



FLOW OF FUNDS

EXHIBIT VV 3

**MOLOANTOA GEOFFREY
MAKHUBO**



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

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

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

TO : MR MOLOANTOA GEOFFREY MAKHUBO

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

TEL : 011 407 7517 / 083 261 3356

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

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

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

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

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

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

(b) Your relationships with the following individuals

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

- (v) Jehan Mackay
 - (vi) Ebrahim Laher
- (c) Payments made by the following entities and individuals to Molelwane Holdings (Pty) Ltd and/or Molelwane Consulting CC and/or yourself in connection with contracts between the City of Johannesburg and companies within the Regiments Group or the EOH Group:
- (i) All companies within the Regiments Group, including but not limited to Regiments Capital (Pty) Ltd and Regiments Fund Managers (Pty) Ltd;
 - (ii) All companies within the EOH Group, including but not limited to EOH Mthombo (Pty) Ltd, EOH Afrika (Pty) Ltd, Tactical Software Systems (Pty) Ltd, TSS Managed Services (Pty) Ltd, Regiments Fund Managers (Pty) Ltd;
 - (iii) Zylec Investments (Pty) Ltd;
 - (iv) 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,
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 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
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- (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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Our Ref: GOM/MAT485
 Your Ref: RPS(b)/0347/ST

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

16 October 2020

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

Dear Ms Shabalala

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

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

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

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

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

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

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

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

WITNESS STATEMENT

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

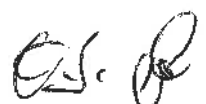
I, the undersigned,

MOLOANTOA GEOFFREY MAKHUBO

state as follows:

INTRODUCTION

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

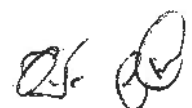


Civic Boulevard, Braamfontein, Johannesburg Gauteng Province. I was elected to this position on 4 December 2019.

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

A MATTER OF GRAVE CONCERN AND REQUEST FOR RULING

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

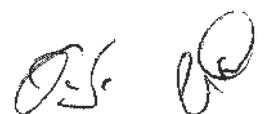


get to the truth on the issues that the Chair raises in these directives, it is my respectful submission that my willingness to assist should not come at the expense of the rights that our Supreme Law, the Constitution of the Republic of South Africa, 1996, confers upon me as a citizen in the Bill of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

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

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

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

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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.

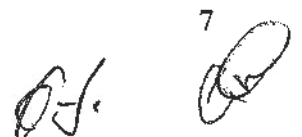
11. It should, with respect, be clear that the possibility, or even probability, of the arrest and/or prosecution of a witness who provided information to the Commission on compulsion and on threat of criminal charges [pursuant to regulation 12(2)] before the Commission has even submitted its final report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

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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.

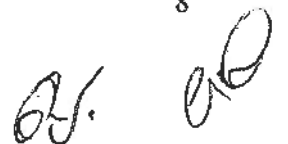
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15. I make these submissions under strict time constraints as I have only managed to secure the services of a full complement of legal counsel and managed to consult only on Thursday 5 November 2020 and without lead counsel who was not available. I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

BRIEF BACKGROUND

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

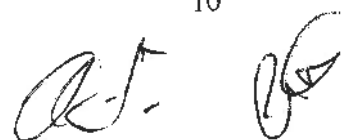


Region of African National Congress (ANC). I was re-elected Treasurer in two subsequent congresses of 2011 and 2014.

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

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

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



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

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



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

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

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

(i) Molelwane Holdings (Pty) Ltd

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

(ii) Molelwane Consulting CC

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

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

(iii) Accsolve (Pty) Ltd

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

(iv) Grass Farms (Pty) Ltd

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

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

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

(vi) Ashbrook Investments 15 (Pty) Ltd

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

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

(vii) Coral Lagoon Investments 194 (Pty) Ltd

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

(viii) Present Perfect Investment 266 (Pty) Ltd

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

(ix) Zylec Investments (Pty) Ltd

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

AD RELATIONSHIP WITH THE FOLLOWING INDIVIDUALS

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

(i) Litha Nyhonyha

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

(ii) Eric Wood

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

(iii) Patrick Makhubedu

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

(iv) Reno Nielle Barry

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

(v) Jehan Mackay

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

(vi) Ebrahim Laher

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

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

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

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

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

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

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

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

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

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

(iv) Mfundu Mobile Networks (Pty) Ltd

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

(v) Present Perfect Investment 266 (Pty) Ltd

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

(vi) Prime Molecular Technologies Africa (Pty) Ltd

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

(vii) Patrick Makhubedu

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

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

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

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

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

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

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

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

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

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

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

CONCLUSION

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

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



Deponent

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

This affidavit was signed and sworn in my presence at LYNN and the deponent's signature was placed on the affidavit on this the 09th day of NOVEMBER 2020.

COMMISSIONER OF OATHS

Full names:

Designation and area:

Street address

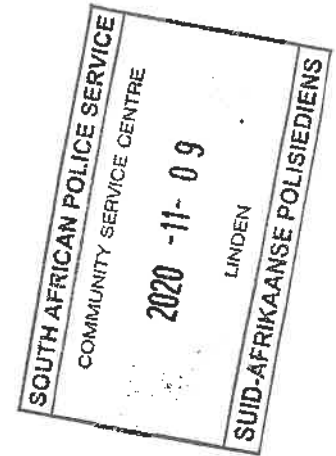

O.S. MASUMPA
7022775-6

Sgt

O.S. MASUMPA

POLICE OFFICER

30 BOURBON ROAD
ROBINSON, ROBINSON
LINDEN JAI



ANNEXURE “A”

"A"



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 VAT No. 4680268890

P.O. Box 622118, 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

ES- CR

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

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

Q.S. PR

11. Your response is awaited.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

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

Ms Ouma Thagane

Email: oumaT@commissionsc.org.za

Tel: 060-790-4525

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



ANNEXURE “B”

"B"



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 1st Floor, Block A, Struthers Place
 Hyde Park, Johannesburg
 VAT No. 4680268090

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

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

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

23 July 2020

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

Email: oumaT@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.

Q.Y. eo

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

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

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

RF. CR

ANNEXURE “C”



MADIANGA AND PARTNERS INC ATTORNEYS

Original

"C"

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 The Offices of Hyde Park
 18 Floor, Block A, Struthers Place
 Hyde Park, Johannesburg
 VAT No. 4850282593

P.O. Box 27116, Sandown, 2131

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

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

18 September 2020

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

Tel: (010) 214-0651

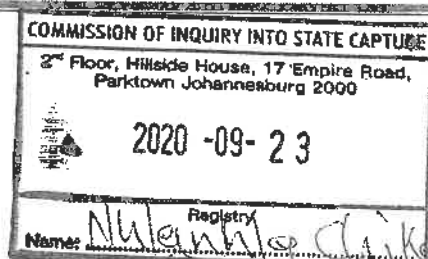
Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

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

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

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



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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- CE

"[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

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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 BoipsioR@commissionsc.org.za; AndreL@commissionsc.org.za;
AntoinetteG@commissionsc.org.za;
septemberv@commissionsc.org.za; patm@commissionsc.org.za;
frankd@commissionsc.org.za

[Handwritten signatures]

ANNEXURE “D”

"D"



MADLANGA AND PARTNERS INC ATTORNEYS

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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.



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

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

Yours Faithfully,

2
B.S. D.K.

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

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


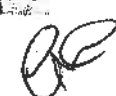
KINDLY ACKNOWLEDGE RECEIPT THEREOF

DATE: _____

TIME: _____

NAME & SURNAME: _____

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. 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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**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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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

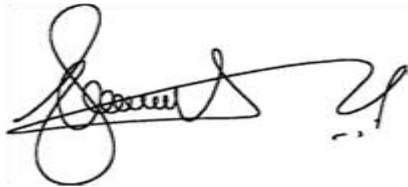
Dear Ms Shabalala

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 co-operate with a lawful request for information by the Commission. We will accordingly approach the Deputy Chief Justice to authorise a summons for your client to appear before him to explain publicly why he has not been able to comply with a simple request for information in six months.

4. Our rights remain strictly reserved.

Yours sincerely



.....

Ms Brigitte Shabalala

ACTING SECRETARY:

**Judicial Commission of Inquiry into Allegations of State Capture, Corruption
and Fraud in the Public Sector including Organs of State**

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

Sibusiso Tshikovhi

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

Dear All

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

Kind regards



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 1st Floor, Block A, Strouthos Place
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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. 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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**JUDICIAL COMMISSION OF INQUIRY INTO ALLEGATIONS OF STATE CAPTURE,
CORRUPTION AND FRAUD IN THE PUBLIC SECTOR INCLUDING ORGANS OF STATE**

09 September 2020

Tracking number: RPS17(b)/0350/ST

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

Email: admin@mpiattorneys.co.za

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

Dear Ms Madlanga

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

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

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

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

Yours sincerely



.....
Ms Brigitte Shabalala

ACTING SECRETARY:

**Judicial Commission of Inquiry into Allegations of State Capture, Corruption
and Fraud in the Public Sector including Organs of State**



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

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

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

Tel: (010) 214-0651

Email: inquiries@sastatecapture.org.za

Dear Ms Shabalala

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

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

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

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

¹ 2000 (1) SA 1 (CC)

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

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

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

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

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

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

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

Your response is awaited.

Yours Faithfully,

G. O. MADLANGA

PER: Gugulethu Oscar Madlanga
Madlanga and Partners Inc.

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

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



COPY

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 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.

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

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

- and request access to the following information and reports:

Regiments Capital (Pty) Limited

FSP License: 16831

Reg. No. 2004/023761/07

Penthouse Unit 4 3rd Floor, Building H302

4 The High Street, Melrose Arch, Sandton, 2196

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

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

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

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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.Nyonyha (Executive Chairman), N. Pillay, E. Wood

**Dr. Hilda Podlas**

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

CC: Mr. Emmanuel Cambouris; Mr. Kryn Hogendoorn

27 February 2007

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

Dear Dr. Podlas,

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

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

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

Regiments Capital (Pty) Limited

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

1



- 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

$\therefore \frac{1}{x} = \frac{1}{y} + \frac{1}{z}$

Vendor

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

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

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

[illegible]**Vendor**

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

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

Date	Inv no	Description	Debit	Credit	Balance
18-Mar-14	PMT	Opening Balance			773,117.11
31-Mar-14	1607	PAYMENT RECEIVED		641,487.71	131,629.40
30-Apr-14	PMT	March 2014 Management fees	88,440.70		220,070.09
30-Apr-14	PMT	PAYMENT RECEIVED		77,063.57	143,006.52
30-Apr-14	1608	PAYMENT RECEIVED		83,914.00	59,092.52
31-May-14	1609	April 2014 Management fees	83,024.21		142,116.73
30-Jun-14	1610	May 2014 Management fees	86,422.60		228,539.33
15-Jul-14	PMT	June 2014 Management fees	83,728.53		312,267.86
15-Jul-14	PMT	PAYMENT RECEIVED		88,440.70	223,827.16
31-Jul-14	1611	PAYMENT RECEIVED		83,024.20	140,802.96
31-Aug-14	1612	July 2014 Management fees	87,654.12		228,457.08
12-Sep-14	PMT	August 2014 Management fee	97,257.89		325,714.98
30-Sep-14	1613	PAYMENT RECEIVED		87,654.12	238,060.86
30-Sep-14	PMT	September 2014 Management fee	92,092.03		330,152.88
06-Oct-14	1614	PAYMENT RECEIVED		83,728.53	246,424.35
29-Sep-14	PMT	September 2014 Outperformance fees	1,343,735.48		1,590,159.83
31-Oct-14	1615	PAYMENT RECEIVED		1,343,735.48	246,424.35
28-Nov-14	1616	October 2014 Management fees	94,058.41		340,482.76
31-Dec-14	1617	November 2014 Management fees	87,617.28		428,100.04
31-Jan-15	1618	December 2014 Management fees	105,099.06		533,199.10
		January 2015 Management fees	97,266.34		630,465.44
Opening Date		Closing Date			Total Due
90+ Days		60+ Days	30+ 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			
60+ Days		60+ Days	30+ Days	Current	Total Due
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	PMT	PAYMENT RECEIVED		83 914.00	59 092.52
31-May-14	1608	April 2014 Management fees	83 024.21		142 116.73
30-Jun-14	1609	May 2014 Management fees	86 422.60		228 539.33
15-Jul-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
Opening Date		Closing Date			
90+ Days		60+ Days	30+ Days	Current	Total Due
-29 348.17		86 422.60	83 728.53	87 654.12	228 457.08



MOLELWANE
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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
90+ Days		60+ Days	30+ Days	Current	
-29,348.17		83,914.00	77,063.57	88,440.70	220,070.09



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10. Molewane

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			
30+ Days		30+ Days	30+ Days	Current	Total Due
-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
31-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		
-	-	-	-	-	-



MOLEWANE CONSULTING
 100% OWNED
 100% SOUTH AFRICAN
 100% QUALITY
 100% SERVICE
 100% INTEGRITY

STATEMENT

Vendor

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

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

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

[illegible]**Vendor**

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

Date	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	2,687,623.15		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
60+ Days		60+ Days	30+ Days	Current	
-		612,139.54	83,914.00	77,063.57	773,117.11

[illegible]

Vendor

Date	2015-02-28
Your Vat #:	4210117901
Our Vat #:	4270177556
Ref #:	Reg
Stat #:	03 March 2015

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

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

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



2nd Floor + 1000000000
 2nd Floor + 1000000000
 2nd Floor + 1000000000
 2nd Floor + 1000000000
 2nd Floor + 1000000000
 2nd Floor + 1000000000

STATEMENT

Vendor

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

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

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



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

TAX INVOICE**Client**

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



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

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Address Att: Naledi Manele
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



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TAX INVOICE**Client**

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



100% SOUTH AFRICAN OWNED
 30+ YEARS OF EXPERIENCE
 100% OF OUR REVENUE IS IN SOUTH AFRICA
 TEL: +27 11 423 3044
 FAX: +27 11 423 3045
 E-MAIL: SALES@MOLELWANE.CO.ZA

TAX INVOICE

Client

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

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	June Outperformance 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



601 914 4340
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 544 914 4340

TAX INVOICE**Client**

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



17th Floor, 2015
 2015-2016, 2016-2017
 2017-2018, 2018-2019
 2019-2020, 2020-2021
 2021-2022, 2022-2023
 2023-2024, 2024-2025

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



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TAX INVOICE

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	April Management Fees		R 86 702.14
		SubTotal	R 86 702.14
		Disbursements & Travel	
		VAT	R 12 138.30
		TOTAL	R 98 840.44

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

$u_{11} = 1, u_{12} = 0, u_{13} = 0$
 $u_{21} = 0, u_{22} = 1, u_{23} = 0$
 $u_{31} = 0, u_{32} = 0, u_{33} = 1$
 $u_{41} = 0, u_{42} = 0, u_{43} = 0$
 $u_{51} = 0, u_{52} = 0, u_{53} = 0$
 $u_{61} = 0, u_{62} = 0, u_{63} = 0$

Client

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

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

Invoice No.		1621	
Hours	Description	Charge	TOTAL
	Consulting Fees 2015		
	March Management Fees		R 89 794.91
Payment Details Cheque or bank transfer Name: Molelwane Consulting CC Bank: First National Bank		SubTotal Disbursements & Travel VAT TOTAL	R 89 794.91 R 12 571.29 R 102 366.20

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

[illegible]**TAX INVOICE**

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



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TAX INVOICE**Client**

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

Date 31/01/2015
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



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TAX INVOICE**Client**

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



5th Floor, 4th Avenue
3rd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch, Johannesburg
Tel: 011 715 0340
Fax: 011 420 1900
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
		SubTotal	R 76,857.26
		Disbursements & Travel	
		VAT	R 10,760.02
		TOTAL	R 87,617.28

Payment Details*Cheque or bank transfer*

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

Invoice due on presentation



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 31/10/2014

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



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TAX INVOICE

Client

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

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

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

Payment Details

☐ Cheque or bank transfer

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

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

Invoice due and payable 30 Days from Invoice date



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TAX INVOICE**Client**

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

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

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation



011 401 1140 (SALES)
011 401 1141 (ADMIN)
011 401 1142 (ACCOUNTS)
011 401 1143 (RECEPTION)
011 401 1144 (TRAINING)
011 401 1145 (HUMAN RESOURCES)
011 401 1146 (LEGAL)
011 401 1147 (IT)
011 401 1148 (MARKETING)
011 401 1149 (GENERAL ENQUIRIES)

TAX INVOICE**Client**

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



P.O. Box 11111
 11111, 11111
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 11111, 11111

TAX INVOICE

Client

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

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	July Management Fees		R 76 889.58
		SubTotal	R 76 889.58
		Disbursements & Travel	
		VAT	R 10 764.54
		TOTAL	R 87 654.12

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

[illegible]

Client

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

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

Invoice NO. 1610			
Hours	Description	Charge	TOTAL
	Consulting Fees 2014		
	June Management Fees		R 73 446.08
Payment Details		SubTotal	R 73 446.08
Cheque or bank transfer		Disbursements & Travel	
Name: Molelwane Consulting CC		VAT	R 10 282.45
Bank: First National Bank		TOTAL	R 83 728.53

Invoice due on presentation

[illegible]

Client

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

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

Invoice NO. 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

SubTotal

Disbursements & Travel

VAT

TOTAL

R 75 809.30

R 10 613.30

R 86 422.60

Invoice due on presentation



5th Floor - Killarney
3 Sheela Street - Killarney
6002 256205 (Branch Code)
Tel: 021 422 4443 (054)
Fax: 021 422 4443 (054)
Email: 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 2014/04/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4920
Invoice No. 1608

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation



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

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



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TAX INVOICE**Client**

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

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

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation



Molelwane Consulting
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TAX INVOICE**Client**

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

Date 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



2011/12 + 2012/13
 3 - 4 months/quarterly fee
 (A/R - 1 month/quarterly fee)
 Tel: 011 715 0346
 Fax: 011 715 0346
 E-mail: info@molelwane.co.za

CREDIT NOTE**Client**

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

Date 2013/12/31
Your Vat #: 4060225979
Our Vat #: 4270177555
Ref #: REG4870
Invoice No. CN040

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due and payable 30 Days from Invoice date



1001 City - Pretoria
 5th Floor, 1001 City, Pretoria
 P.O. Box 2867, Pretoria 0001
 Tel: +27 11 033 4800
 Fax: +27 11 033 4801
 E-mail: info@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) 715-0346

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

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

Payment Details

☐ **Cheque or bank transfer**

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

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

Invoice due and payable 30 Days from invoice date



1017 10th Floor
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 1017 10th Floor
 1017 10th Floor

TAX INVOICE

Client

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

Date 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



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

Att: Rosina Monagisi

Town

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

Tel

Melrose Arch

2196

(011) 715-0340

Date

2013/10/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

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 256205)**A/C #:** 62002637025

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

Invoice due on presentation



1. 2019 年 12 月 31 日 止
 2. 2019 年 12 月 31 日 止
 3. 2019 年 12 月 31 日 止
 4. 2019 年 12 月 31 日 止
 5. 2019 年 12 月 31 日 止
 6. 2019 年 12 月 31 日 止
 7. 2019 年 12 月 31 日 止
 8. 2019 年 12 月 31 日 止
 9. 2019 年 12 月 31 日 止
 10. 2019 年 12 月 31 日 止

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: KILLARNEY (Branch Code 256205)

A/C #: 62002637025

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

Invoice due and payable 30 Days from invoice date



101-102-11-403-0070
 101-102-11-403-0070
 101-102-11-403-0070
 101-102-11-403-0070

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 2013/09/30
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
		SubTotal	R 68,750.27
		Disbursements & Travel	
		VAT	R 9,625.04
		TOTAL	R 78,375.31

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



105 First Avenue
 2nd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 433 1944
 Fax: +27 11 433 1945
 Email: info@molelwane.co.za

TAX INVOICE**Client**

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

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

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation

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 9. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$
 10. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$

Client

Name _____

Regiments Fund Managers (Pty) Ltd

Att: Rosina Monakolsi

Address

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

Town

Melrose Arch

Tel

Melrose Arch 2196
 (011) 715-0340

(011) 715-0340

Date	2013/07/31
Your Vat #:	4060225978
Our Vat #:	4270177555
Ref #:	REG4780
Invoice No.	1588

[illegible]

Invoice due on presentation



101-1024-10-1010-10
 101-1024-10-1010-10
 101-1024-10-1010-10
 101-1024-10-1010-10
 101-1024-10-1010-10

TAX INVOICE

Client

Name Regiments Fund Managers (Pty) Ltd
Alt: Rose Mabusela
Address 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose 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
		SubTotal	R 2,340,020.30
		Disbursements & Travel	
		VAT	R 327,602.84
		TOTAL	R 2,667,623.15

Payment Details

☐ Cheque or bank transfer

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

Invoice due and payable 30 Days from Invoice date



1000 17th Avenue E
 Suite 1000, Minneapolis, MN 55412
 P: 612 338 1000 F: 612 338 1001
 E: info@molelwane.com W: www.molelwane.com

CREDIT NOTE**Client**

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

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

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

Payment Details

☐ **Cheque or bank transfer**

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

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

Invoice due and payable 30 Days from Invoice date



THE MOLELWANE GROUP
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 462 1144
 Fax: +27 11 523 3075
 Email: info@molelwane.co.za

TAX INVOICE

Client

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

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

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

Payment Details

☐ **Cheque or bank transfer**

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

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

Invoice due and payable 30 Days from invoice date



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

TAX INVOICE**Client**

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

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

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

Payment Details**Cheque or bank transfer**

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

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

Invoice due on presentation



2019年10月10日
 2019年10月10日
 2019年10月10日
 2019年10月10日
 2019年10月10日
 2019年10月10日

TAX INVOICE

Client

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

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	June Management Fees		R 60,166.64
Payment Details <i>Cheque or bank transfer</i> Name: Molelwane Consulting CC		SubTotal Disbursements & Travel VAT TOTAL	R 60,166.64 R 8,423.33 R 68,589.97

Invoice due on presentation



Private & Confidential
 Not to be used for any other purpose
 P.O. Box 71421, Rosebank, 2196
 Tel: 011 465 4000
 Fax: 011 465 4001
 Email: info@molelwane.co.za

TAX INVOICE

Client		Date	
Name	Regiments Fund Managers (Pty) Ltd	Your Vat #:	2013/05/31
Address	Att: Rosina Monagisi	Our Vat #:	4060225978
Town	3rd Floor, Penthouse Unit 4, 4 The High Street	Ref #:	4270177555
Tel	Melrose Arch 2196	Invoice No.	REG4750
	(011) 715-0340		1584

Hours	Description	Charge	TOTAL
	Consulting Fees 2013		
	May Management Fees		R 66,743.30
		SubTotal	R 66,743.30
		Disbursements & Travel	
		VAT	R 9,344.06
		TOTAL	R 76,087.36

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



011 472 2211
011 472 2212
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011 472 2214
011 472 2215
011 472 2216
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011 472 2218
011 472 2219
011 472 2220

Client**Name**

Regiments Fund Managers (Pty) Ltd

Address

At: Rosina Monakgisi

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

**TAX
INVOICE****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
		SubTotal	R 71,401.85
		Disbursements & Travel	
		VAT	R 9,996.26
		TOTAL	R 81,398.11

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



011 471 1111
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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

TAX
INVOICE

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

1. 2019 年 12 月 31 日
 2. 2020 年 1 月 1 日
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 4. 2020 年 3 月 1 日
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 170. 2034 年 1 月 1 日
 171. 2034 年 2 月 1 日
 172. 2034 年 3 月 1 日
 173. 2034 年 4 月 1 日
 174

Client

Name

Regiments Fund Managers (Pty) Ltd

Att: Rosina Monakgis

Address

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

Town

Melrose Arch

Tel

(011) 715-0340

Date _____

2013/01/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #

REG4710

Invoice No.

1579

[illegible]

Invoice due on presentation



011 453 4025
 011 453 4026
 011 453 4027
 011 453 4028
 011 453 4029
 011 453 4030

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due and payable 30 Days from Invoice date



PO BOX 11511
 1600 FARM ROAD
 1600 FARM ROAD
 1600 FARM ROAD
 1600 FARM ROAD
 1600 FARM ROAD

TAX INVOICE**Client**

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

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	December Management Fees		R 64,286.14
		SubTotal	R 64,286.14
		Disbursements & Travel	
		VAT	R 9,000.06
		TOTAL	R 73,286.20

Payment Details*Cheque or bank transfer*

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

Invoice due on presentation



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

TAX INVOICE**Client**

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

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

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation

2. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $\vec{a} \cdot \vec{b}$ 和 $\vec{a} \cdot \vec{c}$.
 3. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $\vec{a} \times \vec{b}$ 和 $\vec{a} \times \vec{c}$.
 4. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $\vec{a} \cdot (\vec{b} \times \vec{c})$.
 5. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $\vec{a} \times (\vec{b} \times \vec{c})$.
 6. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $(\vec{a} \times \vec{b}) \cdot \vec{c}$.
 7. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $(\vec{a} \times \vec{b}) \times \vec{c}$.
 8. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $\vec{a} \cdot (\vec{b} \times \vec{c})$.
 9. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $\vec{a} \times (\vec{b} \times \vec{c})$.
 10. 已知 $\vec{a} = (1, 2, 3)$, $\vec{b} = (2, 3, 4)$, $\vec{c} = (3, 4, 5)$, 求 $(\vec{a} \times \vec{b}) \cdot \vec{c}$.

Client

Name _____

Regiments Fund Managers (Pty) Ltd

Att: Rose Mabusela

Address

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

Town

Melrose Arch

2196

Tel

(011) 715-0340

Date _____

2012/10/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #

REG4650

Invoice No.

1573

[illegible]**Invoice due on presentation**



MOLELWANE CONSULTING
 100% SOUTH AFRICAN OWNED & OPERATED
 P. 011 403 4600
 F. 011 403 4601
 E. info@molelwane.co.za
 W. www.molelwane.co.za

Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due and payable 30 Days from invoice date

[illegible]

Client

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

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

		Invoice No.	1569
Hours	Description	Charge	TOTAL
	Consulting Fees 2012		
	September Management Fees		R 61,850.25
Payment Details		SubTotal	R 61,850.25
Cheque or bank transfer		Disbursements & Travel	
		VAT	R 8,659.04
Name: Molelwane Consulting CC		TOTAL	R 70,509.29
Bank: First National Bank			

Invoice due on presentation



174 Kerk Street
Pretoria 0001, South Africa
Tel: 011 462 2597
Fax: 011 462 2598
Email: info@molelwane.co.za

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

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation

1. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$
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 8. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$
 9. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$
 10. $\frac{1}{2} \times \frac{1}{2} = \frac{1}{4}$

Client

Name _____

Regiments Fund Managers (Pty) Ltd

Att: Rose Mabusela

Address

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

Town

Melrose Arch

Tel

Melrose Arch
(011) 715-0340

Date _____

2012/07/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #

REG-4610

Invoice No.

REGA
1567

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)

AIC #: 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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 100% SOUTH AFRICAN EMPLOYED
 100% SOUTH AFRICAN CAPITAL
 100% SOUTH AFRICAN MANAGEMENT
 100% SOUTH AFRICAN CUSTOMERS

Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due and payable 30 Days from invoice date



2011/06/29
 2011/06/29
 2011/06/29
 2011/06/29
 2011/06/29
 2011/06/29

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

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation

2017年12月1日
 2017年12月1日
 2017年12月1日
 2017年12月1日
 2017年12月1日
 2017年12月1日

Client

Name _____

Regiments Fund Managers (Pty) Ltd

Att: Rose Mabusele

Address

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

Town

Melrose Arch

Tel

Meridase Arch
(011) 715-0340

Date _____

2012/05/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4600

Invoice No.

