	Internet Pmt To Nono FNB Geoff	10,000.00	19,361.67 Cr	
19 Jul	Internet Pmt To Geoff Makhubo Mg	10,000.00	9,361.67 Cr	
21 Jul	Internet Pmt To Repairs & Maintenanc Mg Makhubo	5,000.00	4,361.67 Cr	
22 Jul	Internet Trf To Geoff	3,000.00	1,361.67 Cr	3.00
25 Jul	Magtape Credit Reg Fund Mgrs	316,389.66 Cr	317,751.33 Cr	
25 Jul	#Notification Fee - Sms	0.75	317,750.58 Cr	
26 Jul	Internet Pmt To Transfer Accsolve Transfer Molelwane	200,000.00	117,750.58 Cr	
28 Jul	Cheque Deposit Braamfnt Kakali	3,453.20 Cr	121,203.78 Cr	
29 Jul	Internet Pmt To Accsolve Salary	9,668.26	111,535.52 Cr	
29 Jul	Internet Pmt To Accsolve Salary	20,242.62	91,292.90 Cr	
29 Jul	Internet Pmt To Makapanstad Geoff Makhubo	3,000.00	88,292.90 Cr	
29 Jul	Internet Pmt To Nono FNB From Geoff	20,000.00	68,292.90 Cr	
29 Jul	Internet Pmt To Geoff Makhubo 338727750002	9,000.00	59,292.90 Cr	
29 Jul	Internet Pmt To Lindiwe Salary Molelwane Salary	3,930.00	55,362.90 Cr	
29 Jul	Internet Pmt To Kakali Salary Molelwane	6,765.00	48,597.90 Cr	
29 Jul	Internet Pmt To Karabo Salary Molelwane Salary	7,170.00	41,427.90 Cr	
29 Jul	Internet Pmt To Accsolve Salary	9,948.67	31,479.23 Cr	
29 Jul	Internet Pmt To Obakeng Salary Molelwane Salary	17,849.38	13,629.85 Cr	
31 Jul	Magtape Debit Sos Pro Sure D11814	320.00	13,309.85 Cr	10.50
1 Aug	Magtape Debit Playmoregopmg008545(Curr+1)	75.00	13,234.85 Cr	10.50
1 Aug	Magtape Debit Mweb Internet 25008768	145.00	13,089.85 Cr	10.50
5 Aug	Internet Trf From Inter-Money Market	50,000.00 Cr	63,089.85 Cr	
5 Aug	Internet Pmt To Mc Rent Dmenosmolcon	23,278.32	39,811.53 Cr	
5 Aug	Internet Pmt To Mc Telephone 0001894233529592011	10,251.25	29,560.28 Cr	
5 Aug	Internet Pmt To Electricity 5659644	3,033.13	26,527.15 Cr	
5 Aug	Internet Pmt To Payroll Consulting F07201 Molelwane Con	580.40	25,946.75 Cr	
5 Aug	Internet Pmt To Finance Outsourcing Molelwane Consulting	8,792.00	17,154.75 Cr	
5 Aug	Magtape Debit Citele/ifa-0808403452039	199.60	16,955.15 Cr	10.50
5 Aug	Magtape Debit Liblife 05Aug59426971600C/P	830.80	16,124.35 Cr	10.50
6 Aug	Internet Pmt To Repairs & Maintenanc Mg Makhubo	2,000.00	14,124.35 Cr	
7 Aug	Internet Pmt To 0119413949 0002694205924972011	312.49	13,811.86 Cr	
7 Aug	Internet Pmt To 0119425911 0003494205924972011	2,054.98	11,756.88 Cr	
7 Aug	Internet Pmt To Vt Educationtrust Go Molelwane Consulting	10,000.00	1,756.88 Cr	
7 Aug	Internet Trf From Inter 8060	51,000.00 Cr	52,756.88 Cr	
7 Aug	Cheque Cashed 933 Firstnat Killarney	50,000.00	2,756.88 Cr	26.00
7 Aug	Cash Handling Fee	0.00	2,756.88 Cr	525.00
7 Aug	Internet Pmt To Payroll Consulting F07201 Molelwane Con	400.00	2,356.88 Cr	
13 Aug	Internet Trf From From Momey Market	10,000.00 Cr	12,356.88 Cr	
14 Aug	Cheque Cashed 934 Firstnat Killarney	10,000.00	2,356.88 Cr	26.00
14 Aug	Cash Handling Fee	0.00	2,356.88 Cr	105.00
15 Aug	Internet Pmt To Nono FNB From Geoff	1,000.00	1,356.88 Cr	
16 Aug	Electronic Payments Bis/Int 27 @ 6.50 = 175.50	0.00	1,356.88 Cr	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

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	08/08/16	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

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

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

G6/F4 Business Insert

Page 1 of 2

Delivery Method R3
PO/17/NV/DDA AA

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		
20 Aug	Internet Trf To	Inter Acc	10,000.00		3.00
20 Aug	Internet Pmt To	Makapanstad Geoff Makhubo	4,000.00		
22 Aug	Internet Trf To	Inter Salaries	80,000.00		3.00
22 Aug	Internet Trf To	Inter	20,000.00		3.00
22 Aug	Internet Pmt To	Conference Acc Conference	22,365.00		
26 Aug	Internet Trf To	Geoff Makhubo	20,000.00		3.00
28 Aug	Internet Pmt To	Mc Telephone 0001894233529592011	9,301.84		
29 Aug	Internet Pmt To	Accsolve Salary	22,426.15		
29 Aug	Magtape Debit	Sos Pro Sure D11814	320.00		10.50
1 Sep	Internet Trf To	Geoff Salary	13,000.00		3.00
1 Sep	Internet Trf From	Inter Acc	5,500.00 Cr		
1 Sep	Magtape Debit	Playmoregopmg008545(Curr+1)	75.00		10.50
1 Sep	Magtape Debit	Mweb Internet 25245910	145.00		10.50
5 Sep	Magtape Debit	Cltele/lfa-0809403452039	199.60		10.50
5 Sep	Magtape Debit	Liblife 05Sep59426971600Etc	1,238.91		10.50
10 Sep	Internet Pmt To	Telkom-R 0001894361562322011	463.61		
10 Sep	Magtape Credit	Transfer Accsolve	55,000.00 Cr		
11 Sep	Internet Pmt To	Pcb Comp Account Molelwane Consulting	20,440.00		
11 Sep	Internet Pmt To	Mc Rent Dmenosmolcon	23,278.32		
11 Sep	Internet Pmt To	Electricity 5659644	2,854.09		
12 Sep	Cheque Cashed 935	Firstnat Killarney	10,000.00		26.00
12 Sep	Cash Handling Fee		0.00		105.00
17 Sep	Electronic Payments	Bis/Int 8 @ 6.50 = 52.00	0.00		52.00
17 Sep	#Monthly Account Fee		35.00		
17 Sep	#Cash Handling Fees		105.00		(105.00)
17 Sep	#Service Fees		145.50		(145.50)
Closing Balance			515.86 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.

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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	08/09/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 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

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 Cltele/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
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 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

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 Cltele/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/Int 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)
Closing Balance			372.93 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	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
Fax (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.

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	08/12/17	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

✉ 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

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 TM 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%



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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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-lmb	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/ifa-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 Balance

66.52 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	62002637025	09/01/17	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 ST82
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 : 82
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R91.79Dr

Statement from 17 January 2009 to 17 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		66.52 Dr
Funds Received/Credits	6	1,866,600.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	6,000.00 Cr
Electronic Payments Received	3	1,860,600.00 Cr
Funds Used/Debits	44	1,066,338.52 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	5	93,888.28 Dr
Debit/Stop Orders	5	2,679.97 Dr
Account Payments	30	884,689.22 Dr
Inter-Account Transfers Out	4	85,081.05 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	5	747.52 Dr
Service Fees	2	432.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	315.00 Dr
Internet Fees	0	0.00
Other Fees	2	0.52 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.16 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		799,447.28 Cr
Available Balance (00h26 - 18 Feb 09)		799,447.28

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 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	09/02/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 82

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			66.52 Dr	0.00
23 Jan	Magtape Credit	Transfer Accsolve	60,000.00 Cr	59,933.48 Cr
23 Jan	Cheque 942	Killarney 2840189565	3,550.00	56,383.48 Cr
23 Jan	Cheque 941	Killarney 407042682000	54,840.00	1,543.48 Cr
26 Jan	Magtape Credit	Pwc Pricewaterhouse	900,600.00 Cr	902,143.48 Cr
27 Jan	Internet Pmt To	Ind057-Indyebo Molelwane Helath	271,475.04	630,668.44 Cr
27 Jan	Internet Pmt To	Transfer Accsolve Transfer Molelwane	200,000.00	430,668.44 Cr
27 Jan	Internet Pmt To	Pcb Comp Account Molelwane Consulting	7,595.00	423,073.44 Cr
27 Jan	Internet Pmt To	Mc Telephone 0001894233529592011	6,135.95	416,937.49 Cr
27 Jan	Internet Pmt To	Electricity 5659644	1,803.08	415,134.41 Cr
27 Jan	Internet Pmt To	Payroll Consulting F07201 Molelwane Con	458.85	414,675.56 Cr
27 Jan	Cheque Cashed 943	Firstnat Killarney	30,000.00	384,675.56 Cr
27 Jan	Cash Handling Fee		0.00	384,675.56 Cr
27 Jan	Cheque 946	Killarney 1007930905	5,228.28	379,447.28 Cr
28 Jan	Internet Pmt To	Angela Salary Molelwane Salary	23,414.39	356,032.89 Cr
28 Jan	Internet Pmt To	Lindiwe Salary Molelwane Salary	3,930.00	352,102.89 Cr
28 Jan	Internet Pmt To	Diana Salary Salary Molelwane	7,169.99	344,932.90 Cr
28 Jan	Internet Pmt To	Nathi Salary Molelwane Salary	4,740.00	340,192.90 Cr
28 Jan	Internet Pmt To	Prince Salary Molelwane Salary	4,740.00	335,452.90 Cr
28 Jan	Internet Pmt To	Obakeng Salary Molelwane Salary	15,849.38	319,603.52 Cr
28 Jan	Internet Pmt To	Kakali Salary Molelwane	6,764.99	312,838.53 Cr
28 Jan	Internet Trf To	Geoff Salary	36,581.05	276,257.48 Cr
28 Jan	Internet Pmt To	Mc Rent Dmenosmolcon	24,125.21	252,132.27 Cr
28 Jan	Internet Pmt To	0119425911 0003494205924972011	977.20	251,155.07 Cr
28 Jan	Internet Pmt To	Payroll Consulting F07201 Molelwane Con	14,540.70	236,614.37 Cr
28 Jan	Internet Pmt To	Mc Rent Dmenosmolp05	15,207.60	221,406.77 Cr
28 Jan	Internet Pmt To	G-Fleet Business Pla Molelwane-Inv000013	41,701.20	179,705.57 Cr
28 Jan	Internet Pmt To	Office Furniture Molelwane	25,064.04	154,641.53 Cr
28 Jan	Internet Pmt To	Absa Credit Card 4787692035950018	50,000.00	104,641.53 Cr
28 Jan	Internet Pmt To	Transfer Accsolve Transfer Molelwane	60,000.00	44,641.53 Cr
28 Jan	Internet Trf To	Inter-Mm	3,000.00	41,641.53 Cr
28 Jan	Internet Trf To	Inter-Salaries	500.00	41,141.53 Cr
28 Jan	#Notification Fee E-Mail	#Email Sending Fee Once-Off Payment	0.50	41,141.03 Cr
29 Jan	Cheque 945	Standard Johannesburg 10547002	270.00	40,871.03 Cr
30 Jan	Internet Pmt To	Amdec Reg Fees Geoff Makhubo	2,500.00	38,371.03 Cr
30 Jan	Internet Pmt To	Dr Menzi Branch Geoff Makhubo	3,000.00	35,371.03 Cr
30 Jan	Internet Pmt To	Vuyani Geoff Makhubo	3,000.00	32,371.03 Cr
30 Jan	Internet Pmt To	Angela Salary Molelwane Salary	15,000.00	17,371.03 Cr
30 Jan	Magtape Debit	Sos Pro Sure D11814/21	320.00	17,051.03 Cr
2 Feb	Internet Pmt To	Accsolve T-Shirts Accsolve	9,496.60	7,554.43 Cr
2 Feb	Magtape Debit	Playmoregopmg008545(Curr+1)	89.00	7,465.43 Cr
2 Feb	Magtape Debit	Mweb Internet 26407278	145.00	7,320.43 Cr
3 Feb	Internet Trf From	From Geoff	3,000.00 Cr	10,320.43 Cr
3 Feb	Internet Trf From	Inter	2,000.00 Cr	12,320.43 Cr
3 Feb	Internet Trf From	Inter	1,000.00 Cr	13,320.43 Cr
3 Feb	Internet Pmt To	Tekere Geoff Makhubo	10,000.00	3,320.43 Cr

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 Balance			799,447.28 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	09/02/17	Business Cheque Account	BV

✉ 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

BB ST83
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 : 83
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R359.16Dr

Statement from 17 February 2009 to 17 March 2009

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Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		799,447.28 Cr
Funds Received/Credits	2	362,918.18 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	362,918.18 Cr
Funds Used/Debits	59	1,153,222.87 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	7	286,500.48 Dr
Debit/Stop Orders	5	2,679.97 Dr
Account Payments	46	838,042.42 Dr
Inter-Account Transfers Out	1	26,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	2,604.99 Dr
Service Fees	2	293.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	1,461.99 Dr
Internet Fees	1	319.63 Dr
Other Fees	1	850.00 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		6,217.97 Cr
Available Balance (02h57 - 18 Mar 09)		6,217.97

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 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	09/03/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 83

Date	Description	Amount	Balance	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	
19 Feb	FNB Ob Pmt FNB Ob 000000002 Mol Molelwane Consulting	25,953.04	993,693.19 Cr	
19 Feb	FNB Ob Pmt FNB Ob 000000005 Pcb Pcb Technologies	8,850.00	984,843.19 Cr	
19 Feb	FNB Ob Pmt FNB Ob 000000003 Fin Finance Outsourcing	1,083.00	983,760.19 Cr	
19 Feb	FNB Ob Pmt FNB Ob 000000004 Tim Timba Consulting	115,826.70	867,933.49 Cr	
19 Feb	FNB Ob Pmt FNB Ob 000000006 Fin Finance Outsourcing	1,083.00	866,850.49 Cr	
19 Feb	FNB Ob Pmt FNB Ob 000000001 Mol Molelwane Consulting	5,263.95	861,586.54 Cr	
19 Feb	Magtape Credit Reg Fund Mgrs	142,719.23 Cr	1,004,305.77 Cr	
19 Feb	Cheque 947 Killarney 1007930905	500.48	1,003,805.29 Cr	26.00
21 Feb	FNB Ob Pmt FNB Ob 000000007 Nhl Nhlanganiso Cc	7,750.00	996,055.29 Cr	
21 Feb	FNB Ob Pmt FNB Ob 000000008 Mol Molelwane Consulting	1,916.05	994,139.24 Cr	
21 Feb	Cheque Cashed 950 Killarney	120,000.00	874,139.24 Cr	26.00
21 Feb	Cash Handling Fee	0.00	874,139.24 Cr	999.99
23 Feb	Cheque 949 Killarney 4055105295	10,000.00	864,139.24 Cr	26.00
23 Feb	Cheque 951 Killarney 1288067682	12,000.00	852,139.24 Cr	26.00
24 Feb	FNB Ob Pmt FNB Ob 000000009 Tra Transfer To Accsolve	100,000.00	752,139.24 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000012 Acc Accsolve Paye Jan 09	34,340.03	717,799.21 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000013 Acc Accsolve-Sdl Jan09	1,726.17	716,073.04 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000010 Pay Paye- Jan 2009	25,616.28	690,456.76 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000011 Uif Uif- Jan 2009	1,338.68	689,118.08 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000014 Acc Accsolve Uif Jan09	1,893.08	687,225.00 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000015 Cit City Of Jhb Metropol	52,600.00	634,625.00 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000018 Acc Accsolve Paye Dec08	28,239.42	606,385.58 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000019 Acc Accsolve-Sdl Dec08	1,478.85	604,906.73 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000016 Pay Paye- Dec08	25,932.67	578,974.06 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000017 Uif Uif- Dec08	1,447.78	577,526.28 Cr	
24 Feb	FNB Ob Pmt FNB Ob 000000020 Acc Accsolve Uif Dec08	1,868.18	575,658.10 Cr	
24 Feb	Cheque 948 Killarney 62071416145	100,000.00	475,658.10 Cr	26.00
25 Feb	Internet Pmt To Olof Palme Geoff Makhubo	20,000.00	455,658.10 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000023 Ang Angela Salary	23,239.35	432,418.75 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000028 Dia Diana Salary	7,170.02	425,248.73 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000027 Geo Geoff Makhubo	36,581.17	388,667.56 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000021 Kak Kakali Salary	6,765.02	381,902.54 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000022 Lin Lindiwe Salary	4,020.00	377,882.54 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000024 Nat Nathi Salary	4,715.43	373,167.11 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000026 Oba Obakeng Salary	15,849.44	357,317.67 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000025 Pri Prince Salary	4,702.20	352,615.47 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000031 Acc Accsolve Salary	20,239.37	332,376.10 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000035 Acc Accsolve Salary	7,550.43	324,825.67 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000036 Acc Accsolve Salary	24,294.47	300,531.20 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000030 Acc Accsolve Salary	9,541.70	290,989.50 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000032 Acc Accsolve Salaries-Pm	24,294.47	266,695.03 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000029 Acc Accsolve Salary	9,948.70	256,746.33 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000034 Acc Accsolve Salary	7,550.44	249,195.89 Cr	
26 Feb	FNB Ob Pmt FNB Ob 000000033 Acc Accsolve Salary	2,200.00	246,995.89 Cr	

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 Mc Rent	24,078.67	222,917.22 Cr	<input type="checkbox"/>	
27 Feb	FNB Ob Pmt FNB Ob 000000037 Mc Mc Telephone	10,904.93	212,012.29 Cr	<input type="checkbox"/>	
27 Feb	FNB Ob Pmt FNB Ob 000000039 Bro 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 Acc Accsolve-B Ebrahim	8,250.00	107,887.29 Cr	<input type="checkbox"/>	
2 Mar	FNB Ob Pmt FNB Ob 000000041 Acc 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 Clitele/lfa-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 Tel Telkom-Geoff	1,216.85	8,540.84 Cr	<input type="checkbox"/>	
10 Mar	FNB Ob Pmt FNB Ob 000000044 Tel 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 Balance			6,217.97 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	SV Code
486	62002637025	09/03/17	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

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

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

✉ 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

BB ST85
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 : 85
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R238.99Dr

Statement from 17 April 2009 to 16 May 2009

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.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		4,254.16 Cr
Funds Received/Credits	6	2,375,380.68 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	1	100,000.00 Cr
Inter-Account Transfers In	1	40,355.60 Cr
Electronic Payments Received	4	2,235,025.08 Cr
Funds Used/Debits	39	2,149,930.20 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	4	12,000.00 Dr
Cheques Processed (Non Cash)	7	545,704.04 Dr
Debit/Stop Orders	5	2,679.97 Dr
Account Payments	19	516,504.65 Dr
Inter-Account Transfers Out	4	1,073,041.54 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	4	1,928.09 Dr
Service Fees	2	476.10 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	1,314.99 Dr
Internet Fees	1	18.01 Dr
Other Fees	1	137.00 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		227,758.54 Cr
Available Balance (07h24 - 17 May 09)		227,758.54

Interest Rates (Usury)
Interest Charged on Debit Balance
19.00%

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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Service Fee
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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	62002637025	09/05/16	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 85

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			4,254.16 Cr	0.00
24 Apr	Cheque Deposit Braamfnt Letlhabile	100,000.00 Cr	104,254.16 Cr	
29 Apr	#Service Calls Charges #FNB Onl Bc React1189495	137.00	104,117.16 Cr	
30 Apr	ATM Cash City 4790561117376225	3,000.00	101,117.16 Cr	15.90
30 Apr	Transfer Trf 50520066454	40,355.60 Cr	141,472.76 Cr	
30 Apr	Magtape Debit Playmoregopmg008545(Curr)	89.00	141,383.76 Cr	12.00
30 Apr	Magtape Debit Mweb Internet 27079913	145.00	141,238.76 Cr	12.00
30 Apr	Magtape Debit Sos Pro Sure D11814	320.00	140,918.76 Cr	12.00
2 May	ATM Cash Maponya 4790561117376225	3,000.00	137,918.76 Cr	15.90
4 May	ATM Cash S/Gte Vs 4790561117376225	3,000.00	134,918.76 Cr	15.90
4 May	#FNB Ob Fees #Internet Fees	18.01	134,900.75 Cr	
4 May	Internet Pmt To Obakeng Salary Molelwane Salary	16,093.22	118,807.53 Cr	
4 May	Internet Pmt To Kakali Salary Molelwane	6,888.00	111,919.53 Cr	
4 May	Internet Trf To Geoff Salary	37,041.54	74,877.99 Cr	3.00
5 May	Internet Pmt To Geoff Standard Accsolve Salary	24,294.39	50,583.60 Cr	
5 May	Cheque 954 Killarney 20696620	25,064.04	25,519.56 Cr	26.00
5 May	Magtape Debit Cltele/lfa-05M403452039	216.76	25,302.80 Cr	12.00
5 May	Magtape Debit Liblife 05May56686653200Etc	1,909.21	23,393.59 Cr	12.00
6 May	Magtape Credit Reg Fund Mgrs	900,000.00 Cr	923,393.59 Cr	
7 May	Internet Pmt To Accsolve Salary Accsolve	19,986.00	903,407.59 Cr	
7 May	Internet Pmt To Electricity 5659644	5,001.05	898,406.54 Cr	
7 May	Internet Trf To Inter	30,000.00	868,406.54 Cr	3.00
7 May	Internet Pmt To Vtl Repairs Makhubo-Vtl Repairs	24,047.40	844,359.14 Cr	
7 May	Internet Pmt To Pcb Comp Account Molelwane Consulting	29,308.00	815,051.14 Cr	
7 May	Internet Pmt To Mc Rent Dmenosmolcon	24,876.54	790,174.60 Cr	
7 May	Internet Pmt To Accsolve Salaries-Pm Accsolve Salary	24,294.39	765,880.21 Cr	
7 May	Internet Pmt To Absa Credit Card 4787692035950018	40,000.00	725,880.21 Cr	
7 May	Internet Pmt To Mc Rent Dmenosmolp05	3,715.66	722,164.55 Cr	
7 May	Magtape Credit Reg Fund Mgrs	855,573.32 Cr	1,577,737.87 Cr	
7 May	Cheque 956 Killarney 2360004	80,000.00	1,497,737.87 Cr	26.00
8 May	Internet Pmt To Donation Geoff	10,000.00	1,487,737.87 Cr	
8 May	Internet Pmt To Transfer Accsolve Transfer Molelwane	60,000.00	1,427,737.87 Cr	
8 May	ATM Cash Braamshp 4790561117376225	3,000.00	1,424,737.87 Cr	15.90
8 May	Cheque Cashed 957 Killarney	30,000.00	1,394,737.87 Cr	26.00
8 May	Cash Handling Fee	0.00	1,394,737.87 Cr	315.00
11 May	Internet Pmt To Nono FNB From Geoff	10,000.00	1,384,737.87 Cr	
11 May	Magtape Credit Cashfocus Gfleet Pmt	228,000.00 Cr	1,612,737.87 Cr	
11 May	Magtape Credit Cashfocus Gfleet Pmt	251,451.76 Cr	1,864,189.63 Cr	
11 May	Cheque 959 Killarney 1971046434	5,200.00	1,858,989.63 Cr	26.00
12 May	Internet Trf To Money Market	1,000,000.00	858,989.63 Cr	3.00
12 May	Internet Pmt To Transfer Accsolve Transfer Molelwane	200,000.00	658,989.63 Cr	
12 May	Internet Pmt To Mc Telephone 0001894233529592011	13,000.00	645,989.63 Cr	
12 May	Internet Pmt To Telkom-R 0001894361562322011	1,000.00	644,989.63 Cr	
12 May	Internet Pmt To 0119413949 0002694205924972011	1,000.00	643,989.63 Cr	
12 May	Internet Pmt To 0119425911 0003494205924972011	3,000.00	640,989.63 Cr	
12 May	Internet Trf To Transfer-Geoff	6,000.00	634,989.63 Cr	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 Balance					227,758.54 Cr		0.00

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Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/05/16	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
☎ (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST86
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 : 86
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R56.92Dr

Statement from **16 May 2009** to **17 June 2009**

Save by making the right choices

Learn how to make the right choices that can save your business money. Visit www.savvybanking.co.za for more information.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		227,758.54 Cr
Funds Received/Credits	4	274,526.88 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	154,526.88 Cr
Electronic Payments Received	2	120,000.00 Cr
Funds Used/Debits	40	492,805.67 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	2,707.65 Dr
Account Payments	35	490,098.02 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	226.50 Dr
Service Fees	2	89.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	237.05 Dr
Other Fees	1	137.00 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		9,016.20 Cr
Available Balance (00h07 - 18 Jun 09)		9,016.20

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

earned on your FNB Cheque Account

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Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
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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	09/06/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 86

Date	Description	Amount	Balance	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	
18 May	FNB Ob Pmt FNB Ob 000000048 Pri Prince Reimbursement	1,220.00	225,030.54 Cr	
18 May	FNB Ob Pmt FNB Ob 000000050 Jiy Jiyane & Co Consulti	93,252.00	131,778.54 Cr	
18 May	FNB Ob Pmt FNB Ob 000000049 Sof Softline Vip	1,359.56	130,418.98 Cr	
18 May	FNB Ob Pmt FNB Ob 000000053 Acc Accsolve Paye Mar09	24,687.52	105,731.46 Cr	
18 May	FNB Ob Pmt FNB Ob 000000054 Acc Accsolve-Sdl Mar09	1,415.07	104,316.39 Cr	
18 May	FNB Ob Pmt FNB Ob 000000051 Pay Paye- Mar 2009	23,985.86	80,330.53 Cr	
18 May	FNB Ob Pmt FNB Ob 000000052 Uif Uif- Mar 2009	1,338.68	78,991.85 Cr	
18 May	FNB Ob Pmt FNB Ob 000000055 Acc Accsolve Uif Mar09	1,869.02	77,122.83 Cr	
18 May	FNB Ob Pmt FNB Ob 000000056 Gcn Gcns Communications	1,208.40	75,914.43 Cr	
18 May	FNB Ob Pmt FNB Ob 000000057 Mc Mc Telephone	7,427.72	68,486.71 Cr	
18 May	FNB Ob Pmt FNB Ob 000000060 Acc Accsolve Paye Feb 09	26,009.30	42,477.41 Cr	
18 May	FNB Ob Pmt FNB Ob 000000061 Acc Accsolve-Sdl Feb 09	1,388.39	41,089.02 Cr	
18 May	FNB Ob Pmt FNB Ob 000000058 Mc Mc Paye- Feb 2009	25,788.03	15,300.99 Cr	
18 May	FNB Ob Pmt FNB Ob 000000059 Mc Mc Uif- Feb 2009	1,338.68	13,962.31 Cr	
18 May	FNB Ob Pmt FNB Ob 000000062 Acc Accsolve Uif Feb 09	1,813.05	12,149.26 Cr	
28 May	FNB Ob Trf 62053686295	124,526.88 Cr	136,676.14 Cr	
28 May	FNB Ob Pmt FNB Ob 000000065 Ang Angela Salary	28,278.35	108,397.79 Cr	
28 May	FNB Ob Pmt FNB Ob 000000070 Dia Diana Salary	8,588.99	99,808.80 Cr	
28 May	FNB Ob Pmt FNB Ob 000000069 Geo Geoff Makhubo	43,041.54	56,767.26 Cr	
28 May	FNB Ob Pmt FNB Ob 000000063 Kak Kakali Salary	8,102.99	48,664.27 Cr	
28 May	FNB Ob Pmt FNB Ob 000000064 Lin Lindiwe Salary	4,701.00	43,963.27 Cr	
28 May	FNB Ob Pmt FNB Ob 000000066 Nat Nathi Salary	5,988.90	37,974.37 Cr	
28 May	FNB Ob Pmt FNB Ob 000000068 Oba Obakeng Salary	19,836.21	18,138.16 Cr	
28 May	FNB Ob Pmt FNB Ob 000000067 Pri Prince Salary	5,988.90	12,149.26 Cr	
28 May	FNB Ob Pmt FNB Ob 000000072 Fle Fleet Subscription	680.00	11,469.26 Cr	
28 May	FNB Ob Pmt FNB Ob 000000071 Med Media -Business Day	2,969.88	8,499.38 Cr	
28 May	FNB Ob Pmt FNB Ob 000000073 Onl Online Tenders	4,680.00	3,819.38 Cr	
28 May	FNB Ob Pmt FNB Ob 000000074 Ind Independent Newspaper	1,137.58	2,681.80 Cr	
28 May	FNB Ob Trf 62053686295	30,000.00 Cr	32,681.80 Cr	
28 May	FNB Ob Pmt FNB Ob 000000075 Lin Lindiwe Mncube- Fees	4,930.00	27,751.80 Cr	
28 May	FNB Ob Pmt FNB Ob 000000076 Lin Lindiwe Mncube- Fees	3,440.00	24,311.80 Cr	
28 May	Magtape Credit Elements Deposit	80,000.00 Cr	104,311.80 Cr	
28 May	#Service Calls Charges #FNB Onl Bc React1189495	137.00	104,174.80 Cr	
28 May	Magtape Debit Playmoregopmg008545(Curr)	89.00	104,085.80 Cr	12.00
29 May	FNB Ob Coll Sosd11814 62026539306	320.00	103,765.80 Cr	
1 Jun	Internet Pmt To Accsolve Salary Accsolve	61,408.00	42,357.80 Cr	
1 Jun	Magtape Debit Mweb Internet 27305879	145.00	42,212.80 Cr	12.00
2 Jun	FNB Ob Pmt FNB Ob 000000077 Bro Broll Apex	26,612.40	15,600.40 Cr	
2 Jun	FNB Ob Pmt FNB Ob 000000078 Bro Broll Apex	3,705.00	11,895.40 Cr	
2 Jun	Magtape Credit Transfer Accsolve	40,000.00 Cr	51,895.40 Cr	
3 Jun	#FNB Ob Fees #Internet Fees	237.05	51,658.35 Cr	
5 Jun	Magtape Debit Cltele/lfa-06M403452039	216.76	51,441.59 Cr	12.00
5 Jun	Magtape Debit Liblife 05Jun56686653200Etc	1,936.89	49,504.70 Cr	12.00
9 Jun	FNB Ob Pmt FNB Ob 000000079 Emp Empowermentsa	399.00	49,105.70 Cr	

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

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	09/06/17	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 ST87
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 : 87
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R20.63Dr

Statement from 17 June 2009 to 17 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		9,016.20 Cr
Funds Received/Credits	5	156,082.63 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	3,000.00 Cr
Electronic Payments Received	3	153,082.63 Cr
Funds Used/Debits	20	161,994.80 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	7	2,883.60 Dr
Account Payments	10	150,111.20 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	124.40 Dr
Service Fees	2	120.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	43.55 Dr
Other Fees	1	3.90 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	1	26.50 Dr
Closing Balance		2,909.58 Cr
Available Balance (23h43 - 17 Jul 09)		2,909.58

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

earned on your eBucks 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	09/07/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 87

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			9,016.20 Cr	0.00
20 Jun	ATM Cash Foodies 4790561133631967	3,000.00	6,016.20 Cr	15.90
22 Jun	ATM Cash S/Gte Vs 4790561133631967	3,000.00	3,016.20 Cr	15.90
30 Jun	Magtape Credit Reg Fund Mgrs	153,000.88 Cr	156,017.08 Cr	
30 Jun	FNB Ob Coll Sosd11814 62026539306	320.00	155,697.08 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000081 The The Accounting Shop	499.00	155,198.08 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000082 Geo Geoff Makhubo	40,041.55	115,156.53 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000083 Pat Patrick Salary	26,701.54	88,454.99 Cr	
1 Jul	Internet Pmt To Geoff-Payback 9941825949	12,000.00	76,454.99 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000087 Bro Broll Apex	26,237.70	50,217.29 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000086 Nhl Nhlnganiso Maintena	4,937.00	45,280.29 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000085 Pcb Pcb Technologies	14,480.00	30,800.29 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000084 Mol Molelwane Consulting	4,338.73	26,461.56 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000088 Bro Broll Apex	3,705.00	22,756.56 Cr	
1 Jul	FNB Ob Pmt FNB Ob 000000089 Acc Accsolve-Lits	17,170.68	5,585.88 Cr	
1 Jul	Magtape Debit Playmoregopmg008545(Curr)	89.00	5,496.88 Cr	
1 Jul	Magtape Debit Mweb Internet 27540002	145.00	5,351.88 Cr	
2 Jul	#Notification Fee - Fax #Fax Sending Fee Once-Off Payment	3.90	5,347.98 Cr	
2 Jul	FNB Ob Coll Service Fees 62025389009	38.20	5,309.78 Cr	
3 Jul	#Service Charge Adjustment - D #D/O Fee Adj 090701	26.50	5,283.28 Cr	
3 Jul	Magtape Debit Ctlele/lfa-07M403452039	221.76	5,061.52 Cr	13.25
3 Jul	FNB Ob Coll Service Fees 62025389009	43.55	5,017.97 Cr	
4 Jul	ATM Cash Aeroton 4057691001052000	3,000.00	2,017.97 Cr	16.50
4 Jul	Magtape Credit FNB Ob Col1189495	38.20 Cr	2,056.17 Cr	
6 Jul	Internet Trf From Repayment Cash	2,000.00 Cr	4,056.17 Cr	
6 Jul	Internet Trf From Repayment Cash	1,000.00 Cr	5,056.17 Cr	
6 Jul	Magtape Debit Liblife 05Jul56686653200Etc	2,026.09	3,030.08 Cr	13.25
13 Jul	Magtape Credit FNB Ob Col1189495	43.55 Cr	3,073.63 Cr	
14 Jul	#FNB Ob Fees #Internet Fees	43.55	3,030.08 Cr	
17 Jul	Electronic Payments Bis/Int 1 @ 7.20 = 7.20	0.00	3,030.08 Cr	7.20
17 Jul	#Monthly Account Fee	38.50	2,991.58 Cr	
17 Jul	#Service Fees	82.00	2,909.58 Cr	(82.00)
Closing Balance			2,909.58 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	09/07/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

e-Mail info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST88
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 : 88
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R55.13Dr

Statement from 17 July 2009 to 17 August 2009

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		2,909.58 Cr
Funds Received/Credits	2	79,000.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	79,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used/Debits	16	77,252.24 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	2,801.85 Dr
Account Payments	10	72,450.39 Dr
Inter-Account Transfers Out	1	2,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	5	221.59 Dr
Service Fees	2	91.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	227.43 Dr
Other Fees	3	130.09 Dr
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		4,207.73 Cr
Available Balance (23h02 - 17 Aug 09)		4,207.73

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

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 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	09/08/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 88

Date	Description	Amount	Balance	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	
29 Jul	FNB Ob Trf	62052928060	2,000.00	165.83 Cr	
31 Jul	Magtape Debit	Mweb Internet 27763016	145.00	20.83 Cr	13.25
31 Jul	FNB Ob Coll	Sosd11814 62026539306	320.00	299.17	
31 Jul	Dr.Int.Rate	18,00000	0.00	299.17	
1 Aug	Magtape Debit	Playmoregopmg008545(Curr)	89.00	388.17	13.25
1 Aug	#Excess Item Fee	1 Items On 09/07/31	65.00	453.17	(65.00)
3 Aug	Internet Trf From	Fromm Geoff	5,000.00 Cr	4,546.83 Cr	
3 Aug	#FNB Ob Fees	#Internet Fees	227.43	4,319.40 Cr	
3 Aug	FNB Ob Trf	62052928060	74,000.00 Cr	78,319.40 Cr	
3 Aug	FNB Ob Pmt	FNB Ob 000000094 Bro Broll Apex	26,807.70	51,511.70 Cr	
3 Aug	FNB Ob Pmt	FNB Ob 000000096 Bro Broll/Apex Hi	3,705.00	47,806.70 Cr	
3 Aug	FNB Ob Pmt	FNB Ob 000000093 Nhl Nhlanganiso Maintena	6,503.50	41,303.20 Cr	
3 Aug	FNB Ob Pmt	FNB Ob 000000092 Pcb Pcb Technologies	7,595.00	33,708.20 Cr	
3 Aug	FNB Ob Pmt	FNB Ob 000000091 Mol Molelwane Consulting	5,263.77	28,444.43 Cr	
3 Aug	FNB Ob Pmt	FNB Ob 000000095 Mc Mc Telephone	11,294.14	17,150.29 Cr	
3 Aug	#Excess Item Fee	1 Items On 09/08/01	65.00	17,085.29 Cr	(65.00)
5 Aug	Magtape Debit	Ctele/ffa-08M403452039	221.76	16,863.53 Cr	13.25
5 Aug	Magtape Debit	Liblife 05Aug56686653200Etc	2,026.09	14,837.44 Cr	13.25
6 Aug	FNB Ob Pmt	FNB Ob 000000097 Sta Staff Training	3,102.50	11,734.94 Cr	
6 Aug	FNB Ob Pmt	FNB Ob 000000098 Izi Izigi Technical Serv	5,940.03	5,794.91 Cr	
14 Aug	FNB Ob Pmt	FNB Ob 000000099 Nat Nathi Unisa Study Fe	1,495.00	4,299.91 Cr	
17 Aug	Int On Debit Balance		0.59	4,299.32 Cr	
17 Aug	Penalty Interest		0.09	4,299.23 Cr	
17 Aug	#Monthly Account Fee		38.50	4,260.73 Cr	
17 Aug	#Service Fees		53.00	4,207.73 Cr	(53.00)
Closing Balance			4,207.73 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	09/08/17	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 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

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		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

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.

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Pay-as-you-use
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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	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	
24 Aug	Internet Pmt To Transfer Accsolve Geoff-Refund	21,500.00	882,707.73 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000100 Pay Paye- May 2009	32,876.98	849,830.75 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000101 Uif Uif- Jan 2009	1,472.28	848,358.47 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000104 Ang Angela Salary	25,945.05	822,413.42 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000109 Dia Diana Salary	27,584.22	794,829.20 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000108 Geo Geoff Makhubo	40,041.55	754,787.65 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000102 Kak Kakali Salary	25,903.22	728,884.43 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000103 Lin Lindiwe Salary	8,172.00	720,712.43 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000105 Nat Nathi Salary	5,743.90	714,968.53 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000107 Oba Obakeng Salary	39,198.85	675,769.68 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000106 Pri Prince Salary	5,743.90	670,025.78 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000112 Cae Caesar Salary	22,891.52	647,134.26 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000116 Din Dineo Salary	11,712.45	635,421.81 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000117 Geo Geoff Salary	26,701.54	608,720.27 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000111 Mas Mashudu Salary	11,465.72	597,254.55 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000113 Pat Patrick Salary	26,701.54	570,553.01 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000110 Tha Thandi Salary	10,986.97	559,566.04 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000115 Tsh Tshepo Salary	9,582.40	549,983.64 Cr	
27 Aug	FNB Ob Pmt FNB Ob 000000114 Zan Zanele Salary	5,191.87	544,791.77 Cr	
27 Aug	Magtape Credit Citibank 3M Sa 1480	17,100.00 Cr	561,891.77 Cr	
28 Aug	Cheque Cashed 964 Killarney	300,000.00	261,891.77 Cr	28.50
28 Aug	Cash Handling Fee	0.00	261,891.77 Cr	1,500.00
31 Aug	Magtape Debit Mweb Internet 27984214	145.00	261,746.77 Cr	13.25
31 Aug	FNB Ob Coll Sosd11814 62026539306	320.00	261,426.77 Cr	
1 Sep	FNB Ob Pmt FNB Ob 000000118 Cra Cradle Of Humankind	5,250.00	256,176.77 Cr	
1 Sep	Magtape Credit Reg Fund Mgrs	82,250.00 Cr	338,426.77 Cr	
1 Sep	Magtape Debit Playmoregopmg008545(Curr)	89.00	338,337.77 Cr	13.25
2 Sep	#FNB Ob Fees #Internet Fees	222.21	338,115.56 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000119 Pay Paye- April 2009	24,227.75	313,887.81 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000120 Uif Uif- April 2009	1,354.28	312,533.53 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000123 Acc Accsolve Paye Jun 09	29,270.81	283,262.72 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000124 Acc Accsolve-Sdl June09	1,620.80	281,641.92 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000121 Pay Paye - June 2009	28,650.24	252,991.68 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000122 Uif Uif- June 2009	1,413.28	251,578.40 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000125 Acc Accsolve Uif June09	2,062.48	249,515.92 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000128 Acc Accsolve Uif Apr09	1,848.79	247,667.13 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000127 Acc Accsolve-Sdl Apr09	1,393.80	246,273.33 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000126 Acc Accsolve Paye Apr 09	24,190.50	222,082.83 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000131 Acc Accsolve Uif May09	2,055.92	220,026.91 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000130 Acc Accsolve-Sdl May09	1,727.41	218,299.50 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000129 Acc Accsolve Paye May 09	33,012.82	185,286.68 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000134 Bro Broll Apex	3,705.00	181,581.68 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000135 Bro Broll/Apex Hi	25,618.36	155,963.32 Cr	
2 Sep	FNB Ob Pmt FNB Ob 000000133 Pcb Pcb Technologies	22,175.00	133,788.32 Cr	

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/lnt 3 @ 7.20 =	21.60	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 %

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	09/09/17	Business Cheque Account	BV

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

e-Mail
Web

Branch Code 256205
Fax (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST90
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 : 90
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R66.88Dr

Statement from 17 September 2009 to 17 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		26,288.00 Cr
Funds Received/Credits	6	293,449.86 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	5	133,600.00 Cr
Electronic Payments Received	1	159,849.86 Cr
Funds Used/Debits	38	303,144.65 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	2,815.85 Dr
Account Payments	28	284,828.80 Dr
Inter-Account Transfers Out	5	15,500.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	2	136.80 Dr
Service Fees	2	136.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	407.81 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		16,048.60 Cr
Available Balance (09h52 - 18 Oct 09)		16,048.60

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.

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

Page 1 of 3

Delivery Method R3
PO/17/NV/DDA AA

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	09/10/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 90

Date	Description	Amount	Balance	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	3.30
22 Sep	FNB Ob Pmt FNB Ob 000000153 Mar Maropeng- Staff Refr	5,000.00	18,288.00 Cr	
23 Sep	ATM Trf To 62118509655 62118509655	2,000.00	16,288.00 Cr	3.30
23 Sep	Card Trf To 4901070363726000	2,000.00	14,288.00 Cr	3.30
29 Sep	FNB Ob Trf 62052928060	90,000.00 Cr	104,288.00 Cr	
29 Sep	FNB Ob Pmt FNB Ob 000000156 Din Dineo Salary	12,044.54	92,243.46 Cr	
29 Sep	FNB Ob Pmt FNB Ob 000000155 Tsh Tshepo Salary	8,702.40	83,541.06 Cr	
29 Sep	FNB Ob Pmt FNB Ob 000000154 Zan Zanele Salary	2,605.18	80,935.88 Cr	
29 Sep	FNB Ob Pmt FNB Ob 000000157 Ang Angela Salary	25,945.05	54,990.83 Cr	
29 Sep	FNB Ob Pmt FNB Ob 000000159 Dia Diana Salary	14,768.20	40,222.63 Cr	
29 Sep	FNB Ob Pmt FNB Ob 000000158 Oba Obakeng Salary	17,881.45	22,341.18 Cr	
29 Sep	Internet Trf From From Geoff	14,000.00 Cr	36,341.18 Cr	
30 Sep	FNB Ob Trf 62052928060	10,000.00 Cr	46,341.18 Cr	
30 Sep	FNB Ob Pmt FNB Ob 000000162 Cae Caesar Salary	23,987.69	22,353.49 Cr	
30 Sep	FNB Ob Pmt FNB Ob 000000161 Mas Mashudu Salary	11,225.71	11,127.78 Cr	
30 Sep	FNB Ob Pmt FNB Ob 000000160 Tha Thandi Salary	11,067.90	59.88 Cr	
30 Sep	Internet Trf From Loan-Nono	13,100.00 Cr	13,159.88 Cr	
30 Sep	FNB Ob Pmt FNB Ob 000000163 Mph Mpho Ramaisa	13,028.22	131.66 Cr	
30 Sep	Magtape Credit Reg Fund Mgrs	159,849.86 Cr	159,981.52 Cr	
30 Sep	Magtape Debit Mweb Internet 28205647	145.00	159,836.52 Cr	13.25
30 Sep	FNB Ob Coll Sosd11814 62026539306	320.00	159,516.52 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000165 Ang Angela Salary	10,000.00	149,516.52 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000168 Geo Geoff Makhubo	40,041.54	109,474.98 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000164 Kak Kakali Salary	14,218.22	95,256.76 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000166 Nat Nathi Salary	4,455.00	90,801.76 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000167 Oba Obakeng Salary	3,600.00	87,201.76 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000169 Geo Geoff Salary	14,000.00	73,201.76 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000170 Non Nono FNB	13,100.00	60,101.76 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000171 Geo Geoff Makhubo	2,000.00	58,101.76 Cr	
1 Oct	Internet Trf From From Geoff	6,500.00 Cr	64,601.76 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000172 Cae Caesar Salary	396.36	64,205.40 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000173 Din Dineo Salary	184.00	64,021.40 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000174 Mph Mpho Ramaisa	2,080.90	61,940.50 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000175 Nko Nkosiyabo Sibanda	168.20	61,772.30 Cr	
1 Oct	FNB Ob Pmt FNB Ob 000000176 Geo Geoff Chris Vhondo	6,500.00	55,272.30 Cr	
1 Oct	Magtape Debit Playmoregopmg008545(Curr)	103.00	55,169.30 Cr	13.25
2 Oct	#FNB Ob Fees #Internet Fees	407.81	54,761.49 Cr	
5 Oct	Magtape Debit Citele/lfa-10M403452039	221.76	54,539.73 Cr	13.25
5 Oct	Magtape Debit Liblife 05Oct56686653200Etc	2,026.09	52,513.64 Cr	13.25
7 Oct	Internet Pmt To Staff Entertainment Geoff Makhubo	9,988.00	42,525.64 Cr	
7 Oct	Internet Pmt To Kakali Salary Molelwane	1,000.00	41,525.64 Cr	
7 Oct	Internet Pmt To Accsolve-Oursource Accsolve	1,672.04	39,853.60 Cr	
9 Oct	Internet Pmt To Mc Telephone 0001894233529592011	15,168.20	24,685.40 Cr	
9 Oct	Internet Trf To Refund	5,500.00	19,185.40 Cr	3.30
9 Oct	Internet Trf To Flowers	3,000.00	16,185.40 Cr	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.

An Authorised Financial Services and Credit Provider (NCRCP20).



Branch Number	Account Number	Date	Account Sub Product Description	SV Code
486	62002637025	09/10/17	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
Fax (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
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 91
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R57.39Dr

Statement from 17 October 2009 to 17 November 2009

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.

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		16,048.60 Cr
Funds Received/Credits	6	119,200.00 Cr
Cash @ Branches	1	3,000.00 Cr
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	4	6,200.00 Cr
Electronic Payments Received	1	110,000.00 Cr
Funds Used/Debits	20	134,134.12 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	2	5,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	2,959.73 Dr
Account Payments	10	118,374.39 Dr
Inter-Account Transfers Out	3	7,800.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	5	344.13 Dr
Service Fees	2	156.00 Dr
Cash Deposit Fees	1	33.00 Dr
Cash Handling Fees	0	0.00
Internet Fees	1	123.30 Dr
Other Fees	2	155.13 Dr
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	0.90 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		646.15 Cr
Available Balance (22h52 - 17 Nov 09)		646.15

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.

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) GEW 01112009
G9(02) Voucher2 01112009

Page 1 of 2

Delivery Method R3
PO/17/NV/DDA AA 1

Branch Number	Account Number	Date	CDF=KM, RATE=48, CHF=P6, CDF TP=P	SV Code
486	62002637025	09/11/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 91

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			16,048.60 Cr	0.00
19 Oct	ATM Cash Jabulani 4790561133631967	3,000.00	13,048.60 Cr	16.50
19 Oct	Cash Deposit Bankcity Geoff	3,000.00 Cr	16,048.60 Cr	33.00
19 Oct	FNB Ob Pmt FNB Ob 000000177 Bro Broll Apex	3,705.00	12,343.60 Cr	
21 Oct	Internet Pmt To Telkom-R 0001894361562322011	1,000.00	11,343.60 Cr	
21 Oct	Internet Pmt To 0119413949 0002694205924972011	4,000.00	7,343.60 Cr	
24 Oct	Internet Trf To Project 16	6,000.00	1,343.60 Cr	3.30
27 Oct	Internet Trf To Project 11	1,000.00	343.60 Cr	3.30
28 Oct	Internet Trf From Transfer-Money Marke	400.00 Cr	743.60 Cr	
28 Oct	Internet Trf From Transfer-Geoff	500.00 Cr	1,243.60 Cr	
28 Oct	Internet Trf From Transfer-8060	300.00 Cr	1,543.60 Cr	
28 Oct	Internet Pmt To Accsolve Salary	1,500.00	43.60 Cr	
30 Oct	Magtape Debit Mweb Internet 28424082	145.00	101.40	13.25
30 Oct	FNB Ob Coll Sosd11814 62026539306	445.00	546.40	
30 Oct	Dr.Int.Rate 17,00000	0.00	546.40	
31 Oct	#Excess Item Fee 2 Items On 09/10/30	155.00	701.40	(155.00)
2 Nov	#FNB Ob Fees #Internet Fees	123.30	824.70	
2 Nov	Internet Trf From From Geoff	5,000.00 Cr	4,175.30 Cr	
2 Nov	Internet Trf To To 8060	800.00	3,375.30 Cr	3.30
2 Nov	Magtape Debit Playmoregopmg008545(Curr)	103.00	3,272.30 Cr	13.25
5 Nov	Magtape Credit Transfer Accsolve	110,000.00 Cr	113,272.30 Cr	
5 Nov	Magtape Debit Ctlele/lfa-11M403452039	240.64	113,031.66 Cr	13.25
5 Nov	Magtape Debit Liblife 05Nov56686653200Etc	2,026.09	111,005.57 Cr	13.25
6 Nov	FNB Ob Pmt FNB Ob 000000180 Bro Broll Apex	27,116.74	83,888.83 Cr	
6 Nov	FNB Ob Pmt FNB Ob 000000182 Bro Broll/Apex Hi	4,097.07	79,791.76 Cr	
6 Nov	FNB Ob Pmt FNB Ob 000000179 Pcb Pcb Technologies	57,845.00	21,946.76 Cr	
6 Nov	FNB Ob Pmt FNB Ob 000000178 Rur Rural Maintenance	3,664.55	18,282.21 Cr	
6 Nov	FNB Ob Pmt FNB Ob 000000181 Mc Mc Telephone	12,047.50	6,234.71 Cr	
6 Nov	FNB Ob Pmt FNB Ob 000000183 Ang Angela Salary	3,398.53	2,836.18 Cr	
12 Nov	ATM Cash Cars 4790561133631967	2,000.00	836.18 Cr	16.50
17 Nov	Int On Debit Balance	0.90	835.28 Cr	
17 Nov	Penalty Interest	0.13	835.15 Cr	
17 Nov	Electronic Payments Bis/Int 3 @ 7.20 = 21.60	0.00	835.15 Cr	21.60
17 Nov	#Monthly Account Fee	38.50	796.65 Cr	
17 Nov	#Service Fees	117.50	679.15 Cr	(117.50)
17 Nov	#Cash Deposit Fee	33.00	646.15 Cr	(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

Fax (011) 4861207
(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.