1565

Invoice No. 1565		Hours	Description	Charge	TOTAL
			Consulting Fees 2012		
			May Management Fees		R 52,417.39

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch **KILLARNEY** (Branch Code 256205)

A/C #: 62002637025

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

Invoice due on presentation

1. 2019-2020-2021-2022-2023-2024-2025-2026-2027-2028-2029-2030-2031-2032-2033-2034-2035-2036-2037-2038-2039-2040-2041-2042-2043-2044-2045-2046-2047-2048-2049-2050-2051-2052-2053-2054-2055-2056-2057-2058-2059-2060-2061-2062-2063-2064-2065-2066-2067-2068-2069-2070-2071-2072-2073-2074-2075-2076-2077-2078-2079-2080-2081-2082-2083-2084-2085-2086-2087-2088-2089-2090-2091-2092-2093-2094-2095-2096-2097-2098-2099-2100-2101-2102-2103-2104-2105-2106-2107-2108-2109-2110-2111-2112-2113-2114-2115-2116-2117-2118-2119-2120-2121-2122-2123-2124-2125-2126-2127-2128-2129-2130-2131-2132-2133-2134-2135-2136-2137-2138-2139-2140-2141-2142-2143-2144-2145-2146-2147-2148-2149-2150-2151-2152-2153-2154-2155-2156-2157-2158-2159-2160-2161-2162-2163-2164-2165-2166-2167-2168-2169-2170-2171-2172-2173-2174-2175-2176-2177-2178-2179-2180-2181-2182-2183-2184-2185-2186-2187-2188-2189-2190-2191-2192-2193-2194-2195-2196-2197-2198-2199-2200-2201-2202-2203-2204-2205-2206-2207-2208-2209-2210-2211-2212-2213-2214-2215-2216-2217-2218-2219-2220-2221-2222-2223-2224-2225-2226-2227-2228-2229-2230-2231-2232-2233-2234-2235-2236-2237-2238-2239-2240-2241-2242-2243-2244-2245-2246-2247-2248-2249-2250-2251-2252-2253-2254-2255-2256-2257-2258-2259-2260-2261-2262-2263-2264-2265-2266-2267-2268-2269-2270-2271-2272-2273-2274-2275-2276-2277-2278-2279-2280-2281-2282-2283-2284-2285-2286-2287-2288-2289-2290-2291-2292-2293-2294-2295-2296-2297-2298-2299-2300-2301-2302-2303-2304-2305-2306-2307-2308-2309-2310-2311-2312-2313-2314-2315-2316-2317-2318-2319-2320-2321-2322-2323-2324-2325-2326-2327-2328-2329-2330-2331-2332-2333-2334-2335-2336-2337-2338-2339-2340-2341-2342-2343-2344-2345-2346-2347-2348-2349-2350-2351-2352-2353-2354-2355-2356-2357-2358-2359-2360-2361-2362-2363-2364-2365-2366-2367-2368-2369-2370-2371-2372-2373-2374-2375-2376-2377-2378-2379-2380-2381-2382-2383-2384-2385-2386-2387-2388-2389-2390-2391-2392-2393-2394-2395-2396-2397-2398-2399-2400-2401-2402-2403-2404-2405-2406-2407-2408-2409-2410-2411-2412-2413-2414-2415-2416-2417-2418-2419-2420-2421-2422-2423-2424-2425-2426-2427-2428-2429-2430-2431-2432-2433-2434-2435-2436-2437-2438-2439-2440-2441-2442-2443-2444-2445-2446-2447-2448-2449-2450-2451-2452-2453-2454-2455-2456-2457-2458-2459-2460-2461-2462-2463-2464-2465-2466-2467-2468-2469-2470-2471-2472-2473-2474-2475-2476-2477-2478-2479-2480-2481-2482-2483-2484-2485-2486-2487-2488-2489-2490-2491-2492-2493-2494-2495-2496-2497-2498-2499-2500-2501-2502-2503-2504-2505-2506-2507-2508-2509-2510-2511-2512-2513-2514-2515-2516-2517-2518-2519-2520-2521-2522-2523-2524-2525-2526-2527-2528-2529-2530-2531-2532-2533-2534-2535-2536-2537-2538-2539-2540-2541-2542-2543-2544-2545-2546-2547-2548-2549-2550-2551-2552-2553-2554-2555-2556-2557-2558-2559-2560-2561-2562-2563-2564-2565-2566-2567-2568-2569-2570-2571-2572-2573-2574-2575-2576-2577-2578-2579-2580-2581-2582-2583-2584-2585-2586-2587-2588-2589-2590-2591-2592-2593-2594-2595-2596-2597-2598-2599-2600-2601-2602-2603-2604-2605-2606-2607-2608-2609-2610-2611-2612-2613-2614-2615-2616-2617-2618-2619-2620-2621-2622-2623-2624-2625-2626-2627-2628-2629-2630-2631-2632-2633-2634-2635-2636-2637-2638-2639-2640-2641-2642-2643-2644-2645-2646-2647-2648-2649-2650-2651-2652-2653-2654-2655-2656-2657-2658-2659-2660-2661-2662-2663-2664-2665-2666-2667-2668-2669-2670-2671-2672-2673-2674-2675-2676-2677-2678-2679-2680-2681-2682-2683-2684-2685-2686-2687-2688-2689-2690-2691-2692-2693-2694-2695-2696-2697-2698-2699-2700-2701-2702-2703-2704-2705-2706-2707-2708-2709-2710-2711-2712-2713-2714-2715-2716-2717-2718-2719-2720-2721-2722-2723-2724-2725-2726-2727-2728-2729-2730-2731-2732-2733-2734-2735-2736-2737-2738-2739-2740-2741-2742-2743-2744-2745-2746-2747-2748-2749-2750-2751-2752-2753-2754-2755-2756-2757-2758-2759-2760-2761-2762-2763-2764-2765-2766-2767-2768-2769-2770-2771-2772-2773-2774-2775-2776-2777-2778-2779-2780-2781-2782-2783-2784-2785-2786-2787-2788-2789-2790-2791-2792-2793-2794-2795-2796-2797-2798-2799-2800-2801-2802-2803-2804-2805-2806-2807-2808-2809-2810-2811-2812-2813-2814-2815-2816-2817-2818-2819-2820-2821-2822-2823-2824-2825-2826-2827-2828-2829-2830-2831-2832-2833-2834-2835-283

Client

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

Date	2012/04/30
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 <i>Cheque or bank transfer</i> Name: Molelwane Consulting CC		SubTotal Disbursements & Travel VAT TOTAL	R 51,429.29 R 7,200.10 R 58,629.39

Invoice due on presentation

091 4011 1100 (toll free)
 011 4011 1100 (local)
 011 4011 1100 (international)
 011 4011 1100 (mobile)
 011 4011 1100 (landline)
 011 4011 1100 (cellular)

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



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

TAX INVOICE**Client**

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

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

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation



Molelwane Consulting
 111-111-1111
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TAX INVOICE

Client

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

Date 2012/01/31
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
SubTotal			R 45,772.75
Disbursements & Travel			
VAT			R 6,408.19
TOTAL			R 52,180.94

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



5th Floor, 10001st Ave
 20001st Ave, 10001st Ave, 10001st Ave
 10001st Ave, 10001st Ave, 10001st Ave
 10001st Ave, 10001st Ave, 10001st Ave
 10001st Ave, 10001st Ave, 10001st Ave
 10001st Ave, 10001st Ave, 10001st Ave

TAX INVOICE

Client

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

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

Hours	Description	Charge	TOTAL
	Consulting Fees 2011		
	December Management Fees		R 42,279.85
Payment Details Cheque or bank transfer Name: Molelwane Consulting CC Bank: First National Bank Branch: KILLARNEY (Branch Code 256205) A/C #: 62002637025			SubTotal R 42,279.85 Disbursements & Travel VAT R 5,919.18 TOTAL R 48,199.03

Invoice due on presentation

[illegible]

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due and payable 30 Days from invoice date



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 10 years of experience in the
 private sector, providing top quality
 services to our clients
 Tel: 011 715 0340
 Fax: 011 715 0340
 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



60. 3. 4. 5. 6. 7. 8. 9. 10. 11. 12. 13. 14. 15. 16. 17. 18. 19. 20. 21. 22. 23. 24. 25. 26. 27. 28. 29. 30. 31. 32. 33. 34. 35. 36. 37. 38. 39. 40. 41. 42. 43. 44. 45. 46. 47. 48. 49. 50. 51. 52. 53. 54. 55. 56. 57. 58. 59. 60. 61. 62. 63. 64. 65. 66. 67. 68. 69. 70. 71. 72. 73. 74. 75. 76. 77. 78. 79. 80. 81. 82. 83. 84. 85. 86. 87. 88. 89. 90. 91. 92. 93. 94. 95. 96. 97. 98. 99. 100. 101. 102. 103. 104. 105. 106. 107. 108. 109. 110. 111. 112. 113. 114. 115. 116. 117. 118. 119. 120. 121. 122. 123. 124. 125. 126. 127. 128. 129. 130. 131. 132. 133. 134. 135. 136. 137. 138. 139. 140. 141. 142. 143. 144. 145. 146. 147. 148. 149. 150. 151. 152. 153. 154. 155. 156. 157. 158. 159. 160. 161. 162. 163. 164. 165. 166. 167. 168. 169. 170. 171. 172. 173. 174. 175. 176. 177. 178. 179. 180. 181. 182. 183. 184. 185. 186. 187. 188. 189. 190. 191. 192. 193. 194. 195. 196. 197. 198. 199. 200. 201. 202. 203. 204. 205. 206. 207. 208. 209. 210. 211. 212. 213. 214. 215. 216. 217. 218. 219. 220. 221. 222. 223. 224. 225. 226. 227. 228. 229. 230. 231. 232. 233. 234. 235. 236. 237. 238. 239. 240. 241. 242. 243. 244. 245. 246. 247. 248. 249. 250. 251. 252. 253. 254. 255. 256. 257. 258. 259. 260. 261. 262. 263. 264. 265. 266. 267. 268. 269. 270. 271. 272. 273. 274. 275. 276. 277. 278. 279. 280. 281. 282. 283. 284. 285. 286. 287. 288. 289. 290. 291. 292. 293. 294. 295. 296. 297. 298. 299. 300. 301. 302. 303. 304. 305. 306. 307. 308. 309. 310. 311. 312. 313. 314. 315. 316. 317. 318. 319. 320. 321. 322. 323. 324. 325. 326. 327. 328. 329. 330. 331. 332. 333. 334. 335. 336. 337. 338. 339. 340. 341. 342. 343. 344. 345. 346. 347. 348. 349. 350. 351. 352. 353. 354. 355. 356. 357. 358. 359. 360. 361. 362. 363. 364. 365. 366. 367. 368. 369. 370. 371. 372. 373. 374. 375. 376. 377. 378. 379. 380. 381. 382. 383. 384. 385. 386. 387. 388. 389. 390. 391. 392. 393. 394. 395. 396. 397. 398. 399. 400. 401. 402. 403. 404. 405. 406. 407. 408. 409. 410. 411. 412. 413. 414. 415. 416. 417. 418. 419. 420. 421. 422. 423. 424. 425. 426. 427. 428. 429. 430. 431. 432. 433. 434. 435. 436. 437. 438. 439. 440. 441. 442. 443. 444. 445. 446. 447. 448. 449. 450. 451. 452. 453. 454. 455. 456. 457. 458. 459. 460. 461. 462. 463. 464. 465. 466. 467. 468. 469. 470. 471. 472. 473. 474. 475. 476. 477. 478. 479. 480. 481. 482. 483. 484. 485. 486. 487. 488. 489. 490. 491. 492. 493. 494. 495. 496. 497. 498. 499. 500. 501. 502. 503. 504. 505. 506. 507. 508. 509. 510. 511. 512. 513. 514. 515. 516. 517. 518. 519. 520. 521. 522. 523. 524. 525. 526. 527. 528. 529. 530. 531. 532. 533. 534. 535. 536. 537. 538. 539. 540. 541. 542. 543. 544. 545. 546. 547. 548. 549. 550. 551. 552. 553. 554. 555. 556. 557. 558. 559. 560. 561. 562. 563. 564. 565. 566. 567. 568. 569. 570. 571. 572. 573. 574. 575. 576. 577. 578. 579. 580. 581. 582. 583. 584. 585. 586. 587. 588. 589. 590. 591. 592. 593. 594. 595. 596. 597. 598. 599. 600. 601. 602. 603. 604. 605. 606. 607. 608. 609. 610. 611. 612. 613. 614. 615. 616. 617. 618. 619. 620. 621. 622. 623. 624. 625. 626. 627. 628. 629. 630. 631. 632. 633. 634. 635. 636. 637. 638. 639. 640. 641. 642. 643. 644. 645. 646. 647. 648. 649. 650. 651. 652. 653. 654. 655. 656. 657. 658. 659. 660. 661. 662. 663. 664. 665. 666. 667. 668. 669. 670. 671. 672. 673. 674. 675. 676. 677. 678. 679. 680. 681. 682. 683. 684. 685. 686. 687. 688. 689. 690. 691. 692. 693. 694. 695. 696. 697. 698. 699. 700. 701. 702. 703. 704. 705. 706. 707. 708. 709. 710. 711. 712. 713. 714. 715. 716. 717. 718. 719. 720. 721. 722. 723. 724. 725. 726. 727. 728. 729. 730. 731. 732. 733. 734. 735. 736. 737. 738. 739. 740. 741. 742. 743. 744. 745. 746. 747. 748. 749. 750. 751. 752. 753. 754. 755. 756. 757. 758. 759. 760. 761. 762. 763. 764. 765. 766. 767. 768. 769. 770. 771. 772. 773. 774. 775. 776. 777. 778. 779. 780. 781. 782. 783. 784. 785. 786. 787. 788. 789. 790. 791. 792. 793. 794. 795. 796. 797. 798. 799. 800. 801. 802. 803. 804. 805. 806. 807. 808. 809. 810. 811. 812. 813. 814. 815. 816. 817. 818. 819. 820. 821. 822. 823. 824. 825. 826. 827. 828. 829. 830. 831. 832. 833. 834. 835. 836. 837. 838. 839. 840. 8

TAX INVOICE

Client

| | |
|----------------|---|
| Name | Regiments Fund Managers (Pty) Ltd |
| | Att: Rose Mabuseia |
| 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 |

[illegible]

Invoice due on presentation

$E_{\text{eff}} = E_0 + \frac{1}{2} \frac{E_0^2}{E_0}$
 $E_{\text{eff}} = E_0 + \frac{1}{2} \frac{E_0^2}{E_0} = E_0 + \frac{1}{2} E_0$
 $E_{\text{eff}} = \frac{3}{2} E_0$
 $E_{\text{eff}} = \frac{3}{2} E_0$
 $E_{\text{eff}} = \frac{3}{2} E_0$
 $E_{\text{eff}} = \frac{3}{2} E_0$

Client

| | |
|---------|--|
| Name | Regiments Fund Managers (Pty) Ltd |
| Address | Att: Rose Mabusela
3rd Floor, Penthouse Unit 4, 4 Tha 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



101 Regent Road
1st Floor, Suite 401
P.O. Box 256205
Johannesburg 2001
Tel: 011 715 0340
Email: info@molelwane.co.za

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



Molelwane Consulting CC
 100% Black Owned & Controlled
 100% South African
 100% Registered & Compliant
 100% VAT Registered
 100% ISO 9001:2015 Certified

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



021 422 11 000
021 422 11 000
021 422 11 000
021 422 11 000
021 422 11 000

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) 715-0346

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)
AVC #: 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

[illegible]

Client

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

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

| Hours | Description | Charge | TOTAL |
|-------|----------------------|------------------------|-------------|
| | Consulting Fees 2011 | | |
| | June Management Fees | | R 33,335.23 |
| | | SubTotal | R 33,335.23 |
| | | Disbursements & Travel | |
| | | VAT | R 4,666.93 |
| | | TOTAL | R 38,002.16 |

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Invoice due on presentation



REGISTRATION NO. 2009/00000000
 TOWN: KILLARNEY
 TEL: 011 715 0340
 FAX: 011 715 0340
 E-MAIL: info@molelwane.co.za

Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



011-455-1234
011-455-1234
011-455-1234
011-455-1234
011-455-1234
011-455-1234

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

TAX INVOICE

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

| Hours | Description | Charge | TOTAL |
|-------|-----------------------|-----------------------------------|-------------|
| | Consulting Fees 2011 | | |
| | April Management Fees | | R 31,222.13 |
| | | SubTotal | R 31,222.13 |
| | | Disbursements & Travel | |
| | | VAT | R 4,371.10 |
| | | TOTAL | R 35,593.23 |

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

Client

Name

Address

Town

Tel

Regiments Fund Managers (Pty) Ltd
 4th Floor, M... ..

Att: Rose Mabusela

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

Melrose Arch

(011) 715-0340

2196

Date _____

31/03/2011

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4430

Invoice No.

1542

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

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

A/C #: 62002637025

SubTotal

R 32 710.67

Disbursements & Travel

VAT

R 4 579.49

TOTAL

R 37 290.16

Client

Name

Regiments Fund Managers (Pty) Ltd
 Att: Reg. Mgr.

Att: Rose Mabusela

Address

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

Town

Melrose Arch

Tel

(011) 715-0340

2196

Date

2011/02/28

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4420

Invoice No.

1538

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch **KILLARNEY (Branch Code 256205)**
A/C #: 62002603005

A/C #: 62002637025

SubTotal

R 25 439.47

Disbursements & Travel

VAT

R 3 561.53

TOTAL

R 29 001.00

Invited due to presentation

**MOLEIWANE
CONSULTING**

801 701 1000 (SALES)
801 701 1001 (ADMIN)
801 701 1002 (RECEPTION)
801 701 1003 (ACCOUNTS)
801 701 1004 (HUMAN RESOURCES)
801 701 1005 (LEGAL)
801 701 1006 (IT)
801 701 1007 (TRAINING)
801 701 1008 (MARKETING)
801 701 1009 (GENERAL ENQUIRIES)
801 701 1010 (FAX)

Client**Name****Regiments Fund Managers (Pty) Ltd****Address****Att: Rose Mabusela****Town****3rd Floor, Penthouse Unit 4, 4 The High Street****Tel****Melrose Arch****2196****(011) 715-0346****TAX INVOICE****Date****2010/12/31****Your Vat #:****4060225978****Our Vat #:****4270177555****Ref #:****REG4410****Invoice No.****1537****Hours****Description****Charge****TOTAL****Consulting Fees 2010****December Outperformance Fees****R 2 730 758.08****Payment Details****Cheque or bank transfer****Name: Molelwane Consulting CC****Bank: First National Bank****Branch KILLARNEY (Branch Code 256205)****A/C #: 62002637025**

| | |
|-----------------------------------|-----------------------|
| SubTotal | R 2 730 758.08 |
| Disbursements & Travel | |
| VAT | R 382 306.13 |
| TOTAL | R 3 113 064.21 |

Invoice due and payable 30 Days from invoice date

[illegible]**Client**

Name

Regiments Fund Managers (Pty) Ltd
4th Floor, 100, Market Street, Johannesburg, 2001

Address

Att: Rose Mabusela

Town

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

Tel

Melrose Arch

2196

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: ...

Invoice due on presentation

**TAX
INVOICE****Client**

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

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

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

Payment Details*Cheque or bank transfer*

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

Invoice due on presentation

**TAX
INVOICE****Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusela
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 #: REG4980
Invoice No. 1532

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

Payment Details*Cheque or bank transfer*

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

Invoice due on presentation

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



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

TAX INVOICE

Client

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

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due and payable 30 Days from invoice date

**MOLELWANE
CONSULTING**

7th Floor, Rose Mabusela
3rd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch
(011) 715-0346
2196

Client**Name****Regiments Fund Managers (Pty) Ltd****Address****Att: Rose Mabusela****Town****3rd Floor, Penthouse Unit 4, 4 The High Street****Tel****Melrose Arch****(011) 715-0346****2196****CREDIT NOTE****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
Address Att: Rose Mabusela
Town 3rd Floor, Penthouse Unit 4, 4 The High Street
Tel Melrose Arch 2196
 (011) 715-0340

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

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

Payment Details*Cheque or bank transfer*

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

Invoice due on presentation

TAX INVOICE**Client**

Name Regiments Fund Managers (Pty) Ltd
Att: Rose Mabusele
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 |
| | | SubTotal | R 29,034.47 |
| | | Disbursements & Travel | |
| | | VAT | R 4,064.83 |
| | | TOTAL | R 33,099.30 |

Payment Details*Cheque or bank transfer*

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

Invoice due on presentation



2007/07/01
2007/07/01
2007/07/01
2007/07/01
2007/07/01
2007/07/01

Client

TAX INVOICE

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

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

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



5th Floor, Unit 4, 4 The High Street
 3rd Floor, Penthouse Unit 4, 4 The High Street
 2196 Melrose Arch, Johannesburg
 Tel: 011 715 0340
 Fax: 011 715 0340
 Email: info@molelwane.co.za

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

At: Tebogo Leballo

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

01/07/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4320

Invoice No.

1522

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due and payable 30 Days from invoice date



1011 014 404080
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 1011 014 404080

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Rose Mabusele

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

Date

30/06/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4310

Invoice No.

1520

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



Professional Consulting
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: 011 715 0340
 Fax: 011 715 0341

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Rose Mabusele

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

01/06/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4300

Invoice No.

1519

| Hours | Description | Charge | TOTAL |
|-------|----------------------|------------------------|-------------|
| | Consulting Fees 2010 | | |
| | May Management Fees | | R 23,969.58 |
| | | SubTotal | R 23,969.58 |
| | | Disbursements & Travel | |
| | | VAT | R 3,355.74 |
| | | TOTAL | R 27,325.32 |

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002837025

Invoice due on presentation



1001 Fouriesburg Road
2nd Floor, Penthouse Unit 4, 4 The High Street
Melrose Arch, Johannesburg 2196
T: +27 (0)11 465 1970
F: +27 (0)11 465 1970
Email: info@molelwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Rose Mabusele

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

Date

01/06/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4290

Invoice No.

1518

| Hours | Description | Charge | TOTAL |
|-------|-----------------------|--------|-------------|
| | Consulting Fees 2010 | | |
| | April Management Fees | | R 46,338.51 |

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



2010/03/03 10:28:11
 2010/03/03 10:28:11
 2010/03/03 10:28:11
 2010/03/03 10:28:11
 2010/03/03 10:28:11
 2010/03/03 10:28:11

Client

TAX INVOICE

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

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

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

Payment Details

☐ Cheque or bank transfer

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

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

Invoice due on presentation



9th Floor, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

01/04/2010

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4260

Invoice No.

1515

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

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

Invoice due and payable 30 Days from Invoice date



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Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



Reg. No. 123456789
 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

Client

TAX INVOICE

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

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

| Hours | Description | Charge | TOTAL |
|-------|-------------------------|-----------------------------------|-------------|
| | Consulting Fees 2010 | | |
| | January Management Fees | | R 46,579.44 |
| | | SubTotal | R 46,579.44 |
| | | Disbursements & Travel | |
| | | VAT | R 6,521.12 |
| | | TOTAL | R 53,100.56 |

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



1000 Tlokweng Road
Tlokweng, Botswana
P.O. Box 2000, Tlokweng
Tel: +27 18 428 4000
Fax: +27 18 428 4000
Email: info@moelwane.co.za

Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

Invoice due and payable 30 Days from invoice date



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Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



Molelwane Consulting
 21 The High Street, 3rd Floor, Penthouse Unit 4
 Metrose Arch, 2196
 Tel: (011) 715-0340
 Fax: (011) 715-0340
 Email: info@molelwane.co.za

Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



10110017100000000000
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Client

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

TAX INVOICE

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

| Hours | Description | Charge | TOTAL |
|-------|-----------------|-----------------------------------|--------------|
| | Consulting Fees | | R 131,578.95 |
| | | SubTotal | R 131,578.95 |
| | | Disbursements & Travel | |
| | | VAT | R 18,421.05 |
| | | TOTAL | R 150,000.00 |

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

1. 在 100 个球中，有 10 个红球，90 个白球。
 2. 从 100 个球中，随机抽取 10 个球。
 3. 求这 10 个球中，红球个数的期望。
 4. 求这 10 个球中，红球个数的方差。
 5. 求这 10 个球中，红球个数的分布。

Client

Name _____

Regiments Fund Managers (Pty) Ltd
 Att: Tobias Lubbe

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

2196

Date _____

30/10/2009

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4200

Invoice No.

1499

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

Payment Details

☐ **Cheque or bank transfer**

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: KwaZulu Natal

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch **KILLARNEY** (Branch Code 256205)

AIC #: 62002637025

Invoice due on presentation



011 403 1403
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 011 403 1403

Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

Invoice due and payable 30 Days from invoice date

$47^2 - 20 = 2189$
 $3 \times 1000 + 189 = 3189$
 $7 \times 1000 + 189 = 7189$
 $1. = 2^2 \times 11 \times 29$
 $101 = 2^2 \times 11 \times 29$
 $47^2 - 20 = 2189$

Client

Name _____

Regiments Fund Managers (Pty) Ltd
Att: Tobias Lubell

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

2196

Date _____

30/09/2009

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4180

Invoice No.

1492

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch **KILLARNEY** (Branch Code 256205)

AIC #: 62002637025

Invoice due on presentation



101 Fochs Avenue
 101 Fochs Avenue, Unit 101
 101 Fochs Avenue, Unit 101
 101 Fochs Avenue, Unit 101
 101 Fochs Avenue, Unit 101
 101 Fochs Avenue, Unit 101

Client

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

TAX INVOICE

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

| Hours | Description | Charge | TOTAL |
|-------|------------------------|------------------------|-------------|
| | Consulting Fees 2009 | | |
| | August Management Fees | | R 46,409.07 |
| | | SubTotal | R 46,409.07 |
| | | Disbursements & Travel | |
| | | VAT | R 6,497.27 |
| | | TOTAL | R 52,906.34 |

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



100% SOUTH AFRICAN
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Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

2009/07/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4170

Invoice No.

1488

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due and payable 30 Days from invoice date



1011 10th Avenue, Suite 101
 Johannesburg 2001, South Africa
 Tel: +27 11 403 4078
 Fax: +27 11 403 4079
 Email: info@molelwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

At: Tebogo Leballo

Town

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

Tel

Melrose Arch

2196

(011) 715-0340

Date

2009/07/31

Your Vat #:

4080225978

Our Vat #:

4270177555

Ref #:

REG4150

Invoice No.

1486

| Hours | Description | Charge | TOTAL |
|-------|----------------------|------------------------|-------------|
| | Consulting Fees 2009 | | |
| | July Management Fees | | R 46,210.79 |
| | | SubTotal | R 46,210.79 |
| | | Disbursements & Travel | |
| | | VAT | R 6,469.51 |
| | | TOTAL | R 52,680.30 |

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



011 711 0340
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Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

2009/06/30

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4140

Invoice No.

1484

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



100% SOUTH AFRICAN OWNED
 100% SOUTH AFRICAN EMPLOYED
 100% SOUTH AFRICAN MANAGED
 100% SOUTH AFRICAN FUNDED
 100% SOUTH AFRICAN CONTROLLED

Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

[illegible]

Client

Name _____

Regiments Fund Managers (Pty) Ltd
4th, Tobacco Laboratory

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

2196

Date _____

2009/04/30

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4120

Invoice No.

1472

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

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch: Maseru

Invoice due on presentation



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

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

2009/03/31

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG4110

Invoice No.

1471

| Hours | Description | Charge | TOTAL |
|-------|---------------------------|------------------------|----------------|
| | Consulting Fees 2009 | | |
| | March Outperformance Fees | | R 1,451,502.61 |
| | | SubTotal | R 1,451,502.61 |
| | | Disbursements & Travel | |
| | | VAT | R 203,210.37 |
| | | TOTAL | R 1,654,712.98 |

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



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Client

TAX INVOICE

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

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

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



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Client

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

TAX INVOICE

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation



1011 10th Avenue
 2101 Midway, Suite 101
 Midway, KY 40341
 Tel: 502 441 4000
 Fax: 502 441 4001
 Email: info@molelwane.com

Client

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

TAX INVOICE

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

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

Payment Details

☐ **Cheque or bank transfer**

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

Invoice due on presentation



011 715 0340
 2nd Floor, 3rd Floor, 4th Floor
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch
 (011) 715-0340
 2196

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

(011) 715-0340

2196

TAX INVOICE

Date

2009/02/17

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG3710

Invoice No.

1457

| Hours | Description | Charge | TOTAL |
|-------|------------------------------|------------------------|----------------|
| | Consulting Fees 2008 | | |
| | December Outperformance Fees | | R 1,019,423.00 |
| | | SubTotal | R 1,019,423.00 |
| | | Disbursements & Travel | |
| | | VAT | R 142,719.22 |
| | | TOTAL | R 1,162,142.22 |

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



021 462 4400/4401/4402
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 462 4400
 Fax: +27 11 462 4401
 Email: info@molelwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

2196

(011) 684-2011

Date

2008/12/18

Your Vat #:

4060225976

Our Vat #:

4270177555

Ref #:

REG3410

Invoice No.

1446

| Hours | Description | Charge | TOTAL |
|-------|-----------------------------|------------------------|--------------|
| | Consulting Fees 2008 | | |
| | October Outperformance Fees | | R 197,405.64 |
| | | SubTotal | R 197,405.64 |
| | | Disbursements & Travel | |
| | | VAT | R 27,636.79 |
| | | TOTAL | R 225,042.43 |

Payment Details

Cheque or bank transfer

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

Invoice due and payable 30 Days from invoice date



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Client

TAX INVOICE

Name Regiments Fund Managers (Pty) Ltd
Address Att: Tebogo Leballo
 3rd Floor, Penthouse Unit 4, 4 The High Street
Town Melrose Arch
Tel (011) 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 |
| | | SubTotal | R 41,369.54 |
| | | Disbursements & Travel | |
| | | VAT | R 5,791.74 |
| | | TOTAL | R 47,161.27 |

Payment Details

☐ Cheque or bank transfer

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

Invoice due on presentation



1047 Peka Road, Unit 10
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 1047 Peka Road, Unit 10

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

2196

(011) 684-2011

Date

2008/10/08

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG3007

Invoice No.

1428

| Hours | Description | Charge | TOTAL |
|------------------------|----------------------|--------|---------------------------|
| | Consulting Fees 2008 | | |
| | July Management Fees | | |
| | Overpayment | | |
| | | | R 35,811.91
(R 703.51) |
| SubTotal | | | R 34,908.40 |
| Disbursements & Travel | | | |
| VAT | | | R 4,887.18 |
| TOTAL | | | R 39,795.58 |

Payment Details

Cheque or bank transfer

Name: Molelwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

Invoice due on presentation



105 FORT PROCTOR RD
 1st Floor, Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 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 2008/07/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2806
Invoice No. 1427

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|-------------|
| | Consulting Fees 2008 | | |
| | June Management Fees | | R 35,459.26 |

Payment Details

Cheque or bank transfer

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

| | |
|-----------------------------------|-------------|
| SubTotal | R 35,459.26 |
| Disbursements & Travel | |
| VAT | R 4,964.30 |
| TOTAL | R 40,423.56 |

Invoice due on presentation



507 TROTT ROAD
 2nd FLOOR, SUITE 201, TROTT ROAD
 2101, TROTT ROAD, JHB 2196
 Tel: +27 11 400 4000
 Fax: +27 11 400 4001
 Email: info@molelwane.co.za

Client

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

TAX INVOICE

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

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

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

CONSULTING

9th floor - Mossburn
 11th floor - 5th floor - 11th floor
 11th floor - 5th floor - 11th floor
 11th floor - 5th floor - 11th floor
 11th floor - 5th floor - 11th floor
 11th floor - 5th floor - 11th floor

TAX INVOICE

Client

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

Date 2008/04/25
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG2403
Invoice No. 1387

| Hours | Description | Charge | TOTAL |
|-------|---------------------------|--------|--------------|
| | Consulting Fees 2008 | | |
| | March Outperformance Fees | | R 253,187.66 |

Payment Details

Cheque or bank transfer

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

| | |
|-----------------------------------|--------------|
| SubTotal | R 253,187.66 |
| Disbursements & Travel | |
| VAT | R 35,446.27 |
| TOTAL | R 288,633.94 |

Invoice due on presentation

CONSULTING

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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

TAX INVOICE

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

| Hours | Description | Charge | TOTAL |
|-------|-----------------------|--------|-------------|
| | Consulting Fees 2008 | | |
| | March Management Fees | | R 35,319.58 |

Payment Details

Cheque or bank transfer

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

| | |
|-----------------------------------|-------------|
| SubTotal | R 35,319.58 |
| Disbursements & Travel | |
| VAT | R 4,944.74 |
| TOTAL | R 40,264.32 |

Invoice due on presentation

CONSULTING

2nd Floor - 4th Floor
 2nd Floor - 4th Floor
 2nd Floor - 4th Floor
 2nd Floor - 4th Floor
 2nd Floor - 4th Floor
 2nd Floor - 4th Floor

Client

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

TAX INVOICE

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

| Hours | Description | Charge | TOTAL |
|-------|--------------------------|-----------------------------------|-------------|
| | Consulting Fees 2008 | | |
| | February Management Fees | | R 33,049.20 |
| | | SubTotal | R 33,049.20 |
| | | Disbursements & Travel | |
| | | VAT | R 4,626.89 |
| | | TOTAL | R 37,676.09 |

Payment Details

Cheque or bank transfer

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

Invoice due on presentation

CONSULTING

8511 5011 National Rd
 2100 Wileysburg Rd
 P.O. Box 2587 • Johannesburg 2001
 Tel: +27 11 654 5154
 Fax: +27 11 653 1971
 Web: www.molehwane.co.za

Client

TAX INVOICE

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

(011) 684-2011

2196

Date

2008/05/07

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG2604

Invoice No.