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	09/12/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 92

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			646.15 Cr	0.00
23 Nov	Internet Trf To Trf Money Mkt	300.00	346.15 Cr	3.30
27 Nov	Magtape Credit Reg Fund Mgrs	1,007,045.66 Cr	1,007,391.81 Cr	
28 Nov	Internet Pmt To Accsolve Salary	12,708.22	994,683.59 Cr	
28 Nov	Internet Pmt To Angela Salary Molewane Salary	25,945.05	968,738.54 Cr	
28 Nov	Internet Pmt To Lindiwe Salary Molewane Salary	4,356.00	964,382.54 Cr	
28 Nov	Internet Pmt To Diana Salary Salary Molewane	7,931.66	956,450.88 Cr	
28 Nov	Internet Pmt To Accsolve Salaries-Pm Accsolve Salary	26,701.55	929,749.33 Cr	
28 Nov	Internet Pmt To Nathi Salary Molewane Salary	5,583.90	924,165.43 Cr	
28 Nov	Internet Pmt To Accsolve Salary	11,803.92	912,361.51 Cr	
28 Nov	Internet Pmt To Geoff Standard Accsolve Salary	26,701.55	885,659.96 Cr	
28 Nov	Internet Pmt To Prince Salary Molewane Salary	5,583.90	880,076.06 Cr	
28 Nov	Internet Pmt To Obakeng Salary Molewane Salary	17,891.76	862,184.30 Cr	
28 Nov	Internet Pmt To Accsolve Salary	23,351.27	838,833.03 Cr	
28 Nov	Internet Pmt To Kakali Salary Molewane	7,495.50	831,337.53 Cr	
28 Nov	Internet Pmt To Accsolve Salaries Accsolve Salary	14,585.39	816,752.14 Cr	
28 Nov	Internet Trf To Geoff Salary	40,041.54	776,710.60 Cr	3.30
28 Nov	Internet Pmt To Transfer Accsolve Transfer Molewane	100,000.00	676,710.60 Cr	
28 Nov	Internet Pmt To Absa Credit Card 4787692035950018	50,000.00	626,710.60 Cr	
28 Nov	Internet Trf To Transfer	30,000.00	596,710.60 Cr	3.30
28 Nov	Internet Trf To Transfer-Money Mkt	200,000.00	396,710.60 Cr	3.30
30 Nov	FNB Ob Pmt Tssms	300,000.00 Cr	696,710.60 Cr	
30 Nov	Magtape Debit Mweb Internet 28642219	145.00	696,565.60 Cr	13.25
30 Nov	FNB Ob Coll D11814 62026539306 62026539306	320.00	696,245.60 Cr	
1 Dec	FNB Ob Trf Trf To 6295	300,000.00	396,245.60 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000197 Anc Anc-Greater Jhb Regi	50,000.00	346,245.60 Cr	
1 Dec	#FNB Ob Fees #Internet Fees	58.65	346,186.95 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000192 Uif Uif- Nov 2009	1,413.28	344,773.67 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000194 Uif Uif- Oct 2009	1,523.28	343,250.39 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000196 Uif Uif- Sep 2009	1,681.40	341,568.99 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000189 Sof Softline Vip	2,630.66	338,938.33 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000190 Bro Broll/Apex Hi	4,075.50	334,862.83 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000188 Tel Telkom	10,607.05	324,255.78 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000184 Mat Matamela Communicati	16,641.15	307,614.63 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000185 Fin Finance Outsourcing	23,256.00	284,358.63 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000186 Pcb Pcb Technologies	26,028.00	258,330.63 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000187 Bro Broll Apex	27,766.73	230,563.90 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000191 Pay Paye- Nov 2009	28,674.05	201,889.85 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000195 Pay Paye- Sep 2009	33,086.04	168,803.81 Cr	
1 Dec	FNB Ob Pmt FNB Ob 000000193 Pay Paye- Oct 2009	41,220.86	127,582.95 Cr	
1 Dec	Magtape Debit Playmoregopmg008545(Curr)	103.00	127,479.95 Cr	13.25
4 Dec	FNB Ob Pmt FNB Ob 000000209 Anc Anc Zone 11-Geoff	5,000.00	122,479.95 Cr	
4 Dec	FNB Ob Pmt FNB Ob 000000210 Anc Anc Zone 15-Geoff	5,000.00	117,479.95 Cr	
4 Dec	FNB Ob Pmt FNB Ob 000000208 Pok Poko Corporate-Geoff	15,000.00	102,479.95 Cr	
4 Dec	FNB Ob Pmt FNB Ob 000000211 H & H & E Caterers- Geof	34,200.00	68,279.95 Cr	
4 Dec	FNB Ob Pmt FNB Ob 000000198 Pay Paye- Mar 2009	2,962.63	65,317.32 Cr	

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	✓	Accrued Bank Charges	
4 Dec	FNB Ob Pmt	FNB Ob 000000206 Pay	Paye- Jan 2009	3,017.48	62,299.84 Cr	
4 Dec	FNB Ob Pmt	FNB Ob 000000202 Pay	Paye- Jul 2009	3,248.89	59,050.95 Cr	
4 Dec	FNB Ob Pmt	FNB Ob 000000201 Pay	Paye Jun 09	3,488.33	55,562.62 Cr	
4 Dec	FNB Ob Pmt	FNB Ob 000000199 Pay	Paye - Apr 09	3,506.87	52,055.75 Cr	
4 Dec	FNB Ob Pmt	FNB Ob 000000207 Pay	Paye Feb 09	3,545.88	48,509.87 Cr	
4 Dec	FNB Ob Pmt	FNB Ob 000000205 Sar	Sars-Vat	3,664.28	44,845.59 Cr	
4 Dec	FNB Ob Pmt	FNB Ob 000000203 Pay	Paye Sep 09	3,851.13	40,994.46 Cr	
4 Dec	FNB Ob Pmt	FNB Ob 000000200 Pay	Paye- May 2009	4,341.83	36,652.63 Cr	
4 Dec	FNB Ob Pmt	FNB Ob 000000204 Pay	Paye- Oct 2009	4,442.26	32,210.37 Cr	
4 Dec	Cheque 966	Killarney	1007930905	3,264.57	28,945.80 Cr	28.50
4 Dec	Magtape Debit	Citele/ifa-12M403452039		240.64	28,705.16 Cr	13.25
7 Dec	Internet Pmt To	Accsolve Salary		2,000.00	26,705.16 Cr	
7 Dec	Magtape Debit	Liblife 05Dec56686653200Etc		2,026.09	24,679.07 Cr	13.25
8 Dec	FNB Ob Pmt	FNB Ob 000000212 Acc	Accsolve Salary	13,078.00	11,601.07 Cr	
8 Dec	FNB Ob Trf	6295		30,000.00 Cr	41,601.07 Cr	
8 Dec	FNB Ob Pmt	FNB Ob 000000213 Nko	Nkosi Tshabalala	3,000.00	38,601.07 Cr	
8 Dec	FNB Ob Pmt	FNB Ob 000000214 Nhl	Nhlanganiso Maintena	4,135.50	34,465.57 Cr	
8 Dec	FNB Ob Pmt	FNB Ob 000000215 Cro	Crown Mines Golf Clu	630.00	33,835.57 Cr	
8 Dec	FNB Ob Pmt	FNB Ob 000000216 Pet	Petty Cash- Bafana B	7,200.00	26,635.57 Cr	
8 Dec	FNB Ob Pmt	FNB Ob 000000217 Geo	Geoff-Weideman	8,823.63	17,811.94 Cr	
11 Dec	Rtc Express Pmt To	Secretary	Geoff	1,000.00	16,811.94 Cr	32.00
14 Dec	ATM Cash	Bpsmitst	4195721000003929	3,000.00	13,811.94 Cr	16.50
14 Dec	FNB Ob Trf	6295		270,000.00 Cr	283,811.94 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000218 Cae	Caesar Salary	617.28	283,194.66 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000219 Ang	Angela Salary	25,945.05	257,249.61 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000221 Dia	Diana Salary	7,933.53	249,316.08 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000220 Oba	Obakeng Salary	19,199.22	230,116.86 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000225 Din	Dineo Salary	12,076.05	218,040.81 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000226 Geo	Geoff Salary	26,701.54	191,339.27 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000227 Nko	Nkosiyabo Sibanda	12,427.11	178,912.16 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000222 Pat	Patrick Salary	26,701.54	152,210.62 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000224 Tsh	Tshepo Salary	8,702.40	143,508.22 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000223 Zan	Zanele Salary	2,420.00	141,088.22 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000229 Cae	Caesar Salary	432.88	140,655.34 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000230 Din	Dineo Salary	152.40	140,502.94 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000228 Mas	Mashudu Salary	152.40	140,350.54 Cr	
14 Dec	FNB Ob Pmt	FNB Ob 000000231 Mph	Mpho Ramaisa	194.00	140,156.54 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000236 Geo	Geoff Makhubo	40,041.54	100,115.00 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000232 Kak	Kakali Salary	7,495.50	92,619.50 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000233 Lin	Lindiwe Salary	4,356.00	88,263.50 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000234 Nat	Nathi Salary	5,583.90	82,679.60 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000235 Pri	Prince Salary	6,143.90	76,535.70 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000239 Cae	Caesar Salary	21,348.09	55,187.61 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000238 Mas	Mashudu Salary	12,452.17	42,735.44 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000240 Mph	Mpho Ramaisa	14,646.22	28,089.22 Cr	
15 Dec	FNB Ob Pmt	FNB Ob 000000237 Tha	Thandi Salary	12,708.21	15,381.01 Cr	
15 Dec	Cheque Deposit	Craighal	Elements Advertising	10,950.12 Cr	26,331.13 Cr	

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.

#: 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	09/12/17	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

Fax (011) 4861207
(011) 6464893

Lost Cards 0800-11-01-32

Account Enquiries 0860-263-362

BB ST93
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 : 93
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R89.49Dr

Statement from 17 December 2009 to 16 January 2010

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Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		5,024.11 Cr
Funds Received/Credits	4	80,950.00 Cr
Cash @ Branches	0	0.00
Cash @ Bulk Cash Depots	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	30,000.00 Cr
Electronic Payments Received	2	50,950.00 Cr
Funds Used/Debits	17	85,250.40 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	2,935.28 Dr
Account Payments	4	25,315.12 Dr
Inter-Account Transfers Out	6	51,000.00 Dr
Card Purchases (POS)	0	0.00
Petrol Card Purchases	0	0.00
Bank Charges	3	191.00 Dr
Service Fees	3	191.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	537.65 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		4.94 Dr
Available Balance (08h01 - 17 Jan 10)		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.

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	10/01/16	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 93

Date	Description	Amount	Balance	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 Citele/ffa-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)
Closing Balance			4.94 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	62002637025	10/01/16	Business Cheque Account	BV

✉ 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

BB ST94
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 : 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



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	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	
26 Jan	FNB Ob Pmt FNB Ob 000000245 Tra Transfer Accsolve	10,000.00	37,538.53 Cr	
29 Jan	FNB Ob Pmt FNB Ob 000000247 Blu Blue Star Media	25,000.00	12,538.53 Cr	
29 Jan	FNB Ob Pmt FNB Ob 000000246 Geo Geoff- Lele	4,000.00	8,538.53 Cr	
29 Jan	Magtape Debit Mweb Internet 29074439	145.00	8,393.53 Cr	13.25
29 Jan	FNB Ob Coll Sosd11814 62026539306	320.00	8,073.53 Cr	
30 Jan	Internet Trf To Payment Geoff	5,000.00	3,073.53 Cr	3.30
30 Jan	FNB Ob Pmt Tssms	338,400.00 Cr	341,473.53 Cr	
30 Jan	Internet Trf To Geoff Salary	40,041.00	301,432.53 Cr	3.30
1 Feb	FNB Ob Pmt FNB Ob 000000248 Acc Accsolve-Lits	145,000.00	156,432.53 Cr	
1 Feb	Internet Pmt To Consulting Molelwane	114,000.00	42,432.53 Cr	
1 Feb	Internet Pmt To Advance Repayment Accsolve Loan	40,000.00	2,432.53 Cr	
1 Feb	Magtape Debit Playmoregopmg008545(Curr)	103.00	2,329.53 Cr	13.25
2 Feb	#FNB Ob Fees #Internet Fees	38.44	2,291.09 Cr	
2 Feb	Internet Trf From From Geoff	20,000.00 Cr	22,291.09 Cr	
2 Feb	Internet Pmt To Mc Telephone 0001894233529592011	20,684.33	1,606.76 Cr	
5 Feb	Magtape Debit Cltele/lfa-02M403452039	240.64	1,366.12 Cr	13.25
5 Feb	Magtape Debit Liblife 05Feb56686653200Etc	2,126.64	760.52	13.25
6 Feb	#Excess Item Fee 1 Items On 10/02/05	90.00	850.52	(90.00)
13 Feb	Internet Trf From Inter	800.00 Cr	50.52	
13 Feb	Internet Trf From Inter	100.00 Cr	49.48 Cr	
17 Feb	Int On Debit Balance	3.14	46.34 Cr	
17 Feb	Penalty Interest	0.54	45.80 Cr	
17 Feb	Electronic Payments Bis/Int 3 @ 7.20 = 21.60	0.00	45.80 Cr	21.60
17 Feb	#Monthly Account Fee	38.50	7.30 Cr	
17 Feb	#Service Fees	81.20	73.90	(81.20)
17 Feb	#Statement Fee	7.50	81.40	(7.50)
Closing Balance			81.40 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	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
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
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

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Electronic Account Payment Transaction Rate
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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

Page 1 of 4

Delivery Method R3
PO/17/NV/DDA AA 1

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	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	
25 Feb	Internet Pmt To Nkosi Salary Accsolve Salary	16,451.96	174,355.93 Cr	
25 Feb	Internet Pmt To Neo Salary Accsolve Salary	14,309.24	160,046.69 Cr	
25 Feb	Internet Pmt To Accsolve Salary	12,708.26	147,338.43 Cr	
25 Feb	Internet Pmt To Lindiwe Salary Molelwane Salary	4,479.00	142,859.43 Cr	
25 Feb	Internet Pmt To Nathi Salary Molelwane Salary	5,568.31	137,291.12 Cr	
25 Feb	Internet Pmt To Accsolve Salary	10,825.76	126,465.36 Cr	
25 Feb	Internet Pmt To Prince Salary Molelwane Salary	5,568.31	120,897.05 Cr	
25 Feb	Internet Pmt To Accsolve Salaries Accsolve Salary	13,906.82	106,990.23 Cr	
25 Feb	Internet Pmt To Accsolve Salary	21,907.87	85,082.36 Cr	
25 Feb	Internet Pmt To Kakali Salary Molelwane	7,495.52	77,586.84 Cr	
25 Feb	Internet Pmt To Angela Salary Molelwane Salary	25,881.47	51,705.37 Cr	
25 Feb	Internet Trf To Geoff Salary	40,041.68	11,663.69 Cr	3.30
26 Feb	Magtape Debit Mweb Internet 29289271	145.00	11,518.69 Cr	13.25
26 Feb	FNB Ob Coll Sosd11814 62026539306	320.00	11,198.69 Cr	
1 Mar	Magtape Debit Playmoregopmg008545(Curr)	103.00	11,095.69 Cr	13.25
2 Mar	#FNB Ob Fees #Internet Fees	62.80	11,032.89 Cr	
3 Mar	FNB Ob Pmt FNB Ob 000000249 Geo Geoff- Daisy Mashego	1,500.00	9,532.89 Cr	
3 Mar	Magtape Credit Transfer Accsolve	70,000.00 Cr	79,532.89 Cr	
4 Mar	Magtape Credit Reg Fund Mgrs	694,615.14 Cr	774,148.03 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000251 Bro Broll Apex	27,116.73	747,031.30 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000252 Bro Broll/Apex Hi	4,075.50	742,955.80 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000250 Pcb Pcb Technologies	11,590.00	731,365.80 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000253 L S L Seeco-Rent	30,000.00	701,365.80 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000256 Sar Sars-Vat-Nov 2009	95,067.63	606,298.17 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000255 Uif Uif- Dec 2009	1,413.28	604,884.89 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000254 Pay Paye- Dec 2009	28,669.28	576,215.61 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000259 Sar Sars-Vat	91,771.38	484,444.23 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000258 Uif Uif- Jan 2010	1,413.28	483,030.95 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000257 Pay Paye- Jan 2010	28,665.82	454,365.13 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000260 Pay Paye- Feb 2010	28,634.69	425,730.44 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000261 Uif Uif- Feb 2010	1,413.28	424,317.16 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000264 Nhl Nhlanganiso Maintena	5,030.00	419,287.16 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000263 Rur Rural Maintenance	2,566.94	416,720.22 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000266 Sof Softline Vip	14,540.70	402,179.52 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000265 Tel Telkom	11,659.05	390,520.47 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000267 Med Media -Mail & Guardi	893.00	389,627.47 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000268 The The Accounting Shop	855.00	388,772.47 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000269 Tha Thandi Salary	2,800.00	385,972.47 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000270 Tra Transfer Accsolve	115,000.00	270,972.47 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000271 Tra Transfer Accsolve	70,000.00	200,972.47 Cr	
5 Mar	FNB Ob Pmt FNB Ob 000000272 Ang Angela Salary	5,000.00	195,972.47 Cr	
5 Mar	Magtape Debit Cltele/lfa-03M403452039	240.64	195,731.83 Cr	13.25
5 Mar	Magtape Debit Liblife 05Mar56686653200Etc	2,126.64	193,605.19 Cr	13.25
8 Mar	FNB Ob Pmt FNB Ob 000000273 Pay Paye- Penalty& Int	17,589.35	176,015.84 Cr	

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	Nunucm 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 Balance				69,134.90 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	10/03/17	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 Joe Blogg t/a The Soap Shop	Acceptable Joe Blogg	Acceptable The Soap Shop
Close Corporation ABC CC t/a The Soap Shop	Acceptable ABC CC	Acceptable The Soap Shop
Company ABC (Pty) Ltd t/a The Soap Shop	Acceptable ABC (Pty) Ltd	Acceptable 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
Fax (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.

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

Interest Rates (Usury)
Interest Charged on Debit Balance
16.00%

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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Cheques will be charged at R28.50 per cheque issued. External Debit Orders at R13.25 per item.

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Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

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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

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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

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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	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	
19 Mar	Internet Trf To Transfer-Mkt	20,000.00	4,134.90 Cr	3.30
23 Mar	Internet Trf To Trf Money Market	1,000.00	3,134.90 Cr	3.30
23 Mar	FNB Ob Pmt Argon Am	51,300.00 Cr	54,434.90 Cr	
27 Mar	ATM Trf To 62118509655 62118509655	20,000.00	34,434.90 Cr	3.30
29 Mar	FNB Ob Pmt FNB Ob 000000277 Sof Softline Vip	1,881.00	32,553.90 Cr	
29 Mar	FNB Ob Pmt FNB Ob 000000278 Nat Nathi Salary	2,300.00	30,253.90 Cr	
29 Mar	FNB Ob Pmt FNB Ob 000000279 Kak Kakali Salary	7,495.50	22,758.40 Cr	
29 Mar	FNB Ob Pmt FNB Ob 000000280 Lin Lindiwe Salary	4,356.00	18,402.40 Cr	
29 Mar	FNB Ob Pmt FNB Ob 000000281 Nat Nathi Salary	5,583.90	12,818.50 Cr	
30 Mar	FNB Ob Pmt FNB Ob 000000282 Tra Transfer Accsolve	10,000.00	2,818.50 Cr	
31 Mar	Magtape Debit Mweb Internet 29504052	145.00	2,673.50 Cr	13.25
31 Mar	FNB Ob Coll Sosd11814 62026539306	350.00	2,323.50 Cr	
1 Apr	Magtape Debit Playmoregopmg008545(Curr)	103.00	2,220.50 Cr	13.25
1 Apr	Magtape Debit Cltele/lfa-04M403452039	240.64	1,979.86 Cr	13.25
3 Apr	#FNB Ob Fees #Internet Fees	474.13	1,505.73 Cr	
6 Apr	Magtape Debit Liblife 05Apr56686653200Etc	2,126.64	620.91	13.25
6 Apr	Dr.Int.Rate 16,00000	0.00	620.91	
7 Apr	#Excess Item Fee 1 Items On 10/04/06	90.00	710.91	(90.00)
8 Apr	Internet Trf From Inter-8060	750.00 Cr	39.09 Cr	
8 Apr	Magtape Credit Reg Fund Mgrs	190,889.29 Cr	190,928.38 Cr	
9 Apr	Internet Trf To Tss -Vpn	40,000.00	150,928.38 Cr	3.30
13 Apr	FNB Ob Pmt FNB Ob 000000283 Acc Accpac	15,000.00	135,928.38 Cr	
14 Apr	FNB Ob Trf 6295	900.00 Cr	136,828.38 Cr	
14 Apr	FNB Ob Trf 8060	20,000.00	116,828.38 Cr	
17 Apr	Internet Trf To Gns Pmt	10,000.00	106,828.38 Cr	3.30
17 Apr	Int On Debit Balance	0.58	106,827.80 Cr	
17 Apr	Penalty Interest	0.10	106,827.70 Cr	
17 Apr	Electronic Payments Bis/Int 1 @ 7.20 = 7.20	0.00	106,827.70 Cr	7.20
17 Apr	#Monthly Account Fee	38.50	106,789.20 Cr	
17 Apr	#Service Fees	76.70	106,712.50 Cr	(76.70)
17 Apr	#Statement Fee	7.50	106,705.00 Cr	(7.50)
Closing Balance			106,705.00 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 %

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
Fax (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.

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

Interest Rates (Usury)
Interest Charged on Debit Balance 16.00%

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.

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	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	
19 Apr	FNB Ob Pmt FNB Ob 000000284 Rur Rural Maintenance	3,121.37	99,308.63 Cr	
19 Apr	FNB Ob Pmt FNB Ob 000000285 Tel Telkom	10,198.97	89,109.66 Cr	
19 Apr	FNB Ob Pmt FNB Ob 000000287 Bro Broll Apex	27,061.71	62,047.95 Cr	
19 Apr	FNB Ob Pmt FNB Ob 000000288 Bro Broll/Apex Hi	4,109.57	57,938.38 Cr	
21 Apr	FNB Ob Trf 8060	40,000.00	17,938.38 Cr	
29 Apr	Magtape Credit Reg Fund Mgrs	300,000.00 Cr	317,938.38 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000298 Zan Zanele Salary	4,791.60	313,146.78 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000290 Lin Lindiwe Salary	5,537.73	307,609.05 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000291 Nat Nathi Salary	6,029.40	301,579.65 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000289 Kak Kakali Salary	8,163.75	293,415.90 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000297 Pri Prince Salary	9,042.40	284,373.50 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000299 Tsh Tshepo Salary	9,459.75	274,913.75 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000303 Dia Diana Salary	10,792.00	264,121.75 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000294 Mas Mashudu Salary	11,733.21	252,388.54 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000305 Din Dineo Salary	12,144.76	240,243.78 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000306 Nko Nkosiyabo Sibanda	14,118.31	226,125.47 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000296 Mph Mpho Ramaisa	14,491.11	211,634.36 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000293 Tha Thandi Salary	19,258.21	192,376.15 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000302 Oba Obakeng Salary	21,098.05	171,278.10 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000295 Cae Caesar Salary	23,300.53	147,977.57 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000301 Ang Angela Salary	27,314.35	120,663.22 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000300 Geo Geoff Salary	28,752.95	91,910.27 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000304 Pat Patrick Salary	28,752.95	63,157.32 Cr	
30 Apr	FNB Ob Pmt FNB Ob 000000292 Geo Geoff Makhubo	41,741.54	21,415.78 Cr	
30 Apr	Magtape Debit Mweb Internet 29721469	145.00	21,270.78 Cr	13.25
30 Apr	FNB Ob Coll Sosd11814 62026539306	350.00	20,920.78 Cr	
3 May	#FNB Ob Fees #Internet Fees	710.49	20,210.29 Cr	
3 May	Internet Trf To To Salaries	1,000.00	19,210.29 Cr	3.30
3 May	Internet Trf To To Money Mkt	1,000.00	18,210.29 Cr	3.30
3 May	Magtape Credit Reg Fund Mgrs	102,076.26 Cr	120,286.55 Cr	
3 May	Magtape Debit Playmoregopmg008545(Curr)	103.00	120,183.55 Cr	13.25
5 May	Internet Trf To Salaries	70,000.00	50,183.55 Cr	3.30
5 May	Magtape Debit Cltele/ifa-05M403452039	240.64	49,942.91 Cr	13.25
5 May	Magtape Debit Liblife 05May56686653200Etc	2,126.64	47,816.27 Cr	13.25
7 May	Internet Pmt To Project 11 Geoff Makhubo	31,000.00	16,816.27 Cr	
7 May	Internet Trf From Inter Account	15,000.00 Cr	31,816.27 Cr	
7 May	Internet Trf From Inter	2,000.00 Cr	33,816.27 Cr	
7 May	FNB Ob Pmt FNB Ob 000000307 Bro Broll Apex	28,067.70	5,748.57 Cr	
7 May	FNB Ob Pmt FNB Ob 000000308 Bro Broll/Apex Hi	4,075.50	1,673.07 Cr	
13 May	Magtape Credit Transfer Accsolve	27,000.00 Cr	28,673.07 Cr	
14 May	Internet Trf To Accsolve Stipends	28,400.00	273.07 Cr	3.30
17 May	Electronic Payments Bis/Int 1 @ 7.20 = 7.20	0.00	273.07 Cr	7.20
17 May	#Monthly Account Fee	38.50	234.57 Cr	
17 May	#Service Fees	73.40	161.17 Cr	(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

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	10/05/17	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.

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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

Interest Rates (Usury)
Interest Charged on Debit Balance 16.00%

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 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	10/06/17	Business Cheque Account	BV

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 98

Date	Description		Amount	Balance	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	
19 May	FNB Ob Pmt	FNB Ob 000000309 Pcb Pcb Technologies	24,815.00	675,338.67 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000310 Tel Telkom	10,852.63	664,486.04 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000311 Fle Fleet Subscription	680.00	663,806.04 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000312 The The Accounting Shop	2,997.00	660,809.04 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000314 Rur Rural Maintenance	3,103.35	657,705.69 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000315 Tel Telkom	10,043.14	647,662.55 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000313 Fin Finance Outsourcing	7,079.40	640,583.15 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000316 Med Media -Business Day	3,426.90	637,156.25 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000317 P-N P-Net (Pty) Ltd	22,420.00	614,736.25 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000318 Wit Wits-Fred Mokoko	10,000.00	604,736.25 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000319 Mod Modjadji Office Furn	1,584.60	603,151.65 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000320 Tra Transfer Accsolve	350,000.00	253,151.65 Cr	
19 May	FNB Ob Trf	8060	200,000.00	53,151.65 Cr	
19 May	FNB Ob Pmt	FNB Ob 000000322 S R S Rikhotso	5,000.00	48,151.65 Cr	
19 May	Internet Trf To	Geoff-Mkt	10,000.00	38,151.65 Cr	3.30
19 May	Magtape Credit	Reg Fund Mgrs	660,183.64 Cr	698,335.29 Cr	
20 May	Internet Trf To	To Salaries	205,000.00	493,335.29 Cr	3.30
20 May	Internet Trf To	To Salaries	40,000.00	453,335.29 Cr	3.30
20 May	POS Purchase Debit Card	M*makro Crown Mines 467846*7879 20 May	8,253.80	445,081.49 Cr	2.75
21 May	ATM Cash	Bpsmitst 4678461000007879	1,200.00	443,881.49 Cr	16.50
21 May	Internet Pmt To	Pono-Inve Geoff	22,000.00	421,881.49 Cr	
21 May	Internet Pmt To	Zone 5 For Zome 5	6,000.00	415,881.49 Cr	
27 May	Cheque Cashed 970	Killarney	40,000.00	375,881.49 Cr	28.50
27 May	Cash Handling Fee		0.00	375,881.49 Cr	440.00
27 May	FNB Ob Pmt	FNB Ob 000000323 Ang Angela Salary	28,082.49	347,799.00 Cr	
27 May	FNB Ob Pmt	FNB Ob 000000325 Dia Diana Salary	10,761.39	337,037.61 Cr	
27 May	FNB Ob Pmt	FNB Ob 000000324 Oba Obakeng Salary	21,098.05	315,939.56 Cr	
27 May	FNB Ob Pmt	FNB Ob 000000326 Pat Patrick Salary	32,472.94	283,466.62 Cr	
27 May	FNB Ob Pmt	FNB Ob 000000327 Din Dineo Salary	14,306.87	269,159.75 Cr	
27 May	FNB Ob Pmt	FNB Ob 000000328 Nko Nkosiyabo Sibanda	17,043.32	252,116.43 Cr	
27 May	FNB Ob Pmt	FNB Ob 000000331 Geo Geoff Salary	32,472.94	219,643.49 Cr	
27 May	FNB Ob Pmt	FNB Ob 000000330 Tsh Tshepo Salary	9,544.74	210,098.75 Cr	
27 May	FNB Ob Pmt	FNB Ob 000000329 Zan Zanele Salary	4,791.60	205,307.15 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000335 Geo Geoff Makhubo	41,741.54	163,565.61 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000332 Kak Kakali Salary	8,163.75	155,401.86 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000333 Lin Lindiwe Salary	5,537.73	149,864.13 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000334 Nat Nathi Salary	6,029.40	143,834.73 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000338 Cae Caesar Salary	22,396.47	121,438.26 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000337 Mas Mashudu Salary	12,193.92	109,244.34 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000339 Mph Mpho Ramaisa	15,659.02	93,585.32 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000340 Pri Prince Salary	8,702.39	84,882.93 Cr	
28 May	FNB Ob Pmt	FNB Ob 000000336 Tha Thandi Salary	19,133.21	65,749.72 Cr	
28 May	Cheque Cashed 971	Killarney	25,000.00	40,749.72 Cr	28.50
28 May	Cash Handling Fee		0.00	40,749.72 Cr	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	✓	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/ifa-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
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.

For more information, visit your nearest branch, contact 0860 263 362 or apply online via Online Banking. Terms and Conditions apply

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		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

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

Date	Description	Amount	Balance	Accrued Bank Charges	
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 Cr	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 Cr	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 Cr	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/ffa-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 Cr	54,708.72 Cr	<input type="checkbox"/>
9 Jul	Internet Trf From	Geoff Debt	6,000.00 Cr	60,708.72 Cr	<input type="checkbox"/>
9 Jul	Magtape Credit	Transfer Accsolve	20,000.00 Cr	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
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 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

FREE Instant Accounting Insights

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.

For more information, visit your nearest branch, contact 0860 263 362 or apply online via your Online Banking platform. Terms and Conditions apply

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		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



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	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	2.75
26 Jul	Magtape Credit Reg Fund Mgrs	106,871.19 Cr	109,496.77 Cr	
27 Jul	POS Purchase Debit Card S*mtn The Glen Serv 467846*7887 27 Jul	4,201.02	105,295.75 Cr	2.75
29 Jul	ATM Cash Pepcrltn 4057691002003200	3,000.00	102,295.75 Cr	22.00
29 Jul	FNB Ob Pmt FNB Ob 000000372 Geo Geoff- Daisy Mashego	1,500.00	100,795.75 Cr	
30 Jul	FNB Ob Pmt FNB Ob 000000373 Kak Kakali Salary	8,205.75	92,590.00 Cr	
30 Jul	FNB Ob Pmt FNB Ob 000000374 Lin Lindiwe Salary	11,390.22	81,199.78 Cr	
30 Jul	FNB Ob Pmt FNB Ob 000000375 Nat Nathi Salary	6,071.40	75,128.38 Cr	
30 Jul	FNB Ob Pmt FNB Ob 000000376 Ang Angela Salary	27,563.85	47,564.53 Cr	
30 Jul	FNB Ob Pmt FNB Ob 000000378 Dia Diana Salary	10,834.20	36,730.33 Cr	
30 Jul	FNB Ob Pmt FNB Ob 000000377 Oba Obakeng Salary	21,295.04	15,435.29 Cr	
30 Jul	FNB Ob Pmt FNB Ob 000000379 Rur Rural Maintenance	7,408.18	8,027.11 Cr	
30 Jul	Magtape Debit Mweb Internet 30393194	145.00	7,882.11 Cr	13.25
30 Jul	FNB Ob Coll Sosd11814 62026539306	350.00	7,532.11 Cr	
30 Jul	POS Purchase Debit Card S*kebraware (Pty) L 467846*7887 30 Jul	506.00	7,026.11 Cr	2.75
31 Jul	Internet Trf To To 8060	6,500.00	526.11 Cr	3.30
2 Aug	#FNB Ob Fees #Internet Fees 1189495	705.97	179.86	
2 Aug	Magtape Debit Playmoregopmg008545(Curr)	159.00	338.86	13.25
3 Aug	Internet Trf From From 8060	50,000.00 Cr	49,661.14 Cr	
3 Aug	FNB Ob Pmt FNB Ob 000000380 Geo Geoff Makhubo	42,036.04	7,625.10 Cr	
4 Aug	FNB Ob Pmt FNB Ob 000000381 Avu Avusa Media -Sowetan	806.76	6,818.34 Cr	
5 Aug	Magtape Debit Cltele/lfa-08M403452039	245.64	6,572.70 Cr	13.25
5 Aug	Magtape Debit Liblife 05Aug56686653200Etc	2,263.22	4,309.48 Cr	13.25
17 Aug	Int On Debit Balance	0.14	4,309.34 Cr	
17 Aug	Penalty Interest	0.03	4,309.31 Cr	
17 Aug	#Monthly Account Fee	41.50	4,267.81 Cr	
17 Aug	#Service Fees	86.55	4,181.26 Cr	(86.55)
17 Aug	#Statement Fee	8.00	4,173.26 Cr	(8.00)
Closing Balance			4,173.26 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	10/08/17	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

e-Mail
Web

Branch Code 256205
Fax (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST101
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 : 101
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R99.66Dr

17 August 2010 to 17 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		4,173.26 Cr
Funds Received/Credits	3	1,167,123.57 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	3	1,167,123.57 Cr
Funds Used/Debits	61	1,153,731.75 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	600.00 Dr
Cheques Processed (Non Cash)	1	50,000.00 Dr
Debit/Stop Orders	5	3,162.86 Dr
Account Payments	47	1,065,240.68 Dr
Inter-Account Transfers Out	4	29,000.00 Dr
Card Purchases (POS)	3	5,728.21 Dr
Petrol Card Purchases	0	0.00
Bank Charges	4	769.75 Dr
Service Fees	3	194.75 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	1	575.00 Dr
Internet Fees	1	41.77 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		16,753.56 Cr
Available Balance (22h52 - 17 Sep 10)		16,753.56



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:
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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	10/09/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 101

Date	Description	Amount	Balance	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	2.75
28 Aug	ATM Cash	Vill Wal 4195721000003929 600.00	139.26 Cr	11.00
31 Aug	Magtape Credit	Reg Fund Mgrs 600,000.00 Cr	600,139.26 Cr	
31 Aug	Magtape Debit	Mweb Internet 30621680 145.00	599,994.26 Cr	13.25
31 Aug	FNB Ob Coll	Sosd11814 62026539306 350.00	599,644.26 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000382 Pcb Pcb Technologies 13,435.00	586,209.26 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000383 Pat Patrick Salary 32,570.45	553,638.81 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000384 Che Chenjerai Chimbwanda 25,200.14	528,438.67 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000385 Geo Geoff Salary 32,570.45	495,868.22 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000387 Luc Lucy Rogers 36,536.04	459,332.18 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000386 Wer Werner Neser 19,196.31	440,135.87 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000389 Geo Geoff Makhubo 42,036.04	398,099.83 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000388 Kak Kakali Salary 8,205.75	389,894.08 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000391 Oba Obakeng Salary 20,900.05	368,994.03 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000390 Pri Prince Salary 1,361.25	367,632.78 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000392 Nto Ntombi Vena 15,000.00	352,632.78 Cr	
1 Sep	FNB Ob Pmt	FNB Ob 000000393 Mr Mr Sethole 5,000.00	347,632.78 Cr	
1 Sep	Magtape Credit	Reg Fund Mgrs 539,519.54 Cr	887,152.32 Cr	
1 Sep	Magtape Debit	Playmoregopmg008545(Curr) 159.00	886,993.32 Cr	13.25
2 Sep	FNB Ob Pmt	FNB Ob 000000396 Bro Broll Apex 31,933.29	855,060.03 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000398 Bro Broll/Apex Hi 4,097.10	850,962.93 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000399 Izi Izigi Technical Serv 3,512.25	847,450.68 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000395 Pcb Pcb Technologies 10,565.00	836,885.68 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000394 Rur Rural Maintenance 10,701.23	826,184.45 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000401 Tel Telkom 2,552.72	823,631.73 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000400 Tel Telkom 732.77	822,898.96 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000397 Tel Telkom 12,367.69	810,531.27 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000402 Onl Online Tenders 5,280.00	805,251.27 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000403 P-N P-Net (Pty) Ltd 22,420.00	782,831.27 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000404 Geo Geoff- Daisy Mashego 1,500.00	781,331.27 Cr	
2 Sep	#FNB Ob Fees	#Internet Fees 1189495 41.77	781,289.50 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000405 Sar Sars-Vat 188,134.81	593,154.69 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000406 Sar Sars-Vat 117,361.31	475,793.38 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000407 Pay Paye- March 2010 32,379.71	443,413.67 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000408 Pay Paye- April 2010 37,902.00	405,511.67 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000409 Pay Paye- May 2010 38,159.67	367,352.00 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000410 Pay Paye- Jun 2010 38,415.97	328,936.03 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000411 Pay Paye- Jul 2010 34,327.04	294,608.99 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000412 Pay Paye- Aug 2010 37,303.13	257,305.86 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000413 Dri Driver Funeral- Sol 5,000.00	252,305.86 Cr	
2 Sep	FNB Ob Pmt	FNB Ob 000000414 Mun Munlin Travel-Govtec 7,344.00	244,961.86 Cr	
2 Sep	Internet Pmt To	Refund 4787692035950018 40,000.00	204,961.86 Cr	
2 Sep	Internet Pmt To	Main Street Lvdw/001885 50,000.00	154,961.86 Cr	
2 Sep	Internet Trf To	Govtech Registration 10,000.00	144,961.86 Cr	3.30
2 Sep	Internet Trf To	8060 Transfer 5,000.00	139,961.86 Cr	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	✓	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
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
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.

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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		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	✓	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	
22 Sep	Internet Trf To	Pbf	11,000.00	1,753.56 Cr	3.30
22 Sep	Internet Trf From	Pbf	11,000.00 Cr	12,753.56 Cr	
22 Sep	POS Purchase Debit Card	S*hilton Hotel-Rain 467846*7887 22 Sep	810.50	11,943.06 Cr	2.75
22 Sep	POS Purchase Debit Card	S*hilton Hotel-Rive 467846*7887 22 Sep	877.00	11,066.06 Cr	2.75
23 Sep	FNB Ob Pmt	FNB Ob 000000427 B M B Morake	1,500.00	9,566.06 Cr	
23 Sep	FNB Ob Pmt	FNB Ob 000000428 G M G Monama	1,500.00	8,066.06 Cr	
25 Sep	Internet Pmt To	Nathi Salary Molelwane Salary	2,000.00	6,066.06 Cr	
27 Sep	Internet Trf To	Office Repairs	3,000.00	3,066.06 Cr	3.30
30 Sep	Magtape Credit	Reg Fund Mgrs	33,099.30 Cr	36,165.36 Cr	
30 Sep	Magtape Debit	Mweb Internet 30853549	145.00	36,020.36 Cr	13.25
30 Sep	FNB Ob Coll	Sosd11814 62026539306	350.00	35,670.36 Cr	
1 Oct	Internet Pmt To	Lindiwe Salary Molelwane Salary	6,120.00	29,550.36 Cr	
1 Oct	Internet Pmt To	Accsolve Salary	27,905.02	1,645.34 Cr	
1 Oct	Magtape Debit	Playmoregopmg008545(Curr)	159.00	1,486.34 Cr	13.25
2 Oct	Internet Trf From	Transfer 8060	500.00 Cr	1,986.34 Cr	
4 Oct	#FNB Ob Fees	#Internet Fees 1189495	1,155.63	830.71 Cr	
4 Oct	Magtape Credit	Reg Fund Mgrs	200,000.00 Cr	200,830.71 Cr	
5 Oct	FNB Ob Pmt	FNB Ob 000000429 Pat Patrick Salary	32,570.45	168,260.26 Cr	
5 Oct	FNB Ob Pmt	FNB Ob 000000430 Dai Daisy Mashego	1,500.00	166,760.26 Cr	
5 Oct	FNB Ob Pmt	FNB Ob 000000433 Geo Geoff Makhubo	42,036.04	124,724.22 Cr	
5 Oct	FNB Ob Pmt	FNB Ob 000000431 Kak Kakali Salary	7,678.33	117,045.89 Cr	
5 Oct	FNB Ob Pmt	FNB Ob 000000432 Nat Nathi Salary	4,900.62	112,145.27 Cr	
5 Oct	FNB Ob Pmt	FNB Ob 000000435 Dia Diana Salary	9,238.42	102,906.85 Cr	
5 Oct	FNB Ob Pmt	FNB Ob 000000434 Oba Obakeng Salary	23,000.00	79,906.85 Cr	
5 Oct	FNB Ob Pmt	FNB Ob 000000436 Mph Mpho Ramaisa	11,926.50	67,980.35 Cr	
5 Oct	Magtape Debit	Citele/lfa-10M403452039	245.64	67,734.71 Cr	13.25
5 Oct	Magtape Debit	Liblife 05Oct56686653200Etc	2,263.22	65,471.49 Cr	13.25
6 Oct	POS Purchase Debit Card	S?tiger Wheel & Tyr 467846*7887 06 Oct	19,353.10	46,118.39 Cr	2.75
7 Oct	Internet Trf To	W & L	6,000.00	40,118.39 Cr	3.30
8 Oct	Internet Trf To	Transfer	10,000.00	30,118.39 Cr	3.30
10 Oct	POS Purchase Debit Card	S*moyo Restaurant 467846*7887 10 Oct	3,144.90	26,973.49 Cr	2.75
15 Oct	FNB Ob Pmt	FNB Ob 000000438 P-N P-Net (Pty) Ltd	11,210.00	15,763.49 Cr	
15 Oct	FNB Ob Pmt	FNB Ob 000000437 The The Accounting Shop	1,128.60	14,634.89 Cr	
15 Oct	FNB Ob Pmt	FNB Ob 000000439 Rur Rural Maintenance	9,469.97	5,164.92 Cr	
16 Oct	Electronic Payments	Bis/Int 3 @ 7.20 = 21.60	0.00	5,164.92 Cr	21.60
16 Oct	#Monthly Account Fee		41.50	5,123.42 Cr	
16 Oct	#Service Fees		98.80	5,024.62 Cr	(98.80)
16 Oct	#Statement Fee		8.00	5,016.62 Cr	(8.00)
Closing Balance			5,016.62 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.

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
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 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.

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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

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	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	
20 Oct	FNB Ob Pmt	FNB Ob 000000441 Mun Munlin Travel	4,073.61	193.01 Cr	
29 Oct	Magtape Debit	Mweb Internet 31083798	145.00	48.01 Cr	13.25
29 Oct	FNB Ob Coll	Sosd11814 62026539306	475.00	426.99	
30 Oct	Internet Trf From	Advance Holdings	239,000.00 Cr	238,573.01 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000448 Geo Geoff Salary	32,570.45	206,002.56 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000450 Luc Lucy Rogers	36,536.04	169,466.52 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000449 Wer Werner Nesper	18,069.39	151,397.13 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000443 Ang Angela Salary	50,069.85	101,327.28 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000444 Oba Obakeng Salary	21,295.05	80,032.23 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000447 Geo Geoff Makhubo	42,036.04	37,996.19 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000445 Kak Kakali Salary	8,205.75	29,790.44 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000446 Nat Nathi Salary	6,071.40	23,719.04 Cr	
30 Oct	FNB Ob Pmt	FNB Ob 000000442 Dai Daisy Mashego	1,500.00	22,219.04 Cr	
30 Oct	Internet Trf To	Geoff Forex-Stipend	10,000.00	12,219.04 Cr	3.30
30 Oct	#Excess Item Fee	1 Items On 10/10/29	80.00	12,139.04 Cr	(80.00)
1 Nov	Magtape Debit	Playmoregopmg008545(Curr)	159.00	11,980.04 Cr	13.25
2 Nov	#FNB Ob Fees	#Internet Fees 1189495	762.41	11,217.63 Cr	
3 Nov	FNB Ob Pmt	FNB Ob 000000451 Rod Roders Makhubele	5,000.00	6,217.63 Cr	
5 Nov	Magtape Debit	Ctlele/lfa-11M403452039	266.40	5,951.23 Cr	13.25
5 Nov	Magtape Debit	Liblife 05Nov56686653200Etc	2,263.22	3,688.01 Cr	13.25
10 Nov	Internet Trf From	From Geoff	11,000.00 Cr	14,688.01 Cr	
10 Nov	Internet Trf From	From Geoff	1,500.00 Cr	16,188.01 Cr	
10 Nov	Internet Trf From	From Geoff	1,000.00 Cr	17,188.01 Cr	
10 Nov	Internet Trf From	From Salaries	400.00 Cr	17,588.01 Cr	
10 Nov	Internet Trf From	From Money Mkt	200.00 Cr	17,788.01 Cr	
10 Nov	Magtape Credit	From Geoff Makhubo	15,000.00 Cr	32,788.01 Cr	
11 Nov	Internet Trf From	From Geoff	500.00 Cr	33,288.01 Cr	
11 Nov	FNB Ob Pmt	FNB Ob 000000452 Bro Broll Apex	33,230.51	57.50 Cr	
17 Nov	Int On Debit Balance		0.18	57.32 Cr	
17 Nov	Penalty Interest		0.03	57.29 Cr	
17 Nov	#Monthly Account Fee		41.50	15.79 Cr	
17 Nov	#Service Fees		56.30	40.51	(56.30)
17 Nov	#Statement Fee		8.00	48.51	(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
www.fnb.co.za

e-Mail
Web

Branch Code 256205
Fax (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.

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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

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	10/12/17	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 Cltele/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

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	10/12/17	Business Cheque Account

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
☎ (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

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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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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	11/01/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 105

Date	Description	Amount	Balance	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	
24 Dec	Magtape Debit Playmoregopmg008545(Curr)	169.00	1,869.74	13.25
24 Dec	Magtape Unpaid Not Provided For	169.00 Cr	1,700.74	
24 Dec	#Unpaid Item Charge	105.00	1,805.74	
31 Dec	Magtape Debit Mweb Internet 31549911	145.00	1,950.74	13.25
31 Dec	FNB Ob Coll Sosd4029 62026539306	350.00	2,300.74	
31 Dec	Magtape Unpaid Not Provided For	145.00 Cr	2,155.74	
31 Dec	#Unpaid Item Charge	105.00	2,260.74	
31 Dec	Magtape Unpaid Not Provided For	350.00 Cr	1,910.74	
31 Dec	#Unpaid Item Charge	105.00	2,015.74	
3 Jan	#FNB Ob Fees #Internet Fees 1189495	21.71	2,037.45	
5 Jan	Magtape Debit Citele/ifa-01M403452039	266.40	2,303.85	13.25
5 Jan	Magtape Unpaid Not Provided For	266.40 Cr	2,037.45	
5 Jan	#Unpaid Item Charge	130.00	2,167.45	
10 Jan	Magtape Credit Regimentscapital	900,000.00 Cr	897,832.55 Cr	
10 Jan	Magtape Debit Internet 08523927 A045	145.00	897,687.55 Cr	13.25
11 Jan	FNB Ob Pmt FNB Ob 000000453 Pat Patrick Salary	32,570.44	865,117.11 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000458 Che Chenjerai Chimbwanda	20,302.05	844,815.06 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000455 Cae Caesar Salary	29,458.39	815,356.67 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000456 Mph Mpho Ramaisa	14,260.96	801,095.71 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000457 Pri Prince Salary	8,744.40	792,351.31 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000454 Tha Thandi Salary	19,540.72	772,810.59 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000459 Din Dineo Salary	15,849.39	756,961.20 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000462 Geo Geoff Salary	32,570.44	724,390.76 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000464 Luc Lucy Rogers	36,536.04	687,854.72 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000461 Tsh Tshepo Salary	15,815.20	672,039.52 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000463 Wer Werner Neser	16,630.71	655,408.81 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000460 Zan Zanele Salary	4,740.62	650,668.19 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000468 Geo Geoff Makhubo	42,036.05	608,632.14 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000465 Kak Kakali Salary	8,205.74	600,426.40 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000466 Lin Lindiwe Salary	6,120.00	594,306.40 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000467 Nat Nathi Salary	6,071.40	588,235.00 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000469 Ang Angela Salary	27,563.85	560,671.15 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000471 Dia Diana Salary	10,788.47	549,882.68 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000470 Oba Obakeng Salary	21,295.04	528,587.64 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000472 Dai Daisy Mashego	1,500.00	527,087.64 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000474 Bro Broll Apex	13,050.75	514,036.89 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000476 Bro Broll/Apex Hi	9,003.09	505,033.80 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000478 Fli Flick Pest Control	598.50	504,435.30 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000473 Rur Rural Maintenance	6,917.53	497,517.77 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000477 Tel Telkom	736.71	496,781.06 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000475 Tel Telkom	8,855.58	487,925.48 Cr	
11 Jan	FNB Ob Pmt FNB Ob 000000479 P-N P-Net (Pty) Ltd	11,210.00	476,715.48 Cr	
11 Jan	Internet Pmt To Pcb Comp Account Molelwane Consulting	46,904.56	429,810.92 Cr	
11 Jan	Internet Pmt To Angela Salary Molelwane Salary	31,826.00	397,984.92 Cr	

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

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#: Inclusive of VAT @ 14.00 %

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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

✉ 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 ST106
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 : 106
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R244.64Dr

17 January 2011 to 17 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. To join, visit www.biznetwork.co.za

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%



See next page for transactions

earned on your FNB Cheque Account

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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	11/02/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 106

Date	Description	Amount	Balance	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	2.75
20 Jan	POS Purchase Debit Card S*makro Crown Mines 467846*7879 20 Jan	1,917.95	475,302.35 Cr	2.75
21 Jan	FNB Ob Pmt FNB Ob 000000480 Rur Rural Maintenance	2,907.99	472,394.36 Cr	
21 Jan	FNB Ob Pmt FNB Ob 000000481 Sof Softline Vip	13,344.84	459,049.52 Cr	
21 Jan	FNB Ob Pmt FNB Ob 000000482 Cit City Of Jhb Metropol	50,000.00	409,049.52 Cr	
25 Jan	Naedo Collection Inclt/lfa0403452039 110125	266.40	408,783.12 Cr	13.25
25 Jan	Magtape Debit Playmoregopmg008545(Curr)	169.00	408,614.12 Cr	13.25
27 Jan	FNB Ob Pmt FNB Ob 000000483 Pcb Pcb Technologies	8,720.00	399,894.12 Cr	
28 Jan	FNB Ob Trf 8060	13,000.00 Cr	412,894.12 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000488 Che Chenjerai Chimbwanda	27,240.40	385,653.72 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000485 Cae Caesar Salary	34,448.83	351,204.89 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000486 Mph Mpho Ramaisa	18,563.39	332,641.50 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000487 Pri Prince Salary	8,744.40	323,897.10 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000484 Tha Thandi Salary	36,311.41	287,585.69 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000489 Din Dineo Salary	21,748.59	265,837.10 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000491 Tsh Tshepo Salary	16,475.78	249,361.32 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000492 Wer Werner Neser	17,351.19	232,010.13 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000490 Zan Zanele Salary	4,749.90	227,260.23 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000493 Dai Daisy Mashego	1,500.00	225,760.23 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000494 Kak Kakali Salary	8,205.75	217,554.48 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000495 Lin Lindiwe Salary	6,120.00	211,434.48 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000496 Nat Nathi Salary	6,071.40	205,363.08 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000497 Ang Angela Salary	27,563.85	177,799.23 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000499 Dia Diana Salary	10,788.46	167,010.77 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000498 Oba Obakeng Salary	21,295.04	145,715.73 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000500 Geo Geoff Salary	32,570.45	113,145.28 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000501 Luc Lucy Rogers	36,536.04	76,609.24 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000502 Pat Patrick Salary	32,570.44	44,038.80 Cr	
28 Jan	FNB Ob Pmt FNB Ob 000000503 Geo Geoff Makhubo	42,036.04	2,002.76 Cr	
31 Jan	Magtape Debit Playmoregopmg008545(Curr)	189.00	1,813.76 Cr	13.25
31 Jan	Magtape Debit Mweb Internet 31780764	145.00	1,668.76 Cr	13.25
31 Jan	FNB Ob Coll Sosd4029 62026539306	350.00	1,318.76 Cr	
2 Feb	#FNB Ob Fees #Internet Fees 1189495	1,731.32	412.56	
4 Feb	Internet Trf From Inter Account	5,000.00 Cr	4,587.44 Cr	
4 Feb	Magtape Debit Clitele/lfa-02M403452039	266.40	4,321.04 Cr	13.25
10 Feb	Internet Trf From From Geoff	4,000.00 Cr	8,321.04 Cr	
10 Feb	Cheque Cashed 975 Killarney	8,000.00	321.04 Cr	31.00
10 Feb	Cash Handling Fee	0.00	321.04 Cr	92.00
10 Feb	FNB Ob Trf 8060	1,000.00 Cr	1,321.04 Cr	
11 Feb	POS Purchase Debit Card S*braamfontein 467846*7879 11 Feb	324.00	997.04 Cr	2.75
11 Feb	POS Purchase Debit Card S*braamfontein 467846*7879 11 Feb	324.00	673.04 Cr	2.75
15 Feb	Magtape Credit From Geoff Makhubo	31,000.00 Cr	31,673.04 Cr	
15 Feb	Magtape Credit Reg Fund Mgrs	34,273.42 Cr	65,946.46 Cr	
15 Feb	Magtape Credit Reg Fund Mgrs	34,368.36 Cr	100,314.82 Cr	
15 Feb	Magtape Credit Reg Fund Mgrs	34,868.35 Cr	135,183.17 Cr	

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"/>	
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"/>	11.00
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"/>	(92.00)
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 Balance			7,554.13 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	11/02/17	Business Cheque 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
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST107
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 : 107
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R67.76Dr

17 February 2011 to 17 March 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

Cashflow Summary		
Overdraft Limit		0.00
Opening Balance		7,554.13 Cr
Funds Received/Credits	2	264,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	264,000.00 Cr
Funds Used/Debits	26	271,003.18 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit/Stop Orders	5	2,402.77 Dr
Account Payments	19	267,799.31 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (POS)	2	801.10 Dr
Petrol Card Purchases	0	0.00
Bank Charges	3	108.00 Dr
Service Fees	3	108.00 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	1	443.78 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		0.83 Dr
Available Balance (22h53 - 17 Mar 11)		0.00

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!