1409

Hours

Description

Charge

TOTAL

Consulting Fees 2008

April Management Fees

R 34,367.09

Payment Details

Cheque or bank transfer

Name: Molehwane Consulting CC

Bank: First National Bank

Branch KILLARNEY (Branch Code 256205)

A/C #: 62002637025

| | |
|------------------------|--------------------|
| SubTotal | R 34,367.09 |
| Disbursements & Travel | |
| VAT | R 4,811.39 |
| TOTAL | R 39,178.48 |

Invoice due on presentation

CONSULTING

854 711 1000 (011)
 11 Schalkville, 1111 Schalkville
 P.O. Box 25605, Johannesburg 2002
 Tel: 011 427 11 100, 011 427 11 101
 Fax: 011 427 11 102, 011 427 11 103
 E-mail: info@moletwane.co.za

Client

Name

Regiments Fund Managers (Pty) Ltd

Address

Att: Tebogo Leballo

Town

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

Tel

Melrose Arch

(011) 684-2011

2196

TAX INVOICE

Date

2008/05/07

Your Vat #:

4060225978

Our Vat #:

4270177555

Ref #:

REG2501

Invoice No.

1407

Hours

Description

Charge

TOTAL

Consulting Fees 2008

January Management Fees

R 31,500.70

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 2015-07-30~~

MINUTES

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

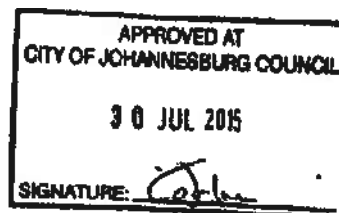
RESOLUTIONS FOR COUNCIL MEETING 30 JULY 2015

**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)



**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 Manager 60 days prior to the Council meeting to approve the contract, undertakes a public participation and consultation with various stakeholders;
- (b) The Municipal Council considers the :
 - i. The projected financial obligations of the proposed contract for each financial year;
 - ii. The comments received from the public and the views and recommendations from the relevant stakeholders;
- (c) The Municipal Council approves the contract exactly as it is to be executed and authorizes the Municipal Manager to sign the contract on behalf of the municipality.

The report is in line with s33 of the Municipal Finance Management

6. FINANCIAL IMPLICATIONS

The financial implication of awarding the bid to Regiments Fund Managers (Pty) Ltd is an annual management fee of 0.24% of the value of the fund excluding statutory, administration fees and outperformance fees.

MINUTES OF THE DECISIONS TAKEN AND/OR RECOMMENDATIONS MADE BY THE EXECUTIVE MAYOR, ASSISTED BY THE MAYORAL COMMITTEE, AT THE MAYORAL COMMITTEE MEETING HELD AT 09:00 ON 23 JULY 2015 IN COMMITTEE ROOM C, 2ND FLOOR COUNCIL CHAMBER WING.

PRESENT

COUNCILLORS :

| | |
|-----------|--|
| P Tau | Executive Mayor |
| M Mokoena | MMC : Corporate and Shared Services |
| G Makhubo | MMC : Finance (Acting Chairperson) |
| R Mathang | MMC : Economic Development |
| C Vondo | MMC : Community Development |
| R Greeff | MMC : Development Planning |
| S Lemao | MMC : Public Safety |
| D Bovu | MMC: Housing |
| M Mfikoe | MMC: Environment and Infrastructure Services |
| N Molwele | MMC: Health and Social development |
| C Walters | MMC: Transport |

OFFICIALS

| | |
|---------------|--|
| Mr G Dumas | Chief Operations Officer |
| Mr R Boqo | Group Chief Financial Officer |
| Mr B Maduka | Group Head: Group Governance |
| Mr M Ruda | Group Head: Legal and Contracts |
| Mr H Phalatse | Acting Group Head: Group Strategy, Policy Coordination and Relations |
| Ms V Shuping | Group Head: CRUM |
| Mr A Selepe | Private Office of the Executive Mayor |
| Mr J Koseff | Private Office of the Executive Mayor |
| Mr T Ehlers | Executive Director: Environment and Infrastructure Services |
| Ms Y Silimela | Executive Director : Development Planning |
| Dr R Bismilla | Executive Director : Health |
| Ms S Nxumalo | Executive Director : Group Audit and Group Assurance Services |
| Mr Khutsoane | Group Corporate and Shared Services |
| Ms L Seftel | Executive Director: Transport |
| Mr R Naidoo | Executive Director: Economic Development |

BY INVITATION

| | |
|-------------------|--|
| Mr M Kau | Acting Managing Director: Johannesburg Road Agency |
| Ms K Umlaw | Director: Office of the City Manager |
| Mr S 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 |

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| Opening and Welcome | The Chairperson declared the meeting open and welcomed all members present at the meeting. |
| Leave of absence | <p>The following members requested leave of absence and granted:</p> <p>Councillors:</p> <p>Executive Mayor ,Cllr P Tau requested to arrive late due to Council business
MMC Mathang requested to be excused at 14:00 due to Council business.
MMC Vondo requested to be excused at 16:00 due to family commitments.</p> <p>Officials</p> <p>Mr G Dumas requested to arrive late due to Council Business</p> |
| Confirming of the agenda | The agenda was confirmed and adopted. |
| Statements and Communications by the Chairperson | <p>LATE SUBMISSION OF REPORTS AND LATE DISPATCHING OF THE AGENDAS</p> <p><i>The acting Chairperson indicated that late submission of reports delayed dispatching of agendas and meeting proceedings. He therefore emphasized that late submission of reports or tabling of reports and late dispatching of agendas was not acceptable.</i></p> <p><i>He requested Group Governance Department to manage the processes of meetings effectively to avoid continuous tabling of reports at the meeting. The acting Chairperson stated that departments must motivate the urgency for any report to be tabled at the Mayoral Committee meeting and the reasons why the report did not follow the due processes.</i></p> <p>NONE RESPONSE TO DECISION TAKEN BY THE CITY</p> <p><i>The acting Chairperson requested departments to respond to the implementation of decisions taken by the City. He indicated that letters would be written to MMC's requesting them to respond on the utilization of panels by their respective departments.</i></p> <p><i>He emphasized the importance of Departments to respond on the utilization of panels and on the progress of the implementation of decisions taken by the City.</i></p> <p>FINAL PUSH/FINAL YEAR OF TERM OF OFFICE</p> <p><i>The acting Chairperson indicated that the City was in the first month of the final year of the term of office. The City needed to push really hard in addressing the challenges and it cannot be business as usual. The City must also accelerate its capex spending.</i></p> <p>ILLEGAL MINING SITES VISIT</p> <p><i>The Office of the City Manager was requested to organize a site visit to the illegal mining sites in Johannesburg. It was proposed that the team must identify high risk areas to be visited.</i></p> |

COJ : MAYORAL COMMITTEE

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(Minutes)

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| Minutes of previous meeting | <p>Minutes of the previous Mayoral Committee held on 11 June 2015.</p> <p>RESOLVED</p> <p>That the minutes of the Mayoral Committee held on 11 June 2015 were considered and approved.</p> |
| Presentation | <p>RESULTS OF THE CUSTOMER SATISFACTION SURVEY 2015</p> <p>The team gave a brief overview on the results of the customer satisfaction survey 2015.</p> <p>Comments:</p> <p><i>The Committee welcomed the presentation on the results of the customer satisfaction survey 2015. It was indicated that 90% of the things that made the community unsatisfied with the City were things that were not of the city's competence.</i></p> <p><i>The City should utilize this as a tool to change people's perception about the City of Johannesburg. The Community of Johannesburg must also learn to take responsibility for their action.</i></p> <p><i>Communication with communities was emphasized to be the most imperative way in dealing with the negative perception about the City of Johannesburg. It was proposed that a team must be established to deal with fundamental issues raised by the survey.</i></p> <p><i>A comprehensive action plan must be developed and presented to the Mayoral Committee on how the City would address issues raised by the customer satisfaction survey 2015.</i></p> <p><i>The City must continue with focusing on changing citizens' negative perception about the City of Johannesburg.</i></p> <p><i>The Committee resolved that a workshop be convened to address issues raised and a way forward or a plan be developed to deal with issues raised prior to the survey being publicised.</i></p> <p>Noted</p> <p>EXPANDED SOCIAL PACKAGE</p> <p>Mr W Zwane gave a brief overview on the expanded social package.</p> <p>Comments:</p> <p><i>The Department of Social Development and Revenue Department must resolve the IT challenges with immediate effect.</i></p> <p><i>The Committee resolved that a meeting be convened between the Revenue Department, Social Development and IT to resolve challenges faced in relation to the Extended Social Package.</i></p> |

Noted

CITY'S RESPONSE TO PUBLIC PROTECTOR BROKEN PROMISES

Mr S Malahlela gave a brief overview on the City's response to public protector broken promises report.

Comments:

The Committee resolved that the report be withdrawn. The City must write to the Public Protector requesting to make a presentation on the City's findings on the broken promises report and to engage further on the matter.

UPDATE ON ECO-MOBILITY FESTIVAL AND FINAL TRANSPORT MANAGEMENT PLAN

Ms L Seftel gave a brief overview on the Eco-Mobility festival and final transport management plan.

Comments:

The Executive Mayor arrived and chaired the meeting thereafter.

The Executive Mayor proposed that the Eco-mobility mobilization must begin internally, within the City of Johannesburg departments in October 2015 prior to the actual event in order to mobilize the City's staff and to create a sense of involvement.

Noted

DESIGN, BUILD, OPERATE AND MAINTAIN AN IN-PIPE TURBINE POWER GENERATION PLANT

Mr L Dhlamini gave a brief overview on the design, operate and maintain an in-pipe turbine power generation plant.

Comments:

The Committee proposed that EISD, Group Finance Department, Supply Chain Management Department, City Power, Joburg Water, Group Legal and Contracts and the Office of the City Manager must convene a meeting to design and finalise the processes on this matter and report back to the Mayoral Committee.

The report must indicate the various approaches or models proposed including time frames, risks and quickest ways to implement the project.

Reports

Resolved as follows

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| ITEM 1 | <p>CHARGING OF EXTERNAL ENGINEERING SERVICE CONTRIBUTIONS FOR HALFWAY GARDENS EXTENSION 54</p> <p>The purpose of the report was to request approval not to charge external engineering contributions for roads but off set such contributions against work undertaken by the developer as per township conditions.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The estimated external engineering service contribution for roads to the value of R1 119 379.84 be offset in full by the Johannesburg Roads Agency. 2. The above resolution shall only apply to the roads contributions and shall not be considered as any entitlement in respect of any other decisions that might be taken in respect of the development. 3. The assets to the amount of R4 389 000.00 be capitalised in the books of the City under the Johannesburg Roads Agency. |
| ITEM 2 | <p>CHARGING OF EXTERNAL ENGINEERING SERVICE CONTRIBUTIONS FOR LASER PARK EXTENSION 32</p> <p>The objective of the report was to request approval not to charge external engineering contributions for roads but off set such contributions against work undertaken by the developer as per township conditions.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The estimated external engineering service contribution for roads to the value of R791 805.61 be offset in full by the Johannesburg Roads Agency. 2. The above resolution shall only apply to the roads contributions and shall not be considered as any entitlement in respect of any other decisions that might be taken in respect of the development. 3. The assets to the amount of R2 345 952.75 be capitalised in the books of the City under the Johannesburg Roads Agency. |
| ITEM 3 | <p>CHARGING OF EXTERNAL ENGINEERING SERVICE CONTRIBUTIONS FOR LASER PARK EXTENSION 32</p> <p>The purpose of the report was to request approval not to charge external engineering contributions for roads but off set such contributions against work undertaken by the developer as per township conditions.</p> <p>IT IS RESOLVED THAT:</p> <ol style="list-style-type: none"> 4. The estimated external engineering service contribution for roads to the value of R791 805.61 be offset in full by the Johannesburg Roads Agency. 5. The above resolution shall only apply to the roads contributions and shall not be considered as any entitlement in respect of any other decisions that might be |

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| | <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> <p>1. That the content of the report be noted.</p> |
| 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> <p>1. That the report be noted</p> |

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| ITEM 11 | <p>REVENUE COLLECTION RATE PERFORMANCE FOR THE COLLECTION MONTH OF MAY 2015 AND BILLING MONTH OF APRIL 2015. DEBTORS LEVELS FOR THE MONTH END OF MAY 2015 AND YTD BILLING LEVELS AS AT 30 APRIL 2015 AND COLLECTION LEVELS AS AT 31 MAY 2015.)</p> <p>The purpose of the report was to inform the Committee of the billing and collection performance for the months under view and the year-to-date performance.</p> <p>Comments:</p> <p><i>The report did not address the City's performance and mitigation measures to be put in place to addressing the challenges faced by the City with regard to poor revenue collection.</i></p> <p><i>The Committee requested that when reports were generated, the purpose of the report must be clearly stipulated and what needed to be addressed thereafter.</i></p> <p><i>Illegal dumping was raised as one of the challenges faced by the City.</i></p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. That the contents of the report be noted. |
| ITEM 12 | <p>YEAR TO DATE CASH MANAGEMENT REPORT AS AT 31 MAY 2015</p> <p>The objective of the report was to inform Committees of the City of Johannesburg (CoJ)'s cash management operations for the month ending 31 May 2015.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The contents of the report be noted. |
| ITEM 13 | <p>PROGRESS ON THE OPERATING BUDGET FOR THE 2014/15 FINANCIAL YEAR FOR THE PERIOD ENDING MAY 2015</p> <p>The objective of the report was to report on the actual performance against the operating budget for the period ending May 2015.</p> <p>Comments:</p> <p>RESOLVED THAT:</p> <p>The contents of this report be noted.</p> |
| ITEM 14 | <p>PROGRESS ON THE CAPITAL BUDGET FOR THE 2014/15 FINANCIAL YEAR FOR THE PERIOD ENDING 31 MAY 2015</p> <p>The purpose of the report was to report performance on the capital budget on the actual performance of the year to date expenditure compared to budget for the period ending May 2015.</p> <p>Comments:</p> |

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| | <p><i>The Committee raised concerns that a report was not a good reflection in terms of the capex spending as of May 2015 and there was a need to improve on capex spending.</i></p> <p><i>Concerns were raised whether departments were spending as per the approved budget.</i></p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The contents of this report be noted. |
| ITEM 15 | <p>PIP- SMART CITY E-LEARNING – EXTENSION AND IMPLEMENTATION OF THE MASSIVE OPEN ONLINE COURSES (MOOCs)</p> <p>The purpose of the report was to inform Mayoral Committee about the implementation of the Massive Open Online Courses (MOOCs) in Community Development in support of the City's e-Learning strategy, seek approval for the extension of the Massive Open Online Varsity (MOOV) eLearning project to 11 additional Community Development facilities through the Vulindlele'eJozi project and, streaming and broadcasting of lectures (live and recorded) in 43 Community Development facilities.</p> <p>Comments:</p> <p><i>The Department was advised that with regard to the request for additional funding they required to follow the budget request processes.</i></p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> [1. That the Mayoral Committee notes the pilot MOOV eLearning project at Sandton and Johannesburg City Libraries; 2. That approval for the extension of MOOV project for the period of 1 year (July 2015 and June 2016), to 11 Community Development additional facilities reflected in attached list through the Vulindlele'ejozi project, be granted ; 3. That massification of eLearning via MOOCs be further extended through streaming of lessons into 43 community development facilities; 4. That the Executive Director Community Development be authorised to sign the Memorandum of Understanding with Harambee regarding the extension of MOOV to additional 11 facilities] |
| ITEM 16 | <p>RESULTS OF THE CUSTOMER SATISFACTION SURVEY 2015</p> <p>The purpose of the report was to report on the results of the 2015 Customer Satisfaction Survey for the City of Johannesburg.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. That the results of the 2015 households' customer satisfaction survey as well as recommendations for improving perceptions, as outlined in the report, be noted. 2. That the results as well as recommendations for improving perceptions be provided to relevant departments and entities to address service delivery challenges. |

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| | <p>3. That the results as well as recommendations for improving perceptions be provided to the relevant stakeholders including the public on request.</p> |
| ITEM 17 | <p>APPROVAL OF THE PORTFOLIO MANAGEMENT AGREEMENT FOR THE APPOINTMENT OF THE REDEMPTION FUND ASSET MANAGERS</p> <p>The purpose of the report was to obtain Council approval to enter into the 5 year Portfolio Management Agreement for the City's Redemption Fund.</p> <p>RESOLVED TO RECOMMEND:</p> <ol style="list-style-type: none"> 1. That the contract, attached hereto as annexure C, to manage the City's Redemption Fund, between the City of Johannesburg and Regiments Fund Managers (Proprietary) Limited, is approved. 2. That the City Manager be authorized to sign the contract referred to in annexure C on behalf of the City. |
| ITEM 18 | <p>REPORT ON MANAGEMENT OF WAYLEAVE BETWEEN JRA AND JOBURG WATER</p> <p>The purpose of the report was to outline the wayleave management process between JRA and Joburg Water.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. That the Mayoral Committee approves the report. |
| ITEM 19 | <p>MARKET OF THE FUTURE IMPLEMENTATION</p> <p>The objective of the report was to inform the Mayoral Committee with a proposed fast tracking approach for Market of the Future.</p> <p>RESOLVED THAT:</p> <p>The report be WITHDRAWN</p> |
| ITEM 20 | <p>CONDONATION ON THE ATTENDANCE OF THE C40 WORKSHOP ON MODERN SLAVERY AND CLIMATE CHANGE AND SYMPOSIUM ON SUSTAINABLE DEVELOPMENT TO BE HELD ON 21 AND 22 JULY 2015 AT THE VATICAN CITY</p> <p>The purpose of the report was to request condonation for the Executive Mayor to attend the C40 Workshop on Modern slavery and Climate Change on 21 July and a Symposium on sustainable development on 22 July to be held at the Vatican City in Italy.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. Mayoral Committee condone the travel of Executive Mayor Councillor Parks Tau and to attend the workshop and symposium on 21 and 22 July 2015 respectively at the Vatican City. 2. That the Executive Mayor be deemed to be on duty during the entire duration of the trip. |

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| | 3. A report be prepared after the trip. |
| ITEM 21 | <p>PROGRESS REPORT ON DECISIONS TAKEN AT THE MAYORAL COMMITTEE IN THE DURING 2014/15 FINANCIAL YEAR: APRIL TO JUNE 2015</p> <p>The objective of the report was inform the Mayoral Committee on the progress made in the implementation of decisions taken at its meetings held from 01 April to 31 June 2015</p> <p>RESOLVED THAT:</p> <p>1. That the report be noted</p> |
| ITEM 22 | <p>FUNDING PLAN FOR MEDIUM TERM CAPITAL BUDGET</p> <p>The objective of the funding plan was to obtain Mayoral and Council approval on:</p> <p>2.1 Long-term Borrowing:</p> <ul style="list-style-type: none"> - Raising the budgeted external borrowing of R3.940 billion, R2.506 billion and R3.000 billion for the 2015/16, 2016/17 and 2017/18 financial years either through issuing a bond or loan or a combination of both in a cost effective manner; <p>2.2 Short-term Borrowing:</p> <ul style="list-style-type: none"> - Providing a new Kelvin bank guarantee in the 2015/16 financial year; - Mending any short term gaps that may arise in the 2015/16, 2016/17 and 2017/18 financial years by accessing either existing/ new short term banking facilities, utilising money market funds from asset managers, issue commercial paper or cash pooling deposits from National Treasury; <p>RESOLVED TO RECOMMEND THAT:</p> <p>1. Long-term Borrowing:
It is recommended that Council approves:</p> <ul style="list-style-type: none"> a) The raising of the budgeted external long-term borrowing of R3.940 billion, R2.506 billion and R3.000 billion for capex spending for 2015/16, 2016/17 and 2017/18 per the approved budget or adjustment/ revised budget b) The raising of the budgeted external long-term borrowing through the loans (bilateral/ DFI) or bonds, green bonds, retail bonds or a combination of either of the funding instruments that are deemed optimal and cost effective c) Establishment of committed long term facilities for financing medium term capital budget for 2015/16 to 2017/18 d) The raising of loan funding from financial institutions or DFI funding. e) Council approve either Land Value capture or Tax Increment Financing or the Establishment of an Infrastructure Fund for diversifying the sources of financing and for alleviating pressure off the City's balance sheet, if any of these are feasible. f) That Council approves the cost of no more than 300 basis points above the government benchmark bond for long term debt. <p>2. Short-term Borrowing:
It is recommended that Council approves:</p> <ul style="list-style-type: none"> a) The procurement of the new Kelvin Bank Guarantee to the sum of up to R349,595,659.24 at a cost of up to 50 basis points for 12 months b) That Council approves the utilisation of up R1.2 billion standby banking |

| | |
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| | <p>facility from Standard Bank that that will be negotiated under the transactional banking offering in 2015/16 financial year and in the period of 01 July 2016 to 29 Sept 2017. The Group Chief Financial Officer must report on any utilisation of the standby facility.</p> <p>c) That Council approves the establishment and utilisation of a new uncommitted standby short term banking facility and the utilisation thereof from one of the following financial institutions: DBSA; ABSA Bank, Nedbank, Rand Merchant Bank and Investec for the 2015/16, 2016/17 and 2017/18 financial years.</p> <p>d) That Council approves the issue of commercial paper of up to R2 billion at a cost of Jibar plus up to 100 basis points in the 2015/16, 2016/17 and 2017/18 financial years to mend short-term gaps that may arise</p> <p>e) The Council approves the utilisation of the National Treasury Cash Polling Deposits to the value of up to R1.5 billion for the 2015/16, 2016/17 and 2017/18 financial years.</p> <p>3. That the City Manager, the Group Chief Financial Officer and the Group Head: Treasury and Financial Strategy be authorised to negotiate and execute all agreements and documents to give effect to the external borrowing requirements.</p> |
| ITEM 23 | <p>BRIEFING ON CONFLICT BETWEEN UBER AND METERED TAXIS</p> <p>The objective of the report was to provide the Mayoral Committee with a briefing on the recent conflict between metered taxis and Uber in the City of Johannesburg.</p> <p>RESOLVED THAT:</p> <p>That the report be noted</p> |
| ITEM 24 | <p>CREDIT RATING STATUS OF THE CITY AFTER REVIEW PROCESS BY FITCH RATINGS</p> <p>The objective of the report was to inform Mayoral and Council of the outcome of the City's credit rating review by Fitch Ratings.</p> <p>RESOLVED THAT:</p> <p>1. The report be noted.</p> |
| ITEM 25 | <p>PROGRESS REPORT ON THE STANDARD BANK WORKING CAPITAL FUND PROGRAMME</p> <p>The purpose of the report was to provide the Committee with a progress report on the Working Capital Fund.</p> <p>RESOLVED THAT:</p> <p>1. The contents of the report be noted.</p> |
| ITEM 26 | <p>POOLED FINANCING MECHANISM AS A METHOD FOR MOBILISING FUNDS FOR CAPITAL EXPENDITURE</p> <p>The objectives of the report was to:</p> <ul style="list-style-type: none"> – Inform Mayoral and Council on the resolutions of the summit that was organised by FMDV in partnership with the City of Johannesburg (CoJ) in |

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| | <p>January 2015 on innovative schemes for financing South African Cities; and
 – Inform Council on the progress to date on Pooled Financing initiative.</p> <p>RESOLVED THAT:</p> <ol style="list-style-type: none"> 1. The contents of the report be noted. |
| 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> <ol style="list-style-type: none"> 1. THAT progress on the EcoMobility World Festival is noted. |

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| | 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 | GPS 2040, Economic Transformation and Value Added offerings | 15 |
| SUB-TOTAL | | 100 |
| Section 7 | | |
| 5 | Prising | 90 |
| Section 6 (e) | | |
| 4 | BSPB status | 10 |
| SUB-TOTAL | | 10 |

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| TOTAL POINTS | 100 |
|--------------|-----|
|--------------|-----|

The table above indicates the allocation of points to be used by the COJ in the assessment of proposals. The proposals are evaluated in terms of functionality as well as the 90/10 preference points system. The evaluation of functionality was set out in terms of the PPPFA Regulations of 2011. Firstly, the assessment of functionality will be done in terms of the evaluation criteria and the minimum threshold referred to above. A proposal will be disqualified if it fails to meet the minimum threshold for functionality as per the RFP invitation. Thereafter, only the qualifying proposals will be evaluated in terms of the 90/10 preference points systems where the 90 points are allocated to price only and the 10 points are allocated to the B-BBEE status of a bidder. The minimum functionality threshold for this RFP has been set at 75 points."

The RFP was advertised and published in the following national newspapers:

1. The Sunday Times;
2. The Sowetan;

In complying with the MFMA, the PPPFA and their Regulations, the RFP was issued on 16th April 2012, starting the competitive bidding process, which closed on 14th May 2012.

With the previous issuance of the RFP in 2011, a compulsory briefing session was held. It was found that the session was not attended by bidders, which was a prime reason for the cancellation of the RFP. A non-compulsory briefing session was thus held on 20th April 2012 at CoJ Treasury offices, outlining and clarifying the City's requirements and expectations in terms of the bidders' responses. Prospective bidders attended the briefing session where clarity was provided on how the responsive bids should read.

At the time of closing on 14th May 2012 twelve (12) bidders submitted proposals.

These bidders were:

1. Nedbank Limited
2. Momentum Asset Management and Basis Points Capital JV
3. Regiments Fund Managers (Pty) Ltd
4. Old Mutual Investment Group (SA) (Pty) Ltd
5. Investec Bank LTD and Portfolio Manager JV
6. The Standard Bank of South Africa LTD

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7. Colourfield Liability Solutions (Pty) Ltd
 8. Sanlam Investment Management (Pty) Ltd
 9. TriAlpha Investment Management (Pty) Ltd, Pamoja Asset Management (pty) Ltd and Celanamix (Pty) LTD, T/A/ Modise Capital (Pty) Ltd Consortium
 10. Rand Merchant Bank, a Division of First Rand Bank
 11. Pan African Asset Management (Pty) Ltd
 12. Stanlib Ltd

3.5 Challenges encountered with the interpretation of the RFP.

Queries were received from the bidders and compiled on the 2nd May 2012. Each query was specifically responded to, and all responses were sent out by 4th May 2012. The queries and responses are shown in Annexure 4.

3.6 Bid Evaluation Committee (BEC)

The Bid Evaluation Committee (BEC) was approved by the City Manager on the 18th May 2012. The proposed BEC members were:

- | | |
|------------------------------|----------------|
| 1. Khomotso Lestsatsi | Treasury |
| 2. Harold van der Westhuizen | Treasury |
| 3. Brenden Petersen | Transportation |
| 4. Nicole das Neves | Legal |
| 5. Fitzgerald Ramaboea | SCMU |
| 6. Sipho Makhanya | JRAS |

The approval noted that Brendan Petersen (JRAS) would be replaced by Bafana Dhlamini (SHU). Due to the unavailability of certain proposed members, the final BEC consisted of:

- | | |
|------------------------------|----------|
| 1. Khomotso Lestsatsi | Treasury |
| 2. Harold van der Westhuizen | Treasury |
| 3. Bafana Dhlamini | SHU |
| 4. Nicole das Neves | Legal |

3.7 Bid Evaluation Process (BEP)

On the 21st May 2012 the Transaction Advisors (TA) and the BEC met so that the TA could present the template for the scoring in respect of Functionality. All the BEC

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This section determines the bidders' experience specifically in respect to Sinking Fund management, and looks at years of experience, sizes of funds under management, as well as the performance of the funds.

This section specifically relates to the previous experience in undertaking Sinking Funds with Redemption. During the evaluation it emerged that three of the respondents had no experience in managing sinking funds per se. The issue of the experience in undertaking Sinking Funds was debated at length during the discussion held by the TA and the City of Johannesburg Treasury. Given the size of the fund at approximately Two Billion Rand (R2bn), it was noted that sufficient caution needed to be exercised in ensuring that the Fund Manager has the right skills to undertake the management thereof. While there was no doubt that the various fund managers would present their ability to manage the large scale funds, the need was explicit to manage Sinking Funds with redemption as this was key to the fund of the City of Johannesburg.

3.9.4 Skills and availability of resources

This section examines the skills and experience of the individual team members, and determines the level of qualification of the fund manager as well as the levels of qualification and experience of the support team. The institutional capacity of the bidder is also examined, and looks at the specific team members as well as the back office functions in terms of research, risk and compliance, report examples and performance calculations.

All the respondents had similar scores in this regard.

3.9.5 GDS 2040, Economic Transformation and Value Added Offerings

This section examines whether the bidder provides a comprehensive plan to partner with the City in pursuit of its Growth and Development Strategy (GDS 2040) and Economic Transformation. The section also examines whether the bidders commit to undertaking value added offerings to the CoJ in terms of training programmes, structural reviews funding programme reviews and changes if necessary and the assessment of Enterprise wide risk management for the City.

Three of the respondents had similar scores on the evaluation, but one respondent achieved a significantly higher score due to:

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- the provision of a comprehensive plan to partner with the City in pursuit of its Growth and Development Strategy (GDS 2040) and Economic Transformation, and
- the respondent indicating in specific terms how it will support the economic transformation policy framework for the duration of the envisaged contract.