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	11/03/17	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 107

Date	Description	Amount	Balance	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	2.75
17 Feb	POS Purchase Debit Card S*pnp Fran Southdal 467846*7879 17 Feb	601.10	6,753.03 Cr	2.75
18 Feb	FNB Ob Pmt FNB Ob 000000508 Fc Fc Vondo	6,000.00	753.03 Cr	
24 Feb	Magtape Credit Transfer Accsolve	124,000.00 Cr	124,753.03 Cr	
25 Feb	FNB Ob Pmt FNB Ob 000000509 Ang Angela Salary	27,414.97	97,338.06 Cr	
25 Feb	FNB Ob Pmt FNB Ob 000000512 Dai Daisy Mashego	1,500.00	95,838.06 Cr	
25 Feb	FNB Ob Pmt FNB Ob 000000511 Dia Diana Salary	10,788.51	85,049.55 Cr	
25 Feb	FNB Ob Pmt FNB Ob 000000510 Oba Obakeng Salary	21,295.15	63,754.40 Cr	
25 Feb	FNB Ob Pmt FNB Ob 000000516 Geo Geoff Makhubo	42,036.19	21,718.21 Cr	
25 Feb	FNB Ob Pmt FNB Ob 000000513 Kak Kakali Salary	8,205.77	13,512.44 Cr	
25 Feb	FNB Ob Pmt FNB Ob 000000514 Lin Lindiwe Salary	6,094.23	7,418.21 Cr	
25 Feb	FNB Ob Pmt FNB Ob 000000515 Nat Nathi Salary	6,045.63	1,372.58 Cr	
28 Feb	Magtape Debit Playmoregopmg008545(Curr)	149.00	1,223.58 Cr	13.25
28 Feb	Magtape Debit Mweb Internet 32010484	145.00	1,078.58 Cr	13.25
28 Feb	FNB Ob Coll Sosd4029 62026539306	350.00	728.58 Cr	
1 Mar	Magtape Credit Transfer Accsolve	140,000.00 Cr	140,728.58 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000522 Fli Flick Pest Control	634.41	140,094.17 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000518 Pcb Pcb Technologies	80,750.00	59,344.17 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000517 Rur Rural Maintenance	2,829.42	56,514.75 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000520 Sof Softline Vip	9,288.15	47,226.60 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000521 Tel Telkom	1,458.12	45,768.48 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000519 Tel Telkom	1,465.03	44,303.45 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000523 Red Redefine Properties	37,294.11	7,009.34 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000524 Fle Fleet Subscription	882.75	6,126.59 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000525 She Shelf Company	828.00	5,298.59 Cr	
2 Mar	FNB Ob Pmt FNB Ob 000000526 Rur Rural Maintenance	2,988.87	2,309.72 Cr	
4 Mar	#FNB Ob Fees #Internet Fees 1189495	443.78	1,865.94 Cr	
4 Mar	Magtape Debit Cltele/lfa-03M403452039	266.40	1,599.54 Cr	13.25
7 Mar	Magtape Debit Liblife 05Mar59426971600Etc	1,492.37	107.17 Cr	13.25
17 Mar	#Monthly Account Fee	41.50	65.67 Cr	
17 Mar	#Service Fees	58.50	7.17 Cr	(58.50)
17 Mar	#Statement Fee	8.00	0.83	(8.00)
Closing Balance			0.83 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	11/03/17	Business Cheque 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
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST108
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 : 108
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R147.29Dr

17 March 2011 to 16 April 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

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%



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	11/04/16	Business Cheque Account

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 108

Date	Description	Amount	Balance	Accrued Bank Charges
Opening Balance			0.83 Dr	0.00
18 Mar	Internet Trf From Transfer	200.00 Cr	199.17 Cr	
28 Mar	Magtape Credit Regiments Capital (Pty) Ltd	1,200,000.00 Cr	1,200,199.17 Cr	
30 Mar	Cheque 977 Killarney 62265314973	49,828.35	1,150,370.82 Cr	31.00
30 Mar	Cheque 976 Killarney 62265314973	377,234.40	773,136.42 Cr	31.00
31 Mar	FNB Ob Pmt FNB Ob 000000527 Din Dineo Salary	19,895.88	753,240.54 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000528 Ang Angela Salary	27,895.59	725,344.95 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000530 Dia Diana Salary	10,875.45	714,469.50 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000529 Oba Obakeng Salary	21,532.64	692,936.86 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000534 Geo Geoff Makhubo	42,383.97	650,552.89 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000531 Kak Kakali Salary	8,247.00	642,305.89 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000532 Lin Lindiwe Salary	6,175.94	636,129.95 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000533 Nat Nathi Salary	6,127.34	630,002.61 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000535 Dai Daisy Mashego	1,500.00	628,502.61 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000538 Luc Lucy Rogers	44,874.87	583,627.74 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000536 Tsh Tshepo Salary	17,151.12	566,476.62 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000537 Wer Werner Neser	9,277.98	557,198.64 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000540 Cae Caesar Salary	43,157.62	514,041.02 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000541 Mph Mpho Ramaisa	14,861.17	499,179.85 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000542 Pri Prince Salary	17,842.81	481,337.04 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000539 Tha Thandi Salary	36,300.99	445,036.05 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000543 Med Media -Mail & Guardi	892.92	444,143.13 Cr	
31 Mar	FNB Ob Pmt FNB Ob 000000544 Pat Patrick Salary	32,871.70	411,271.43 Cr	
31 Mar	FNB Ob Trf FNB Ob Trf 8060	405,000.00	6,271.43 Cr	
31 Mar	Magtape Credit Reg Fund Mgrs	61,833.90 Cr	68,105.33 Cr	
31 Mar	Magtape Debit Playmoregopmg008545(Curr)	169.00	67,936.33 Cr	13.25
31 Mar	Magtape Debit Mweb Internet 32242520	145.00	67,791.33 Cr	13.25
31 Mar	FNB Ob Coll Sosd4029 62026539306	350.00	67,441.33 Cr	
4 Apr	FNB Ob Pmt FNB Ob 000000548 Red Redefine Properties	37,803.42	29,637.91 Cr	
4 Apr	FNB Ob Pmt FNB Ob 000000547 Tel Telkom	551.86	29,086.05 Cr	
4 Apr	FNB Ob Pmt FNB Ob 000000546 Tel Telkom	1,688.80	27,397.25 Cr	
4 Apr	FNB Ob Pmt FNB Ob 000000545 Tel Telkom	10,646.84	16,750.41 Cr	
5 Apr	#FNB Ob Fees #Internet Fees 1189495	727.29	16,023.12 Cr	
5 Apr	Internet Trf From From Salaries	5,000.00 Cr	21,023.12 Cr	
5 Apr	Rtc Express Pmt To Transfer Accsolve Transfer Molelwane	20,000.00	1,023.12 Cr	34.00
5 Apr	Magtape Debit Liblife 05Apr56686653200B/A	231.26	791.86 Cr	13.25
5 Apr	Magtape Debit Citele/ifa-04M403452039	266.40	525.46 Cr	13.25
5 Apr	Magtape Debit Liblife 05Apr56686653200A/P	886.48	361.02	13.25
5 Apr	Magtape Debit Liblife 05Apr56686653200Etc	15,071.82	15,432.84	13.25
6 Apr	Internet Trf From Makhubo	9,000.00 Cr	6,432.84	
6 Apr	Internet Trf From Makhubo	6,000.00 Cr	432.84	
6 Apr	Internet Trf From Makhubo	500.00 Cr	67.16 Cr	
6 Apr	#Excess Item Fee 2 Items On 11/04/05	210.00	142.84	(210.00)
7 Apr	Magtape Credit Reg Fund Mgrs	1,200,000.00 Cr	1,199,857.16 Cr	
8 Apr	FNB Ob Trf FNB Ob Trf 8060	50,000.00	1,149,857.16 Cr	
8 Apr	FNB Ob Pmt FNB Ob 000000549 Ang Angela Salary	4,000.00	1,145,857.16 Cr	

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"/>	
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"/>	2.75
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"/>	
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"/>	3.30
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"/>	
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"/>	(212.55)
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
e-Mail Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
 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 00000559 Luc Lucy Rogers	5,000.00	1,381,210.17 Cr	
20 Apr	FNB OB Pmt FNB OB 00000560 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 Killamey 1007930905	207.23	1,293,002.94 Cr	31.00
29 Apr	FNB OB Pmt FNB OB 00000563 Cut Cuthbert Gambia	34,793.39	1,258,209.55 Cr	
29 Apr	FNB OB Pmt FNB OB 00000562 Din Dineo Salary	20,934.63	1,237,274.92 Cr	
29 Apr	FNB OB Pmt FNB OB 00000564 Ang Angela Salary	30,565.82	1,206,709.10 Cr	
29 Apr	FNB OB Pmt FNB OB 00000566 Dia Diana Salary	12,007.87	1,194,701.23 Cr	
29 Apr	FNB OB Pmt FNB OB 00000565 Oba Obakeng Salary	23,616.33	1,171,084.90 Cr	
29 Apr	FNB OB Pmt FNB OB 00000569 Geo Geoff Salary	36,183.99	1,134,900.91 Cr	
29 Apr	FNB OB Pmt FNB OB 00000571 Luc Lucy Rogers	40,267.97	1,094,632.94 Cr	
29 Apr	FNB OB Pmt FNB OB 00000568 Tsh Tshepo Salary	17,621.27	1,077,011.67 Cr	
29 Apr	FNB OB Pmt FNB OB 00000570 Wer Werner Nesor	1,572.83	1,075,438.84 Cr	
29 Apr	FNB OB Pmt FNB OB 00000567 Zan Zanele Salary	5,312.15	1,070,126.69 Cr	
29 Apr	FNB OB Pmt FNB OB 00000575 Geo Geoff Makhubo	46,739.97	1,023,386.72 Cr	
29 Apr	FNB OB Pmt FNB OB 00000572 Kak Kakali Salary	9,129.09	1,014,257.63 Cr	
29 Apr	FNB OB Pmt FNB OB 00000573 Lin Lindiwe Salary	6,793.05	1,007,464.58 Cr	
29 Apr	FNB OB Pmt FNB OB 00000574 Nat Nathi Salary	6,700.71	1,000,763.87 Cr	
29 Apr	FNB OB Pmt FNB OB 00000577 Cae Caesar Salary	34,879.99	965,883.88 Cr	
29 Apr	FNB OB Pmt FNB OB 00000578 Mph Mpho Ramaisa	18,125.37	947,758.51 Cr	
29 Apr	FNB OB Pmt FNB OB 00000579 Pri Prince Salary	10,699.35	937,059.16 Cr	
29 Apr	FNB OB Pmt FNB OB 00000576 Tha Thandi Salary	21,280.75	915,778.41 Cr	
29 Apr	FNB OB Pmt FNB OB 00000580 Pat Patrick Salary	36,183.99	879,594.42 Cr	
29 Apr	FNB OB Pmt FNB OB 00000581 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 Eftbndx2fzzwb006 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 00000582 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 00000584 Pcb Pcb Technologies	9,035.00	747,473.92 Cr	
05 May	FNB OB Pmt FNB OB 00000587 Red Redefine Properties	36,984.83	710,489.09 Cr	
05 May	FNB OB Pmt FNB OB 00000586 Tel Telkom	309.72	710,179.37 Cr	
05 May	FNB OB Pmt FNB OB 00000585 Tel Telkom	742.98	709,436.39 Cr	
05 May	FNB OB Pmt FNB OB 00000583 Vum Vuma Buka Air CC	3,454.20	705,982.19 Cr	
05 May	FNB OB Pmt FNB OB 00000588 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
e-Mail Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
 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 00000602 Ang Angela Salary	30,565.82	526,580.97 Cr	
31 May	FNB OB Pmt FNB OB 00000604 Dia Diana Salary	11,995.27	514,585.70 Cr	
31 May	FNB OB Pmt FNB OB 00000603 Oba Obakeng Salary	23,612.66	490,973.04 Cr	
31 May	FNB OB Pmt FNB OB 00000608 Geo Geoff Makhubo	46,739.97	444,233.07 Cr	
31 May	FNB OB Pmt FNB OB 00000605 Kak Kakali Salary	9,129.09	435,103.98 Cr	
31 May	FNB OB Pmt FNB OB 00000606 Lin Lindiwe Salary	6,793.05	428,310.93 Cr	
31 May	FNB OB Pmt FNB OB 00000607 Nat Nathi Salary	6,700.71	421,610.22 Cr	
31 May	FNB OB Pmt FNB OB 00000609 Dai Daisy Mashego	1,679.99	419,930.23 Cr	
31 May	FNB OB Pmt FNB OB 00000612 Geo Geoff Salary	36,183.99	383,746.24 Cr	
31 May	FNB OB Pmt FNB OB 00000613 Luc Lucy Rogers	45,815.34	337,930.90 Cr	
31 May	FNB OB Pmt FNB OB 00000611 Tsh Tshepo Salary	18,191.28	319,739.62 Cr	
31 May	FNB OB Pmt FNB OB 00000610 Zan Zanele Salary	5,287.09	314,452.53 Cr	
31 May	FNB OB Pmt FNB OB 00000615 Cae Caesar Salary	36,477.06	277,975.47 Cr	
31 May	FNB OB Pmt FNB OB 00000616 Mph Mpho Ramaisa	16,070.17	261,905.30 Cr	
31 May	FNB OB Pmt FNB OB 00000617 Pri Prince Salary	10,193.09	251,712.21 Cr	
31 May	FNB OB Pmt FNB OB 00000614 Tha Thandi Salary	21,426.64	230,285.57 Cr	
31 May	FNB OB Pmt FNB OB 00000618 Pat Patrick Salary	36,183.99	194,101.58 Cr	
31 May	FNB OB Pmt FNB OB 00000620 Cut Cuthbert Gambia	36,568.18	157,533.40 Cr	
31 May	FNB OB Pmt FNB OB 00000619 Din Dineo Salary	20,752.24	136,781.16 Cr	
31 May	FNB OB Pmt FNB OB 00000621 Min Minatiou 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 00000622 Ang Angela Salary	20,000.00	81,467.16 Cr	
02 Jun	FNB OB Pmt FNB OB 00000623 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/lfa-06m403452039	266.40	69,467.86 Cr	13.25
06 Jun	FNB OB Pmt FNB OB 00000629 Doc Document Warehouse	923.40	68,544.46 Cr	
06 Jun	FNB OB Pmt FNB OB 00000625 Pcb Pcb Technologies	9,900.00	58,644.46 Cr	
06 Jun	FNB OB Pmt FNB OB 00000628 Red Redefine Properties	41,030.54	17,613.92 Cr	
06 Jun	FNB OB Pmt FNB OB 00000626 Tel Telkom	736.71	16,877.21 Cr	
06 Jun	FNB OB Pmt FNB OB 00000627 Tel Telkom	321.26	16,555.95 Cr	
06 Jun	FNB OB Pmt FNB OB 00000624 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 00000630 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	4,301.29	8,386.17 Cr	
10 Jun	Rtc Express Pmt To	7,500.00	886.17 Cr	34.00
17 Jun	Electronic Payments	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

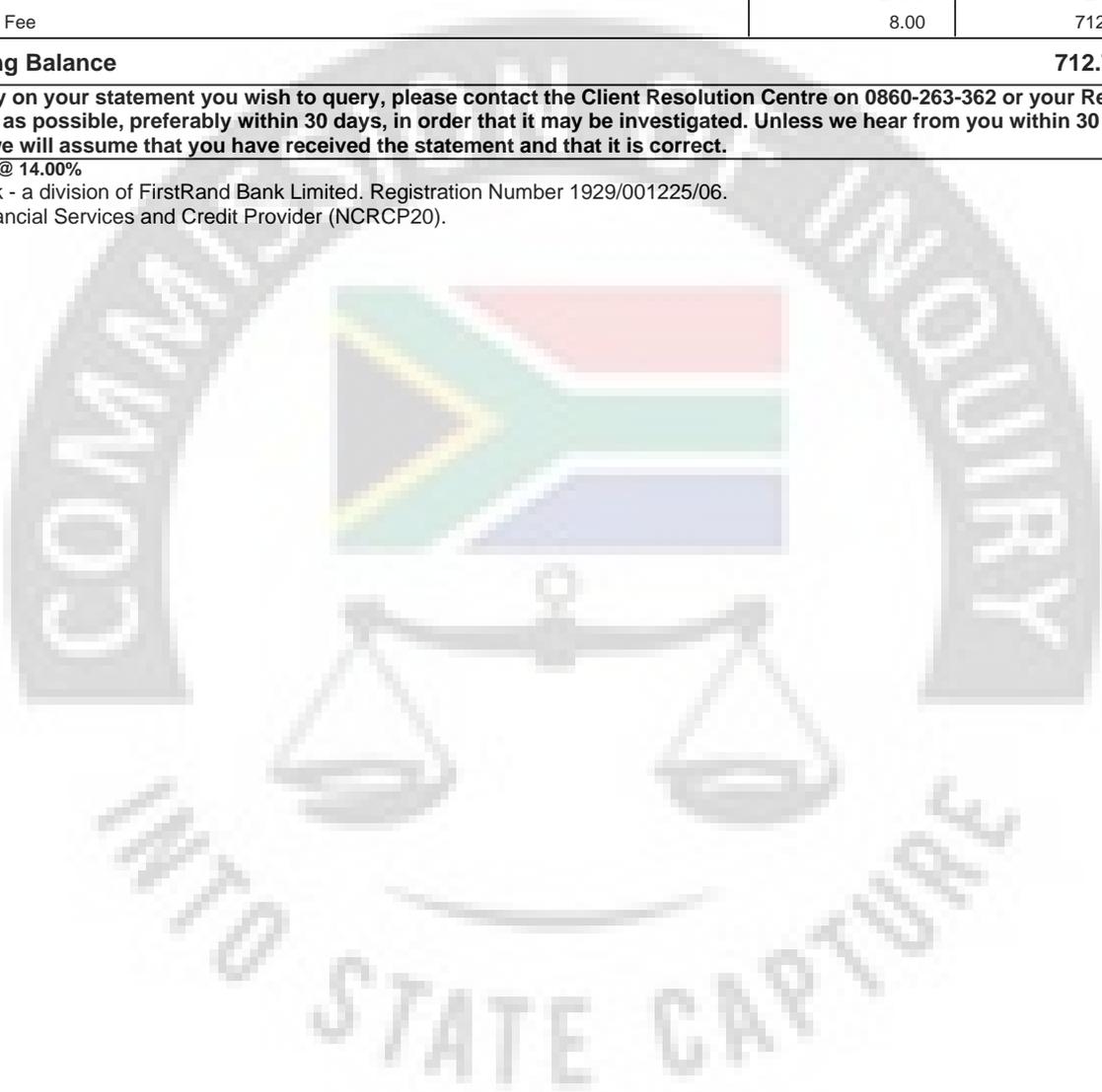
712.72 Cr

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
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
 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	Base Fee	Fee charged per R100 or part thereof				
		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 Clitele/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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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	Base Fee	Fee charged per R100 or part thereof				
		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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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

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	Base Fee	Fee charged per R100 or part thereof				
		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 00000638 Rur Rural Maintenance	13,099.82	333,327.35 Cr	
26 Aug	FNB OB Pmt FNB OB 00000639 Tel Telkom	12,649.77	320,677.58 Cr	
26 Aug	FNB OB Pmt FNB OB 00000637 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 00000640 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 Killamee 4678461000007879	1,000.00	311,439.60 Cr	14.50
31 Aug	FNB OB Pmt FNB OB 00000644 Geo Geoff Makhubo	46,739.97	264,699.63 Cr	
31 Aug	FNB OB Pmt FNB OB 00000641 Kak Kakali Salary	9,129.09	255,570.54 Cr	
31 Aug	FNB OB Pmt FNB OB 00000642 Lin Lindiwe Salary	12,710.67	242,859.87 Cr	
31 Aug	FNB OB Pmt FNB OB 00000643 Nat Nathi Salary	6,700.71	236,159.16 Cr	
31 Aug	FNB OB Pmt FNB OB 00000645 Ang Angela Salary	30,565.82	205,593.34 Cr	
31 Aug	FNB OB Pmt FNB OB 00000648 Dai Daisy Mashego	1,679.99	203,913.35 Cr	
31 Aug	FNB OB Pmt FNB OB 00000647 Dia Diana Salary	11,995.27	191,918.08 Cr	
31 Aug	FNB OB Pmt FNB OB 00000646 Oba Obakeng Salary	23,612.66	168,305.42 Cr	
31 Aug	FNB OB Pmt FNB OB 00000649 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 00000650 Red Redefine Properties	41,476.81	58,342.68 Cr	
07 Sep	Cheque 982 Killamee 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
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

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 JPLeRoux 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.

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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	Base Fee	Fee charged per R100 or part thereof			
		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	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 05oct56886653200etc	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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

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

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		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	Base Fee	Fee charged per R100 or part thereof			
		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	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 Cltele/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
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

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	Base Fee	Fee charged per R100 or part thereof				
		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	

✉ 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

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	

✉ 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

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

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	Base Fee	Fee charged per R100 or part thereof				
		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	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/ffa-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)
Closing Balance			224,241.67 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	12/02/17	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	

✉ Killarney
 P O Box 87124
 Houghton 2041
 info@fnb.co.za
e-Mail Web www.fnb.co.za
Branch Code 256205
Branch Code (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
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

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	Base Fee	Fee charged per R100 or part thereof				
		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	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 Gamburga	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 Clitele/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
Branch Code (011) 4861207
Phone (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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	7	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

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	Base Fee	Fee charged per R100 or part thereof				
		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	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 Clitele/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
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

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



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		

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	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 Grs	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 Grs	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
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

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



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		

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	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 Inctt/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 Web www.fnb.co.za
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

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

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		

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
 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

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



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 +
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
 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

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

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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 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	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
 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

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



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 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	Base Fee	Fee charged per R100 or part thereof				
		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

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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	62002637025	12/10/17	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

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.
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 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



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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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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
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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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 Balance

449,759.91 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	12/12/15	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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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 Gambia	Accsolve Salary 38,916.59	179,649.92 Cr	
18 Dec	Internet Pmt To Werner Nesor- 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 Accommodation	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
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

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
 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		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



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.