3.9.6 Summary of the Functional Evaluation

A summary of the functional evaluation scores is shown in the table below.

| Proposal A 465: Sinking Fund Evaluation Template | | | STANLIB | Regiments | Coloured | Paul Alden |
|--|---|------------|---------|-----------|----------|------------|
| Part | Criteria Description | Max points | Average | Average | Average | Average |
| Part A | Understanding of TOR, Strategy, Approach and Methodology, Benchmarks and Fund Transition Management from the current Fund Manager | 30 | 6.0 | 28.3 | 21.6 | 22.0 |
| Part B | Governance and Risk Management | 10 | 4.0 | 9.8 | 8.9 | 8.4 |
| Part C | Proposer's Track Record in Fund Management | 30 | 2.0 | 28.8 | 2.0 | 1.8 |
| Part D | Skills, availability of resources | 15 | 10.8 | 14.3 | 11.8 | 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 |

3.9.7 Conclusion by the BEC based on the evaluation criteria.

In reviewing the composite scores, it was noted that the sections where three of the respondents failed to score adequately specifically related to the previous experience in undertaking Sinking Funds with Redemption. It was also noted that none of the three companies had any experience in managing sinking funds per se. The issue of the experience in undertaking Sinking Funds was debated at length during the discussion held by the TA and the City of Johannesburg Treasury. It was noted that given the size of the fund being at Two Billion Rand (R2bn), sufficient caution needs to be exercised in ensuring that the Fund Manager has the right skills to undertake the management thereof.

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While there was no doubt that the various fund managers would present their ability to manage the large scale funds, the need was explicit to manage Sinking Funds with redemption as this was key to the fund of the City of Johannesburg. ~~Of importance to note are the funds under management by the City of Ekurhuleni, where the fund has been split into smaller bands and given to several fund managers. It has been noted that the lack of experience of managing sinking funds with redemptive clauses are posing some real difficulty for the Ekurhuleni Metro.~~ Based on the risk identified, consensus was reached that key criteria for the chosen fund manager should be experience in the management of sinking funds that were created for the redemption of bonds listed on the same exchange where CoJ Bonds are listed. Credit would be given to that fund manager since it could easily be verified that the said funds do have a redemption status as required in the terms of reference. Of the thirty points (30) allocated in this section the average score achieved was eight (8), with one respondent achieving 28.8, and the rest 2.0.

Another section where many of the respondents failed to score adequately related to the GDS 2040, Economic Transformation and Value Added Offerings. Of the fifteen points (15) allocated to this section the average score attained by the same three companies in the previous section was four (4).

Only one bidder met the required threshold of 75% on the functionality scoring, i.e. Regiments Fund Managers. This bidder therefore goes to the next round of evaluations in terms of the PPPFA preference points scoring system.

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3.9.8 Pricing of all bidders on products and services

The table below shows the points allocated to each qualifying bidder on the pricing of products and services evaluation.

| | | | Successful Bidder | Qualifying Bidders | | |
|------------------------------------|-------------|---------|-----------------------------------|---|--|-------------|
| | | | Regiments Fund Managers (Pty) Ltd | Colourfield Liability Solutions (Pty) Ltd | Pan African Asset Management (Pty) Ltd | Stanlib Ltd |
| Management Fee in Rands (excl Vat) | Lower Limit | R1 bn | 2,500,000 | 1,800,000 | 27,300 | 3,500,000 |
| | Upper Limit | R1.3 bn | 3,250,000 | 2,340,000 | 3,545,145 | 4,550,000 |
| Management Fee as a % | | | 0.25% | 0.18% | 0.273% | 0.35% |
| Points for price | | | 90 | n/a | n/a | n/a |

In terms of the Regulations 6 (1-5) of the PPPFA Regulations of 2011, Regiments Fund Managers, being the only bidder to make through the functional evaluation stage will automatically obtain 90 points for price.

The BEE points were allocated as follows were calculated based on the Bidder's B-BBEE level status ranking. The following table was used to allocate points:

| B-BBEE Status Level | Points Allocated |
|---------------------------|------------------|
| Level 1 | 10 |
| Level 2 | 9 |
| Level 3 | 8 |
| Level 4 | 5 |
| Level 5 | 4 |
| Level 6 | 3 |
| Level 7 | 2 |
| Level 8 | 1 |
| Non-compliant contributor | 0 |

The total points were then arrived at by adding the Pricing points and BEE points together, with the winning bidder being the one who scores the highest number of points.

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For completeness and for ease of comparison, the table below shows also 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 | Stanlib Ltd | Monetary Asset Management & Capital | Old Mutual Investment Group | Invested Bank & Portfolio Manager | Standard Bank of South Africa | |
| Management Fee in Rand (excl Vat) | Lower Limit | R1 bn | 1,800,000 | 27,300 | 3,500,000 | 500,000 | 1,350,000 | 3,500,000 | not indicated | |
| Management Fee as a % | Upper Limit | R1.3 bn | 2,340,000 | 3,545,145 | 4,550,000 | 650,000 | 1,755,000 | 4,550,000 | not indicated | |
| | Excess Performance Fee % | | 0.25% | 0.273% | 0.35% | 0.05% | 0.135% | 0.35% | not indicated | |
| | Lowest fee | | 25% | | | 18% | | | | |
| | Highest Fee | 0.00% | | | | | | | | |
| | Median Fee | 0.25% | | | | | | | | |
| | Average Fee | 0.23% | | | | | | | | |

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4. FINAL SCORE UNDER THE PPPFA PREFERENCE POINTS SYSTEM

In terms of the Regulations 6 (1-5) of the PPPFA Regulations of 2011, Regiments Fund Managers, being the only bidder to make through the functional evaluation stage will automatically obtain 90 points for price.

The points scored by this bidder for preference, allocated in terms of the bidder's B-BBEE verification scorecard is 8.

Therefore the total points scored by this bidder for this evaluation is 98.

5. POLICY IMPLICATIONS

The results contained in the report are in accordance with the provisions of the SCM Policy of CoJ, Municipal Supply Chain Management Regulations and the PPPFA Regulations of 2011.

The award must be reported to the National Treasury as per the SCM policy (section 10(6) (i)) regarding contracts awarded with a duration extending beyond three years.

The award must be published on the City's website.

6. LEGAL AND CONSTITUTIONAL IMPLICATIONS

The provisions of Section 33 of the MFMA, regarding contracts with future budgetary implications must be adhered to.

7. FINANCIAL IMPLICATIONS

The financial implication of awarding the bid to Regiments Fund Managers (Pty) Ltd is an annual management fee of 0.25% of the value of the fund excluding statutory fees. At a fund value of R1.3bn, this equates to a fund management fee of R3.25M annually. This has been budgeted for.

8. COMMUNICATION IMPLICATIONS

Communications will be sent out to unsuccessful bidders, once the preferred bidder has been notified of the award and negotiations and contracting have been concluded.

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9. OTHER DEPARTMENTS/BODIES CONSULTED

Supply Chain Management
Legal and Compliance
Advisors - Deloitte

10. RECOMMENDATION

IT IS RECOMMENDED THAT:

- a) In terms of the PPPFA of 2000, read with its Regulations of 2011, the bid is awarded to Regiments Fund Managers, who is the bidder with the highest total number of points
- b) The Executive Adjudication Committee authorises the Director Treasury to enter into negotiations with the preferred bidder and to contract with the bidder for a five year period, should negotiations prove to be successful
- c) The Executive Adjudication Committee authorises the Director Treasury to negotiate among other points provided by the Advisors (Deloitte), which include pricing, governance, value add proposition and risk management.
- d) That the Acting ED: Finance and Director: Treasury, in consultation with the Director: Legal and Compliance be granted authority to facilitate the signing of any documents relating to the appointment of Regiments Capital.

KHOMOTSO LETSATSI
DIRECTOR: TREASURY
TEL: 011 242 1043

MS. LUNGELWA SONQISHE
ACTING EXECUTIVE DIRECTOR FINANCE

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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

Col Liability Redemption Fund (Sinking Fund) – Risk Matrix

liabilities can be met. An appropriate benchmark would be any of ALBI, STEFI, JIBAR or GOVI adjusted as follows:

Step 1: Calculate the monthly average performance in excess of any of the above benchmarks over the last 5 years.

Step 2: Subtract a fixed percentage, e.g., 50bps (depending on negotiations) from this average to arrive at the applicable benchmark. For example, the benchmark can be $ALBI + 1.5\%$, where $1.5\% = \text{Average monthly performance of the Fund for the last 5 years above benchmark minus 50bps}$

This will ensure that the chosen benchmark is clear and unambiguous, and fair given the past performance of the fund.

One major challenge of the above approach is that the duration of the liability portfolio will be decreasing whilst the duration of the benchmark index may not necessarily decrease as new bonds are listed on the Bond Exchange. To address this, the benchmark arrived at using the above approach can be calculated on a *rolling 5 year basis*, i.e., using the average performance of the portfolio for the preceding 5 year period in any given year where the benchmark is calculated.

Conclusion

A flat fee structure is beneficial to the client because it ensures the manager is rewarded only for coming up with an immunization strategy which guarantees that the client's liabilities are met as and when they fall due. The absence of a performance fee discourages the Asset Manager from taking unnecessary risk in order to boost their fee income. On the flip side, a performance fee will motivate the Manager to put best effort in managing the fund and ensuring it meets its objectives and benchmarks. The client should strike a balance with the Manager on the two when negotiating the SLA.

Annexure 4:

Queries and Responses

QUERIES AND RESPONSES

COJ SINKING FUND: RFP A 465

| Date Query Received | Date Response Sent To Bidder | Query | Response |
|---------------------|------------------------------|--|--|
| 02/05/2012 | 03/05/2012 | 1. How frequently are sinking fund contributions currently made to the COJs sinking fund? | Frequency of contributions will be a function of the modeling exercise done by the Fund. At a minimum, contributions will be made biannually. |
| 02/05/2012 | 03/05/2012 | 2. Re 5.1 f) (page 10): Please can you provide a list of the assets being managed by the current fund manager so that we can adequately address how the transition will be implemented? If a list is not possible, please indicate:
a. Rand value of assets held
b. Asset classes held
c. Credit rating of the instruments
d. Approximate duration by instrument | a. R2 billion indicatively
b. Fixed income assets and money market
c. All assets are investment grade
d. The duration is available. However, the City expect bidders to utilize the NPV of the assets of R2 billion for modelling purposes. |

| Date
Query
Received | Date
Response
Sent | Query | Response |
|---------------------------|--------------------------|---|--|
| 02/05/2012 | 03/05/2012 | 3. Re 5.1 h): 5 th bullet. Please indicate what performance calculations are required? | <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)
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



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 |
| | | | | | 1,139,519.54 |

| Opening Date | Closing Date | | | Total Due |
|--------------|--------------|----------|--------------|--------------|
| 90+ Days | 60+ Days | 30+ Days | Current | |
| - | - | - | 1,139,519.54 | 1,139,519.54 |

Sibusiso Tshikovhi

From: Eric Wood
Sent: Monday, 30 August 2010 12:30
To: Rose Mabusela
Subject: FW: Emailing: Outperformance June 2010
Attachments: Reg4320_Invoice_OF.pdf; Regiments_Statement 28_July_2010.pdf



Eric Wood
Executive Director
91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: ericw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 16831 Reg. No. 2004/023761/07

From: Geoff Makhubo [<mailto:geoffm@molelwane.co.za>]
Sent: 30 August 2010 12:30 PM
To: Eric Wood
Subject: FW: Emailing: Outperformance June 2010

Dear Eric

Please find our Invoice and Statement. We are a bit low on cashflow for our month end commitments. I will appreciate if the transfer can be done today

I will send on a separate email a letter from the ANC discussed with Litha on the donation of R 200,000 to R 250,000 that was needed urgently into the ANC account. I will appreciate your urgent response.

Regards,

Geoff Makhubo

-----Original Message-----
From: Angela Leboa [<mailto:angela@molelwane.co.za>]
Sent: 30 August 2010 12:25

To: 'Geoff Makhubo'
Subject: FW: Emailing: Outperformance June 2010

Angela Leboa
Molelwane Consulting CC
011 403 0444 (Tel)
011 403 0475 (Fax)
email: angela@molelwane.co.za
'Be kinder than necessary
because everyone you meet is fighting some kind of battle.'

-----Original Message-----
From: Angela Leboa [mailto:angela@molelwane.co.za]
Sent: 16 August 2010 01:04 PM
To: 'Rose Mabusela'
Subject: RE: Emailing: Outperformance June 2010

Angela Leboa
Molelwane Consulting CC
011 403 0444 (Tel)
011 403 0475 (Fax)
email: angela@molelwane.co.za
'Be kinder than necessary
because everyone you meet is fighting some kind of battle.'

-----Original Message-----
From: Rose Mabusela [mailto:RoseM@regiments.co.za]
Sent: 16 August 2010 11:44 AM
To: Angela Leboa
Subject: Emailing: Outperformance June 2010

<<Outperformance June 2010.pdf>> Hi
Attached please find our outperformance invoice for June, I am going to send
you the July management fee calculations soon.

Regards,
Rose

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.

[avast! Antivirus](#): Inbound message clean.

Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 12:29:33 PM
avast! - copyright (c) 1988-2010 ALWIL Software.

[avast! Antivirus](#): Outbound message clean.

Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 12:30:02 PM
avast! - copyright (c) 1988-2010 ALWIL Software.

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 16831 Reg. No. 2004/023761/07

From: Geoff Makhubo [mailto:geoffm@molelwane.co.za]
Sent: 30 August 2010 12:30 PM
To: Eric Wood
Subject: FW: Emailing: Outperformance June 2010

Dear Eric

Please find our Invoice and Statement. We are a bit low on cashflow for our month end commitments. I will appreciate if the transfer can be done today

I will send on a separate email a letter from the ANC discussed with Litha on the donation of R 200,000 to R 250,000 that was needed urgently into the ANC account. I will appreciate your urgent response.

Regards,

Geoff Makhubo

-----Original Message-----
From: Angela Leboa [mailto:angela@molelwane.co.za]
Sent: 30 August 2010 12:25
To: 'Geoff Makhubo'
Subject: FW: Emailing: Outperformance June 2010

Angela Leboa
Molelwane Consulting CC
011 403 0444 (Tel)
011 403 0475 (Fax)
email: angela@molelwane.co.za
'Be kinder than necessary
because everyone you meet is fighting some kind of battle.'

-----Original Message-----
From: Angela Leboa [mailto:angela@molelwane.co.za]
Sent: 16 August 2010 01:04 PM
To: 'Rose Mabusela'
Subject: RE: Emailing: Outperformance June 2010

Angela Leboa
Molelwane Consulting CC
011 403 0444 (Tel)
011 403 0475 (Fax)
email: angela@molelwane.co.za
'Be kinder than necessary
because everyone you meet is fighting some kind of battle.'

-----Original Message-----
From: Rose Mabusela [mailto:RoseM@regiments.co.za]
Sent: 16 August 2010 11:44 AM
To: Angela Leboa
Subject: Emailing: Outperformance June 2010

<<Outperformance June 2010.pdf>> Hi

Attached please find our outperformance invoice for June, I am going to send you the July management fee calculations soon.

Regards,

Note: To protect against computer viruses, e-mail programs may prevent sending or receiving certain types of file attachments. Check your e-mail security settings to determine how attachments are handled.

[avast! Antivirus](#): Inbound message clean.

Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 12:29:33 PM
avast! - copyright (c) 1988-2010 ALWIL Software.

[avast! Antivirus](#): Outbound message clean.

Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 12:33:52 PM
avast! - copyright (c) 1988-2010 ALWIL Software.

Sibusiso Tshikovhi

From: Eric Wood
Sent: Monday, 30 August 2010 15:35
To: Rose Mabusela
Subject: FW: ANC Donation request
Attachments: Sponsorship Letter_Regiments.pdf



Eric Wood
Executive Director
91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: ericw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 16831 Reg. No. 2004/023761/07

From: Geoff Makhubo [<mailto:geoffm@molelwane.co.za>]
Sent: 30 August 2010 12:33 PM
To: Eric Wood
Subject: FW: ANC Donation request

From: Geoff Makhubo [<mailto:geoffm@molelwane.co.za>]
Sent: 18 August 2010 18:31
To: 'lithan@regiment.co.za'
Subject: ANC Donation request

Dear Litha

Please find a donation request letter as discussed

Regards,

Geoff

[avast! Antivirus](#): Inbound message clean.

Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 12:33:25 PM
avast! - copyright (c) 1988-2010 ALWIL Software.

[avast! Antivirus](#): Outbound message clean.

Virus Database (VPS): 100830-0, 2010/08/30
Tested on: 2010/08/30 03:34:40 PM
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Sibusiso Tshikovhi

From: Eric Wood
Sent: Friday, 19 November 2010 12:36
To: Niven Pillay
Attachments: Geoff Makhubo Briefing.docx



Eric Wood
Executive Director
91 Central Street, Houghton 2198 Postnet Suite 25, Private Bag X11, Birnam Park 2015
Tel: +27 11 715 0300 Direct: +27 11 715 0339 Fax: +27 11 715 0352
Mobile: +27 83 626 0857 E-mail: ericw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 16831 Reg. No. 2004/023761/07

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Virus Database (VPS): 101118-2, 2010/11/18
Tested on: 2010/11/19 12:35:37 PM
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1. Loan to COJ from DBSA

- a. Stalled because Parks made some negative comment re the pricing
- b. In fact, pricing is 45 basis points better than DCM pricing
- c. R1 billion of 20 year funding provides a better Asset-Liability match for COJ than the DCM alternative
- d. Direction needs to be provided to Treasury to proceed with this loan

2. Interest Rate Hedge

- a. Seeks to convert existing floating rate exposure to fixed at optimal all time low yield curve
- b. Will protect COJ from interest rate increases in the imminent business cycle upturn
- c. Treasury has approved the transaction in principle, needs mandate from Mayoral Committee

3. Fund Management Fee (3rd Quarter 2010)

- a. Amount of R27m (VAT inclusive) due to Regiments Fund Managers, Molelwane and JP Morgan, has been withheld by Treasury on JPC instructions
- b. JPC alleges that this is in accordance with the surety agreement provided by Regiments Capital for the obligations of Cedar Park Properties (Kgoro Consortium)
- c. In terms of the agreements between JPC/COJ and the Kgoro Consortium, there are no funds due until transfer (which has not taken place yet), if transfer had taken place, JPC would have first had to summon the Kgoro Consortium, and fully excused before the surety become executable
- d. Further, these funds are due by COJ to totally different parties to the debtor or the surety
- e. Therefore, the withholding of these funds is unlawful and needs to be released forthwith

4. Sinking Fund Tender

- a. Needs to be adjudicated and appointment needs to be made
- b. The issue around splitting the mandate between two managers needs to be killed
- c. Cannot be done due to counterparty, risk limits and lack of risk consolidation capacity within COJ Treasury

5. JPC Property Fund Tender

- a. Needs to be adjudicated and appointment needs to be made



Taj Printers

12 Golden Drive, Morehill Benoni.
Tel: (011) 425-0450 Fax: (011) 425-0458
Reg. No. 1994/024356/23 VAT Reg. No. 4060121789

Proforma/ Tax Invoice

Date: 04/05/2011
Page: Page 1 of 1
Invoice No: 34,473

Invoice:

ANC Johannesburg

VAT REG NO:

Deliver To:

Tel No:
Fax No:
Cell No: 0835364297

| ACCOUNT NO: | ORDER NO: | Tax % | WT |
|-------------|-----------|-------|-------|
| ANCJ01 | Miranda | 14.00 | 24215 |

| Quantity | Description | Unit Price | Nett Price |
|------------|--|------------|------------|
| 100,000.00 | Posters A1 full colour s/sided CANDIDATE (130 candidates) .Complete Layout & Design to be done by us. | 3.93 | 393,163.33 |

E & O.E.

Payment terms strictly 30 days nett.

Received by: _____ Date: _____

Print name: _____

| | |
|------------|--------------|
| Sub total: | R 393,163.33 |
| Disc. %: | 0.00 |
| Sub-Total | R 393,163.33 |
| Tax: | R 55,042.87 |
| Total: | R 448,206.20 |

Sibusiso Tshikovhi

From: Rose Mabusela
Sent: Thursday, 05 May 2011 13:42
To: Litha Nyhonyha
Cc: Eric Wood
Subject: RE: Taj Printers C/o Litha

Will do, Xolisa will bring a requisition for signature.

Regards,
Rose

From: Litha Nyhonyha
Sent: 05 May 2011 01:12 PM
To: Rose Mabusela
Cc: Eric Wood
Subject: Fwd: Taj Printers C/o Litha

Hi Rose
Please process payment as discussed and copy Geoff of proof of payment.

Sent from Litha's iPhone

Begin forwarded message:

From: Geoff Makhubo <geoffm@molelwane.co.za>
Date: 05 May 2011 2:21:26 SAST
To: Litha Nyhonyha <LithaN@regiments.co.za>
Subject: Fwd: Taj Printers C/o Litha

Broer

Please find the second invoice; I have asked that they address it to Regiments Capital. Can u please facilitate payment on the mean tome and send me proof of payment

Regards

Geoff

Sent from my iPhone

Begin forwarded message:

From: "Miranda Komane" <mirandak@webmail.co.za>
Date: 04 May 2011 20:28:59 SAST
To: <geoffm@molelwane.co.za>
Subject: Fw: Taj Printers C/o Litha

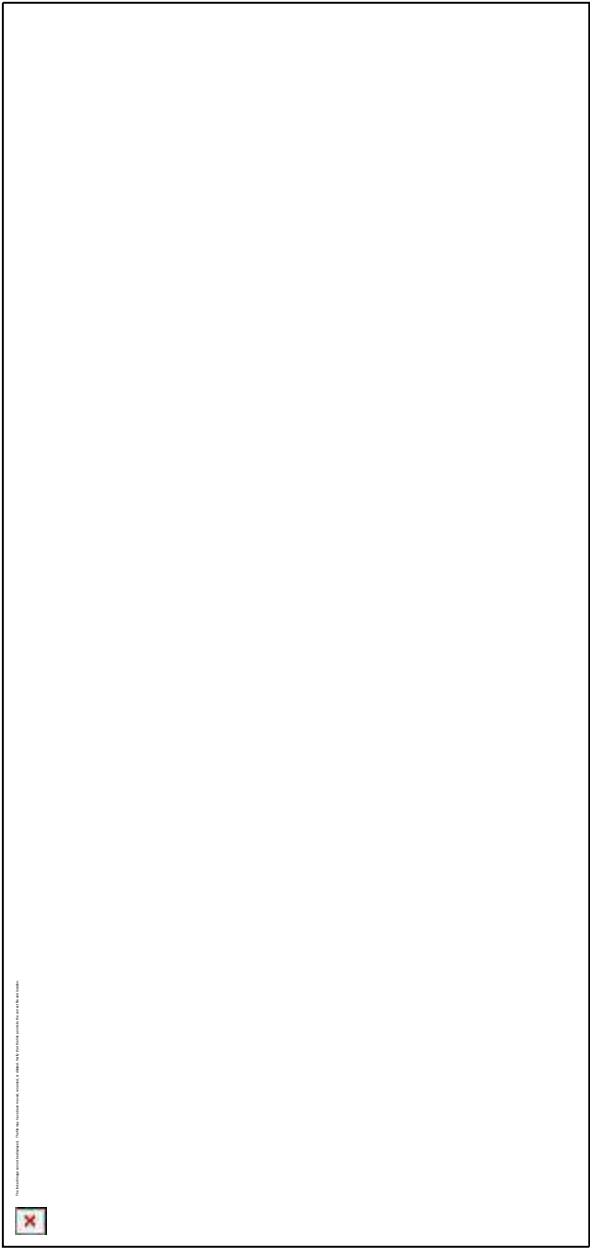
Original Message

Subject: FW: C/o Litha
From: "Sajid Shahaboodien"
Date: Wed, 4 May 2011 14:21:35 +0200

Regards

Sajid Shahaboodien

0114250450 (Office)



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

South Africa premier free email service - webmail.co.za



For car, home, business and life insurance.

CLICK HERE
FOR MORE >>

T's & C's APPLY
FSP (896)

--
This message has been scanned for viruses and dangerous content by **Pinpoint Securemail**, and is believed to be clean.



SEEMA PRINTING

You name it, we'll print it
For all your printing requirements

Reg. No. 2003/059185/23
VAT No. 4210209054

PO Box 16563
Doornfontein 2028
E-mail: seema4@telkomsa.net

5 Beacon Rd, cnr. Staid
Unit 6C, 6th Floor
Access City Building
New Doornfontein
Tel: (011) 402 6118
Fax: (011) 402 6115
Cell: 082 685 1909

Caps

T-Shirts

Golf Shirts

CONFERENCE
BAGS

Stickers

BANNERS

Dry Macs

Tax invoice no2011 - 314

Job no 2011 - 314

order no

10/05/2011

Regiments Capital
3rd floor. Penthouse unit 4
4 the High street
Melrose arch 2196
VAT 4060225978

| Item Description | Qty | Unit price | Total |
|------------------|------|------------|------------|
| T-shirts printed | 7250 | 23.00 | 166 750.00 |

Total: R166 750.00
Vat: R23 345.00
Grand total: R190 095.00

Banking details
Absa bank
Acc no 4063901918
Branch code 420-741

Yours faithfully

Tokomi Seema
082 685 1909

Sibusiso Tshikovhi

From: Litha Nyhonyha
Sent: Saturday, 14 May 2011 10:52
To: Rose Mabusela
Cc: Eric Wood
Subject: Fwd: FW:
Attachments: Seema Printers Invoice.pdf; ATT00001..htm

Hi Rose
Find below self explanatory email from Geoff.

Sent from Litha's iPhone

Begin forwarded message:

From: Geoff Makhubo <geoffm@molelwane.co.za>
Date: 11 May 2011 22:45:32 SAST
To: Litha Nyhonyha <LithaN@regiments.co.za>
Subject: FW:

Heita Broer

Please find another (final) invoice for T shirts. I will appreciate if it can be processed soonest

Please join us at the Siyaqoba Rally on Sunday. If available; I will forward the tickets on Friday

Thanks

Geoff

From: Miranda Komane [mailto:mirandak@webmail.co.za]
Sent: 11 May 2011 20:39
To: geoffm@molelwane.co.za
Subject: Fw:

Hi ,

Please find the part invoice for shirts

Regards!

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T's & C's APPLY
FSP (896)

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PROTEA HOTEL WANDERERS

Cnr Corlett Drive and Rudd Road, Illovo, 2195, South Africa
PO Box 1000, Northlands, 2115, South Africa
Tel: +27 (0) 11 770 5500 Fax: +27 (0) 11 770 5555
Email: meeting@phwanderers.co.za
Internet: www.proteahotels.com

VAT reg no: 4500176963

| Group Name | Venue | Arrival | Depart |
|---|-----------------|-----------|-----------|
| ANC Greater Joburg Region
No 12 Newtown Street
Mashalltown
CBD Johannesburg | Wanderers 1 & 2 | 11-Feb-12 | 12-Feb-12 |
| Billing Address
Attention: Ntombifuthi
Tel: 011 628 4541
Email: NtombifuthiV@joburg.org.z | | | |

| | | | | |
|-----|---------------------------|--|----------|----|
| 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 : 11th February 2012
Depart : 12th February 2012

RATES: BED AND BREAKFAST

R915.00 Bed and Breakfast per night, per room in single accommodation

R1070.00 Bed and Breakfast per night, per room in double accommodation

THE ABOVE RATES INCLUDES:-

- Include Vat of 14%
- Exclude 1% Tourism Levy
- Full English Breakfast
- Are net and non Commissionable
- Are only Valid for the above Period Only
- Are valid for Standard rooms only
- Are subject to availability of rooms in this rate

DINNER REQUIREMENTS

Buffet Braai Dinner

R150.00 per person

Beverage

R2000.00

Arthur's Road, Sea Point, 7981, RSA • P.O. Box 27, Sea Point 7990 • Telephone: 021 4430 4090
 Department Telefax Numbers: Protea Hotels (021) 4430 5101 • 4430 5102
 South Africa Central Reservations: Telephone: 027 673 4991/5591 • Fax: 027 673 430 5450
 Central Reservations 0861 11 9000 • E-mail: info@proteahotels.co.za • Internet: <http://www.proteahotels.co.za>
 Chairman: Oupa J. Mchik • Managing Director: Arthur C. Gillis • S.S. Scherf
 Directors: G. Brand • P. Bekker • P. Bryer • W. Fourie • C. Haffner • C. Kruger • A. Meyer • P. Meyer • R. Mouton • R. Schreiner
 Protea Hotels Trading Office: 112 King St., 2001 2012/2013

CONFERENCE REQUIREMENTS

Dates : 11th –February 2012
 Delegates : 60
 Seating : School Room
 Venue : Wanderers 1 & 2
 Times : 08.00am – 17.00pm
 Equipment : STANDARD

Rates

Full Day Conference Package
 R 345.00 per delegate, per day

Beverage
 R25.00 per delegate, per day

Halaal/Kosher Surcharge
 R 150.00 per person

Data Projector:
 Included in above rate, should one be required please advise.

In order to facilitate your pre-planning, we would like to bring the following points to your attention:

1. Should the above meet with your approval, please sign and return this CONTRACT LETTER by **08 February 2012**. If the signed copy of the contract letter is not received by this date, the hotel reserves the right to release any / all arrangements as stipulated in this letter, at which time you will be notified in writing.

2. **DEPOSIT / PAYMENT REQUIREMENTS**

- 2.1 **AFRICAN NATIONAL CONGRECE GREATER JOBURG REGION** will be responsible for a **100% FULL PREPAYMENT** to be paid DIRECT to the hotel on or before **09 February 2012**. The Hotel, however, reserves the right to require payment of the aforementioned deposit prior thereto in special circumstances.
- 2.2 Hotel's details, for payments:

BANK : FIRST NATIONAL BANK
 BRANCH : ROSEBANK
 BRANCH CODE : 253305
 ACCT NO : 6201 2071 825

Please fax a copy of your deposit slip to the hotel at fax number 0866131357 once payment has been made. Please include your Company Name and the date of your booking.

- 2.3 Should any of the payments not be received timeously, the hotel will notify you in writing that you have a further seven working days to make payment. Should payment still not be received, the hotel reserves the right to release all or some of the rooms, provided that the hotel holds

those number of rooms which is proportional to payment received.