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	Base Fee	Fee charged per R100 or part thereof				
		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

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	13/02/16	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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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
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

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



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	Base Fee	Fee charged per R100 or part thereof				
		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			

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/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 www.fnb.co.za
Web 256205
Branch Code (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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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
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
29 Apr	ATM Cash	Sandton 479012*5394	3,000.00	24,167.67 Cr
29 Apr	Internet Trf To	Trf	19,000.00	5,167.67 Cr
30 Apr	Magtape Debit	Mweb Internet: 38175611	145.00	5,022.67 Cr
30 Apr	FNB OB Coll	More Golf 62093053579	169.00	4,853.67 Cr
03 May	Magtape Debit	Clientele -403452039 1305m	326.36	4,527.31 Cr
06 May	Magtape Debit	Liblife 05may56686653200etc	19,875.52	15,348.21
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
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
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
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
17 May	#Monthly Account Fee		52.00	4,952.81 Cr
17 May	#Value Added Serv Fees		76.00	4,876.81 Cr
17 May	#Service Fees		172.80	4,704.01 Cr
17 May	#Cheque Deposit Fee		16.00	4,688.01 Cr
Closing Balance			4,688.01 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	13/05/17	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
 (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

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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

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	13/06/15	Business Account	

✉ Killarney
 P O Box 87124
 Houghton 2041
 info@fnb.co.za
e-Mail Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
 0860-263-362

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



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.

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

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	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
 (011) 6464893
Fax 0800-11-01-32
Lost Cards 0860-263-362
Account Enquiries

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

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	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	Express Pmt Complete	0.00	369,151.81 Cr		
19 Jul	Rtc Express Pmt To	Makhubo	4,000.00	365,151.81 Cr	38.00	
19 Jul	Internet Trf To	Mg	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	0.68
07 Aug	Notification - Email	Email Sending Fee	Darwo Trading 73	0.00	3,130,542.15 Cr	0.68
07 Aug	Notification - Email	Email Sending Fee	Munlin Travel	0.00	3,130,542.15 Cr	0.68
07 Aug	Notification - Email	Email Sending Fee	Munlin Travel	0.00	3,130,542.15 Cr	0.68
07 Aug	Notification - Email	Email Sending Fee	Munlin Travel	0.00	3,130,542.15 Cr	0.68
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 Tiering = 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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#: 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	13/08/17	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 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

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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	13/09/17	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 Gambinga	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%

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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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
 (011) 6464893
Fax 0800-11-01-32
Lost Cards 087-575-9479
Account Enquiries

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

See overleaf for transactions

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



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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

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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

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	13/10/17	Business Account: R0 - R10m Turnov	

✉ 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 087-575-9479
Account Enquiries

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	1,421,070.42 Cr
Cash Deposit	0.00
Other Deposits	0.00
Inter-Account Transfers In	0.00
Electronic Payments Received	1,421,070.42 Cr
Funds Used/Debits	783,855.62 Dr
Cash Withdrawals (Branch)	0.00
Cash Withdrawals (Other)	9,000.00 Dr
Cheques Processed (Non Cash)	0.00
Debit/Stop Orders	20,835.09 Dr
Account Payments	252,881.51 Dr
Inter-Account Transfers Out	480,000.00 Dr
Card Purchases (POS)	21,139.02 Dr
Fuel Purchases	0.00
Bank Charges	331.41 Dr
Service Fees	330.05 Dr
Cash Deposit Fees	0.00
Cash Handling Fees	0.00
Internet Fees	0.00
Other Fees	1.36 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	3,467,567.24 Cr
Available Balance (12h07 - 17 Nov 13)	3,467,567.24

See overleaf for transactions

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



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	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

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	13/11/16	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
 (011) 6464893
Fax 0800-11-01-32
Lost Cards 087-575-9479
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

See overleaf for transactions

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



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	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 Sarseflng 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)
Closing Balance			274,059.67 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	13/12/17	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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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*restaurant 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)
Closing Balance			9,169.08 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	14/01/17	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
 (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

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



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	14/02/17	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
e-Mail www.fnb.co.za
Web 256205
Branch Code (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

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



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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 Sarsefing 0028854199	7,264.41	351,831.17 Cr	
06 Mar	Internet Pmt To Sarsefing 0028854024	7,003.55	344,827.62 Cr	
06 Mar	Internet Pmt To Sarsefing 0028852069	3,329.91	341,497.71 Cr	
06 Mar	Internet Pmt To Sarsefing 0028852340	3,122.57	338,375.14 Cr	
06 Mar	Internet Pmt To Sarsefing 0028852606	278.28	338,096.86 Cr	
06 Mar	Internet Pmt To Sarsefing 0028852835	262.98	337,833.88 Cr	
06 Mar	Internet Pmt To Sarsefing 0028853004	267.31	337,566.57 Cr	
06 Mar	Internet Pmt To Sarsefing 0028851567	13,883.56	323,683.01 Cr	
06 Mar	Internet Pmt To Sarsefing 0028851421	13,512.50	310,170.51 Cr	
06 Mar	Internet Pmt To Sarsefing 0028850268	12,928.75	297,241.76 Cr	
06 Mar	Internet Pmt To Sarsefing 0028853186	6,769.72	290,472.04 Cr	
06 Mar	Internet Pmt To Sarsefing 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

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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	14/03/17	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 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

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



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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	14/04/17	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 Sakhive 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

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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	62002637025	14/04/17	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 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

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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	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

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	14/05/17	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 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

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	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 lan 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

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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	14/06/17	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
 (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

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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	

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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	14/07/17	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

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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Ensure that your business is tax compliant.
Update your VAT details easily on our website.

Debit Interest Rates (Usury)
15.00%

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	
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
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
Branch:	(Min fee per deposit R0.00) R8.40 plus			R2.420	R1.420	R1.420	R1.330	R1.120
Bulk:	(Min fee per deposit R0.00) R5.00 plus			R2.230	R1.590	R1.590	R1.320	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
Branch:	Cheque Service Fee (min R1.00) plus			R2.420	R1.860	R1.860	R1.540	R1.430
Bulk:	Cheque Service Fee (min R1.00) plus			R2.230	R1.780	R1.780	R1.470	R1.370
FNB ATM:	R2.42 + R0.00 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	62002637025	14/07/17	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 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

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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
e-Mail www.fnb.co.za
Web 256205
Branch Code (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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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

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	14/09/17	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
 (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

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	14/10/17	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

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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	14/10/17	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
 (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

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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

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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	14/11/17	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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📞 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

FNB rewards you for your relationship with us
For more information about the Rewards and Benefits that you can enjoy, please visit www.fnb.co.za or login to your Online Banking profile from the 8th of each month to view updated information about your Rewards. Rewards are allocated by the 8th of each month, based on your banking behaviour in the previous calendar month.

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	

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/BF/B9/C6/TT/N	FNBUS
486	62002637025	14/12/17	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 : 154

Total VAT Charged : R 15.72 Dr

Statement Period : 17 December 2014 to 17 January 2015
Statement Date : 17 January 2015

BBST154 051168
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		6,972.28 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)	4	23,825.88 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	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	2	128.00 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	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		13,018.40 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📞 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

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For more information about the Rewards and Benefits that you can enjoy, please visit www.fnb.co.za or login to your Online Banking profile from the 8th of each month to view updated information about your Rewards. Rewards are allocated by the 8th of each month, based on your banking behaviour in the previous calendar month.

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	15/01/17	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
31 Dec	Magtape Debit	Mweb In Internet:R3601080	145.00	6,638.28 Cr
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
05 Jan	Magtape Debit	Liblife 05jan56686653200etc	23,097.48	13,146.40 Cr
17 Jan	#Monthly Account Fee		61.00	13,085.40 Cr
17 Jan	#Service Fees		67.00	13,018.40 Cr
Closing Balance			13,018.40 Cr	

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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	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

BBST155 024488
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 34.01 Dr

Statement Period : 17 January 2015 to 17 February 2015
Statement Date : 17 February 2015

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		13,018.40 Cr
Funds Received (Credits)	2	35,000.00 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)	6	47,825.88 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	4	277.00 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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

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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	15/02/17	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

BBST156 025416
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 74.68 Dr

Statement Period : 17 February 2015 to 17 March 2015
Statement Date : 17 March 2015

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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
📞 Fraud	087-575-9444

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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	

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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	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

BBST157 026452
 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)	3	54,000.00 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)	13	83,780.87 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	5	396.17 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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	0800-11-01-32
📞 Account Enquiries	087-575-9479
🚫 Fraud	087-575-9444

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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	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 Accsa 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

BBST158 049047
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 27.55 Dr

Statement Period : 17 April 2015 to 16 May 2015
Statement Date : 16 May 2015

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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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)
 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	15/05/16	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

BBST159 026833
 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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
🚫 Fraud	087-311-8607

FNB rewards you for your relationship with us
 For more information about the Rewards and Benefits that you can enjoy, please visit www.fnb.co.za or login to your Online Banking profile from the 8th of each month to view updated information about your Rewards. Rewards are allocated by the 8th of each month, based on your banking behaviour in the previous calendar month.

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	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		

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	15/06/17	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

Total VAT Charged : R 16.39 Dr

Statement Period : 17 June 2015 to 17 July 2015
Statement Date : 17 July 2015

BBST160 005293
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
📞 Fraud	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

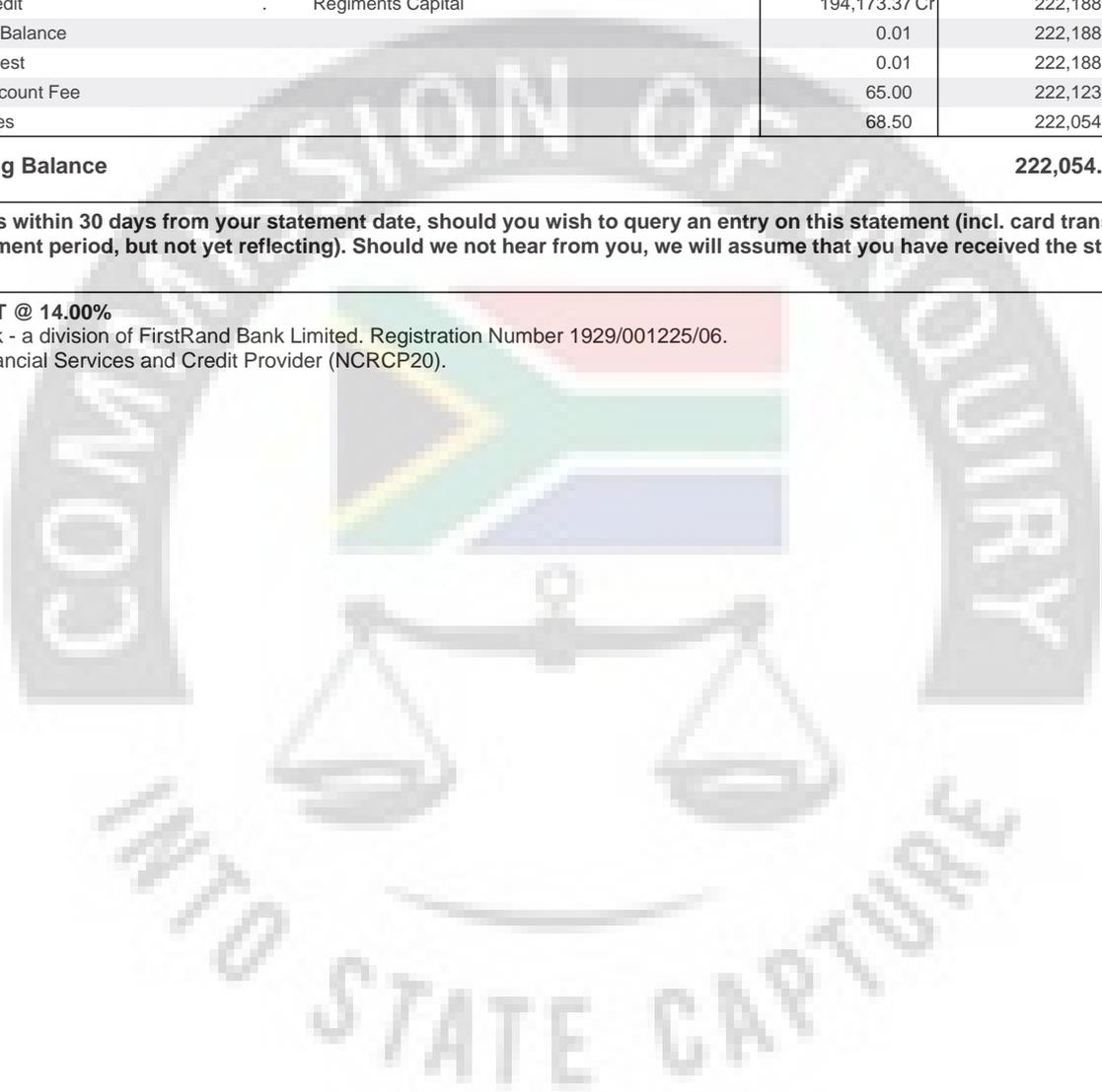
Tax Invoice/Statement Number : 160

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

Contact us	
✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
📞 Fraud	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	

✉ 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 : 162

Total VAT Charged : R 27.99 Dr

Statement Period : 17 August 2015 to 17 September 2015
Statement Date : 17 September 2015

BBST162 006088
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 PO BOX 2680
 JOHANNESBURG
 2000

Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		178.33 Cr
Funds Received (Credits)		2 901,122.88 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	2	901,122.88 Cr
Funds Used (Debits)		16 679,874.76 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	2	9,000.00 Dr
Inter-Account Transfers Out	7	640,000.00 Dr
Card Purchases (Swipes)	3	4,077.00 Dr
Fuel Purchases	0	0.00
Bank Charges		3 227.95 Dr
Service Fees	2	178.45 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	49.50 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		221,198.50 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
📞 Fraud	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	15/09/17	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	

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/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

BBST163 011008
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 70.51 Dr

Statement Period : 17 September 2015 to 17 October 2015
Statement Date : 17 October 2015

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

Contact us	
✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
📞 Fraud	087-311-8607

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 Update your VAT details easily 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	15/10/17	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

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	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	

✉ 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 : 164

BBST164 005790
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 34.82 Dr

Statement Period : 17 October 2015 to 17 November 2015
Statement Date : 17 November 2015

FNB Business Cheque Acc 62002637025

Summary in Rand		ZAR
Opening Balance		6,161.29 Cr
Funds Received (Credits)	3	44,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	44,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	5	49,072.30 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	26,831.20 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	1	22,241.10 Dr
Fuel Purchases	0	0.00
Bank Charges	4	283.91 Dr
Service Fees	2	138.50 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	2	145.41 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	2.11 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		802.97 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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 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	15/11/17	FNB Business Cheque Acc	

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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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
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof			R1.390	R1.390
Cash Withdrawals (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000
Branch:	Cheque Service Fee (min R40.00) plus		R2.660	R1.960	R1.960
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870
FNB ATM:	R3.95 + R1.45 per R100 or part thereof			R1.550	R1.550

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	

✉ 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 : 165

BBST165 006329
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 17.07 Dr

Statement Period : 17 November 2015 to 17 December 2015
Statement Date : 17 December 2015

FNB Business Cheque Acc 62002637025

Summary in Rand		ZAR
Opening Balance		802.97 Cr
Funds Received (Credits)		3 36,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	36,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		5 35,831.20 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	26,831.20 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	9,000.00 Dr
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		832.77 Cr
Overdraft Limit		0.00

Contact us

<ul style="list-style-type: none"> ✉ e-Mail 🌐 Web 📠 Lost Cards 📞 Account Enquiries 📞 Fraud 	<p>info@fnb.co.za</p> <p>www.fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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Ensure that your business is tax compliant.
 Update your VAT details easily on www.fnb.co.za

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	62002637025	15/12/17	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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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	>=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	15/12/17	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 : 166

BBST166 010894
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 25.70 Dr

Statement Period : 17 December 2015 to 16 January 2016
Statement Date : 16 January 2016

FNB Business Cheque Acc 62002637025

Summary in Rand		ZAR
Opening Balance		832.77 Cr
Funds Received (Credits)		5 127,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	3	71,000.00 Cr
Electronic Payments Received	2	56,000.00 Cr
Funds Used (Debits)		10 121,216.23 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	27,063.77 Dr
Account Payments	4	55,100.00 Dr
Inter-Account Transfers Out	1	1,500.00 Dr
Card Purchases (Swipes)	1	37,552.46 Dr
Fuel Purchases	0	0.00
Bank Charges		3 209.35 Dr
Service Fees	2	169.35 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		6,407.19 Cr
Overdraft Limit		0.00

Contact us	
✉ e-Mail	info@fnb.co.za
🌐 Web	www.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 www.fnb.co.za

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	62002637025	16/01/16	FNB Business Cheque Acc	

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	>=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	16/01/16	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

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.fnb.co.za
📠 Lost Cards	087-575-9406
📞 Account Enquiries	087-575-9479
🚫 Fraud	087-311-8607

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 Update your VAT details easily on www.fnb.co.za

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
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	16/02/17	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 : 168

BBST168 006628
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 50.32 Dr

Statement Period : 17 February 2016 to 17 March 2016
Statement Date : 17 March 2016

FNB Business Cheque Acc 62002637025

Summary in Rand		ZAR
Opening Balance		184,229.86 Cr
Funds Received (Credits)	2	30,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	30,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	13	108,873.77 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	3	19,800.00 Dr
Inter-Account Transfers Out	5	55,000.00 Dr
Card Purchases (Swipes)	1	7,000.00 Dr
Fuel Purchases	0	0.00
Bank Charges	5	409.71 Dr
Service Fees	2	155.45 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	3	254.26 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	20.74 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	1	104,400.00 Dr
Closing Balance		525.64 Cr
Overdraft Limit		0.00

Contact us

✉ e-Mail	info@fnb.co.za
🌐 Web	www.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 www.fnb.co.za

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	16/03/17	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
18 Feb	Send Money Dr	Send 27835629575	3,000.00	171,229.86 Cr
18 Feb	FNB App Transfer To	Transfer	30,000.00	141,229.86 Cr
23 Feb	Rtc Express Pmt To	Prince Geoff	5,000.00	136,229.86 Cr
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
25 Feb	Notification - Email	Email Sending Fee Thokoane Caterers	0.00	111,429.86 Cr
29 Feb	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	111,230.86 Cr
29 Feb	Magtape Debit	Mweb In Internet:R7302553	145.00	111,085.86 Cr
29 Feb	POS Purchase Chq Card	Dion Wired Mall Of 485442*5778 26 Feb	7,000.00	104,085.86 Cr
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
07 Mar	Magtape Debit	Liblife 05mar56686653200etc	26,296.93	22,043.91
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
12 Mar	Send Money Dr	Send 27798647790	1,000.00	811.09 Cr
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
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	

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 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)					
Branch:	(Min fee per deposit R30.00) R8.40 plus	<R5000	<R10000	<R15000	<R50000
Bulk:	(Min fee per deposit R30.00) R5.00 plus	R2.550	R1.490	R1.490	R1.400
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof	R1.670	R1.670	R1.390	R1.040
Cash Withdrawals (Fees are quoted per R100 or part thereof)					
Branch:	Cheque Service Fee (min R40.00) plus	<R5000	<R10000	<R15000	<R50000
Bulk:	Cheque Service Fee (min R40.00) plus	R2.660	R1.960	R1.960	R1.620
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R2.450	R1.870	R1.870	R1.550

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	16/03/17	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 : 169

Total VAT Charged : R 54.42 Dr

Statement Period : 17 March 2016 to 16 April 2016
Statement Date : 16 April 2016

BBST169 011503
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

FNB Business Cheque Acc 62002637025

Summary in Rand		ZAR
Opening Balance		525.64 Cr
Funds Received (Credits)		4 63,300.00 Cr
Cash Deposits	2	19,300.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	2	44,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)		5 40,753.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	29,753.00 Dr
Account Payments	1	11,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges		4 443.13 Dr
Service Fees	2	143.95 Dr
Cash Deposit Fees	1	154.18 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	145.00 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	11.74 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		22,617.77 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 www.fnb.co.za

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	16/04/16	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 Clientele 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	

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 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	62002637025	16/04/16	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 VAT Registration Number : 4210102051
 Copy Tax Invoice/Statement Number : 170

Total VAT Charged : R 47.32 Dr

Statement Period : 16 April 2016 to 17 May 2016
Statement Date : 17 May 2016

BBST170 006372
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Gold Business Account 62002637025

Summary in Rand		ZAR
Opening Balance		22,617.77 Cr
Funds Received (Credits)	4	123,477.62 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	24,000.00 Cr
Electronic Payments Received	2	99,477.62 Cr
Funds Used (Debits)	15	144,253.00 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	0	0.00
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	29,753.00 Dr
Account Payments	5	37,500.00 Dr
Inter-Account Transfers Out	6	77,000.00 Dr
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	5	385.56 Dr
Service Fees	2	190.80 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	3	194.76 Dr
Other Entries		
Interest on Credit Balance	0	0.00
Interest on Debit Balance	1	1.47 Dr
Inward Unpaid Items	0	0.00
Unpaid Cheques and Debits	0	0.00
Refunds/Adjustments	0	0.00
Closing Balance		1,455.36 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)
 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	16/05/17	Gold Business Account	

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
Branch:	(Min fee per deposit R30.00) R8.40 plus		R2.550	R1.490	R1.490
Bulk:	(Min fee per deposit R30.00) R5.00 plus		R2.350	R1.670	R1.670
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof			R1.390	R1.390
Cash Withdrawals (Fees are quoted per R100 or part thereof)			<R5000	<R10000	<R15000
Branch:	Cheque Service Fee (min R40.00) plus		R2.660	R1.960	R1.960
Bulk:	Cheque Service Fee (min R40.00) plus		R2.450	R1.870	R1.870
FNB ATM:	R3.95 + R1.45 per R100 or part thereof			R1.550	R1.550

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	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

BBST171 006738
 MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Total VAT Charged : R 24.93 Dr

Statement Period : 17 May 2016 to 17 June 2016
Statement Date : 17 June 2016

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

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	16/06/17	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.

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	16/06/17	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 : 172

Total VAT Charged : R 52.52 Dr

Statement Period : 17 June 2016 to 16 July 2016
Statement Date : 16 July 2016

BBST172 011868
MOLELWANE CONSULTING CC
 CK 1997/026316/23
 P O BOX 2680
 JOHANNESBURG
 2000

Gold Business Account 62002637025

Summary in Rand

ZAR

Opening Balance		8,921.14 Cr
Funds Received (Credits)	3	30,000.00 Cr
Cash Deposits	3	30,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	0	0.00
Electronic Payments Received	0	0.00
Funds Used (Debits)	6	37,174.75 Dr
Cash Withdrawals (Branch)	0	0.00
Cash Withdrawals (Other)	1	2,000.00 Dr
Cheques Processed (Non Cash)	0	0.00
Debit Orders/Scheduled Payments	4	30,174.75 Dr
Account Payments	1	5,000.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	0	0.00
Fuel Purchases	0	0.00
Bank Charges	4	427.70 Dr
Service Fees	2	147.95 Dr
Cash Deposit Fees	1	239.25 Dr
Cash Handling Fees	0	0.00
Internet Fees	0	0.00
Other Fees	1	40.50 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		1,318.69 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	16/07/16	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)			
Branch:	(Min fee per deposit R40.00) R8.40 plus	<R5000	<R10000 <R15000 <R50000 <R150000 >=R150000
Bulk:	(Min fee per deposit R40.00) R5.00 plus	R2.810	R1.580 R1.580 R1.480 R1.250 R1.250
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof	R2.590	R1.770 R1.770 R1.470 R1.100 R1.100
Cash Withdrawals (Fees are quoted per R100 or part thereof)			
Branch:	Cheque Service Fee (min R40.00) plus	<R5000 <R10000 <R15000 <R50000 <R150000 >=R150000	
Bulk:	Cheque Service Fee (min R40.00) plus	R2.930	R2.070 R2.070 R1.710 R1.590 R1.590
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R2.700	R1.980 R1.980 R1.640 R1.520 R1.520

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	16/08/17	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

✉ 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	16/09/17	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 Pending	Express Pmt Failed	0.00	21,004.94 Cr	
20 Aug	Express Pmt Failed	T Failed	0.00	21,004.94 Cr	
20 Aug	Express Pmt Pending	Express Pmt Complete	0.00	21,004.94 Cr	
20 Aug	FNB App Rtc Pmt To	G	5,000.00	16,004.94 Cr	42.00
31 Aug	FNB App Transfer To	Trf	5,000.00	11,004.94 Cr	4.00
31 Aug	Magtape Debit	Moregolf 104136-pmg(Curr)	199.00	10,805.94 Cr	17.50
31 Aug	Magtape Debit	Mweb In Internet:R8888624	145.00	10,660.94 Cr	17.50
03 Sep	FNB App Payment To	Don Geoff	3,000.00	7,660.94 Cr	
03 Sep	FNB App Payment To	Congress G	2,000.00	5,660.94 Cr	
05 Sep	Magtape Debit	Clientele 403452039 160905	437.84	5,223.10 Cr	17.50
05 Sep	Magtape Debit	Liblife 05sep56686653200etc	29,392.91	24,169.81	17.50
05 Sep	Dr.Int.Rate	24,00000	0.00	24,169.81	
06 Sep	#Excess Item Fee	1 Items On 16/09/05	155.00	24,324.81	
06 Sep	Internet Trf From	Trf	30,000.00 Cr	5,675.19 Cr	
09 Sep	FNB App Rtc Pmt To	Vision G	1,000.00	4,675.19 Cr	42.00
17 Sep	Int On Debit Balance		15.89	4,659.30 Cr	
17 Sep	Electronic Payments	Bis/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)			
Branch:	(Min fee per deposit R40.00) R8.40 plus	<R5000	<R10000
Bulk:	(Min fee per deposit R40.00) R5.00 plus	<R15000	<R50000
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof	<R150000	>=R150000
Cash Withdrawals (Fees are quoted per R100 or part thereof)			
Branch:	Cheque Service Fee (min R40.00) plus	<R5000	<R10000
Bulk:	Cheque Service Fee (min R40.00) plus	<R15000	<R50000
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	<R150000	>=R150000

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

BBST175 006951
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Statement Period : 17 September 2016 to 17 October 2016
Statement Date : 17 October 2016

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

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

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.