3. Any further outstanding amounts should be settled on presentation of the invoice on departure from the Hotel.
4. **AFRICAN NATIONAL CONGRECE GREATER JOBURG** will be responsible for full payment of all accounts unless otherwise instructed.
- 4.1 Should you have authorised credit facilities with **PROTEA HOTEL WANDERERS** in place; clauses 2.1, 2.2 and 3 do not apply. Please forward a copy of a signed company order / voucher direct to the hotel on or before 30 days prior to arrival.
5. On or before **09 February 2012** your final rooming list/function requirements will be required by the hotel. Please send these details **DIRECT** to the hotel concerned.
6. **CANCELLATION FEES**

Up to 60 days prior to arrival, 100% of rooms / conference facilities / catering arrangements reserved / delegate attendance may be cancelled with no cost.
Up to 30 days prior to arrival, 50% of rooms / conference facilities / catering arrangements reserved / delegate attendance may be cancelled with no cost.
Up to 7 days prior to arrival, 10% of rooms / conference facilities / catering arrangements reserved / delegate attendance may be cancelled with no cost.
7 days to 0 days prior to arrival, 100% cancellation fee will apply on rooms / delegate attendance/ conference facilities / catering arrangements reserved.

The above review dates have been devised in the hope of developing mutual understanding and professionalism, to establish whether or not rooms should be released back to the hotel, in order to safeguard our mutual interests and prevent losses.

7. ADDITIONAL TERMS & CONDITIONS

- 7.1 All invoices shall be due and payable upon presentation. Queries in respect of specific invoices shall not affect immediate payment of any other outstanding amounts. Any amount payable by the client to the Hotel in terms of this agreement and not paid on due date, shall accrue interest at 2% (two percent) above the prime bank overdraft rate as advised by the Hotel's Bankers.
- 7.2 The Hotel reserves the right to cancel any booking forthwith and without liability on its part in the event of any damage to, or destruction of the allocated rooms by fire, vis major act of God, any shortage of labour or food supplies, strikes, lockouts, and industrial unrest, or any other causes beyond the control of the Hotel which shall prevent it from performing its obligations in connection with any booking. In these circumstances, every effort will be made to accommodate the booking at another Protea Hotel Group establishment.
- 7.3 The Hotel reserves the right to change the name and location of the clients previously designated function room upon having given reasonable notice to do so.
- 7.4 The provision of standard operating apparel and/or equipment for, e.g., linen used by the Hotel shall be dependent on availability at no extra charge.

- 7.5 Neither the Hotel nor its agents or employees shall be liable for any damages or loss which may be caused to any of the goods of the client, its employees or invitees brought into the premises for whatever reason, not to any injury or loss of life to the client or its employees or invitees howsoever caused. The client further indemnifies and holds harmless the Hotel against any claim that may be made against the Hotel by any third party relating to the provisions of the clause.
- 7.6 The client shall be responsible for any damage caused to the allocated rooms, furnishings, utensils and equipment therein, by any act or omission of the client or guests/employee of the client.
- 7.7 The client shall not be entitled to:
- 7.7.1 paint, affix or attach to the function room provided any advertising signs, notices or other matter without the prior written consent of the Hotel which shall not be unreasonably withheld;
 - 7.7.2 drive into the walls, floor, partition or doors of the function room any screws or nails in a manner calculated to damage same.
- 7.8 All day and evening functions must terminate by 17h00 and 24h00 respectively, unless a later time is specifically agreed in writing with the Hotel, at the time the booking is made. Functions finishing after these times will attract a venue hire fee of R1000, 00 (one thousand rand) per hour or part thereof, to cover the costs of staff overtime, transport and/or accommodation.
- 7.9 No food or beverage may be brought into the allocated rooms by clients for consumption on the premises.
- 7.10 The client shall not be entitled to assign or cede the booking to any third party not utilising the Hotel's facilities for any purpose than that stated without the Hotel's prior written consent which shall not be reasonably withheld.
- 7.11 A certificate signed by the General Manager or Financial Controller of the Hotel showing the amount owing by the client at any one time and reflecting the amount thereupon as due and unpaid shall be *prima facie* proof of the effect therein stated for the purpose of any action (whether by way of provisional sentence or otherwise) shall be sufficient proof of the clients indebtedness on insolvency or for any purpose whatsoever.
- 7.12 Any indulgence shown to the client shall not constitute a waiver or novation of the Hotel's rights.
- 7.13 All information obtained in any brochure, or catalogue (or which accompanies or forms part of any tender made by the Hotel) which shall include prices, is subject to change and the Hotel will not be bound to comply exactly therewith. The Hotel shall not be liable for any inaccuracies in any brochures or information supplied by it which the client fails to verify with the Hotel management. Where a price increase is necessitated, the client will be notified by the Hotel within a reasonable period.
- 7.14 The Hotel shall have the right to cancel this agreement by written notice to the client in the event that the client is placed under provisional or final liquidation, judicial management or sequestration or commits any act of insolvency as defined in the Insolvency Act.

- 7.15 Advice, recommendations or opinions by representatives of the Hotel are given and expressed in good faith and shall not constitute representations of any description, and shall not give rise to any claim against the Hotel or such representatives.
- 7.16 This agreement constitutes the whole agreement *citandi et executandi* for all purposes under this agreement at the trading/residential address set out on the face of any agreement until the client notifies the Hotel in writing of the change of address.
- 7.17 This agreement constitutes the whole agreement between the parties and no warranties or representations, whether express or implied not stated herein shall be binding on the parties. No agreement at variance with the terms and conditions herein shall be binding on the parties unless reduced to writing and signed by or on behalf of the parties by duly authorised persons.
- 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 whomsoever caused or arising from the negligence or wrongful act of any person in the employ of the Client. The Client whose employees occupy premises in the property is deemed to contract with Protea on this basis. The Client further agrees that a wireless internet connection is unsecured and that their employees utilise the internet at their own risk. The Client hereby indemnifies and holds Protea harmless against any loss or harm whatsoever arising direct or indirect from the dissemination of any data through the use of Protea's internet facilities. The Client agrees on behalf of their employees to bind their employees to the conditions of occupation of the property in question.

Please contact the Reservations/ Banqueting department at the hotel **011 770 5500** should you require any additional information.

**WE LOOK FORWARD TO WELCOMING AFRICAN NATIONAL CONGRECE GREATER
JOBURG TO THE PROTEA HOTEL WANDERERS!**

Yours sincerely

Dikeledi Sebolai

Banqueting Coordinator

Tel no : (011) 770 5500

Fax no : (011) 770 5519

**Please initial each page, sign below and fax or email this contract to:
011 770 5519 or MEETING@PHWANDERERS.CO.ZA**

AFRICAN NATIONAL CONGRENCES GREATER JOBURG

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

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

| | | |
|-------------------|---|---|
| NAME OF THE HOTEL | : | PROTEA HOTEL WANDERERS |
| NAME OF COMPANY | : | AFRICAN NATIONAL CONGRENCES GREATER
JOBURG |
| DATE BOOKED | : | 08 February 2012 |



PROTEA HOTEL WANDERERS

BRAAI MENU

STARTERS

Salad Boutique with condiments'
Pasta salad
Potatoes' salad
chakalaka
Homemade Bread

MAINS

Pap
Sheba Sauce
Roasted butternut
Corn on the Cob
Creamy spinach with mushroom

MEATS

Lamb Chops
Beef braai wors
Chicken drumsticks

DESSERT

Chilled Wanderers Apple Pie
Selection of Cakes
Fresh Fruit Salad
Ice cream and trio of sauces

Sibusiso Tshikovhi

From: Litha Nyhonyha
Sent: Friday, 10 February 2012 10:07
To: Rose Mamabolo; Eric Wood
Subject: Fwd: New Fax Received
Attachments: 20120208165531_18.pdf; ATT000001..htm

Hi Rose
Pls process payment as discussed with you and Eric. Send pop to ANC treasurer as below.

Sent from Litha's iPhone

Begin forwarded message:

From: Geoff Makhubo <geoff.makhubo@gmail.com>
Date: 09 February 2012 9:13:45 SAST
To: "lithan@regiment.co.za" <lithan@regiment.co.za>
Subject: Fwd: New Fax Received

Morning Broer

Is there anyway you can assist with our Extended REC Lekgotla this weekend? And what is happening to our payment?

Geoff Makhubo

Begin forwarded message:

From: NtombifuthiV@joburg.org.za
Date: 08 February 2012 17:13:43 SAST
To: Geoffrey_Makhubo/joburg.org.za@joburg.org.za
Subject: New Fax Received



Ntombifuthi M Vena
MMC Finance Office
City of Johannesburg
Tel: (011)628-4541
Fax: (011)628-4395
Cell:083 634 9211
E-mail: ntombifuthiv@joburg.org.za

----- Forwarded by Ntombifuthi Vena/joburg.org.za on 02/08/2012 05:13 PM

FAXME

<support@faxme.co.za> To: ntombifuthi <ntombifuthiv@joburg.org.za>

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 |

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Sincerely, The Faxme Team

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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



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: kyansambo@regiments.co.za www.regiments.co.za

Regiments Capital (Pty) Ltd is an authorised Financial services provider FSP Number 16831 Reg. No. 2004/023761/07

From: Litha Nyhonyha
Sent: 24 July 2013 04:30 PM
To: Eric Wood; Kyansambo Vundla
Cc: Niven Pillay
Subject: Fwd: Scanned from a Xerox multifunction device

Hi Kya

Find attached a request for funding by the ANC Greater Gauteng Region. Please process ASAP as they require the funding for election events commencing this coming weekend.

Litha on Mobile

Begin forwarded message:

From: Geoff Makhubo <geoff.makhubo@gmail.com>
Date: 24 July 2013 3:51:14 PM SAST
To: "lithan@regiment.co.za" <lithan@regiment.co.za>
Subject: Fwd: Scanned from a Xerox multifunction device

Dear Litha

Please find request letter as requested

AFRICAN NATIONAL CONGRESS

GREATER JOHANNESBURG REGION

ANC GREATER JHB REGION

No 12 New Street

Gandhi Square, 5th Floor

Johannesburg



Tel : (011) 834-5973

Fax : (011) 833-8773

OFFICE OF THE REGIONAL TREASURER

Mr Litha Nyonyha

The Executive Chairman

Regiments Capital

91 Central Street

JOHANNESBURG

2198

18th September 2014

RE: REQUEST FOR FINANCIAL ASSISTANCE

Dear Mr Nyhonyha

We would like to thank you for the support your organisation has given to the ANC in the past. The ANC in Greater Johannesburg Region will be going to its conference from the 16th to the 19th October 2014 at Cedar Park in Woodmead. We are expecting 500 delegates from Branches, The Leagues, The Alliance, representatives of Business and the Religious Sector. The congress will discuss and take resolutions on issues like Governance, Elections, the economic transformation and social transformation.

This conference requires resources to execute. We therefore humbly request a donation R 2,000,000 to the ANC Greater Johannesburg to cover venue and accommodation at this conference.

We further request a donation R 500,000 to defray September office expenses.

Our Banking Details are as follows:

| | |
|--------------|------------------------------------|
| Bank name | : FNB Bank City |
| Account name | : ANC Greater Johannesburg Account |
| Account No | : 50520066454 |
| B/Code | : 250805 |
| Reference | : Your Company Name |

Your support is highly appreciated and we thank you in advance for your commitment and contribution towards strengthening democracy

Yours in democracy

A handwritten signature in black ink, appearing to read 'G. Makhubo', written in a cursive style.

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

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| | |
|--------------|------------------------------------|
| 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

A handwritten signature in black ink, appearing to read 'G. Makhubo', enclosed within a circular scribble.

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 ZE2
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

A handwritten signature in black ink, appearing to read 'V. G. Smith', with a stylized flourish at the end.

Vincent G Smith
Regional Treasurer
0832863006



Quotation (All prices including VAT)

It is with pleasure that we submit the following quotation.

| | | |
|-------------------|---|--|
| NAME OF EVENT: | ANC Conference | ESKOM BOOKINGS ONLY: |
| COMPANY: | ANC JHB Region | VENDOR NO: 19018 |
| DATE OF FUNCTION: | 1 to 3 August 2008 | |
| BOOKING NO: | #7554/103488 | MATERIALS TYPE: ICCONF |
| VENUE: | John Maree Auditorium | *Please Insert the relevant information* |
| CONTACT PERSON: | Vincent Smith/Litye Mathiso | SAP PURCHASE ORDER NO:* |
| TEL NO: | 011 407 6832 | |
| FAX NO: | 011 339 1530 | COST CENTRE NO:* |
| E-MAIL: | vsmith@anc.org.za / lityem@anc.org.za | |

| SERVICE | | | | | PRICE |
|--|---|--------------|----------------|------------|--------------|
| CONFERENCE PACKAGE 1 - 3 August 2008 | | | | | |
| 350 Delegates x Daily Conference Package | @ | R 313,50 | per person per | x 3 Days | R 329 175,00 |
| 350 1 x Soft Drink at Lunch | @ | R 9,00 | per person per | x 3 Days | R 9 450,00 |
| ACCOMMODATION 1 to 3 Aug 2008 (350 rooms) | | | | | |
| 148 Single Deluxe Room Dinner, Bed, B/Fast | @ | R 511,63 | p/p | x 2 Nights | R 151 442,48 |
| 56 Double Deluxe Room Dinner, Bed, B/Fast | @ | R 570,57 | p/p | x 2 Nights | R 63 903,84 |
| 44 Economy Female Dinner, Bed, B/Fast | @ | R 372,44 | p/p | x 2 Nights | R 32 774,72 |
| 44 Economy Male Dinner, Bed, B/Fast | @ | R 372,44 | p/p | x 2 Nights | R 32 774,72 |
| 58 Standard Room Dinner, Bed, B/Fast | @ | R 467,74 | p/p | x 2 Nights | R 54 257,84 |
| 350 1 x Soft Drink at Dinner (estimate) | @ | R 9,00 | p/p | x 2 Nights | R 6 300,00 |
| 1 15% Contingency Fee | @ | R 102 011,79 | | x 1 | R 102 011,79 |
| CONFERENCE PACKAGE INCLUDES THE FOLLOWING:
Venue Hire, Arrival Tea/Coffee, Mid-morning Tea/Coffee & Refreshments, Buffet Lunch
in Umgeni Dining Room, Afternoon Tea/Coffee & Refreshments. Standard equipment. | | | | | |
| STANDARD EQUIPMENT IN JOHN MAREE AUDITORIUM | | | | | |
| Maximum Capacity 350
In house PA/ 2 x Lapel & 1 x Roving Mic
White Boards and Pens
Water and Mints,
Flipchart and Pens, Overhead Project
Data Projector available
Refreshment Area | | | | | |
| SEATING STYLE: Auditorium | | | | | |
| SUB TOTAL: | | | | | R 686 044,20 |
| VAT: | | | | | R 96 046,19 |
| TOTAL AMOUNT DUE: | | | | | R 782 090,39 |

I/We hereby agree to the quoted and acknowledge that I/we have read the terms and conditions applicable to the hiring of the facilities and the making of bookings and that I/We understand the document. In a representative capacity, I hereby warrant that I am duly authorised to sign the quotation.

| | |
|---|----------------------------|
| CO-ORDINATE ON BEHALF OF ECC- | SIGNED ON BEHALF OF CLIENT |
| CO-SIGNED BY: Savash Naidoo | PRINT NAME & DATE |
| DATE: 19-Feb-08 | |
| REVISED: 25 March 08 - 2008 Prices | |
| E&OE | |

Terms and conditions

Cancellation Policy

- Please note that any booking not cancelled in writing 90 days in advance will be subject to a cancellation fee:

| Period | Venue | Accommodation | Catering |
|--------------------|--------------|----------------------|-----------------|
| More than 3 months | No penalty | No penalty | No penalty |
| 1 – 3 months | 50% | 25% | No penalty |
| 2-4 weeks | 100% | 50% | No penalty |
| 1 week or less | 100% | 100% | 100% |

- In the case of a booking made less than three months in advance, once the quotation is signed all cancellations will be charged as above.

Deposit Policy

- A deposit equal to 100% of the quotation is required once the quotation is accepted to confirm and secure the booking.
- Deposits will be accepted in the form of:
 - Bank transfers – deposit slip must be faxed to ensure all monies are credited to your account.
 - Eskom Purchase order number (45 numbers)
 - Government Order number
 - Credit card authorization form completed and returned
- If payment is not received within the stipulated period we reserve the right to release the venue for resale and cancellation clauses as stated above would become applicable.
- Payment may be banked directly into our bank account and the deposit slip faxed to (011) 651 6824

Bank details:

| | |
|-----------------------|----------------------------|
| First National Bank: | Eskom Holdings |
| Branch code: 255005 | Account no: 50610025211 |
| Account type: Current | Ref no: ECC and booking no |

- Any changes to this booking must be requested and confirmed in writing.
- NO BOOKING IS CONFIRMED UNTIL A SIGNED QUOTATION AND 100% DEPOSIT IS RECEIVED IN FULL. A SIGNED QUOTATION MUST BE RECEIVED WITHIN 5 WORKING DAYS OR THE BOOKING WILL BE AUTOMATICALLY RELEASED.**

Confirmation of details

- Number of conference delegates should be finalised in advance. No decrease in numbers will be accepted within 7 working days of the event. Numbers may be increased only up to 48 hours in advance. If numbers increase more than 10% ECC reserve the right to serve alternative menus. Final charges will be based on the greater of confirmed or actual numbers.
- Should the numbers confirmed drop below the minimum numbers, Eskom Convention Centre reserve the right to change the venue should business levels dictate.
- The signature of the person on the quotation shall be deemed as having delegation of authority to accept such charges on behalf of the company concerned and no queries will be entered into in this regard.
- Unless specific written instructions are given as to the delegated signatory for the event, any signatures will be accepted for bar accounts, etc and will be transferred to the main account.

Terms and Conditions - Continued**Rates**

- All rates quoted are subject to change without notice. However, once proof of payment is received prices are considered fixed as long as the booking is taking place in less than three months after any increase is implemented. E&OE.

Residential Groups

- Number of residential delegates must be finalised in advance and a name list submitted at least 7 days in advance of arrival. No decrease in numbers will be accepted within 7 working days of expected arrival. Numbers may be increased only up to 48 hours in advance however Eskom Convention Centre does not guarantee availability of rooms or specific room types. If name lists are not submitted Eskom Convention Centre reserves the right to release the rooms without further communication.
- All changes to name lists, arrival dates, departure dates, etc must be done and confirmed in writing.
- Payment instructions for extra's such as laundry, telephones, bars, etc must be specified in advance and in writing. None receipt of such a written instruction may result in any such extras not recovered from individuals, being transferred to the main account.
- No shows will be charged to the main account for the full cost quoted, for the full period.
- For your convenience our reception is available 24 hours a day however accommodation check in time is from 14:00 on day of arrival and check out time by 11:00 on day of departure. Late departures will incur a penalty charge.
- Eskom Convention Centre reserves the right to make alternative accommodation arrangements at other hotels in the event of non availability on the day of arrival due to circumstances beyond our control.
- Individuals who are paying for their own extra's such as laundry, telephones, etc will be requested to pay a deposit of R100 on arrival at Reception.

General

- Eskom Convention Centre is a licensed premises. All catering and beverage requirements will be met by the Eskom Convention Centre only.
- Eskom Convention Centre will not be liable for any loss or damage resulting from the presence of our clients or their guests on their respective properties on Eskom premises. Eskom is exempt from any claim which may be brought against them in this respect.
- Restaurant dress code: smart casual.

For any inquiries regarding this confirmation please do not hesitate to contact the Sales & Marketing Manager on:

Tel: (011) 651-6192/6161 or Fax: (011) 651-6824 or email: odette.metcalf@eskom.co.za

Please sign acceptance of our terms and conditions and fax back to us on: (011) 651-6824

Signed on behalf of company

Sales Co-ordinator
Eskom Convention Centre

Name printed

Name printed

Date

Date

CC-Confidential



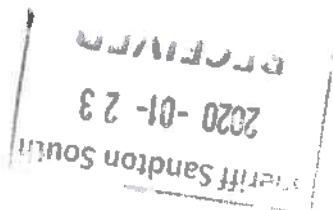
2nd floor, Hillside House
17 Empire Road,
Parktown
Johannesburg
2193
Tel (International): +27 (10) 214-0651
Tel (Tollfree): 0800 222 097
Email: inquiries@sastatecapture.org.za
Web: www.sastatecapture.org.za

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

23 January 2020

The Sheriff of Sandton South
Ms Frida Moeletsi
Unit B6, Lanzerec Office Park
22 Old Pretoria Road
Halfway House
Midrand
South Africa

By hand



Dear Sirs

URGENT SAME DAY SERVICE OF SUMMONS

***TO BE SERVED ON MR LITHA MVELISO NYHONYHA PERSONALLY, IF UNAVAILABLE SERVE
ON AN OFFICIAL IN HIS OFFICE***

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

1. Enclosed herewith is an original Summons in terms of section 3(2) of the Commissions Act 8 of 1947 ("marked "O") ("**the Summons**") and a copy of the original Summons (marked "C"), to be served **urgently** on **Friday 24 January 2010** on Mr Litha Mveliso Nyhonyha in his capacity as Executive Chairman of Regiments Capital (Pty) Ltd .

2. Please serve the attached Summons on the following address:

Mr Litha Mveliso Nyhonyha
REGIMENTS CAPITAL (PTY) LTD
35 Ferguson Road
Illovo
Sandton
2196

3. Please contact Lerato Radebe on 010 214 0651/060 7491 422 or email lerator@commissionsc.org.za when service is complete, so that we may arrange for urgent collection of the return of service and original Notice. Alternatively, should the return of service be sent via your offices please ensure that such return is sent to the offices of the Commission of Inquiry into State Capture at:

17 Empire Road, Parktown
Hillside House, 2nd & 3rd floor
Johannesburg

Marked for the attention of Adv. Andre Lamprecht and Ms Lerato Radebe

4. We tender your costs for urgent service. Please process all costs through the account of the Department of Justice.
5. Thank you for your assistance.

Yours faithfully


MS BRIGITTE SHABALALA

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



2nd floor, Hillside House
17 Empire Road,
Parktown
Johannesburg
2193

Tel (International): +27 (10) 214-0651

Tel (Tollfree): 0800 222 097

Email: inquiries@sastatecapture.org.za

Web: www.sastatecapture.org.za

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

SUMMONS TO:

PRODUCE EVIDENCE, BOOKS, DOCUMENTS AND/OR OBJECTS

This summons is issued in terms of section 3(2) of the Commissions Act 8 of 1947, read with:

- Proclamation 3 published in Government Gazette No. 41403 on 25 January 2018
- Government Notice No. 105 published in Government Gazette No. 41436 on 9 February 2018 (as amended)
- Rules of the Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud in the Public Sector including Organs of State published in Government Gazette No. 41774 on 16 July 2018

| | |
|---------------------|------------------|
| Tracking reference: | SPS17(b)/0368/ST |
|---------------------|------------------|

To the sheriff or his/her deputy of Sandton South

INFORM: MR LITHA MVELISO NYHONYHA

IN HIS CAPACITY AS EXECUTIVE CHAIRMAN

OF

REGIMENTS CAPITAL (PTY) LTD
35 FERGUSON ROAD
ILLOVO
SANDTON
2196

That he is hereby directed to:

- a) produce the book(s), documents(s) and or object(s) which are in his possession or under his control as listed in **Annexure "A"** hereto, within ten (10) days of receiving this summons in hard or electronic copy to the Offices of the Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud into the Public Sector including Organs of State (**'the Commission'**) at Hillside House, 17 Empire Road, Parktown, Johannesburg; and
- b) if any book(s), document(s) or object(s) listed in **Annexure "A"** cannot be produced, explain why that is so in an affidavit submitted to the Commission within ten (10) days of receiving this summons.

Your failure to comply with the requirements set out in paragraphs a) or b) above without sufficient cause constitutes an offence under section 6(1) of the Commissions Act 8 of 1947, as amended.

Dated at Parktown on this 22 day of January 2020.



Ms Brigitte Shabalala

ACTING SECRETARY:

Judicial Commission of Inquiry into Allegations of State Capture, Corruption and Fraud
in the Public Sector including Organs of State

ANNEXURE "A"

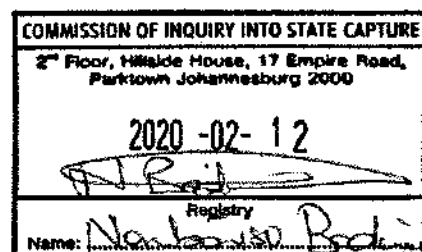
| EVIDENCE, BOOKS, DOCUMENTS AND OBJECTS REQUIRED | |
|---|---|
| ITEM NO. | DESCRIPTION |
| 1. | <p>You are required to provide the following information for the periods 2006 to date:</p> <p>1.1 All contracts entered into between any of the companies within the Regiments Group of companies with the City of Johannesburg and any other Municipal and State Owned entities in South Africa,</p> <p>1.2 All contracts entered into between any of the companies within the Regiments Group of companies and Molelwane Consulting CC,</p> <p>1.3 All the invoices issued by Molelwane Consulting CC or its directors to the any of the companies within the Regiments Group of Companies, and</p> <p>1.4 Records of all payments made by any of the companies within the Regiments Group of Companies to Molelwane Consulting CC, its directors or employees.</p> |



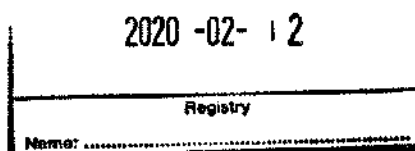
12 Avonwold Rd (Cnr. Jan Smuts Ave) Saxonwold Johannesburg South Africa
Private Bag 836 Saxonwold 2132 Docex 125 Jhb Website: www.smitsew.co.za
Deeds Office Lodgement Numbers: Johannesburg 477; Pretoria 1683
Registration Number 2003/007801/21 • VAT Registration Number 4270208095
Tel + 27 11 646 0006 • 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

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12 February 2020

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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; 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

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7. Our client is prepared to mandate a third party service provider to do so, subject to the Commission agreeing to pay the cost.
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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 – Portfolio Management Agreement A | 65 – 133 |
| 5. | 20151001 – Portfolio 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”

1. RECORDAL

- 1.1 Regiments Capital is a black-owned and controlled financial services company registered in the Republic of South Africa ("South Africa"), whose main areas of focus is financial advisory services, specialized fund management and own balance sheet investment. Regiments Capital concentrates its advisory activities on a client base consisting of mainly of parastatals, corporates, institutions, pension funds and banks. Its investment activities are targeted primarily at assets within the financial services and related sectors.
- 1.2 Molelwane Consulting is a black owned and managed financial consulting company registered in the Republic of South Africa ("South Africa"), whose main areas of focus are financial and business process consulting, business advisory services, business process outsourcing solutions, packaged applications and ERP solutions. Molelwane Consulting has vast experience and the requisite relationships in dealing with the public sector within South Africa.
- 1.3 The parties have been in discussions regarding working together in a strategic and mutually beneficial commercial relationship in jointly pursuing various fund management and financial services advisory opportunities within primarily the public sector in South Africa.
- 1.4 Following from the above, the parties have identified the Request for Proposal number A148 ("RFP") issued by The City of Johannesburg Metropolitan Municipality ("COJ") for the appointment of a specialist financial fund and investment manager to assist COJ in the design, structuring, establishment and management of a sinking fund ("the COJ sinking fund opportunity"), as an ideal opportunity to establish and implement the joint working relationship as envisaged in clause 1.3 above. In terms of the RFP, the sinking fund will be utilized by COJ to retire portions of debt raised on South African financial, debt and capital markets as part of its capital expenditure funding program.
- 1.5 Accordingly, the parties have entered into this MOA to record their respective intentions, roles & responsibilities in terms of pursuing and if successfully awarded, implementing the COJ sinking fund opportunity.
- 1.6 This MOA is a legally binding document and therefore by entering into this MOA the parties agree to be legally bound by it.

2. RESPECTIVE ROLES AND RESPONSIBILITIES

- 2.1 The respective roles and responsibilities of the parties in terms of this MOA are as detailed below:
 - 2.1.1 Regiments Capital:
 - 2.1.1.1 Review and obtain a detailed understanding of the contents of the RFP and the disclosed information.
 - 2.1.1.2 Identify and perform needs analysis of COJ in terms of the RFP.



- 2.1.1.3 Conceptualize and design an appropriate sinking fund technical proposal to meet the needs of COJ.
- 2.1.1.4 Review and identify the requirements for entering into arrangements with other professional financial services companies, as may or may not be required in terms of the solution design, in order to provide COJ with an optimal skills pool.
- 2.1.1.5 Enter into negotiations and arrangements with other professional financial services companies as may be required.
- 2.1.1.6 Prepare all detailed bid documentation in response to RFP.
- 2.1.1.7 Ensure compliance with all bid requirements and that bid documentation is submitted on time.
- 2.1.1.8 Prepare all presentations and other documentation that may be required by COJ in bid evaluation process.
- 2.1.1.9 If required by COJ, make presentations to COJ regarding bid.
- 2.1.1.10 If successfully appointed, negotiate, jointly with Molelwane Consulting, mandates and fee structures with COJ.
- 2.1.1.11 Perform all fund management activities including *inter-alia*, investment strategies, investment decisions, reporting & accounting.
- 2.1.1.12 Maintain the highest standards of professionalism in dealing with COJ, its employees and representatives during the period of the fund management contract.

2.2 Molelwane Consulting:

- 2.2.1 Review and obtain a detailed understanding of the contents of the RFP and the disclosed information.
- 2.2.2 Identify and perform needs analysis of COJ in terms of the RFP.
- 2.2.3 Review and advise on the design of the sinking fund technical proposal to ensure that the needs of COJ as outlined in the RFP are met.
- 2.2.4 Review bid documentation and advise on relevant aspects as considered appropriate.
- 2.2.5 Review the contents of presentations that may need to be prepared for COJ and advise on relevant aspects as considered appropriate.

- 2.2.6 If considered relevant, make presentations jointly with Regiments Capital to COJ as may be required.
- 2.2.7 Maintain on an ongoing basis all strategic relationships with COJ before, during and after completion of fund management mandate for the mutual benefit of the parties.