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	16/10/17	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

BBST176 007324
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

Statement Period : 17 October 2016 to 17 November 2016
Statement Date : 17 November 2016

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

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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	16/11/17	Gold Business Account	

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	

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
Branch:	(Min fee per deposit R40.00) R8.40 plus	R2.810	R1.580
Bulk:	(Min fee per deposit R40.00) R5.00 plus	R2.590	R1.770
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof	R1.770	R1.470
Cash Withdrawals (Fees are quoted per R100 or part thereof)			
		<R5000	<R10000
Branch:	Cheque Service Fee (min R40.00) plus	R2.930	R2.070
Bulk:	Cheque Service Fee (min R40.00) plus	R2.700	R1.980
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R1.980	R1.640
		<R50000	<R150000
		>=R150000	>=R150000

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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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	16/12/17	Gold Business Account	

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	

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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)			
Branch:	(Min fee per deposit R40.00) R8.40 plus	<R5000	<R10000
Bulk:	(Min fee per deposit R40.00) R5.00 plus	<R15000	<R50000
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof	<R150000	>=R150000
Cash Withdrawals (Fees are quoted per R100 or part thereof)			
Branch:	Cheque Service Fee (min R40.00) plus	<R5000	<R10000
Bulk:	Cheque Service Fee (min R40.00) plus	<R15000	<R50000
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	<R150000	>=R150000

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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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
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	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

BBST179 007386
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

Statement Period : 17 January 2017 to 17 February 2017
Statement Date : 17 February 2017

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%

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	

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
Branch:	(Min fee per deposit R40.00) R8.40 plus	R2.810	R1.580
Bulk:	(Min fee per deposit R40.00) R5.00 plus	R2.590	R1.770
FNB ATM Advance:	R3.75 + R0.76 per R100 or part thereof	R1.770	R1.470
		<R50000	<R150000
Cash Withdrawals (Fees are quoted per R100 or part thereof)			
		<R5000	<R10000
Branch:	Cheque Service Fee (min R40.00) plus	R2.930	R2.070
Bulk:	Cheque Service Fee (min R40.00) plus	R2.700	R1.980
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R1.980	R1.640
		<R50000	<R150000
		>=R150000	>=R150000

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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087-575-9406
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087-311-8607

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Update your VAT details easily on our website.

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	17/03/17	Gold Business Account	

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
28 Feb	Magtape Debit	Mweb In Internet:R10449738	145.00	36,313.73 Cr
03 Mar	Magtape Debit	Clientele 403452039 170305	474.62	35,839.11 Cr
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
06 Mar	Magtape Debit	Liblife 05mar56686653200c/P	2,050.48	56,738.15 Cr
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
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	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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-  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%

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	

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
31 Mar	Magtape Debit	Mweb In Internet:R10706771	145.00	56,227.65 Cr
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
05 Apr	Magtape Debit	Liblife 05apr56686653200c/P	2,050.48	78,702.55 Cr
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
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	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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📞 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

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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	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

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
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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	17/06/17	Gold Business Account	

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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📞 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/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

Contact us

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Lost Cards	087-575-9406
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		

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/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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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%

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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	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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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	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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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	17/10/17	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

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%

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

Contact us

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Lost Cards	087-575-9406
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/KY/BF/B9/C6/CK/N	FNBUS
486	62002637025	17/12/15	Gold Business Account	

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%

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	17/12/15	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

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)
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

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

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)		<R50000	<R150000
Branch:	Cheque Service Fee (min R40.00) plus	>=R150000	
Bulk:	Cheque Service Fee (min R40.00) plus	R3.220	R2.190
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R2.190	R2.100
		R2.100	R1.740
			R1.620
			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 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

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

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	520.00	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)		<R50000	<R150000
Branch:	Cheque Service Fee (min R40.00) plus	>=R150000	
Bulk:	Cheque Service Fee (min R40.00) plus	R3.220	R2.190
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R2.190	R2.190
		R1.810	R1.680
		R2.970	R2.100
		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 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	

✉ 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 : 193

BBST193 008223
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Statement Period : 17 March 2018 to 17 April 2018
Statement Date : 17 April 2018

Gold Business Account 62002637025

Summary in Rand

ZAR

		ZAR
Opening Balance		1,026.97 Cr
Funds Received (Credits)	2	39,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	39,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	12	39,474.50 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	35,644.64 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	2	3,500.00 Dr
Card Purchases (Swipes)	6	329.86 Dr
Fuel Purchases	0	0.00
Bank Charges	5	194.31 Dr
Service Fees	4	172.21 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	22.10 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		358.16 Cr
Overdraft Limit		0.00

Contact us

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

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	18/04/17	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
FNB ATM Advance:	R3.98 + R0.81 per R100 or part thereof	<R15000	<R50000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R50000	<R150000
Branch:	Cheque Service Fee (min R40.00) plus	>=R150000	
Bulk:	Cheque Service Fee (min R40.00) plus		
FNB ATM:	R3.95 + R1.45 per R100 or part thereof		

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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	

✉ 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 : 194

BBST194 008776
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Statement Period : 17 April 2018 to 17 May 2018
Statement Date : 17 May 2018

Gold Business Account 62002637025

Summary in Rand

ZAR

Opening Balance		358.16 Cr
Funds Received (Credits)	3	13,400.00 Cr
Cash Deposits	1	8,000.00 Cr
Other Deposits	0	0.00
Inter-Account Transfers In	2	5,400.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	11	47,730.88 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	35,645.91 Dr
Account Payments	2	9,500.00 Dr
Inter-Account Transfers Out	2	2,500.00 Dr
Card Purchases (Swipes)	3	84.97 Dr
Fuel Purchases	0	0.00
Bank Charges	6	630.87 Dr
Service Fees	2	150.36 Dr
Cash Deposit Fees	1	68.78 Dr
Cash Handling Fees	0	0.00
Other Fees	3	411.73 Dr
Other Entries		
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	1	34,770.56 Cr
Refunds/Adjustments	0	0.00
Closing Balance		166.86 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%

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	18/05/17	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
FNB ATM Advance:	R3.98 + R0.81 per R100 or part thereof	<R15000	<R50000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R50000	<R150000
Branch:	Cheque Service Fee (min R40.00) plus	>=R150000	
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
		R1.830	R1.690
		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 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	

✉ 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 : 195

BBST195 026639
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Statement Period : 17 May 2018 to 15 June 2018
Statement Date : 15 June 2018

Gold Business Account 62002637025

Summary in Rand

ZAR

Opening Balance		166.86 Cr
Funds Received (Credits)	2	81,000.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	2	81,000.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	14	79,483.14 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	70,870.20 Dr
Account Payments	3	8,500.00 Dr
Inter-Account Transfers Out	0	0.00
Card Purchases (Swipes)	3	112.94 Dr
Fuel Purchases	0	0.00
Bank Charges	3	554.08 Dr
Service Fees	2	241.36 Dr
Cash Deposit Fees	0	0.00
Cash Handling Fees	0	0.00
Other Fees	1	312.72 Dr
Other Entries		
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		1,129.06 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

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	18/06/15	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
FNB ATM Advance:	R3.98 + R0.81 per R100 or part thereof	<R15000	<R50000
		<R50000	<R150000
		>=R150000	>=R150000
Cash Withdrawals (Fees are quoted per R100 or part thereof)		<R5000	<R10000
Branch:	Cheque Service Fee (min R40.00) plus	R3.250	R2.210
Bulk:	Cheque Service Fee (min R40.00) plus	R2.210	R2.120
FNB ATM:	R3.95 + R1.45 per R100 or part thereof	R1.830	R1.690
		R1.630	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 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

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

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

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

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	18/08/17	Gold Business Account	

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

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

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	

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 28.74 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

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

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	

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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

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

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 Moreogolf 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

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

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 Moreogolf 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

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

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

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

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)		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)		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		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

Contact us

<ul style="list-style-type: none"> e-Mail Web Lost Cards Account Enquiries Fraud 	<p>info@fnb.co.za</p> <p>fnb.co.za</p> <p>087-575-9406</p> <p>087-575-9479</p> <p>087-311-8607</p>
--	---

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

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

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	

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 21.04 Dr
 Total VAT Charged : R 21.04 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	19/03/16	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

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

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	19/04/17	Gold Business Account	

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	

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 53.05 Dr
 Total VAT Charged : R 53.05 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	19/04/17	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

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

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	19/05/17	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 Clientele 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	

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 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	

✉ 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 : 207

Statement Period : 17 May 2019 to 15 June 2019

Statement Date : 15 June 2019

BBST207 028976
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		4,452.66 Cr
Funds Received (Credits)	8	41,700.00 Cr
Cash Deposits	0	0.00
Other Deposits	0	0.00
Inter-Account Transfers In	8	41,700.00 Cr
Electronic Payments Received	0	0.00
Funds Used (Debits)	10	46,122.88 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	41,361.03 Dr
Account Payments	0	0.00
Inter-Account Transfers Out	1	100.00 Dr
Card Purchases (Swipes)	4	4,661.85 Dr
Fuel Purchases	0	0.00
Bank Charges	2	172.92 Dr
Service Fees	2	172.92 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		143.14 Dr
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

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	19/06/15	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	

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 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

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

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	19/07/17	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

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

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

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

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	

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 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

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

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		

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 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

Contact us

Web	fnb.co.za
Lost Cards	087-575-9406
Account Enquiries	087-736-2247
Fraud	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	

✉ 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangug1@fnb.co.za
Fax (087) 730-0022

BBST59 042367
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 59

16 July 2011 to 16 August 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		Opening Balance			
R 56,739.97 (2)		45,562.13 Dr			
Funds Used/Debits		Funds Received/Credits			
R 52,602.93 (12)		56,739.97 Cr			
<p>Breakdown of Funds Used/Debits</p> <p>0% 25% 50% 75% 100%</p> <p>Cash Withdrawals R 6,000.00 (2)</p> <p>Cheques Cashed/Issued R 0.00 (0)</p> <p>Debit/Stop Orders R 13,315.39 (3)</p> <p>Nominated Account Payments R 20,750.00 (3)</p> <p>Cheque Card R 8,537.54 (2)</p> <p>Electron Debit Card R 0.00 (0)</p> <p>Petrol Card R 0.00 (0)</p> <p>Transfers Out R 4,000.00 (2)</p>		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 Cashed/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

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.

G5/F3 eBucks insert

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	

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	

✉ 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangu1@fnb.co.za
 ☎ (087) 730-0022

BBST60 041301
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 60

16 August 2011 to 16 September 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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 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		Opening Balance										
R 101,739.97	(3)	41,985.31 Dr										
Funds Used/Debits		Funds Received/Credits										
R 107,388.04	(20)	101,739.97 Cr										
		<table border="1"> <tr> <td colspan="2">ATM/Teller Deposits</td> <td>0.00</td> </tr> <tr> <td colspan="2">Electronic Payments Received</td> <td>46,739.97 Cr</td> </tr> <tr> <td colspan="2">Transfers In</td> <td>55,000.00 Cr</td> </tr> </table>		ATM/Teller Deposits		0.00	Electronic Payments Received		46,739.97 Cr	Transfers In		55,000.00 Cr
ATM/Teller Deposits		0.00										
Electronic Payments Received		46,739.97 Cr										
Transfers In		55,000.00 Cr										
Cash Withdrawals		Funds Used/Debits										
R 14,000.00	(5)	107,388.04 Dr										
Cheques Cashed/Issued		Cash Withdrawals										
R 0.00	(0)	14,000.00 Dr										
Debit/Stop Orders		Cheques Cashed/Issued										
R 13,315.39	(3)	0.00										
Nominated Account Payments		Debit/Stop Orders										
R 67,300.00	(4)	13,315.39 Dr										
Cheque Card		Nominated Account Payments										
R 5,292.65	(6)	67,300.00 Dr										
Electron Debit Card		Cheque Card										
R 0.00	(0)	5,292.65 Dr										
Petrol Card		Electron Debit Card										
R 0.00	(0)	0.00										
Transfers Out		Petrol Card										
R 7,480.00	(2)	0.00										
		Transfers Out										
		7,480.00 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										



See overleaf for transactions

Earned on your FNB Account				
Congratulations! FNB has rewarded you with eB0.00 this month on your Cheque Card Purchases.				
		Aug 11	Jul 11	Jun 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	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.

G4/F2 Pers Cheque Insert

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)
Closing Balance			48,320.90 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 = R32.07 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	

✉ Killarney
 P O Box 87124
 Houghton 2041
 info@fnb.co.za
 www.fnb.co.za
e-Mail
Web
Branch Code 256205
Phone (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangug1@fnb.co.za
Phone (087) 730-0022

BBST61 116439
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 61

16 September 2011 to 15 October 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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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		Opening Balance	48,320.90 Dr
R 67,739.97 (3)		Funds Received/Credits	67,739.97 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 62,750.04 (13)		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
		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
		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



See overleaf for transactions

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	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	

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 Houghton 2041
 info@fnb.co.za
e-Mail www.fnb.co.za
Web
Branch Code 256205
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
Customer VAT Reg. No. 0860-11-22-44
Relationship Manager Not Provided
e-Mail Gugu Mahlangu
 mahlangug1@fnb.co.za
 (087) 730-0022

BBST62 043386
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

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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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		Opening Balance	43,860.52 Dr
R 193,739.97 (6)		Funds Received/Credits	193,739.97 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 197,741.76 (46)		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
		Cheque Card	82,666.37 Dr
		Electron Debit Card	0.00
		Petrol Card	0.00
		Transfers Out	3,500.00 Dr
		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



See overleaf for transactions

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	8,920.29
	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.

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	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	FNFSF
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)

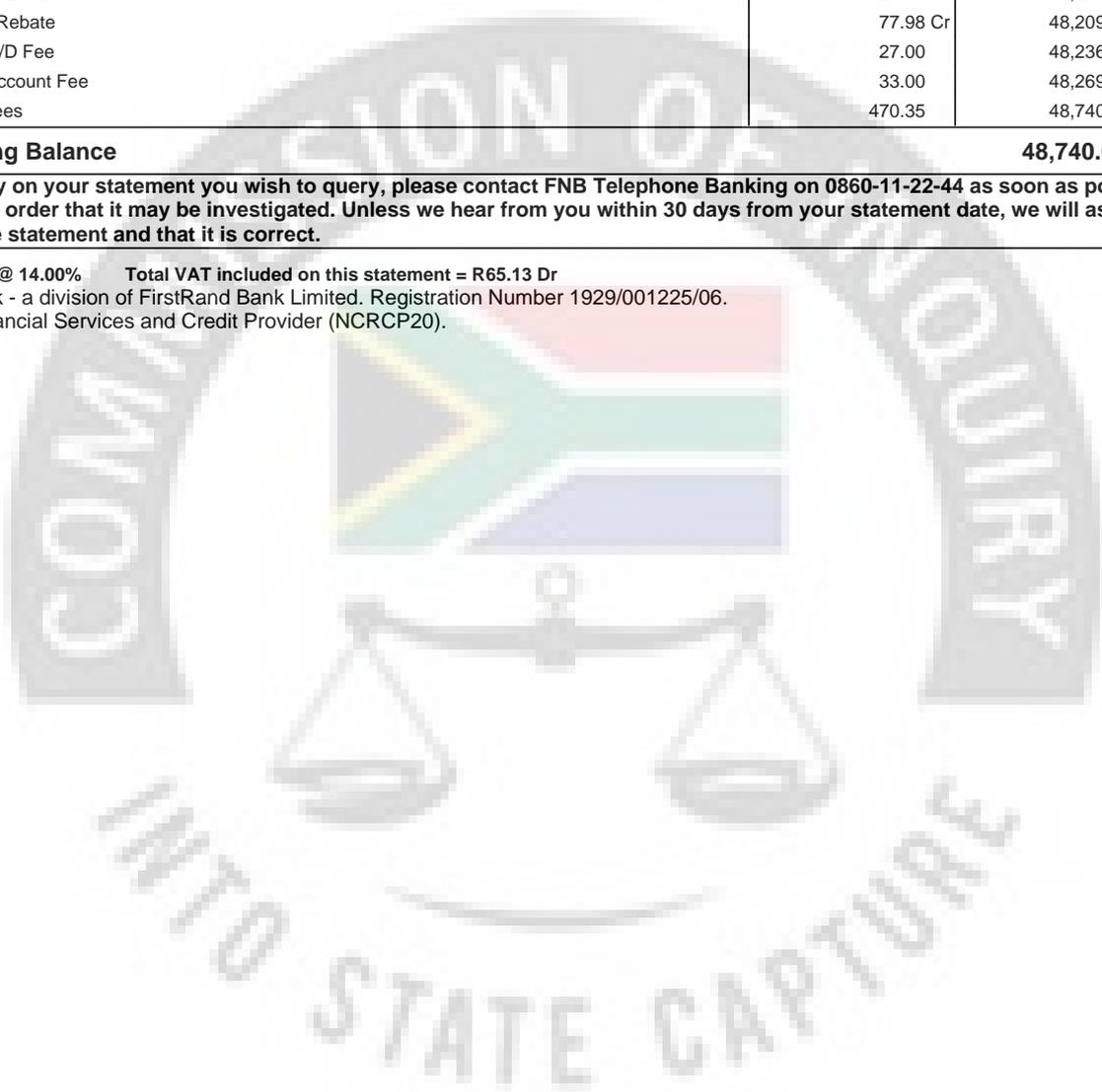
Closing Balance

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	FNFSF
486	62118509655	11/11/16	Fnb Platinum 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangu1@fnb.co.za
Fax (087) 730-0022

BBST63 116346
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 63

16 November 2011 to 15 December 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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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	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
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.

G5/F3 V by V insert

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	

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 Balance			50,376.16 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 = R24.05 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	

✉ 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangu1@fnb.co.za
Fax (087) 730-0022

BBST64 043227
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 64

15 December 2011 to 16 January 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

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 Let eBucks take care of all your gifting needs with our amazing festive 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.

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 Cashed/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

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	FNFSF
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	FNFSF
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	FNFS
486	62118509655	12/01/16	Fnb Platinum 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 0860-11-22-44
Account Enquiries Not Provided
Customer VAT Reg. No. Gugu Mahlangu
Relationship Manager mahlangug1@fnb.co.za
e-Mail (087) 730-0022
☎

BBST65 043984
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

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

Think eBucks when looking for that special gift

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.

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	
R 123,339.97	(4)	47,129.28 Dr	
Funds Used/Debits		Funds Received/Credits	
R 108,319.35	(30)	123,339.97 Cr	
		ATM/Teller Deposits 16,600.00 Cr Electronic Payments Received 9,000.00 Cr Transfers In 97,739.97 Cr	
Breakdown of Funds Used/Debits		Funds Used/Debits	
Cash Withdrawals R 25,000.00	(10)	108,319.35 Dr	
Cheques Cashed/Issued R 0.00	(0)	Cash Withdrawals 25,000.00 Dr	
Debit/Stop Orders R 13,668.89	(3)	Cheques Cashed/Issued 0.00	
Nominated Account Payments R 44,379.70	(6)	Debit/Stop Orders 13,668.89 Dr	
Cheque Card R 21,128.46	(9)	Nominated Account Payments 44,379.70 Dr	
Electron Debit Card R 0.00	(0)	Cheque Card 21,128.46 Dr	
Fuel Purchases R 642.30	(1)	Electron Debit Card 0.00	
Transfers Out R 3,500.00	(1)	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

Congratulations! FNB has rewarded you with eB668.00 this month on your Cheque Card Purchases.

		Jan 11	Dec 11	Nov 11
Qualify to earn rewards		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	FNFSF
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	FNFSF
486	62118509655	12/02/16	Fnb Platinum Cheque Account	

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e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangu1@fnb.co.za
Fax (087) 730-0022

BBST66 042472
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

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

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.

DID YOU KNOW?

Using your Cheque Card for in-store payments is more convenient and safer than drawing cash.

DISCONTINUATION OF POSTED CHEQUE-VOUCHERS

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	
R 70,739.97	(3)		33,125.82 Dr
Funds Used/Debits		Funds Received/Credits	
R 86,401.40	(30)		70,739.97 Cr
		ATM/Teller Deposits 0.00 Electronic Payments Received 66,739.97 Cr Transfers In 4,000.00 Cr	
Funds Used/Debits		Funds Used/Debits	
			86,401.40 Dr
		Cash Withdrawals 22,000.00 Dr Cheques Cashed/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

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	FNFSF
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 Ha4057691002003200	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	FNFSF
486	62118509655	12/03/16	Fnb Platinum Cheque Account	

✉ Killarney
 P O Box 87124
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 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangug1@fnb.co.za
Fax (087) 730-0022

BBST67 045529
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 67

16 March 2012 to 16 April 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

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?

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 fnb.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.fnbconnect.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
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	Funds Used/Debits 112,503.95 Dr
Closing Balance 50,991.40 Dr	Cash Withdrawals 28,600.00 Dr Cheques Cashed/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
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
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.

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	12/04/16	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
17 Mar	ATM Cash	Basso 4057691002003200	3,000.00	41,178.29
17 Mar	ATM Cash	Basso 4057691002003200	2,000.00	43,178.29
17 Mar	ATM Cash	Aeroton 4901368281354012	2,000.00	45,178.29
19 Mar	Cash Non FNB ATM	Standard 479056*5622	2,000.00	47,178.29
19 Mar	ATM Cash	Columbin 4057691002003200	1,000.00	48,178.29
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
19 Mar	ATM Cash	Easy Pla 4057691002003200	3,000.00	41,915.59
20 Mar	POS Purchase Debit Card	S*cashbuild Jubilee 405769*3200 18 Mar	2,294.80	44,210.39
20 Mar	POS Purchase Debit Card	S*cashbuild Jubilee 405769*3200 18 Mar	4,320.35	48,530.74
22 Mar	ATM Cash	Basso 4195721000003929	600.00	49,130.74
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
23 Mar	ATM Cash	Shell Wg 4195721000003929	2,000.00	47,130.74
24 Mar	Cash Non FNB ATM	Standard 405769*3200	2,000.00	49,130.74
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
27 Mar	POS Purchase Debit Card	S*comptonville Hard 405769*3200 23 Feb	505.00	49,809.39
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
31 Mar	Internal Debit Order	Wesbank_fi85177146426	10,039.71	59,849.10
02 Apr	Cash Deposit	Sthgate Tw Majola	13,000.00 Cr	46,849.10
02 Apr	Magtape Debit	Lombard Lidd 000000018595581	610.68	47,459.78
02 Apr	Magtape Debit	Liberty C00017544260312lbt	3,018.50	50,478.28
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
05 Apr	Internet Trf To	CC Payment	3,000.00	45,478.28
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
05 Apr	ATM Cash	Kliprive 4057691002003200	3,000.00	41,478.28
05 Apr	ATM Cash	Kliprive 4057691002003200	2,000.00	43,478.28
06 Apr	POS Purchase Debit Card	S*istore Melrose Ar 405769*3200 05 Apr	499.00	43,977.28
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
07 Apr	Internet Trf To	Transfer	15,300.00	49,757.28
07 Apr	Internet Trf To	Trans	150.00	49,907.28
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
10 Apr	POS Purchase Debit Card	S*restuarant Vilaka 405769*3200 07 Apr	170.00	49,085.28
10 Apr	POS Purchase Debit Card	S*restuarant Vilaka 405769*3200 07 Apr	350.00	49,435.28
10 Apr	POS Purchase Debit Card	S*restuarant Vilaka 405769*3200 07 Apr	560.00	49,995.28
10 Apr	Notification - Email	Email Sending Fee Lencar Properties	0.00	49,995.28
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
11 Apr	Internet Pmt To	ABSA Credit Card 4787692035950018	5,000.00	48,995.28
11 Apr	Internet Trf To	Trf	300.00	49,295.28

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00/??/P6/A6/PN/Y	FNFSF
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	FNFSF
486	62118509655	12/04/16	Fnb Platinum Cheque Account	

✉ Killarney
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 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangug1@fnb.co.za
Fax (087) 730-0022

BBST68 045769
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 68

16 April 2012 to 16 May 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

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		Opening Balance	50,991.40 Dr
R 454,985.46 (5)		Funds Received/Credits	454,985.46 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 390,648.74 (24)		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 Cashed/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				
Congratulations! FNB has rewarded you with eB407.00 this month on your Cheque Card Purchases.				
Qualify to earn rewards		Apr 11	Mar 11	Feb 11
		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	lfix 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)
Closing Balance			12,520.67 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 = 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	FNFSF
486	62118509655	12/05/16	Fnb Platinum Cheque Account	

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 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangu1@fnb.co.za
Fax (087) 730-0022

BBST69 166248
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 69

16 May 2012 to 15 June 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.

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	FNFSF
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	FNFSF
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 Balance

50,049.31 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 = 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	

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 0800-11-01-32
Account Enquiries
 0860-11-22-44
Customer VAT Reg. No.
 Not Provided
Relationship Manager
 Gugu Mahlangu
 mahlangug1@fnb.co.za
e-Mail
 (087) 730-0022

BBST71 046243
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 71

15 June 2012 to 16 July 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.

SCORE WITH KALAHARI.COM IN JULY

For all your books, gaming and gadget needs, shop on kalahari.com during the month of July. Pay with your Cheque Card and select to earn eBucks -as an eBucks member,you earn double!
 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

Save MONEY & TIME, rather 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 R 42,500.00 (5)		Opening Balance	50,049.31 Dr
Funds Used/Debits R 42,355.11 (21)		Funds Received/Credits	42,500.00 Cr
		ATM/Teller Deposits	0.00
		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 Cashed/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.