3. FEE STRUCTURE

3.1 Structuring Fee

The structuring fee relates to the structuring of the sinking fund in line with the technical proposal. It is anticipated that the structuring fee will be R850 000.00 excluding value added tax. The parties will share the structuring fee as follows:

| | |
|-----------------------|-------------|
| Regiments Capital: | R440 000.00 |
| Molelwane Consulting: | R410 000.00 |

The structuring fee will be paid to the parties upon receipt from COJ. Any additional structuring fees, if any, will be distributed on a basis to be agreed by Regiments and Molelwane when such a fee is actually received.

3.2 Fund Management Fee

The fund management fee relates to the ongoing management of the fund during the mandate period. The parties will share the fund management fee as follows:

| | |
|-----------------------|-----|
| Regiments Capital: | 90% |
| Molelwane Consulting: | 10% |

The monthly fund management fees will be shared after deducting administration fees due to Umbono Fund Managers and the reimbursement of all travel and accommodation costs that result directly from the execution of the fund management mandate and that were approved by the parties prior to them being incurred.

3.3 The Out Performance Fee

The parties will share the out performance fee (which relates to the fees receivable from the client, if any, for the out performance by Regiments Capital of the expected investment return benchmark) after deducting administration fees due to Umbono Fund Managers and the reimbursement of all travel and accommodation costs that result directly from the execution of the fund management mandate, as follows:

| | |
|-----------------------|-----|
| Regiments Capital: | 90% |
| Molelwane Consulting: | 10% |

4. CONFIDENTIALITY

- 4.1 The parties acknowledge that in the course of passed and future discussion they have gained and will gain access to certain information relating to their businesses which information is not publicly available ("confidential information").
- 4.2 The parties wish that such confidential information remain as such. Accordingly, the parties warrant that:
- 4.2.1 they will not directly and or indirectly either use or disclose any of the confidential information, other than as may be required to comply with the law.
- 4.3 All provisions of this MOA shall remain confidential at all times save as provided for in this MOA or as is required to comply with the law.
- 4.4 The parties shall use their best endeavors to ensure that their officers, employees, agents and representatives comply with the parties' confidentiality undertakings in this MOA.

5. BREACH

- 5.1 Should any party ("defaulting party") commit a material breach of any provision of this MOA and fail to remedy such material breach within 30 (thirty) days of receiving notice from the other party ("aggrieved party") requiring it to do so, then the aggrieved party shall be entitled to cancel this agreement or to claim immediate specific performance of all of the defaulting party's obligations, without prejudice to the aggrieved party's rights in law, including the right to claim financial damages.

6. DOMICILIUM

- 6.1 The parties choose their domicilium citandi et executandi ("domicilium") for all purposes relating to this MOA as follows:

- | | | |
|-------|----------------------|--|
| 6.1.1 | Regiments Capital | 1 st Floor, Building 4
Commerce Square
39 Rivonia Road
Sandhurst
Sandton
South Africa

Fax: (011) 268 2130 |
| 6.1.2 | Molelwane Consulting | 8 th Floor, Noswal Hall
3 Siemens Street
Braamfontein

South Africa |



STRICTLY PRIVATE & CONFIDENTIAL

Fax: (011) 403-0475

7. GENERAL

- 7.1 This MOA constitutes the sole record of the agreement between the parties. No party shall be bound by any express or implied term, representation, warranties or promise not recorded in this MOA.
- 7.2 This MOA supersedes and replaces all prior commitments, undertakings or representations whether oral or written between the parties.
- 7.3 No addition to, variation or agreed cancellation of this MOA or any aspect of this MOA shall be legally binding upon the parties unless recorded in writing and signed by the parties.

Signed at

SANDTON

on
For31 JANUARY
Molelwane Consulting

2006

[Signature] in


 Who warrants that he is duly authorized.

Signed at

SANDTON

on
For31 JANUARY
Regiments Capital (Proprietary)
Limited

2006

[Signature] in


 Who warrants that he is duly authorized.



Professional services
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 491 4015
 Fax: +27 11 491 4015
 Email: info@molelwane.co.za

TAX INVOICE

| Client | | | |
|---------|--|-------------|------------|
| Name | Regiments Fund Managers (Pty) Ltd | Date | 2013/01/30 |
| | 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) 715-0340 | Invoice No. | 1599 |

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|-------------|
| | Consulting Fees 2013 | | |
| | Management fee | | R 72,486.41 |

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



Directors: Molelwane
 Molelwane Consulting
 2013/03/08
 4270177555
 011 715 0340
 62002637025

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 2013/03/08
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1578

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|--------------|
| | Consulting Fees 2013 | | |
| | Outperformance fees | | R 438,596.49 |

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



2011/03/28 - 2012/03/28
 2012/03/28 - 2013/03/28
 2013/03/28 - 2014/03/28
 2014/03/28 - 2015/03/28
 2015/03/28 - 2016/03/28
 2016/03/28 - 2017/03/28

TAX INVOICE

Client

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

Date 2013/03/28
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1579

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|--------------|
| | Consulting Fees 2013 | | |
| | Outperformance fees | | R 736,771.54 |

Payment Details

Cheque or bank transfer

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

| | |
|-----------------------------------|--------------|
| SubTotal | R 736,771.54 |
| Disbursements & Travel | |
| VAT | R 103,148.02 |
| TOTAL | R 839,919.56 |

Invoice due on presentation

10



1010 7th Ave, Suite 201
 Johannesburg, South Africa 2001
 Tel: +27 11 427 0461
 Fax: +27 11 427 0462
 Email: 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 2013/09/14
Your Vat #: 4080225978
Our Vat #: 4270177555
Ref #: REG4890
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

11



8th Floor, 4th Street, 4th
 3rd Floor, 4th Street, 4th
 1st Floor, 4th Street, 4th
 1st Floor, 4th Street, 4th
 1st Floor, 4th Street, 4th
 1st Floor, 4th Street, 4th
 1st Floor, 4th Street, 4th
 1st Floor, 4th Street, 4th

TAX INVOICE

Client

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

Date 2013/09/14
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1590

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|----------------|
| | Consulting Fees 2013 | | |
| | Management fee | | R 2,057,217.41 |

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation

12



PO BOX 10000
Johannesburg 2000
P.O. Box 10000, Johannesburg 2000
Tel: +27 11 401 3000
Fax: +27 11 401 3001
www.molelwane.co.za

TAX INVOICE

Client

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

Date 2013/11/15
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1596

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|----------------|
| | Consulting Fees 2013 | | |
| | Management fee | | R 1,109,370.29 |

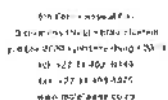
Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



Client

| | |
|-------------|------------|
| Date | 2013/11/15 |
| Your Vat #: | 4060225978 |
| Our Vat #: | 4270177555 |
| Ref #: | REG4890 |
| 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

15



101 Main Road, 101 Main Road
101 Main Road, 101 Main Road, 101 Main Road
101 Main Road, 101 Main Road, 101 Main Road
101 Main Road, 101 Main Road, 101 Main Road
101 Main Road, 101 Main Road, 101 Main Road
101 Main Road, 101 Main Road, 101 Main Road

TAX INVOICE

| Client | | | |
|---------|--|-------------|------------|
| Name | Regiments Fund Managers (Pty) Ltd | Date | 2013/11/28 |
| | 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. | 1594 |

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|-------------|
| | Consulting Fees 2013 | | |
| | Management fee | | R 72,854.39 |

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation

16



MOLELWANE CONSULTING
 3rd Floor, Penthouse Unit 4, 4 The High Street
 Melrose Arch, Johannesburg 2196
 Tel: +27 11 703 1075
 Email: info@molelwane.co.za

TAX INVOICE

Client

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

Date 2013/07/12
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1580

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|-------------|
| | Consulting Fees 2013 | | |
| | Management fee | | R 66,663.61 |

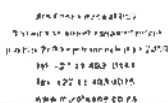
Payment Details

Cheque or bank transfer

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

| | |
|-----------------------------------|-------------|
| SubTotal | R 66,663.61 |
| Disbursements & Travel | |
| VAT | R 9,332.91 |
| TOTAL | R 75,996.52 |

Invoice due on presentation



Client

| | |
|-------------|------------|
| Date | 2013/07/12 |
| Your Vat #: | 4060225978 |
| Our Vat #: | 4270177555 |
| Ref #: | REG4890 |
| Invoice No. | 1583 |

Payment Details

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

Invoice due on presentation

19



101 Kamekwa Road
 Sandton, Gauteng 2146
 011 427 17 844
 011 427 17 844
 www.molelwane.co.za

TAX INVOICE

Client

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

Date 2013/07/12
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1584

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

Payment Details

Cheque or bank transfer

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

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

Invoice due on presentation



1001 Main - 1001 Main
 1001 Main - 1001 Main
 1001 Main - 1001 Main
 1001 Main - 1001 Main
 1001 Main - 1001 Main
 1001 Main - 1001 Main

TAX INVOICE

Client

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

Date 2013/07/30
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4890
Invoice No. 1586

| Hours | Description | Charge | TOTAL |
|-------|----------------------|--------|--------------|
| | Consulting Fees 2013 | | |
| | Outperformance Fee | | 3,291,528.68 |

Payment Details

Cheque or bank transfer

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

| | |
|-----------------------------------|----------------|
| SubTotal | R 3,291,528.68 |
| Disbursements & Travel | |
| VAT | R 460,814.02 |
| TOTAL | R 3,752,342.70 |

Invoice due on presentation

22



8111 Peka + 105441847
 3 Molelwane Street + 105441847
 P.O. Box 2649 + Johannesburg + 2009
 Tel: +27 11 502 0024
 Fax: +27 11 502 1779
 Email: info@molelwane.co.za

TAX INVOICE**Client**

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

Date 26/02/2010
Your Vat #: 4060225978
Our Vat #: 4270177555
Ref #: REG4250
Invoice No. 1509

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

Payment Details*Cheque or bank transfer*

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

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

Invoice due on presentation

23



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

| | |
|------------------------|-------------------|
| Statement date | : 31 January 2011 |
| Frequency | Month-end |
| Statement period | |
| From | 31 December 2010 |
| To | 31 January 2011 |
| Total number of pages: | 4 |
| Client VAT number | : 4620216665 |

Account type: CURRENT ACCOUNT Account number: 1489142856 Page: 2 of 4

| Tran List No | Date | Description/Narrative | Fees | Debits | Credits | Balance |
|--------------|------|-----------------------|------|--------|---------|---------|
|--------------|------|-----------------------|------|--------|---------|---------|

| | | | | | | |
|------------|-----------|--|-------|------------|--|--|
| 11/01/2011 | Molelwane | | 10.50 | 900,000.00 | | |
|------------|-----------|--|-------|------------|--|--|



00000000104259054

24



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

| | |
|------------------------|--------------------|
| Statement date | : 28 February 2011 |
| Frequency | : Month-end |
| Statement period | |
| From | : 31 January 2011 |
| To | : 28 February 2011 |
| Total number of pages: | : 4 |
| Client VAT number | : 4620216665 |

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 3 of 4

| Tran List No | Date | Description/Narrative | Fees | Debits | Credits | Balance |
|--------------|------|-----------------------|------|--------|---------|---------|
|--------------|------|-----------------------|------|--------|---------|---------|

| | | | | | | |
|--------|------------|-----------|-------|-----------|--|--|
| | 15/02/2011 | Molelwane | 10.50 | 35,147.10 | | |
| | 15/02/2011 | Molelwane | 10.50 | 34,888.35 | | |
| | 15/02/2011 | Molelwane | 10.50 | 34,368.36 | | |
| 000390 | 15/02/2011 | Molelwane | 10.50 | 34,273.42 | | |



00030000104915217

25



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Statement date : 31 March 2011
 Frequency : Month-end
 Statement period
 From : 28 February 2011
 To : 31 March 2011
 Total number of pages: 5
 Client VAT number : 4620216665

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

| Tran List No | Date | Description/Narrative | Fees | Debits | Credits | Balance |
|--------------|------|-----------------------|------|--------|---------|---------|
|--------------|------|-----------------------|------|--------|---------|---------|

| | | | | | | |
|--|------------|-----------|-------|--------------|--|--|
| | 28/03/2011 | Molelwane | | 1,200,000.00 | | |
| | 31/03/2011 | Molelwane | 10.50 | 61,833.90 | | |





Statement date : 30 April 2011
 Frequency : Month-end
 Statement period
 From : 31 March 2011
 To : 30 April 2011
 Total number of pages: 5
 Client VAT number : 4620216685

THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

Account type: CURRENT ACCOUNT Account number: 1469142856 Page: 3 of 5

| Tran List No | Date | Description/Narrative | Fees | Debits | Credits | Balance |
|--------------|------|-----------------------|------|--------|---------|---------|
|--------------|------|-----------------------|------|--------|---------|---------|



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



018814285603276815

27



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

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

| | |
|------------------------|---------------|
| 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 |

| Tran List No | Date | Description/Narrative | Fees | Debits | Credits | Balance |
|--------------|------|-----------------------|------|--------|---------|---------|
|--------------|------|-----------------------|------|--------|---------|---------|

| | | | | | | |
|--|------------|-----------|-------|-----------|--|--|
| | 03/05/2011 | Molelwane | 10.50 | 37,290.16 | | |
|--|------------|-----------|-------|-----------|--|--|



02949130



016914285602949130

31



THE DIRECTOR(S) REGIMENTS CAPITAL (PTY) LTD

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

Statement date : 29 February 2012
 Frequency : Month-end
 Statement period
 From : 31 January 2012
 To : 29 February 2012
 Total number of pages: 6
 Client VAT number : 4620216665

| Cash Fee Formula | Service Fee Formula |
|---------------------------------|--|
| R 1.46 per R100 or part thereof | R 3.03 for the first R100, then R 1.52 per R100 for remaining value, with a Maximum of R22.27. |

Bank Charges for the period 31 January 2012 to 29 February 2012

| Narrative Description | Item Cost | VAT | Total |
|-------------------------|-----------|--------|----------------|
| Electronic banking fees | 824.46 | 115.43 | 939.89 |
| Payroll solutions | 3524.52 | 493.43 | 4017.95 |
| Service fees | 2056.66 | 287.93 | 2344.59 |
| Other charges | 31.58 | 4.42 | 36.00 |
| Total Charges | | | 7338.43 |

| Tran List No | Date | Description/Narrative | Fees | Debits | Credits | Balance |
|--------------|------|-----------------------|------|--------|---------|---------|
|--------------|------|-----------------------|------|--------|---------|---------|

| | | | | | |
|------------|-----------|-------|-----------|--|--|
| 01/02/2012 | Molelwane | 11.13 | 40,065.90 | | |
|------------|-----------|-------|-----------|--|--|



| | | | | | |
|------------|-----------|-------|-----------|--|--|
| 06/02/2012 | Molelwane | 11.13 | 48,310.95 | | |
|------------|-----------|-------|-----------|--|--|



016914285604915218

33



| | |
|------------------------|------------------|
| 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 |
|--------------|------|-----------------------|------|--------|---------|---------|
|--------------|------|-----------------------|------|--------|---------|---------|

| | | | | | | |
|------------|-----------|-------|-----------|--|--|--|
| 15/03/2012 | Molelwane | 11.13 | 52,180.94 | | | |
|------------|-----------|-------|-----------|--|--|--|



03932179



016914285603932179

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

1469142856 STATEMENT 540 191152442436
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98

elwane 805,122.02- 03MAY12

1469142856 STATEMENT 541 191152442436
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON

elwane 56,100.06-

1469142856 STATEMENT 555 191152442436
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98

1469142856 STATEMENT 556 191152442436
IMENTS CAPITAL (PTY) LTD
ent VAT Reg NO : 4620216665
CENTRAL STREET
GHTON
ANNESBURG
98

37



200477757

PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

PARKTOWN
MOORES ROWLAND HOUSE 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 |
|---------|----------------|--------|---------|------|-------------------|
|---------|----------------|--------|---------|------|-------------------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:57

348.929,54- 10 31

38



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PO BOX 62325
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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

39



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PARKTOWN
PO BOX 62325
MARSHALLTOWN 2107

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ST DAVIDS PLACE OFF
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PO BOX 62325
MARSHALLTOWN
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Customer Care Centre: 0860 101 341

16 January 2013
329363818

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91 CENTRAL ST
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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

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service
Fee | Debits | Credits | Date | Balance | Entry | Ref |
|---------|----------------|--------|---------|------|---------|-------|-----|
|---------|----------------|--------|---------|------|---------|-------|-----|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 12:22

70.451,91-- 01 16

40



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16 January 2013
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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

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service
Fee | Debits | Credits | Date | Balance Entry Ref |
|---------|----------------|--------|---------|------|-------------------|
|---------|----------------|--------|---------|------|-------------------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 12:22

73.286,20- 01 16

600,000.00 - 26 FEB 11 538,694.54 (11.86) B0960

A/C 1469142856 STATEMENT 599 191152442436
REGIMENTS CAPITAL (PTY) LTD
Client VAT Reg NO : 4620216665
91 CENTRAL STREET
HOUGHTON
JOHANNESBURG
02198

A/C 1469142856 STATEMENT 600 191152442436
REGIMENTS CAPITAL (PTY) LTD
Client VAT Reg NO : 4620216665
91 CENTRAL STREET
HOUGHTON
JOHANNESBURG
02198

A/C 1469142856 STATEMENT 601 191152442436
REGIMENTS CAPITAL (PTY) LTD
Client VAT Reg NO : 4620216665
91 CENTRAL STREET
HOUGHTON
JOHANNESBURG
02198



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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

MOLELWANE FSF11 14:12

500.000,00~ 03 08



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30 March 2013
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91 CENTRAL ST
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PARKTOWN 0355
MONTHLY MAIL

Statement No 20
VAT Reg. No.
Page 19 of 21

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

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service Fee | Debits | Credits | Date | Balance Entry Ref |
|-------------------------|-------------|--------|---------|------|-------------------|
| BALANCE BROUGHT FORWARD | | | | | 1.355.863,17- |

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 14:11

839.919,56- 03 28



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31 July 2013
329363818

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

PARKTOWN 0355
MONTHLY MAIL

Statement No 24
VAT Reg. No.
Page 8 of 26

Statement Frequency MONTHLY
Statement from 01 July 2013 to 31 July 2013

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service Fee | Debits | Credits | Date | Balance Entry Ref |
|---------|-------------|--------|---------|------|-------------------|
|---------|-------------|--------|---------|------|-------------------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:03

387,323,92- 07 12

45



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

Statement No 24
VAT Reg. No.
Page 17 of 26

Statement Frequency MONTHLY
Statement from 01 July 2013 to 31 July 2013

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service
Fee | Debits | Credits | Date | Balance | Entry Ref |
|---------|----------------|--------|---------|------|---------|-----------|
|---------|----------------|--------|---------|------|---------|-----------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:22

1,000,000,00-

07 30



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31 July 2013
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REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
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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

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service Fee | Debits | Credits | Date | Balance Entry Ref |
|---------|-------------|--------|---------|------|-------------------|
|---------|-------------|--------|---------|------|-------------------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:22

752.342,69- 07 30

Please verify all transactions reflected on this statement and notify any discrepancies to the Bank as soon as possible.

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MARSHALLTOWN
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30 September 2013
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THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL ST
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 26
VAT Reg. No.
Page 11 of 32

Statement Frequency MONTHLY
Statement from 02 September 2013 to 30 September 2013

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service Fee | Debits | Credits | Date | Balance | Entry Ref |
|---------|-------------|--------|---------|------|---------|-----------|
|---------|-------------|--------|---------|------|---------|-----------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

74.875,21- 09 14

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

345.227,85- 09 14

These fees are inclusive of VAT

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30 September 2013
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PARKTOWN 0355
MONTHLY MAIL

Statement No 26
VAT Reg. No.
Page 15 of 32

Statement Frequency MONTHLY
Statement from 02 September 2013 to 30 September 2013

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service Fee | Debits | Credits | Date | Balance Entry Ref |
|---------|-------------|--------|---------|------|-------------------|
|---------|-------------|--------|---------|------|-------------------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22

1,000,000,00- 09 14

These fees are inclusive of VAT

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30 September 2013
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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

BUSINESS CURRENT ACCOUNT

Account Number 20 047 775 7

| Details | Service Fee | Debits | Credits | Date | Balance Entry Ref |
|---|-------------|---------------|---------|-------|-------------------|
| CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 17:22 | | 1.000.000,00- | | 09 14 | |

These fees are inclusive of VAT

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15 December 2012
329363818

THE DIRECTOR
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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 |
|---------|-------------|--------|---------|------|-------------------|
|---------|-------------|--------|---------|------|-------------------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 13:42

262,666,19- 11 23

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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ST ANDREWS ROAD PARKTOGAUTENG
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 |
|---------|----------------|--------|---------|------|---------|-----------|
|---------|----------------|--------|---------|------|---------|-----------|

CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 16:06

717,224,34- 12 14

These fees are inclusive of VAT

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PARKTOWN
PO BOX 82325
MARSHALLTOWN
GAUTENG
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 |
| | Debits | | Balance |
| CATS THIRD PARTY PAYMENT | 77.063,57- | | 04 30 |
| MOLELWANE FSF11 15:11 | | | |

These fees are inclusive of VAT

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30 April 2014
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91 CENTRAL AVE
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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 |
|---|-------------|----------------|--------------|
| Details | Service Fee | Credits Debits | Date Balance |
| CATS THIRD PARTY PAYMENT
MOLELWANE FSF11 15:11 | | 83.914,00- | 2014 04 30 |
| ## 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 2014
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THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
91 CENTRAL AVE
HOUGHTON
2198

PARKTOWN 0355
MONTHLY MAIL

Statement No 38
VAT Reg. No.
Page 5 of 18

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

| BUSINESS CURRENT ACCOUNT | | Account Number | 20 047 775 7 |
|---|-------------|----------------|----------------|
| Details | Service Fee | Credits Debits | 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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GAUTENG
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30 September 2014
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91 CENTRAL AVE
HOUGHTON
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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 |
|---------------------------------|-----------------------|---------------------|

| Details | Service
Fee | Credits
Debits | Date | Balance |
|---------|----------------|-------------------|------|---------|
|---------|----------------|-------------------|------|---------|

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|--------------------------|--|------------|-------|--|
| CATS THIRD PARTY PAYMENT | | 83,728,53- | 09 30 | |
| MOLELWANE FSF11 13:14 | | | | |

These fees are inclusive of VAT

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29 November 2014
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THE DIRECTOR
REGIMENTS CAPITAL (PTY) LTD
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HOUGHTON
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PARKTOWN 0355
MONTHLY MAIL

Statement No 40
VAT Reg. No.
Page 13 of 18

Statement Frequency MONTHLY
Statement from 01 November 2014 to 29 November 2014

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.
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31 July 2015
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THE DIRECTOR
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91 CENTRAL AVE
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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 | Debits | Credits | Date | Balance |
| CATS THIRD PARTY PAYMENT | | 194.173,37- | | 07 14 | |
| MOLELWANE FSF11 15:47 | | | | | |
| CATS THIRD PARTY PAYMENT | | 11.473,99- | | 07 14 | |
| ## These fees are inclusive of VAT | | | | | |

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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 | Debits | Date | Balance |
| CATS THIRD PARTY PAYMENT | | | | | |
| MOLELWANE FSF11 14:58 | | 799,197,11- | | 08 28 | |
| ## These fees are inclusive of VAT | | | | | |

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 PARKTOWN 0355
MONTHLY MAIL

 Statement No 50
VAT Reg. No.
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 Statement Frequency MONTHLY
Statement from 01 September 2015 to 30 September 2015

| BUSINESS CURRENT ACCOUNT | | Account Number | | 20 047 775 7 | |
|---|-------------|----------------|-------|--------------|--|
| Details | Service Fee | Credits Debits | Date | Balance | |
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| CATS THIRD PARTY PAYMENT
MOLELWANE SNJ72 15:57 | | 101.925,77- | 09 02 | | |
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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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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)

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WHEREBY IT IS AGREED AS FOLLOWS:**1. INTERPRETATION AND PRELIMINARY**

The headings of the clauses in this Agreement are for the purpose of convenience and reference only and shall not be used in the interpretation of nor modify nor amplify the terms of this Agreement nor any clause hereof. Unless a contrary intention clearly appears -

1.1. words importing -

- 1.1.1. any one gender include the other two genders;
- 1.1.2. the singular include the plural and *vice versa*; and
- 1.1.3. natural persons include created entities (corporate or unincorporate) and *vice versa*;

1.2. the following terms shall have the meanings assigned to them hereunder and cognate expressions shall have corresponding meanings, namely -

- 1.2.1. **"Accrual Rate"** means in relation to each Quarter, the JIBAR on the Reset Date, adjusted, to the extent required, in terms of clause 11.3;
- 1.2.2. **"Agreement"** means this portfolio management agreement, as well as all annexures hereto, as may be amended from time to time;
- 1.2.3. **"Applicable Law"** means the Pension Funds Act, FAIS, FICA, the Financial Institutions (Protection of Funds) Act, No. 28 of 2001, the FMA, and all other statutory provisions, licences, financial services provider codes of conduct promulgated under FAIS and authorisations regulating the affairs of Regiments and the Client as contemplated in this Agreement, to the extent applicable;
- 1.2.4. **"Associates"** includes, but is not limited to shareholders, officers, directors, employees, nominees, representatives and agents from time to time, in their capacity as such, as well as subsidiaries, branches, holding companies and subsidiaries thereof, related parties or persons and any other persons or entities directly or indirectly associated with the above;
- 1.2.5. **"Average Swap Yield Curve"** means the average of the midpoints between the buy and sell yields on the "swap yield curve" of each of Absa Bank Limited, Rand Merchant Bank (a division FirstRand Bank Limited), The Standard Bank of South Africa Limited and Nedbank Limited, as close as possible to 17h00 on any relevant date on which a valuation of the Fund is conducted as required in terms of this Agreement, as these figures have been updated on Reuters or

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Bloomberg, whichever of these two news services Regiments may elect to use in its business as its primary source of news;

- 1.2.6. **"Banks Act"** means the Banks Act, No. 94 of 1990;
- 1.2.7. **"Business Days"** means any day other than a Saturday, Sunday or South African public holiday;
- 1.2.8. **"Client"** means Transnet Second Defined Benefit Fund (registration number 12/8/28846), a retirement fund established in terms of the Transnet Pension Fund Act, 62 of 1990;
- 1.2.9. **"Custodian"** means the custodian as contemplated in clause 9.2;
- 1.2.10. **"Designated Account"** means the separately designated bank account opened and operated by the Client for the purposes of holding the cash forming part of the Portfolio Assets whilst it is not invested in a term investment, as contemplated in clause 9.3;
- 1.2.11. **"Effective Date"** means 1 October 2015 (or such later date as the Parties may agree to in writing);
- 1.2.12. **"Execution Costs"** means the actual cost of executing a trade and shall include –
 - 1.2.12.1. the difference between the actual trade price and the mid-market price of the instrument at the time of the trade;
 - 1.2.12.2. the brokerage fees paid pursuant to the trade; and
 - 1.2.12.3. booking fees paid to any agent or exchange;
- 1.2.13. **"FAIS"** means the Financial Advisory and Intermediary Services Act. No. 37 of 2002;
- 1.2.14. **"FICA"** means the Financial Intelligence Centre Act, No. 38 of 2001;
- 1.2.15. **"FMA"** means the Financial Markets Act, No.19 of 2012;
- 1.2.16. **"Fund Payment"** means any pension payment made or to be made from the Portfolio Assets by the Client to its members in respect of the liabilities owed to them, which payments are typically made on a monthly basis and are intended to accord with the Liability Schedule;

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- 1.2.17. **"Independent Expert"** means an independent expert appointed in accordance with clause 21.2;
- 1.2.18. **"Investment and Risk Management Framework"** means the investment and risk management framework and parameters adopted by the Client in consultation with Regiments. The Investment and Risk Management Framework, as at the Effective Date, is attached as **Annexure C**, which framework may be amended by the Parties in writing from time to time;
- 1.2.19. **"JIBAR "** means in relation to each Quarter, the arithmetic mean of the mid-market yield rate (rounded upwards, if necessary, to the nearest one thousandth of a percentage point) for deposits in South African Rand for a 3 (three) month period which appears on the Reuters market data system (or its successor) as at the 'fixing' time for the day (which is at 11h00, as at the Signature Date);
- 1.2.20. **"JSE"** means JSE Limited (Registration No. 2005/022939/06);
- 1.2.21. **"Liability Schedule"** means the schedule setting out the projected monthly pension payment liabilities of the Client to its members which are to be made from the Portfolio Assets, attached as **Annexure A**, as amended or replaced from time to time pursuant to the actuarial restatement of the liabilities in question, which is anticipated to occur not more frequently than annually (and which amendment or replacement shall only take effect for purposes of this Agreement once provided to Regiments in writing);
- 1.2.22. **"Management Fees"** means the management fees payable by the Client to Regiments, determined in accordance with clause 10;
- 1.2.23. **"Market Value"** means, in relation to -
- 1.2.23.1. an instrument listed on the securities exchange operated by the JSE or any other licensed securities exchange, the value of the instrument on the relevant date at the last traded price as quoted by that securities exchange;
 - 1.2.23.2. money market assets, the value calculated in accordance with the appropriate yield curve on the relevant date, midway between buy and sell rates;
 - 1.2.23.3. cash, the face value of the cash on the relevant date at face value plus the present value of any interest accrued in relation thereto but not yet received; and

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- 1.2.23.4. all other instruments not listed on a securities exchange, a value derived from the value(s) quoted on the securities exchange operated by the JSE or any other securities exchange, using a valuation methodology that is accepted in the market with reference to the valuation of the relevant security or instrument;
- 1.2.24. **"Outperformance"** means the outperformance of the Portfolio in relation to the benchmark over a Period, which shall be calculated in accordance with clause 11;
- 1.2.25. **"Outperformance Fees"** means the performance fees payable to Regiments (if any), determined in accordance with clause 11;
- 1.2.26. **"Parties"** means the Client and Regiments collectively and **"Party"** means either one of them, as the context may require;
- 1.2.27. **"Pension Funds Act"** means the Pension Funds Act, No. 24 of 1956;
- 1.2.28. **"Period"** means the period under consideration, being either a month or a Quarter, or a portion thereof, as the context may indicate;
- 1.2.29. **"Portfolio"** means the portfolio of the Client to be managed by Regiments in terms of this Agreement, which portfolio encompasses the Portfolio Assets and/or the Portfolio Liabilities, as the context may require;
- 1.2.30. **"Portfolio Assets"** means the cash in the Designated Account and the investments of the Client under this Agreement, the Market Value of which shall be calculated on the 1st (first) Business Day of the relevant Period and as otherwise contemplated in this Agreement, which, as at the Signature Date, are those reflected in Annexure B;
- 1.2.31. **"Portfolio Liabilities"** means the pension payment liabilities from time to time of the Portfolio actuarially estimated to be owing to its members, which, as at the Signature Date, constitute those as set out in the Liability Schedule;
- 1.2.32. **"Present Value of Liabilities"** means the present value of all future Portfolio Liabilities calculated by the Average Swap Yield Curve;
- 1.2.33. **"Quarter"** means each period of 3 (three) months calculated from the first day of January, April, July and October, respectively, provided that where the Effective Date of the Agreement is not the first day of any such quarter, any values to be determined in relation to the first quarter to which this Agreement applies shall be determined *pro rata* to the actual number of days of the first

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quarter during which the Services were provided in terms of this Agreement and references to "Quarterly" shall be construed accordingly;

- 1.2.34. **"Regiments"** means Regiments Fund Managers Proprietary Limited (Registration No. 2005/014462/07), a private limited liability company incorporated under the laws of the Republic of South Africa;
- 1.2.35. **"Representative"** means the person appointed by Regiments to communicate and manage the relationship with the Client in terms of this Agreement. The Client shall be notified in writing of the name and contact details of the Representative from time to time, failing which the representative shall be the chief executive officer of Regiments;
- 1.2.36. **"Reset Date"** means the last Business Day of the Quarter preceding the Quarter in question;
- 1.2.37. **"Services"** means the asset management, investment and financial services to be rendered by Regiments in terms of this Agreement;
- 1.2.38. **"Signature Date"** means the date on which this Agreement is signed by the Party signing last in time;
- 1.2.39. **"Structural Execution Costs"** means the Execution Costs of trade/s incurred by the Portfolio as a result of changes to the Portfolio Assets and/or Portfolio Liabilities resulting from Transition Events, or, where no trade/s is/are executed, the value of the change in the Market Value of the Portfolio resulting from such changes;
- 1.2.40. **"Take On Value of the Portfolio"** means the value of the Portfolio Assets as at the Effective Date, determined as contemplated in clause 5.3;
- 1.2.41. **"Transition Event"** means any of the following acts or omissions being committed by the Client –
- 1.2.41.1. the amendment of the Liability Schedule;
 - 1.2.41.2. withdrawal of any Portfolio Assets from the Portfolio other than to effect a Fund Payment on the date on which it is scheduled to be made in accordance with the Liability Schedule;
 - 1.2.41.3. the revision of the Investment and Risk Management Framework in terms of clause 4.5;

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- 1.2.41.4. the Client issuing an instruction to Regiments, as contemplated in clause 6.1.3;
- 1.2.41.5. the revocation by the Client of any proxy Issued by Regiments in the circumstances set out in clause 7.2.12; or
- 1.2.41.6. providing Regiments with instructions in terms of clause 7.6 where such instruction requires a change to be made to the Portfolio Assets and/or requires deviation from the Investment and Risk Management Framework;
- 1.2.42. "VAT" means Value-Added Tax levied in terms of the Value-Added Tax Act, No. 89 of 1991;
- 1.2.43. "ZAR" or "Rand" means the lawful currency of the Republic of South Africa;
- 1.3. any reference in this Agreement to "exchange" and "securities" shall, unless otherwise stated or inconsistent with the context, bear the meanings assigned to them in the FMA;
- 1.4. any reference to an enactment is to that enactment as at the Signature Date and as amended or re-enacted from time to time and includes any subordinate legislation made from time to time under such enactment. Any reference to a particular section in an enactment is to that section as at the Signature Date, and as amended or re-enacted from time to time and/or an equivalent measure in an enactment, provided that if as a result of such amendment or re-enactment, the specific requirements of a section referred to in this Agreement are changed, the relevant provision of this Agreement shall be read also as if it had been amended as necessary, without the necessity for an actual amendment;
- 1.5. if any provision in a definition is a substantive provision conferring rights or imposing obligations on any Party, notwithstanding that it is only in the definition clause, effect shall be given to it as if it were a substantive provision in the body of the agreement;
- 1.6. when any number of days is prescribed in this Agreement, same shall be reckoned exclusively of the first and inclusively of the last day unless the last day falls on a Saturday, Sunday or a South African public holiday, in which case the last day shall be the next succeeding day which is not a Saturday, Sunday or a South African public holiday;
- 1.7. if figures are referred to in numerals and in words and if there is any conflict between the two, the words shall prevail;
- 1.8. expressions defined in this Agreement shall bear the same meanings in schedules or annexures to this Agreement which do not themselves contain their own definitions;

- 1.9. if any term is defined within the context of any particular clause in this Agreement, the term so defined, unless it is clear from the clause in question that the term so defined has limited application to the relevant clause, shall bear the meaning ascribed to it for all purposes in terms of this Agreement, notwithstanding that that term has not been defined in this interpretation clause;
- 1.10. the expiration or termination of this Agreement shall not affect such of the provisions of this Agreement as expressly provide that they will operate after any such expiration or termination or which of necessity must continue to have effect after such expiration or termination, notwithstanding that the clauses themselves do not expressly provide for this;
- 1.11. the rule of construction that a contract shall be interpreted against the Party responsible for the drafting or preparation of the contract, shall not apply;
- 1.12. any reference in this Agreement to a Party shall include a reference to that Party's assigns expressly permitted under this Agreement and, if such Party is liquidated or sequestrated, be applicable also to and binding upon that Party's liquidator or trustee, as the case may be;
- 1.13. the words "include", "including" and "in particular" shall be construed as being by way of example or emphasis only and shall not be construed, nor shall they take effect, as limiting the generality of any preceding word/s;
- 1.14. any reference in this Agreement to any other agreement or document shall be construed as a reference to such other agreement or document as same may have been, or may from time to time be, amended, varied, novated or supplemented;
- 1.15. the words "other" and "otherwise" shall not be construed *eiusdem generis* with any preceding words if a wider construction is possible.

2. RECORDAL

- 2.1. The Portfolio was established by the Client in order to ensure that the Client will be able to effect the Fund Payments.
- 2.2. Pursuant to a bid process by the Client and based on the proposal submitted to the Client by Regiments, Regiments has been selected to be appointed to manage the Portfolio.
- 2.3. Accordingly, the Parties wish to record their agreement in relation to the management of the Portfolio.
- 2.4. Regiments is a Category 2 Financial Services Provider (FSP 22302) with the following sub-categories:
 - 2.4.1. Securities and Instruments : Shares;

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- 2.4.2. Securities and Instruments : Money market instruments;
- 2.4.3. Securities and Instruments : Debentures and securitised debt;
- 2.4.4. Securities and Instruments : Warrants, certificates and other instruments;
- 2.4.5. Securities and Instruments : Bonds;
- 2.4.6. Securities and Instruments : Derivative instruments.

3. APPOINTMENT

- 3.1. The Client appoints Regiments, who hereby accepts such appointment, as the fund manager in respect of the Portfolio, to provide the Services as set out in this Agreement.
- 3.2. For the duration of this Agreement, Regiments shall be appointed as the exclusive fund manager in respect of the Portfolio.

4. DURATION

- 4.1. Subject to the provisions of clause 4.2, this Agreement will commence on the Effective Date and shall, unless terminated in terms of clause 4.3, 4.4, 22.2.2, 22.5.2 or 24, endure for an initial period of 3 (three) years ("Initial Period").
- 4.2. The Agreement will automatically renew and endure for a further period of 2 (two) years after the expiry of the Initial Period, unless –
 - 4.2.1. the Client notifies Regiments, in writing and by no later than 120 (one hundred and twenty) days before the expiry of the Initial Period, that it does not wish to renew the Agreement for the further 2 (two) year period; or
 - 4.2.2. terminated in terms of clause 4.3, 4.4, 22.2.2, 22.5.2 or 24.
- 4.3. Regiments may terminate this Agreement on at least 60 (sixty) days' prior written notice to the Client.
- 4.4. The Client may terminate this Agreement on at least 60 (sixty) days' prior written notice to Regiments, provided that should the termination in terms of this clause 4.4 take effect prior to the expiry of the Initial Period, the Client shall (in addition to any other amounts that may be due to Regiments in terms of this Agreement) be liable to pay Regiments an amount (exclusive of VAT) equal to –
 - 4.4.1. 50% (fifty percent) of the monthly management fee that would have been payable in terms of clause 10 over the period commencing on the day after the day on which the termination takes effect and ending on the last day of the

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Initial Period (both days inclusive), for purposes of calculation of which the Market Value of the Portfolio Assets as at the last day of the month immediately preceding the day on which the termination takes effect, shall be used; less

- 4.4.2. the monthly management fees (if any) (exclusive of VAT) that Regiments had received, as at the day on which the termination takes effect, in terms of any liability driven investment mandate concluded after the Signature Date with the Client, the Transnet Retirement Fund and/or the Transport Pension Fund.


The amount so calculated (together with VAT thereon) shall become payable against production by Regiments of an invoice to the Client and the provisions of clauses 14.3 and 14.4 shall apply *mutatis mutandis* to the payment thereof.

- 4.5. In the event that the Agreement is terminated as contemplated in clause 4.3 or 4.4, the Client shall, if it wishes to restrict the investment and risk management framework and/or parameters as then contained in the Investment and Risk Management Framework ("Old Framework") until the termination of the Agreement takes effect, provide Regiments with the revised Investment and Risk Management Framework which Regiments is required to implement ("Revised Framework"), in which event Regiments shall implement the Revised Framework as soon as reasonably possible, but mindful of the undertakings provided by Regiments in terms of clause 7.1. Should the Client elect to avail itself of its rights in terms of this clause 4.5, the New Framework shall be provided to be received by Regiments –

- 4.5.1. within 15 (fifteen) Business Days of Regiments giving notice of termination to the Client, as contemplated in clause 4.3; or
- 4.5.2. simultaneously with the termination notice as contemplated in clause 4.4 being provided to Regiments,

failing which the Old Framework shall continue to apply until the termination of the Agreement becomes effective.

- 4.6. Once the termination of this Agreement takes effect -

- 4.6.1. any and all powers of attorney granted by the Client to Regiments in terms of this Agreement shall be deemed to be cancelled with immediate effect; and
- 4.6.2. Regiments shall forthwith return to the Client or cause to be returned to the Client all cash, assets and documents of title in its possession (taking into account the provisions of clause 9.1), and shall simultaneously provide the Client with a detailed final statement of account.
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- 4.7. Notwithstanding the duration of this Agreement as provided for in this clause 4, in the event that, upon the termination or expiry of this Agreement, the Client has not yet concluded a new portfolio management agreement either with Regiments or another fund manager, the Client and Regiments may agree in writing to extend this Agreement until such time as a new portfolio management agreement has been concluded between the Client and a fund manager and such agreement has become effective in accordance with its terms.

5. **TRANSITION MANAGEMENT**

- 5.1. It is acknowledged by the Parties that transition management may be required to be effected to certain Portfolio Assets when Regiments commences to render the Services from the Effective Date. It is envisaged that such transition management would focus on cash-flow matching transactions that the Client has in place prior to the Effective Date.
- 5.2. Regiments shall accordingly evaluate the risk and monitor for opportunities to restructure the cash flow matching instruments that may form part of the Portfolio Assets as at the commencement of this Agreement, with a view to unwind and restructure the then Portfolio Assets so as to reduce risk and/or enhance returns in the Portfolio.
- 5.3. In order to allow Regiments opportunity to unwind and restructure the relevant Portfolio Assets, without the transition management impacting upon its performance measurement, the Parties agree that the Portfolio shall have an agreed take on value, as at the Effective Date. For such purposes, Regiments shall be entitled to obtain quotations for the unwind and/or restructure cost (including costs that would constitute Execution Costs when the unwind and/or restructure is effected) of the relevant investments or transactions, prior to the Effective Date. The Client shall provide reasonable assistance to Regiments in its engagements with the issuers of the investments or transaction counterparties (including any authorities that may be required by Regiments to approach them) and ensure that Regiments is afforded access to the documents and/or records relating to such investments or transactions. By no later than the 5th (fifth) Business Day after the Effective Date (or such longer period as agreed to between the Parties in writing), the Parties, acting in good faith, shall endeavour to agree the take on value of the Portfolio, as at the Effective Date, for purposes of this Agreement. Failing such agreement between the Parties, either Party shall be entitled to refer the matter for expert determination in terms of clause 20. Pending the determination of the matter by the Independent Expert, the take on value of the Portfolio shall be deemed to be the Market Value of the Portfolio, as at the Effective Date, as reduced by any undisputed portion of the unwind and/or restructure cost ("**Deemed Take On Value**"). Should the take on value of the Portfolio, as at the Effective Date, once determined by the Independent Expert, be lower than the Deemed Take On Value of the Portfolio, the Outperformance and Outperformance Fees, if any, shall be recalculated based on such value as determined by the Independent Expert. Any shortfall in Outperformance Fees shall

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be paid to Regiments at the end of the Quarter during which the Independent Expert makes his/her determination known to the Parties.

6. AUTHORITY

6.1. Subject to the Investment and Risk Management Framework, Applicable Law and the provisions of this Agreement, the Client authorises Regiments to –

- 6.1.1. take over the management of the Portfolio and to do all things necessary to effect this takeover;
- 6.1.2. take all such actions as Regiments considers reasonably necessary to attain the investment objectives of the Portfolio, as set out in the Investment and Risk Management Framework;
- 6.1.3. exercise any rights conferred on the Client by virtue of the investments of the Portfolio, on behalf of the Client and in a manner that Regiments considers to be in the best interest of the Client, unless the Client specifically instructs Regiments in writing to the contrary; and
- 6.1.4. operate and have access to the Designated Account for the purposes of managing the Portfolio and providing the Services.

6.2. Regiments' authority in terms of this Agreement shall be evidenced in a separately contained power of attorney in the form set out in Annexure D, which may be amended by agreement between the Parties in writing upon approval by the relevant mandated official of the Client, which approval may not be unreasonably withheld or delayed.

7. POWERS AND RESPONSIBILITIES OF REGIMENTS

Management of the Portfolio

7.1. Regiments undertakes to manage the Portfolio and render the Services –

- 7.1.1. diligently and professionally at all times and acknowledges that it has a fiduciary duty to act with the standard of care that can reasonably be expected of an authorised professional financial services provider acting in good faith and with reasonable care and skill;
- 7.1.2. in accordance with the provisions of this Agreement, the Investment and Risk Management Framework and all Applicable Law. To the extent that any of the provisions of this Agreement may conflict with, be inconsistent with, or impose a lesser standard on Regiments than that in terms of Applicable Law, the

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provisions of such Applicable Law shall prevail and be complied with by Regiments; and

- 7.1.3. in accordance with the service level standards used in the financial management industry,

in its capacity as fund manager for and on behalf of the Client.

- 7.2. Subject to the provisions of clauses 7.1 and 7.6, Regiments shall have full power and discretion and shall be entitled, without prior approval or consent from the Client, to deal with the Portfolio in whatever manner it deems necessary or appropriate in order to achieve the Client's investment objectives as set out in the Investment and Risk Management Framework. Regiments' powers to manage the Portfolio shall include (without limitation) the power, and, where appropriate, obligation as the Client's agent, to –

- 7.2.1. buy any investments on behalf of the Client, including, but not limited to call or term accounts, overnight deposits, negotiable certificates of deposit, investment grade South African bonds and cash, and to sell or otherwise realise or deal with any investments comprised in the Portfolio;
- 7.2.2. subscribe to issues and apply for offers for sale and accept placings;
- 7.2.3. withdraw from the Custodian such monies as may be required to effect payment for assets purchased and costs associated with any such purchase;
- 7.2.4. instruct any member of a financial exchange or a licensed securities exchange to deal on any such exchange on the Client's behalf in any listed financial instrument or other listed security;
- 7.2.5. utilise licensed brokers and investment and commercial banks for the purchasing and selling of assets on behalf of the Portfolio;
- 7.2.6. execute "put-through" transactions (as defined in the Rules of the JSE) between different clients of Regiments, including the Client, provided that such transactions shall at all times be concluded on an arms' length basis at prices no worse to the Client than market related prices and on a basis which is not prejudicial to the Client and, where applicable, be processed through a broker authorised in terms of the Applicable Laws. For the purposes of this clause 7.2.6, "put-through" transactions shall mean counter party settlements to be executed through authorised brokers where Regiments require such counterparty settlements to be made and will be fully disclosed to the Client on a monthly basis;

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- 7.2.7. where necessary, for and on behalf of the Client, enter into any client agreements with any other person, financial exchange, financial exchange member or regulatory body, including but not limited to ISDA (International Swaps and Derivatives Association), ISMA (International Security Management Association), and ISLA (International Securities Lending Association) agreements (where applicable) as well as agreements entered into in accordance with the requirements of any financial exchange or licensed securities exchange and with such members of such exchanges as Regiments may determine, provided, if Regiments enters into any such agreements for the Client, it shall advise the Client of the conclusion of such agreements (in its monthly report as contemplated in clause 1.1.1.1 of Annexure F) and provided further that Regiments shall ensure that such agreements are concluded on terms that are fair and reasonable to the Client and no worse to the Client than market related terms. Regiments shall ensure that all procedures are in place to maintain adequate margin balances and to settle client agreements on behalf of the Client as may be dictated by the provisions of the relevant client agreements;
- 7.2.8. enter into, as agent for and on behalf of the Client, derivative transaction client agreements with any broking member of the Derivatives Market of the JSE for the purchase and sale of any derivative instruments governed by the derivatives legislation and/or derivatives rules published by the JSE from time to time and comply with all procedures for the settlement of derivative transactions and the maintenance of adequate margin balances in terms of the JSE Derivatives Rules by instructing the Custodian to make payment directly to the clearing member of the Derivatives Market out of the Client's cash assets in the Portfolio as may be required to meet any calls for margin;
- 7.2.9. retain any cash accruals (including interest and dividends) that it receives on the Client's behalf (with the Custodian) and reinvest such cash accruals at its discretion in accordance with clause 7.2.10;
- 7.2.10. reinvest any income derived from investments made in respect of the Portfolio, or to re-invest such proceeds arising upon their sale or redemption, at its discretion (whether by depositing the cash accruals in a bank account with a bank finally registered in terms of the Banks Act on a term investment, or purchasing assets other than cash) for the Client's benefit;
- 7.2.11. aggregate purchases or sales of investments for the Portfolio with purchases or sales, as the case may be, of the same investments of the same issuer for other clients of Regiments occurring on the same day, provided that such aggregation

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does not cause any impairment to the Portfolio. When transactions are so aggregated, the actual prices applicable to the aggregated transactions shall be averaged, and the Portfolio and the accounts of other participating clients of Regiments will be deemed to have purchased or sold, as the case may be, their proportionate share of the investments involved at the average price so obtained;

- 7.2.12. attend any meetings held for the holders of Portfolio Assets or sign proxies for the purpose of voting thereat or for any purpose connected therewith, and exercise or elect not to exercise any voting rights or other rights, including accepting scrip or cash dividends, conferred on the Client by virtue of the investments of the Portfolio, on behalf of the Client, provided that Regiments shall at all times act only in the Client's own best interest, that is in furtherance of what Regiments believes in good faith to be the Client's best interest as an investor in the securities concerned. In this regard, Regiments undertakes to maintain a written record of its exercise of, or election not to exercise, any rights and privileges which attach to the investments of the Portfolio. Except as may be explicitly provided by Applicable Law, neither Regiments nor its Associates shall incur any liability to the Client by reason of any exercise of, or failure to exercise, any such discretion. Where Regiments elects to exercise or procure the exercise of voting rights or other rights, it does so exclusively on the basis of the records and positions held by the Custodian and the Client acknowledges that Regiments shall be entitled to rely on the information supplied by any other person acting for the Custodian or appointed by the Client, provided that Regiments shall be required to investigate or reconcile any discrepancies between the information held by it and the information held by the Custodian, to the extent reasonably possible. It is moreover recorded and agreed that the right to vote on any of the securities held in the Portfolio remains and rests at all times with the Client as the beneficial and/or registered owner of such securities. The Client may at any time, up to and including at the meeting of securities holders, in writing, addressed to Regiments, the Custodian and the issuer company concerned, revoke any proxy issued by Regiments;
- 7.2.13. to administer any such investments and to hold them, or arrange for them to be held, in safe custody on behalf of the Client, at the cost of the Client;
- 7.2.14. generally do whatever may be necessary to comply with the provisions of the Investment and Risk Management Framework (unless otherwise instructed or consented to in writing by the Client), the rules of the securities exchange (including the procedures for the settlement of transactions and maintenance of

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adequate margin balances in terms of derivatives legislation and/or derivatives rules published by the JSE from time to time) and all Applicable Laws; and

7.2.15. generally attend to all actions ancillary to the provision of the Services.

7.3. A determination as to whether an investment falls within the risk parameters as set out in the Investment and Risk Management Framework shall be made as at the date of purchase of that investment and the Investment and Risk Management Framework shall not be deemed breached as a result of changes in the value or status (including the credit rating) of an investment following purchase.

Risk Disclosure

7.4. The Parties shall use best endeavours to ensure that all and any risks pertaining to the management and administration of the Portfolio are considered and, if appropriate, minimized.

7.5. Regiments hereby informs the Client of the risks pertaining to any investment of the Portfolio, both local and foreign, which may include, but shall not be limited to the risks set out in Annexure E, that are inherent in the buying and selling of listed financial instruments issued by individual financial exchanges from time to time in relation to specific financial markets. The Client shall accept such risks, which may result in financial loss to the Client and will not hold Regiments responsible or liable therefor, provided that all such investments to which the risks relate fall within the parameters of the Investment and Risk Management Framework. The Client, however, acknowledges that –

7.5.1. it understands and is aware of the various risks that are involved in holding a portfolio of investments and in dealing therein in the financial markets;

7.5.2. Regiments does not guarantee any future performance of the investments of the Portfolio entrusted to it or acquired in terms of this Agreement, nor does Regiments guarantee that any investment of the Portfolio will hold its value or behave in any particular manner; and

7.5.3. there is an investment risk associated with all asset classes, including foreign investments, that are exposed to currency risk.

Further Instructions

7.6. The Client may give reasonable instructions in writing to Regiments relating to Regiments' duties under this Agreement from time to time (such instructions to be given in accordance with clause 26, also setting out the duration for which each instruction is intended to apply), provided that no such instruction may –

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- 7.6.1. be inconsistent with the objectives set out in clause 1 of Annexure C;
- 7.6.2. require that Regiments should breach any of its undertakings in terms of clause 7.1 in order to give effect thereto; or
- 7.6.3. result in the unilateral amendment of any provision of this Agreement by the Client (save as contemplated in clause 4.5),

and provided further that should Regiments exercise its right to terminate this Agreement under clause 4.3 during the Initial Period (as defined in clause 4.1) following receipt of an instruction in terms of this clause 7.6, the Client shall, provided that Regiments had given notice of termination in terms of clause 4.3 within 15 (fifteen) Business Days of receipt by Regiments of the Client's instructions given in accordance with clause 26 (in addition to any other amounts that may be due to Regiments in terms of this Agreement) be liable to pay Regiments an amount (exclusive of VAT) as determined, and payable to Regiments, *mutatis mutandis* in accordance with the provisions of clause 4.4.

8. DUTIES OF THE CLIENT

For the duration of this Agreement, the Client shall –

8.1. pay to Regiments –

- 8.1.1. all Management Fees and Outperformance Fees, plus VAT thereon, as may be due and payable to Regiments in accordance with clauses 10 and 11, respectively;
- 8.1.2. all costs and disbursements incurred by Regiments in respect of the implementation of instructions as contemplated in clause 7.6 or the purchase, sale, settlement, retention of investments and administration of the Portfolio, in accordance with clause 13;
- 8.1.3. the cost of external audits, in the event that the Client requires such audits to be undertaken by external auditors; and
- 8.1.4. the costs of any additional services, not included in this Agreement, to be rendered by Regiments at the request of the Client;

- 8.2. remain responsible for the management of its affairs for tax, legal and accounting purposes. In this regard, it is recorded that Regiments shall not be required to provide the Client with tax, legal or accounting advice or services and is under no obligation to report to the Client on the tax, legal or accounting consequences of buying or selling assets on behalf of the Portfolio;

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- 8.3. consult with Regiments with regard to early Fund Payments proposed in relation to the Liability Schedule as soon as reasonably practicable;
- 8.4. respond to Regiments within 7 (seven) Business Days of Regiments making a request for approval to the Client in respect of a possible investment that falls outside of the risk parameters set out in the Investment and Risk Management Framework, including when Regiments seeks approval to conduct alternative types of trades or deals with alternative counterparties; and
- 8.5. give the requisite instructions to the Custodian to transfer cash or securities in connection with the settlement of transactions and procure that the Custodian provides Regiments with copies of periodic statements and access to electronic systems and gives Regiments timely notice of any voting or other rights due to be exercised with respect to any of the Portfolio Assets as soon as possible upon becoming aware of any such rights.

9. DESIGNATED ACCOUNT & REGISTRATION OF INVESTMENTS

- 9.1. All investments will be held and registered in the name of the Client.
- 9.2. The Client has appointed Nedbank Limited, a bank registered in terms of the Banks Act, to be its banker in respect of the investments and to be the custodian of the Portfolio Assets on its behalf.
- 9.3. All investments which belong to the Client and which are subject to this Agreement shall be held in safe custody by the Custodian on behalf of the Client in the Designated Account, particulars of which shall be notified by the Client in writing, such notice to be received by Regiments by no later than 23h59 on the Effective Date.
- 9.4. Any employee/s of –
 - 9.4.1. Regiments; and/or
 - 9.4.2. Regiments' back office service provider which attends to settlement on behalf of Regiments and is accountable to Regiments on such a basis that Regiments can remain in control of the cash in the Designated Account,

designated for this purpose in writing to the Client and subsequently approved by the Client (which approval shall not be unreasonably withheld or delayed) may withdraw such monies from the Designated Account for investment on the Client's behalf or to make payments in accordance with the Client's instructions or in performance of the Services in terms of this Agreement.

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- 9.5. Any change to the arrangements contemplated by this clause 9 must be in writing and must be signed by both Parties.
- 9.6. Regiments shall, on a daily basis, reconcile all script and cash held with the same records of the Custodian. This reconciliation shall be done for both holdings and the market value. In the event that a difference remains unreconciled for 3 (three) Business Days, the reasons therefore shall be reported in writing to the Client.
- 9.7. The Client shall procure that the Custodian with whom the Designated Account is held provides access to download bank statements of the Designated Account to Regiments on a daily basis.

10. MANAGEMENT FEES

- 10.1. The Client shall pay to Regiments a monthly management fee to be calculated, exclusive of VAT, as 0.17% (zero comma one seven per cent) per annum of the Market Value of the Portfolio Assets, taking into account accrued interest and dividends, and which amount shall be apportioned by reference to the number of days of the month in question.
- 10.2. The Market Value of the Portfolio Assets shall be calculated by Regiments as at the last day of the month immediately preceding the month in question in accordance with clause 1.2.30.

11. OUTPERFORMANCE FEE

- 11.1. In addition to the Management Fee, the Client shall, subject to the provisions of this clause 11, pay Regiments an Outperformance Fee in respect of each Quarter based on Outperformance by Regiments.
- 11.2. The Outperformance (if any) in respect of each Quarter shall be calculated –

- 11.2.1. with reference to a benchmark for the Outperformance, which shall be calculated as follows –

$$B = V_{L1} - V_{L0}$$

where –

B = benchmark;

V_{L0} = V_{L1} incremented to the last Business Day of the Quarter in question at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, V_{L0} will always be a negative rand amount;

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V_{L0} = the Present Value of Liabilities at close of business on the last Business Day of the Quarter preceding the Quarter in question. For the avoidance of any doubt, V_{L0} will always be a negative rand amount;

V_{L1} = Present Value of Liabilities at close of business on the last Business Day of the Quarter in question. For the avoidance of any doubt, V_{L1} will always be a negative rand amount;

- 11.2.2. with reference to the performance of the Portfolio Assets ("Asset Performance") at the end of each Quarter, which shall be calculated as follows –

$$AP = V_{A1} - V_{A0}$$

where –

AP = Asset Performance at close of business on the last Business Day of the Quarter in question;

V_{A0} = V_{A0} incremented to the last Business Day of the Quarter in question at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date;

V_{A0} = the Take On Value of the Portfolio, where the Quarter in question is the Quarter commencing on the Effective Date, and, thereafter, the Market Value of the Portfolio Assets at close of business on the last Business Day of the Quarter preceding the Quarter in question;

V_{A1} = Market Value of the Portfolio Assets at close of business on the last Business Day of the Quarter in question;

and

- 11.2.3. in accordance with the following formula –

$$POP = AP + B - T_T - T_F - T_R - T_C$$

where –

POP = Period Outperformance;

AP = Portfolio Asset Performance at close of business on the last Business Day of the Quarter in question as set out in clause 11.2.2;

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B = the benchmark calculated as set out in clause 11.2.1;

T_T = all the Structural Execution Costs, if any, incurred in respect of the Portfolio during the Quarter in question, which, for the avoidance of any doubt, T_T will be a negative rand amount, provided that where there were no Structural Execution Costs incurred during the relevant Outperformance measurement Period, T_T will be equal to zero;

T_F = all the Management Fees, Outperformance Fees, banking charges, custody fees and/or any other statutory charges or imposts paid in respect of the Portfolio during the Quarter in question, if any, including any VAT thereon, incremented from the date of payment of the fee to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, (i) T_F will be a negative rand amount, provided that where there were no fees paid during the Quarter in question T_F will be equal to zero and (ii) Execution Costs will never be added back to determine Outperformance during the relevant Period (save to the extent that such costs form part of Structural Execution Costs as contemplated in T_T);

T_R = any changes to the Liability Schedule during the Quarter in question, incremented from the date of the change to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate shall be fixed on the relevant Reset Date. For the avoidance of any doubt, T_R will be a negative rand amount where the liability profile is increased (on a net basis) and will be a positive rand amount where the liability profile is decreased (on a net basis), provided that where there were no changes to the liability profile (on a net basis) during the Quarter in question T_R will be equal to zero;

T_C = any cash which the Client may pay into the Designated Account or other assets which the Client may transfer into the Portfolio during the term of this Agreement, by agreement with Regiments, to be managed by Regiments in accordance with the provisions of this Agreement ("Contributions") received into the Portfolio during the Quarter in question, incremented from the date of receipt of the Contribution to the last Business Day of the Quarter in question, at a rate equal to the Accrual Rate, for which purposes the Accrual Rate

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shall be fixed on the relevant Reset Date. For the avoidance of any doubt, T_c will be a positive rand amount, provided that where there were no Contributions made during the Quarter in question, T_c will be equal to zero.