Branch Number	Account Number	Date	DDA 07/CV/94/KM/00??/P6/A6/PN/Y	FNFSF
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	FNFSF
486	62118509655	12/07/16	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
mahlangug1@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

BBST72 046629
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

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 R 25,000.00 (1)	Opening Balance 50,763.35 Dr	
Funds Used/Debits R 23,840.59 (8)	Funds Received/Credits 25,000.00 Cr	
	ATM/Teller Deposits 0.00 Electronic Payments Received 0.00 Transfers In 25,000.00 Cr	
	Funds Used/Debits 23,840.59 Dr	Funds Used/Debits 23,840.59 Dr
	Cash Withdrawals R 8,000.00 (4)	Cash Withdrawals 8,000.00 Dr
	Cheques Cashed/Issued R 0.00 (0)	Cheques Cashed/Issued 0.00
	Debit/Stop Orders R 13,668.89 (3)	Debit/Stop Orders 13,668.89 Dr
	Nominated Account Payments R 0.00 (0)	Nominated Account Payments 0.00
	Cheque Card R 2,171.70 (1)	Cheque Card 2,171.70 Dr
	Electron Debit Card R 0.00 (0)	Electron Debit Card 0.00
Fuel Purchases R 0.00 (0)	Fuel Purchases 0.00	
Transfers Out R 0.00 (0)	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	FNFSF
486	62118509655	12/08/16	Fnb Platinum 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangug1@fnb.co.za
Fax (087) 730-0022

BBST73 116269
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

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

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.

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Terms and conditions apply

Apply for a Loan Today!

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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	50,453.27 Dr
R 25,000.00 (2)		Funds Received/Credits	25,000.00 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 24,473.49 (9)		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 Cashed/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	FNFSF
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
e-Mail www.fnb.co.za
Web 256205
Branch Code (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugu Mahlangu
e-Mail mahlangug1@fnb.co.za
Fax (087) 730-0022

BBST74 045591
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 74

15 September 2012 to 16 October 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

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	50,741.25 Dr
R 61,200.00 (3)		Funds Received/Credits	61,200.00 Cr
Funds Used/Debits		ATM/Teller Deposits	0.00
R 60,377.71 (11)		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



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	

✉ Killarney
 P O Box 87124
 Houghton 2041
 info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
 (011) 4861207
Fax (011) 6464893
 0800-11-01-32
Lost Cards 0860-11-22-44
Account Enquiries Not Provided
Customer VAT Reg. No. Gugu Mahlangu
Relationship Manager mahlangug1@fnb.co.za
e-Mail (087) 730-0022

BBST75 046675
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 75

16 October 2012 to 16 November 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

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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!

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Terms and conditions apply.

Transactional Analysis		Cashflow Summary	
Funds Received/Credits R 125,000.00 (3)		Opening Balance	50,599.60 Dr
Funds Used/Debits R 122,073.49 (13)		Funds Received/Credits	125,000.00 Cr
		ATM/Teller Deposits	0.00
		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 Cashed/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

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.

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	12/11/16	Fnb Platinum Cheque Account	

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	40,000.00	11,599.60	7.00
31 Oct	Internet Pmt To Geoff Standard Molelwane Consulting	18,000.00	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	3,000.00	7,543.91	7.00
01 Nov	Internet Pmt To Bassonia Rent 9 Phonecian- Makhubo	17,000.00	24,543.91	7.00
01 Nov	Internet Pmt To ABSA Credit Card 4787692035950018	7,000.00	31,543.91	7.00
01 Nov	Internet Pmt To Geoff Standard Geoff FNB	13,000.00	44,543.91	7.00
01 Nov	Magtape Debit Lombard Lidd 000000021281092	610.68	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	0.00	48,173.09	0.68
03 Nov	Rtc Express Pmt To Bra Nox Geoff	1,500.00	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	3,000.00	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	

✉ 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Lizete Elias
e-Mail eliasl@fnb.co.za
Fax (087) 730-0129

BBST76 164702
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 76

16 November 2012 to 15 December 2012

IMPORTANT NUMBER:

FNB Fraud Line
087 575 9444

Cash@Till

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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 R 90,400.00 (9)		Opening Balance	48,479.52 Dr	
Funds Used/Debits R 91,498.50 (25)		Funds Received/Credits	90,400.00 Cr	
<p>Breakdown of Funds Used/Debits</p> <p>0% 25% 50% 75% 100%</p> <p>Cash Withdrawals R 28,000.00 (12)</p> <p>Cheques Cashed/Issued R 0.00 (0)</p> <p>Debit/Stop Orders R 13,573.49 (3)</p> <p>Nominated Account Payments R 16,000.00 (1)</p> <p>Cheque Card R 18,925.01 (7)</p> <p>Electron Debit Card R 0.00 (0)</p> <p>Fuel Purchases R 0.00 (0)</p> <p>Transfers Out R 15,000.00 (2)</p>		ATM/Teller Deposits	8,000.00 Cr	
			Electronic Payments Received	6,000.00 Cr
			Transfers In	76,400.00 Cr
			Funds Used/Debits	91,498.50 Dr
			Cash Withdrawals	28,000.00 Dr
			Cheques Cashed/Issued	0.00
			Debit/Stop Orders	13,573.49 Dr
			Nominated Account Payments	16,000.00 Dr
			Cheque Card	18,925.01 Dr
			Electron Debit Card	0.00
		Fuel Purchases	0.00	
		Transfers Out	15,000.00 Dr	
		Returned Deposits	0.00	
		Returned Payments	0.00	
		Bank Charges	406.96 Dr	
		Subscription Fees	0.00	
		Interest	495.19 Dr	
		Refunds/Adjustments	93.91 Cr	
		Arrears Amount	0.00	
		Closing Balance	50,386.26 Dr	
		Pending Transactions	0.00	
		Overdraft Limit	50,000.00	
		Available Balance (02h00 - 16 Dec 12)	0.00	



See overleaf for transactions

Congratulations! FNB has rewarded you with eB1,713.00 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	R14,278.16
Rewards Earned	eB0.00	eB1,713.00

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	12/12/15	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 Nov	ATM Cash	Southgat 490136*4012	1,000.00	45,479.52
24 Nov	ATM Cash	Exel 479012*6290	3,000.00	48,479.52
26 Nov	ATM Cash	Aeroton 479012*6290	1,000.00	49,479.52
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
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
30 Nov	Internal Debit Order	Wesbank_fi85177146426	9,944.31	32,525.03
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
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
03 Dec	Magtape Debit	Lombard Lidd 000000021317725	610.68	33,812.67
03 Dec	Magtape Debit	Libertymedc00018073231112lbt	3,018.50	36,831.17
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
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
08 Dec	ATM Cash	Alberton 405769*3200	2,000.00	45,682.37
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
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
12 Dec	Notification - Email	Email Sending Fee Cj Engelbreght	0.00	49,578.02
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
13 Dec	ATM Cash	Jubile 405769*3200	3,000.00	47,578.02
13 Dec	ATM Cash	Jubile 405769*3200	2,000.00	49,578.02
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
15 Dec	#Monthly Account Fee		35.00	50,042.80
15 Dec	#Value Added Serv Fees		39.36	50,082.16
15 Dec	#Service Fees		304.10	50,386.26
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	FNFSF
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	FNFS
486	62118509655	12/12/15	Fnb Platinum Cheque Account	

✉ Killarney
 P O Box 87124
 Houghton 2041
 info@fnb.co.za
 www.fnb.co.za
e-Mail
Web
Branch Code 256205
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
Customer VAT Reg. No. 0860-11-22-44
Relationship Manager Not Provided
 Lizete Elias
e-Mail eliasl@fnb.co.za
 (087) 730-0129

BBST77 046331
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 77

15 December 2012 to 16 January 2013

IMPORTANT NUMBER:

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 R 58,000.00 (6)		Opening Balance	50,386.26 Dr	
Funds Used/Debits R 57,526.29 (25)		Funds Received/Credits	58,000.00 Cr	
<p>Breakdown of Funds Used/Debits</p> <p>0% 25% 50% 75% 100%</p> <p>Cash Withdrawals R 6,000.00 (2)</p> <p>Cheques Cashed/Issued R 0.00 (0)</p> <p>Debit/Stop Orders R 13,965.74 (3)</p> <p>Nominated Account Payments R 8,000.00 (3)</p> <p>Cheque Card R 12,212.22 (10)</p> <p>Electron Debit Card R 0.00 (0)</p> <p>Fuel Purchases R 2,388.33 (3)</p> <p>Transfers Out R 14,960.00 (4)</p>		ATM/Teller Deposits	8,000.00 Cr	
			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 Cashed/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	FNFSF
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 Bloe 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 Buccleuc 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	FNFSF
486	62118509655	13/01/16	Fnb Platinum 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Lizete Elias
e-Mail eliasl@fnb.co.za
Fax (087) 730-0129

BBST78 092504
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 78

16 January 2013 to 16 February 2013

IMPORTANT NUMBER:

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							
R 34,600.00 (7)			50,693.61 Dr						
Funds Used/Debits		Funds Received/Credits							
R 33,877.44 (12)			34,600.00 Cr						
		<table border="1"> <tr> <td>ATM/Teller Deposits</td> <td>0.00</td> </tr> <tr> <td>Electronic Payments Received</td> <td>0.00</td> </tr> <tr> <td>Transfers In</td> <td>34,600.00 Cr</td> </tr> </table>		ATM/Teller Deposits	0.00	Electronic Payments Received	0.00	Transfers In	34,600.00 Cr
ATM/Teller Deposits	0.00								
Electronic Payments Received	0.00								
Transfers In	34,600.00 Cr								
Returned Deposits		Funds Used/Debits							
	0.00		33,877.44 Dr						
Returned Payments		Cash Withdrawals							
	0.00		8,000.00 Dr						
Bank Charges		Cheques Cashed/Issued							
	243.00 Dr		0.00						
Subscription Fees		Debit/Stop Orders							
	0.00		13,965.74 Dr						
Interest		Nominated Account Payments							
	599.89 Dr		0.00						
Refunds/Adjustments		Cheque Card							
	0.00		443.70 Dr						
Arrears Amount		Electron Debit Card							
	0.00		0.00						
Closing Balance		Fuel Purchases							
	50,813.94 Dr		1,008.00 Dr						
Pending Transactions		Transfers Out							
	0.00		10,460.00 Dr						
Overdraft Limit		Returned Deposits							
	50,000.00		0.00						
Available Balance (10h32 - 17 Feb 13)		Returned Payments							
	0.00		0.00						
			243.00 Dr						
			0.00						
			599.89 Dr						
			0.00						
			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.

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	13/02/16	Fnb Platinum Cheque Account	

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	FNFSF
486	62118509655	13/02/16	Fnb Platinum Cheque Account	

✉ Killarney
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 Houghton 2041
 info@fnb.co.za
 www.fnb.co.za
Web
 256205
Branch Code
 (011) 4861207
Fax
 (011) 6464893
Lost Cards
 0800-11-01-32
Account Enquiries
 0860-11-22-44
Customer VAT Reg. No.
 Not Provided
Relationship Manager
 Lizete Elias
 eliasl@fnb.co.za
e-Mail
 (087) 730-0129

BBST79 088019
MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 79

16 February 2013 to 16 March 2013

IMPORTANT NUMBER:

FNB Fraud Line
087 575 9444

IT3B REPORTING CHANGES

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 R 210,000.00 (4)		Opening Balance	50,813.94 Dr	
Funds Used/Debits R 202,574.14 (26)		Funds Received/Credits	210,000.00 Cr	
<p>Breakdown of Funds Used/Debits</p> <p>0% 25% 50% 75% 100%</p> <p>Cash Withdrawals R 12,000.00 (5)</p> <p>Cheques Cashed/Issued R 14,311.36 (1)</p> <p>Debit/Stop Orders R 13,965.74 (3)</p> <p>Nominated Account Payments R 121,600.00 (7)</p> <p>Cheque Card R 27,611.80 (5)</p> <p>Electron Debit Card R 0.00 (0)</p> <p>Fuel Purchases R 1,085.24 (1)</p> <p>Transfers Out R 12,000.00 (4)</p>		ATM/Teller Deposits	0.00	
			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.

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	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 Killamey 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	FNFSF
486	62118509655	13/03/16	Fnb Platinum 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
0860-11-22-44
Customer VAT Reg. No.
Not Provided
Relationship Manager
Lizete Elias
e-Mail
eliasl@fnb.co.za
(087) 730-0129

BBST80 046137
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 80

16 March 2013 to 16 April 2013

IMPORTANT NUMBER:

FNB Fraud Line
087 575 9444

IT3B REPORTING CHANGES

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 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						
	<table border="1"> <tr> <td>ATM/Teller Deposits</td> <td>0.00</td> </tr> <tr> <td>Electronic Payments Received</td> <td>0.00</td> </tr> <tr> <td>Transfers In</td> <td>340,000.00 Cr</td> </tr> </table>	ATM/Teller Deposits	0.00	Electronic Payments Received	0.00	Transfers In	340,000.00 Cr
ATM/Teller Deposits	0.00						
Electronic Payments Received	0.00						
Transfers In	340,000.00 Cr						
Breakdown of Funds Used/Debits	Funds Used/Debits 341,847.53 Dr						
Cash Withdrawals R 21,000.00 (7)	Cash Withdrawals 21,000.00 Dr						
Cheques Cashed/Issued R 0.00 (0)	Cheques Cashed/Issued 0.00						
Debit/Stop Orders R 13,965.74 (3)	Debit/Stop Orders 13,965.74 Dr						
Nominated Account Payments R 260,900.00 (10)	Nominated Account Payments 260,900.00 Dr						
Cheque Card R 36,205.00 (12)	Cheque Card 36,205.00 Dr						
Electron Debit Card R 0.00 (0)	Electron Debit Card 0.00						
Fuel Purchases R 1,997.79 (2)	Fuel Purchases 1,997.79 Dr						
Transfers Out R 7,779.00 (5)	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.

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	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
02 Apr	ATM Cash	Shell Ne 479012*5394	3,000.00	45,371.47 Cr
02 Apr	Internet Pmt To	Nono FNB From Geoff	30,000.00	15,371.47 Cr
02 Apr	Internet Pmt To	0119425911 0003494205924972011	2,000.00	13,371.47 Cr
02 Apr	Internet Pmt To	ABSA Credit Card 4787692035950018	5,000.00	8,371.47 Cr
02 Apr	Internet Pmt To	Geoff Standard Molelwane Consulting	35,000.00	26,628.53
02 Apr	Internet Trf To	CC Payment	3,000.00	29,628.53
02 Apr	ATM Cash	Columbin 479012*5394	3,000.00	32,628.53
02 Apr	Internal Debit Order	Wesbank_fi85177146426	9,944.31	42,572.84
02 Apr	Magtape Debit	Lombard Lidd 59120	610.68	43,183.52
02 Apr	Magtape Debit	Libertymedc00018756250313lbt	3,410.75	46,594.27
03 Apr	Internet Pmt To	Kt Nz Makhubo Kt-nz Fees	14,900.00	61,494.27
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
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
04 Apr	Internet Pmt To	Bassonia Rent 9 Phonecian- Makhubo	16,000.00	28,347.27
04 Apr	Notification - Email	Email Sending Fee Abbott College	0.00	28,347.27
05 Apr	Send Money Dr	Send 27785711781	1,500.00	29,847.27
05 Apr	ATM Trf To	60097109140 60097109140	1,500.00	31,347.27
05 Apr	Notification - Email	Email Sending Fee Lencar Properties	0.00	31,347.27
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
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
13 Apr	Chq Card ATM Local Cash Advanc	Cash 00000000000444 74325633102000194231	3,000.00	44,597.24
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
15 Apr	ATM Cash	Basso 479012*5394	3,000.00	100,902.76 Cr
15 Apr	Internet Pmt To	Audi Deposit Dikeledi Makhubo	140,000.00	39,097.24
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
16 Apr	Chq Card ATM Local Cash Advanc	Cash 00601960010978 74325633103000160030	3,000.00	46,097.24

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
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	

BBST81 046536
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

✉ Killarney
 P O Box 87124
 Houghton 2041
 info@fnb.co.za
Web www.fnb.co.za
Branch Code 256205
Fax (011) 4861207
Lost Cards (011) 6464893
Account Enquiries 0800-11-01-32
Customer VAT Reg. No. 0860-11-22-44
Relationship Manager Not Provided
 Gugulethu Dube
 gdube@fnb.co.za
e-Mail (087) 730-0022

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 81

16 April 2013 to 16 May 2013

IMPORTANT NUMBER:

FNB Fraud Line
 087 575 9444

NOTIFICATION

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)	Opening Balance 46,963.76 Dr	
Funds Used/Debits R 99,551.36 (24)	Funds Received/Credits 97,000.00 Cr	
<p>Breakdown of Funds Used/Debits</p> <p>0% 25% 50% 75% 100%</p> <p>Cash Withdrawals R 7,000.00 (3)</p> <p>Cheques Cashed/Issued R 0.00 (0)</p> <p>Debit/Stop Orders R 13,965.74 (3)</p> <p>Nominated Account Payments R 52,557.68 (5)</p> <p>Cheque Card R 19,401.89 (8)</p> <p>Electron Debit Card R 0.00 (0)</p> <p>Fuel Purchases R 1,126.05 (1)</p> <p>Transfers Out R 5,500.00 (4)</p>	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	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 Cheque Card 19,401.89 Dr Electron Debit Card 0.00 Fuel Purchases 1,126.05 Dr Transfers Out 5,500.00 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



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.

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	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*restaurant 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	FNFSF
486	62118509655	13/05/16	Fnb Platinum Cheque Account	

BBST82 160713
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

✉ 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugulethu Dube
e-Mail gdube@fnb.co.za
Fax (087) 730-0022
FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 82

16 May 2013 to 15 June 2013

IMPORTANT NUMBER:

FNB Fraud Line
087 575 9444

NOTIFICATION

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

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 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.

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	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	FNFSF
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	FNFS
486	62118509655	13/06/15	Fnb Platinum Cheque Account	

BBST83 045606
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

✉ 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugulethu Dube
e-Mail gdube@fnb.co.za
Fax (087) 730-0022
FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 83

15 June 2013 to 16 July 2013

IMPORTANT NUMBER:

FNB Fraud Line
087 575 9444

NOTIFICATION

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

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 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
<p>Breakdown of Funds Used/Debits</p> <p>0% 25% 50% 75% 100%</p> <p>Cash Withdrawals R 32,000.00 (13)</p> <p>Cheques Cashed/Issued R 0.00 (0)</p> <p>Debit/Stop Orders R 13,965.74 (3)</p> <p>Nominated Account Payments R 156,500.00 (9)</p> <p>Cheque Card R 10,158.90 (4)</p> <p>Electron Debit Card R 0.00 (0)</p> <p>Fuel Purchases R 693.85 (1)</p> <p>Transfers Out R 29,479.00 (7)</p>		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	FNFSF
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	

BBST84 078952
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

✉ 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
 Gugulethu Dube
 gdube@fnb.co.za
 (087) 730-0022
FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 84

16 July 2013 to 16 August 2013

IMPORTANT NUMBER:

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)		Opening Balance	49,933.06 Dr
Funds Used/Debits R 154,438.72 (30)		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
		Cheque Card	28,170.00 Dr
		Electron Debit Card	0.00
		Fuel Purchases	1,702.98 Dr
		Transfers Out	13,100.00 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



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	FNFSF
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	FNFS
486	62118509655	13/08/16	Fnb Platinum 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 0860-11-22-44
Customer VAT Reg. No. Not Provided
Relationship Manager Gugulethu Dube
e-Mail gdube@fnb.co.za
Fax (087) 730-0022

BBST85 044016
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 85

16 August 2013 to 16 September 2013

IMPORTANT NUMBER:

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 90,000.00 (3)		Opening Balance	9,895.36 Cr
Funds Used/Debits R 77,404.61 (21)		Funds Received/Credits	90,000.00 Cr
		ATM/Teller Deposits	0.00
		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	FNFSF
486	62118509655	13/09/16	Fnb Platinum Cheque Account	

 (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

BBST86 155118
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

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

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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	

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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	DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y	FNORA
486	62118509655	13/10/16	Fnb Private Clients Cheque Account	

 (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

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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 Transfer	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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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	

Personal Details

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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 Killarne 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

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
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-europre	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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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	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

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST90 135578
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

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*restaurant 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	

IMPORTANT COMMUNICATION

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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	14/01/16	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
 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/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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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
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 Domestic 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 Domestic 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

IMPORTANT COMMUNICATION

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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	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
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

BBST93 136375
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

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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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 Spartfn 479012*6290	3,000.00	61,937.74	
24 Mar	ATM Cash Spartfn 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 Booyesen 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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 087 730 6000
 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

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 Libertymedc00020663230414bt	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

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855	62118509655	14/05/16	Fnb Private Clients Cheque Account	

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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

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
Closing Balance 14 June 2014	R 59,373.20	Dr
Total VAT included on this statement	R 38.68	

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.

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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

IMPORTANT COMMUNICATION

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VAT All descriptions preceded by a # are quoted inclusive of VAT @ 14.00%

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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	14/06/14	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

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
Closing Balance 16 July 2014	R 96,797.31	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.

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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#Aragystix (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	Maximilien 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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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	

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

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	Libertymedc00021073280714bt	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
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
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FNB Private Clients Service Suite: 0877 306 000

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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	
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 0000000000947 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

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	

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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	DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y	FNORA
855	62118509655	14/09/16	Fnb Private Clients Cheque Account	

 (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

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.

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	14/10/16	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

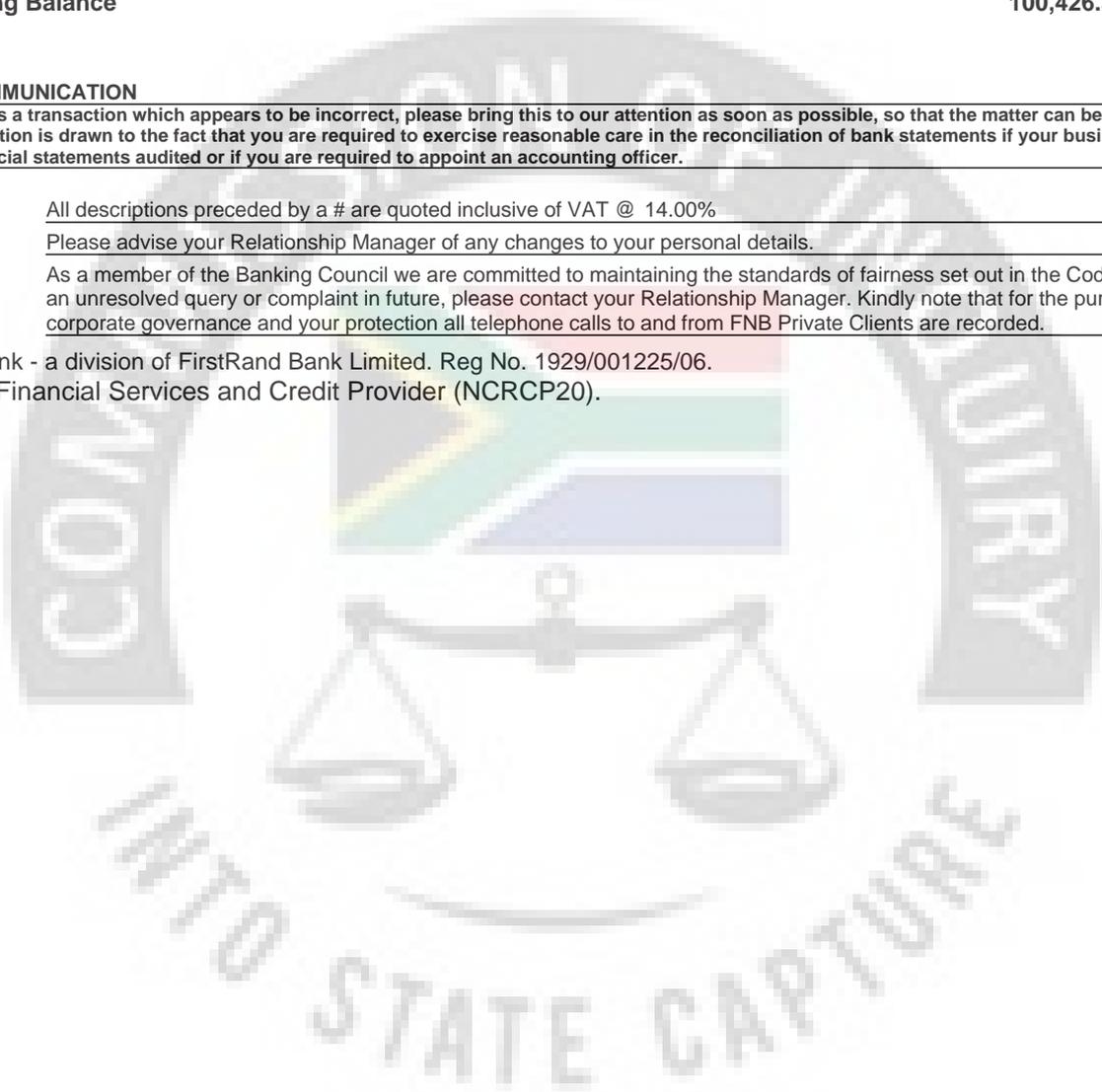
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855	62118509655	14/10/16	Fnb Private Clients Cheque Account	

 (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

BBST100 330313
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

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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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

Total VAT Charged : R 46.79 Dr

Statement Period : 15 November 2014 to 15 December 2014
Statement Date : 15 December 2014

BBST101 080185
 MR MOLOANTOA G MAKHUBO
 22 APALIS ST
 MEREDALE EXT 4
 2091

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: servicesuite@fnbprivatewealth.co.za
- Web: www.fnb.co.za
- Local Number: (087) 730 6000
- International Number: +27 (0)11 245 5080
- Private Banker: [Walter Deminey](mailto:wdeminey@fnb.co.za)
- e-Mail: wdeminey@fnb.co.za
- Telephone Number: (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_fi85177146426	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 00000000000426 74325634341000105270	3,000.00	82,971.07	
09 Dec	POS Purchase Chq Card Cubana Latino Caffe 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 Caffe 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%

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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	REGIMENTSCAPITAL		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 SALAR	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 REPAYMEN	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	DR	ADT CASH DEPOSIT SERVICES	SERVICES	20 000,00	Unknown cash deposits
	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		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 INVSTMENT	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