11.3. All values set out in this clause 11 that are incremented will be incremented in accordance with the following –

- 11.3.1. if the Accrual Rate has a compounding frequency that is not quarterly it will be adjusted to a rate with a quarterly compounding frequency using standard market convention;
- 11.3.2. the quarterly compounding Accrual Rate referred to in clause 11.3.1 will then be further adjusted to an effective accrual rate in respect of the Quarter in question by multiplying it by the actual number of days in the Quarter in question, divided by 365 (three hundred and sixty five) ("Effective Accrual Rate");
- 11.3.3. if a value is incremented over the full Quarter in question, it will be multiplied by the Effective Accrual Rate;
- 11.3.4. if a value is incremented over a portion of the Quarter in question, the value will be incremented using the following formula –

$$IV = VS * (1 + EAR)^{\left(\frac{AD}{NDQ}\right)}$$

where –

IV = incremented value;

VS = value to be incremented;

EAR = Effective Accrual Rate;

AD = accrual days; and

NDQ = number of days in the Quarter.

11.4. The Outperformance Fee (if any) in respect of each Quarter shall be calculated, exclusive of VAT, at a rate of 0% (zero per cent) of the Outperformance over the Quarter in question, as calculated in accordance with clause 11.2.3 (provided such Outperformance is higher than R0,00 (zero rand)).

11.5. The Outperformance Fee shall be due and payable in accordance with the provisions of clause 14.

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12. PROFESSIONAL ADVICE

Should Regiments at any time consider that it is necessary or prudent, for the proper execution of its duties to manage the Portfolio, to take legal or other professional advice, Regiments will consult with the Client and the matter shall be referred by Regiments on behalf of and at the reasonable cost of the Client, to professionals duly approved and/or appointed by the Client in accordance with its procurement policies. Should the Client fail and/or refuse to refer the matter to the appropriate professional or fail to refer the matter timeously or refuse to bear the costs of obtaining such legal or professional advice, it will have no recourse whatsoever against Regiments for not performing any relevant duty to manage the Portfolio in accordance with this Agreement and the Client hereby indemnifies Regiments and holds it harmless against all claims, damages, costs, expenses, losses or liabilities of the Client arising as a result of a matter not being referred (or referred timeously) for legal or other professional advice in accordance with this clause 12.

13. EXECUTION COSTS

It is recorded that the Portfolio shall, subject to the provisions of clause 16.4, bear any Execution Costs incurred by Regiments in the performance of its Services, as well as any other actual costs or expenses incurred (other than with an Associate, unless the Agreement contemplates the relevant cost being borne by the Portfolio and the cost is incurred on an arms' length basis) in respect of the purchase, sale, settlement and retention in safekeeping of investments of the Portfolio, "back office" costs (such as asset administration fees, fund accounting, generation of standard reporting packs, and system maintenance, operation and support), custodial service fees, brokerage charges, commissions, transfer fees, registration fees, exchange fees, settlement fees, and stamp duty, tax or other fiscal liabilities or any other transaction related expenses and fees arising out of transactions in respect of the Portfolio incurred by Regiments, its delegates, Associates or third parties in performing the Services under this Agreement.

14. INVOICING, PAYMENT AND VAT

14.1. Regiments shall provide the Client with separate written invoices in relation to –

- 14.1.1. the Management Fees due and payable, in terms of clause 10, which fees are invoiced on the 1st (first) Business Day of each month and payable at the end of the month; and
- 14.1.2. Outperformance Fees that may become due and payable in terms of clause 11, which fees are due in arrears on the 1st (first) Business Day following the Quarter in question and payable within 20 (twenty) Business Days after Regiments issues a written invoice to the Client.

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- 14.2. All invoices submitted by Regiments in accordance with clause 14.1 shall set out the amount due and payable, plus VAT thereon, and may indicate whether any portion of such total amount has already been paid.
- 14.3. Subject to clause 14.4, any amounts owing to Regiments in accordance with an invoice submitted in terms of clause 14.1, shall be debited from the Designated Account by the employee of Regiments designated to operate the Designated Account, as contemplated in clause 9.4, and paid directly to Regiments and the Client authorises Regiments to effect such debits when payment is due.
- 14.4. In the event that the amount of any fee or disbursement as set out in an invoice issued by Regiments in terms of clause 14.1 is disputed by the Client, the Client shall notify Regiments of such dispute in writing within 5 (five) Business Days of the Client's receipt of the invoice issued by Regiments. The matter shall be submitted to the principal officer of the Client and the chief executive officer of Regiments for resolution. In the event that the principal officer of the Client and the chief executive officer of Regiments fail to reach agreement on the matter within 10 (ten) Business Days of the date of the Client's written notice contemplated above, the matter shall be submitted for determination by an Independent Expert in accordance with clause 21. In the event that the Independent Expert has not resolved the matter within the 25 (twenty five) Business Day period referred to in clause 21.7, Regiments may provide the Client with a separate written invoice in respect of the undisputed amount, which amount shall be paid to Regiments in accordance with clause 14.3. Once the Independent Expert has made his/her determination as to the total amount to be paid to Regiments, Regiments shall provide the Client with another invoice in respect of the amount in excess of the undisputed amount (if any), which shall be paid to Regiments in accordance with clause 14.3 within 5 (five) Business Days of the Independent Expert's determination.
- 14.5. Save as otherwise provided herein, all Management Fees and Outperformance Fees payable to the Regiments in terms of this Agreement are calculated exclusive of VAT and the Client will be liable to pay VAT thereon as set out in the relevant written invoice submitted by Regiments.
- 14.6. The Management Fees, the Outperformance Fees, and any costs and disbursements, as contemplated in clause 13, shall be reflected on the Client's monthly portfolio statement for the Period in question.
- 14.7. In respect of any investment made, or other transactions concluded, by Regiments in terms of this Agreement on behalf of the Client, the Client shall be entitled to such brokerages and commissions to which it would have been entitled (in terms of the prospectus or other offer document setting out the terms of the investment) as if it had made such investment, or

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concluded such transaction, itself. Regiments shall not receive any commissions or rebates for making investments, or concluded such transactions, on the Client's behalf.

14.8. No part of any fee paid by the Client to Regiments in terms of this Agreement may be shared with any of the Client's trustees, officers or consultants (provided they are known to Regiments to be consultants of the Client) and no commission shall be paid to any such trustee, officer or consultant, without the express approval of the Client in writing in each instance.

14.9. All amounts payable in terms of this Agreement shall be paid in Rand.

15. ACCOUNTING AND REPORTING REQUIREMENTS

15.1. Regiments shall be obliged to keep separate transaction records in respect of the Portfolio, as prescribed for a fund manager in terms of Applicable Laws and applicable accounting standards.

15.2. Regiments hereby undertakes, as part of the delivery of the Services and at its own cost, to report to the Client as set out in Annexure F.

15.3. Regiments shall retain transaction records and any supporting vouchers, notes and/or documents, in relation to the transactions processed by Regiments on behalf of the Portfolio, for a minimum period of 5 (five) years, and to allow them to be inspected or reviewed by the Client's officials or independent auditors whenever necessary for audit and control purposes, as may be prescribed by Applicable Laws, provided that inspections and/or reviews are conducted within business hours and upon reasonable notice being given to Regiments.

16. CONFLICTS OF INTEREST

16.1. It is recorded that Regiments is involved in a wider range of investment management, corporate finance and securities issuing, trading and research. As a result of these varied activities, conflicts of interests and duties in relation to the provision of the Services may arise. It is recorded that, in accordance with Applicable Laws, Regiments has established and maintains a conflict of interest management policy ("COI Policy") that prescribes certain practices and procedures, including information barriers, which restrict the flow of information and thereby manages or assists in managing such conflicts in a proper manner.

16.2. Regiments undertakes to provide the Client with a copy of its COI Policy as at the Signature Date and undertakes to notify the Client of any amendments thereto or the replacement thereof, which COI Policy, as amended or replaced from time to time, will be available on Regiments' website.

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16.3. Regiments agrees that, notwithstanding the practices and procedures referred to in clause 16.1, it shall -

16.3.1. as far as reasonably possible, undertake not to place itself in a position where the interests and duties of Regiments may conflict with the interests of the Client or to sell for its own account any asset owned by it to the Client, or to buy from the Client any Portfolio Assets;

16.3.2. be obliged to notify the Client, as soon as possible, of any potential or actual conflicts of interests or duties that may arise.

16.4. Subject to Applicable Law, Regiments may, when acting as agent for the Client, or dealing on a fiduciary basis with the Client, deal with or through, or make use of the services of any of Regiments' Associates. Regiments' Associates shall be entitled to retain any fees, profits or other consideration arising from such dealings or from the use or provision of such services as though Regiments was not acting as such agent or fiduciary.

17. REPRESENTATIONS AND WARRANTIES

17.1. Each of the Parties hereby warrants to and in favour of the other that -

17.1.1. it has the legal capacity and has taken all necessary corporate actions required to empower and authorise it to enter into this Agreement;

17.1.2. this Agreement constitutes an agreement that is valid and binding on it and enforceable against it in accordance with its terms;

17.1.3. the execution of this Agreement and the performance of its obligations hereunder does not and shall not -

17.1.3.1. contravene any Applicable Law or regulation to which that Party is subject;

17.1.3.2. contravene any provision of that Party's constitutional documents;
or

17.1.3.3. conflict with, or constitute a breach of any of the provisions of any other agreement, obligation, restriction or undertaking which is binding on it;

17.1.4. to the best of its knowledge and belief, it is not aware of the existence of any fact or circumstance that may impair its ability to comply with all or any of its obligations in terms of this Agreement;

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- 17.1.5. it is entering into this Agreement as principal (and not as agent or in any other capacity);
 - 17.1.6. the natural person who signs and executes this Agreement on its behalf is validly and duly authorised to do so;
 - 17.1.7. it is not relying upon any statement or representation by or on behalf of the other Party to this Agreement, except those expressly set forth in this Agreement.
- 17.2. Regiments warrants in favour of the Client that as at the Signature Date and at all times during the currency of this Agreement –
- 17.2.1. it is a licenced financial services provider registered in terms of FAIS and holds all appropriate licences and approvals issued in terms of FAIS required by it to give effect to this Agreement;
 - 17.2.2. its designated representatives and key individuals are registered with the Financial Services Board and meet the fit and proper requirements in relation to their operational competency, skills, qualifications and experience as set out in Applicable Laws;
 - 17.2.3. it is an accountable institution as contemplated in FICA, and as such warrants that it complies with the obligations outlined in FICA pertaining to the combating of money laundering. In pursuance hereof, Regiments ensures that all clients are identified and verified in accordance with the requisite "know your client" requirements and keeps records of client transactions within the course of a business relationship or single transaction and furthermore adheres to all reporting requirements of FICA;
 - 17.2.4. it has not taken any steps for its de-registration in terms of section 82 of the Companies Act, No. 71 of 2008, and is not aware of any steps that have been taken by a third party for its de-registration;
 - 17.2.5. it is not aware of any corporate action, legal proceedings or other procedure or step which has been taken or which is pending or threatened in relation to -
 - 17.2.5.1. the suspension of payments, a moratorium of indebtedness, liquidation, winding-up, dissolution, administration, judicial management or business rescue in respect of it;
 - 17.2.5.2. a composition, compromise, assignment or arrangement with any of its creditors;

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17.2.5.3. the appointment of a liquidator, receiver, administrative receiver, administrator, compulsory manager, judicial manager, business rescue practitioner or other similar officer in respect of Regiments;

17.2.5.4. the enforcement of any security over any of Regiments' assets,
or any analogous procedure is taken in any jurisdiction;

17.2.6. no meeting has been proposed or convened by the directors of Regiments, no resolution has been proposed or passed, no application been made or an order of court applied for or granted, to authorise the entry into or implementation of any business rescue proceedings (or any similar proceedings) or any analogous procedure or step has been taken in any jurisdiction.

17.3. Notwithstanding any other provision in this Agreement, no warranty, assurance or undertaking is given by Regiments as to the performance of the Services, returns, increase in or retention of value or profitability of the Portfolio (or any part of it) or that the investment objectives or targets set out in the Investment and Risk Management Framework shall be successfully achieved, whether in whole or in part.

17.4. The Client warrants in favour of Regiments that, as at the Effective Date, it will have complied with the provisions of Applicable Law, including those governing its powers or capacity to select Regiments as fund manager of the Portfolio, and has taken such other legal steps with which it is required to comply to validly conclude the Agreement and give effect to its terms, or which otherwise requires statutory approval to be obtained by the Client.

17.5. Each of the representations and warranties given by the Parties in terms of clause 17 shall –

17.5.1. be a separate warranty and will in no way be limited or restricted by inference from the terms of any other warranty or by any other words in this Agreement; and

17.5.2. *prima facie* be deemed to be material and to be a material warranty and/or representation inducing the other Party to this Agreement to enter into this Agreement.

18. LIMITATION OF LIABILITY

18.1. Notwithstanding anything contained in this Agreement to the contrary, no liability (whether based on a single or multiple causes of action) shall be incurred by Regiments in relation to claims, damages, costs, expenses, losses or liabilities of the Client, its Associates or the Portfolio, whether arising from warranties, representations, indemnities or otherwise in terms

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of this Agreement, to the extent that the liability is in excess of the Management Fees and Performance Fees paid and/or accrued to Regiments under this Agreement during the 12 (twelve) months prior to the institution of the claim by the Client (provided that where this Agreement has been in force for less than 12 (twelve) months, Regiments' liability shall be limited to the aggregate of the Management Fees and Performance Fees paid and/or accrued to Regiments from the Effective date until the date on which the Client instituted its claim) ("Limitation Amount"), except that where any liability for any claims, damages, costs, expenses, losses or liabilities is directly attributable to the fraud, dishonesty or gross negligence of Regiments or any of Regiments' Associates employed or engaged in the performance of the Services, the liability of Regiments shall not be limited to the Limitation Amount.

- 18.2. The provisions of clause 18 constitute a *stipulatio alteri* in favour of the Associates of Regiments, capable of acceptance at any time.

19. INDEMNITY AND INSURANCE

- 19.1. Regiments shall not be liable to the Client, its Associates or to any third party and, without derogating from the generality of the foregoing, to any member, customer or client of the Client for any loss, liability, damage, expense or penalty of any nature whatsoever (whether direct, indirect or consequential, and whether or not in the contemplation of the Parties) which the Client, any of its Associates or any such other third party may suffer or incur, whether directly or indirectly, as a result of, or which may be attributable to or caused by any act or omission on the part of Regiments pursuant to –

19.1.1. any instructions from the Client or the Client's investment advisor; and/or

19.1.2. the performance by Regiments or its directors, employees, representatives, agents and/or shareholders of any of Regiments' obligations under the Agreement,

unless such loss, liability, damage or expense is directly attributable to fraud, dishonesty or gross negligence on the part of Regiments.

- 19.2. Accordingly, and without limiting the generality hereof the Client hereby indemnifies and holds harmless Regiments from –

19.2.1. any loss incurred on the Client's behalf or on behalf of any member, customer or client of the Client pursuant to any *bona fide* investment made by Regiments in terms of this mandate; and

19.2.2. any and all claims, damages, liabilities, costs and expenses, including reasonable attorneys' fees as between attorney and client, which may be

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brought against, or claimed from, Regiments or such third parties by reason of the operation of the Client's account,

unless such loss, claim, damages, liabilities, costs or expense are directly attributable to fraud, dishonesty or gross negligence on the part of Regiments.

- 19.3. If any Party becomes aware of any claim which may give rise to any liability under this Agreement, such Party will promptly notify the other Parties in writing within 5 (five) Business Days.
- 19.4. Notwithstanding the provisions of clause 19.3, Regiments shall advise the Client in writing within 48 (fourty eight) hours (or within such shorter period as may be possible, should circumstances reasonably require expedient notification) of any breach of Applicable Laws or of the Investment and Risk Management Framework, or of any breach of Regiments' internal compliance rules that directly affects the Client in any manner.
- 19.5. Regiments undertakes to arrange and maintain, at its expense, fidelity and professional indemnity insurance to indemnify it against any losses that may result from the negligence, dishonesty or fraud of any of the officers, directors or employees of Regiments, its holding company or any other subsidiaries of its holding company. The details of such insurance cover shall be disclosed to the Client on request. Regiments shall indemnify and hold the Client harmless in respect of any loss or damage suffered by the Client as a result of any failure by Regiments to maintain the cover or to comply with the insurer's requirements and any subsequent refusal by the insurer to pay the claim.
- 19.6. The rights conferred on the Associates of Regiments in terms of the provisions of clause 19 or elsewhere in this Agreement, which shall apply to them *mutatis mutandis*, constitute a *stipulatio alteri* in favour of them, capable of acceptance at any time.

20. CONFIDENTIALITY AND PUBLICITY

- 20.1. Any information obtained by either Party in terms, or arising from the implementation, of this Agreement ("Confidential Information") shall be treated as confidential by the Parties and shall not be used, divulged or permitted to be divulged to any person not being a Party to this Agreement, without the prior written consent of the other Party, save that –
- 20.1.1. each Party shall be entitled to disclose such information to such of its employees (which shall include any of its directors and agents), professional advisors and/or contractors who need to know such information for the purpose of this Agreement or for the purpose of performing the duties of their office or appointment and such information shall only be used for that purpose. Before revealing the Confidential Information to any such employees and/or

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professional advisors and/or contractors, each Party undertakes to procure that the employees and/or professional advisors and/or contractors are aware of the confidential nature of the Confidential Information being made available to them and are either generally subject to contractual or legal duties of confidentiality in relation to the confidential information of Regiments' clients or specifically in relation to the Confidential Information;

- 20.1.2. the Client may disclose any such Confidential Information to Transnet SOC Limited and the directors, agents, professional advisors and contractors thereof on the same basis as disclosure pursuant to clause 20.1.1;
 - 20.1.3. any information which is required to be furnished by law or by any securities exchange on which the shares of Regiments are listed may be so furnished;
 - 20.1.4. Regiments shall be entitled (after consultation with the Client so as to avoid embarrassment or prejudice, to the extent possible) to make such information available to its shareholders as may be necessary to enable such shareholders to consider the value and prospects of their shareholdings, provided that such shareholders are aware of the confidential nature of the Confidential Information being made available to them and are subject to appropriate contractual duties of confidentiality;
 - 20.1.5. neither Party shall be precluded from divulging any Confidential Information to any person who is negotiating with such Party for the acquisition of an interest in such Party, provided that the person to whom any disclosure is made in the aforesaid circumstances shall first have undertaken in writing not to divulge such information to any other person and to use it only for the purpose of evaluating the value of the enterprise;
 - 20.1.6. neither Party shall be precluded from using or divulging the Confidential Information in order to pursue any legal remedy available to it.
- 20.2. For the avoidance of doubt, the Confidential Information shall not include –
- 20.2.1. any part of such information which is or becomes public knowledge and in the public domain by reason of becoming public property other than through an act or omission by either Party;
 - 20.2.2. information which came lawfully into the Party's possession from a third party lawfully possessing such information.

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20.3. Neither Party shall publish the fact of or any information concerning the conclusion of this Agreement or the terms hereof without the consent of the other Party, save –

20.3.1. as required by Applicable Law or to implement this Agreement;

20.3.2. in instances where Regiments finds it necessary to include information concerning the fact that this Agreement has been concluded and such other matters as may be approved by the Client in any response to a request for proposal.

20.4. No announcements of any nature whatsoever will be made by or on behalf of a Party relating to this Agreement without the prior written consent of the other Party, save for any announcement or other statement required to be made in terms of the provisions of any Applicable Law or by the rules of any recognised securities exchange, in which event the Party obliged to make such statement will first consult with the other Parties in order to enable the Parties in good faith to attempt to agree the content of such announcement, which (unless agreed) must go no further than is required in terms of such Applicable Law or rules. This will not apply to a Party wishing to respond to the other Party which has made an announcement of some nature in breach of this clause.

21. EXPERT DETERMINATION

21.1. The provisions of this clause shall apply to any matter which must, by express statement to that effect in this Agreement, be submitted to and determined by an Independent Expert.

21.2. The expert shall be an independent practising chartered accountant, chartered financial analyst or other professional, as may be suitable depending on the nature of the matter subject to determination, of not less than 10 (ten) years' standing and registered with the applicable professional association, agreed upon between the Client and Regiments. If the Client and Regiments fail to agree on an expert within 14 (fourteen) days after the matter is subjected to determination by an Independent Expert, the expert shall be nominated, at the request of any one of the Client or Regiments by the CEO or Chairperson for the time being of the South African Institute of Chartered Accountants.

21.3. The Independent Expert shall obtain from each of the Client and Regiments a written submission containing, where applicable, an indication of the monetary amount or valuation which they respectively believe to be appropriate in respect of the matter the subject of the determination and consult with each of them in an endeavour to reach agreement. If either of the Client or Regiments failed to make a submission to the Independent Expert within 5 (five) Business Days of being requested in writing by the Independent Expert to do so, the right of such Party to make such submission to the Independent Expert shall immediately cease and the Independent Expert shall not, save with the written approval of the other of

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them, be entitled to have regard to any submission lodged after the expiry of such period. If agreement is not reached, the Independent Expert shall make a fair determination, taking due regard of the provisions of this Agreement, the aforesaid submission/s and all other relevant circumstances.

21.4. Each Party shall give effect to the determination made by the Independent Expert, provided that if the Independent Expert's determination is found to be manifestly unjust by a court, but the court exercises its general power, if any, to correct such determination, the Parties shall be bound thereby.

21.5. The Independent Expert –

21.5.1. may award interest with effect from any date, and on any basis, he considers appropriate in the circumstances; and

21.5.2. shall determine the liability for his charges.

21.6. Any applicable matter shall be deemed to have been subjected to determination by an Independent Expert when either of the Client or Regiments gives written notice to the other of them demanding determination by an Independent Expert and requests agreement on an Independent Expert.

21.7. It is the intention that the determination by the Independent Expert shall, where possible, be concluded within 25 (twenty five) Business Days following the matter being subjected to determination by the Independent Expert. Each of the Client and Regiments shall use their best endeavours to procure the expeditious finalisation of the determination.

22. BREACH

22.1. Regiments shall be deemed to have breached this Agreement, for the purposes of clause 22.2, in circumstances where it –

22.1.1. breaches any warranty or representation or fails to fulfill any of its obligations contained in this Agreement; or

22.1.2. ceases to hold a valid license under FAIS.

22.2. In the event that Regiments commits a breach of this Agreement, as contemplated in clause 22.1, and fails to remedy such breach within 20 (twenty) Business Days (or such longer period as may be agreed to between the Parties in writing should the Parties agree that such failure or breach is not capable of being remedied within 20 (twenty) Business Days) after written notice from the Client requiring that it be remedied or such extended period as may be determined by the Client in its discretion, from the date of written notice

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from the Client calling upon it to do so, the Client shall be entitled, without prejudice to its other rights in terms of this Agreement and the law, including obtaining an interdict, to –

22.2.1. claim specific performance of any obligation; or

22.2.2. cancel the Agreement by written notice to Regiments,

without prejudice to the Client's right to claim damages.

22.3. The provisions of clause 22.2 shall not prevent the Client from obtaining an interdict or other relief on an urgent basis or otherwise, without having given Regiments the period of notice referred to in clause 22.2.

22.4. Despite clause 22.2, if any of the warranties given in clause 17.1 or 17.2 are not true at any time, this Agreement may forthwith be terminated on notice to Regiments.

22.5. In the event that the Client commits a breach of this Agreement and fails to remedy such breach within 20 (twenty) Business Days (or such longer period as may be agreed to between the Parties in writing should the Parties agree that such failure or breach is not capable of being remedied within 20 (twenty) Business Days) after written notice from Regiments requiring that it be remedied or such extended period as may be determined by Regiments in its discretion, from the date of written notice from Regiments calling upon it to do so, Regiments shall be entitled, without prejudice to its other rights in terms of this Agreement and the law, including obtaining an interdict, to –

22.5.1. claim specific performance of any obligation; or

22.5.2. cancel the Agreement by written notice to the Client,

without prejudice to Regiments' right to claim damages.

22.6. The provisions of clause 22.5 shall not prevent Regiments from obtaining an interdict or other relief on an urgent basis or otherwise, without having given the Client the period of notice referred to in clause 22.5.

22.7. Despite clause 22.5, if any of the warranties given in clause 17.1 or 17.4 are not true at any time, this Agreement may forthwith be terminated on notice to the Client.

22.8. Termination of the Agreement shall not affect accrued rights, existing commitments or any contractual provision intended to survive termination.

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23. ARBITRATION

23.1. Save in respect of those provisions of this Agreement which provide for determination by an Independent Expert or other remedies which would be incompatible with arbitration, a dispute which arises in regard to -

23.1.1. the interpretation of; or

23.1.2. the carrying into effect of; or

23.1.3. either of the Parties' rights and obligations arising from; or

23.1.4. the termination or purported termination of or arising from the termination of; or

23.1.5. the rectification or proposed rectification of

this Agreement, or out of or pursuant to this Agreement, (other than where an interdict is sought or urgent relief may be obtained from a court of competent jurisdiction), shall be submitted to and decided by arbitration.

23.2. That arbitration shall be held -

23.2.1. with only the parties, their representatives and their legal representatives present thereat;

23.2.2. in Johannesburg, South Africa.

23.3. The arbitration shall, where possible, be held and concluded in 21 (twenty one) Business Days after it has been demanded. The Parties shall use their Best Endeavours to procure the expeditious completion of the arbitration.

23.4. The arbitrator shall be an independent person nominated by the Parties or failing agreement between them within 7 (seven) days after the arbitration has been demanded shall be a person appointed by the chairperson for the time being of the Arbitration Foundation of Southern Africa (or its successor body).

23.5. The Rules of the Arbitration Foundation of Southern Africa shall apply to this arbitration.

23.6. The arbitrator shall have the fullest and freest discretion with regard to the proceedings.

23.7. The arbitrator shall have the power to give default judgment if any Party fails to make submissions on due date and/or fails to appear at the arbitration.

23.8. The arbitrator shall be obliged to give his award to the Parties to the dispute in writing fully supported by reasons.

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- 23.9. The Parties shall keep the evidence in the arbitration proceedings and any order made by any arbitrator confidential.
- 23.10. The arbitrator's decision shall be final and binding on the Parties to the dispute save in the case of manifest error. The arbitrator may make an award as to his costs.
- 23.11. The provisions of this clause are severable from the rest of this Agreement and shall remain in effect even if this Agreement is terminated for any reason.

24. FORCE MAJEURE

- 24.1. Should Regiments be prevented from fulfilling any of its obligations in terms of this Agreement as a result of an event of *force majeure*, then –
- 24.1.1. those obligations shall be deemed to have been suspended to the extent that and for so long as Regiments is so prevented from fulfilling them and the corresponding obligations of the Client shall be suspended to the same extent;
- 24.1.2. Regiments shall promptly notify the Client in writing of such event of *force majeure* and such notice shall include an estimation of the approximate period for which the suspension in terms of clause 24.1.1 will endure, which estimate shall not be binding on Regiments; and
- 24.1.3. the duration of this Agreement as well as each period within which and each date by which any obligation is required to be performed in terms of this Agreement shall be extended or postponed, as the case may be, by the period of suspension in terms of clause 24.1.1.
- 24.2. Should Regiments partially or completely cease to be prevented from fulfilling their obligations by the event of *force majeure*, Regiments shall immediately give written notice to the Client of such cessation and Regiments shall, as soon as possible, attempt to fulfil its obligations which were previously suspended, provided that in the event and to the extent that fulfilment is no longer possible or the Client has given written notice that it no longer requires such fulfilment, Regiments shall not be obliged to fulfil its suspended obligations and the Client shall not be obliged to fulfil its corresponding obligations. Regiments shall not be liable for any loss, liability, damage or expense of whatsoever nature which is caused by or attributable exclusively to such *force majeure* event.
- 24.3. Should an event of *force majeure* continue for more than 30 (thirty) days after the date of the notice referred to in clause 24.1.2 and notice in terms of clause 24.2 that the Client no longer requires fulfilment of the obligation has not been given, then Regiments shall be entitled (but not obliged) to terminate this Agreement by giving not less than 30 (thirty) days written notice to the Client to that effect, provided that any such notice of termination shall be

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deemed not to have been given if a notice in terms of clause 24.2 is received by Regiments prior to the expiry of such 30 (thirty) day period.

- 24.4. An "event of force majeure" shall mean any event or circumstance whatsoever which is not within the reasonable control of Regiments, including *vis major*, *cases fortuitus*, any act of nature, strike, fire, explosion, riot, insurrection or other civil disorder, war (whether declared or not) or military operations, international restrictions, the extended downtime of any external telecommunications line, the computer hardware and data reliant equipment, software, applications, operating and/or business systems or any enhancements, modifications, upgrades and peripherals thereto of Regiments and/or any business partner on whom Regiments relies, whether directly or indirectly, any requirement of any international authority, any requirement of any government or other competent local authority, any court order, export control and shortage of transport facilities.

25. INTEREST ON OVERDUE AMOUNTS

Any amount falling due for payment by any Party to the other in terms of or pursuant to this Agreement and not paid on due date, including any amount which may be payable as damages, shall bear interest at the prime rate plus 2% (two per cent), compounded monthly in arrears, calculated on and with effect from the due date for payment or discharge thereof up to and including the date of actual payment or discharge thereof. In the case of a dispute as to the rate of interest, a certificate in writing by a manager or accountant of The Standard Bank of South Africa Limited shall be prima facie evidence.

26. DOMICILIUM CITANDI ET EXECUTANDI

- 26.1. The Parties choose as their *domicilia citandi et executandi* for all purposes under this Agreement, whether in respect of court process, notices or other documents or communications of whatsoever nature (including the exercise of any option), the following addresses –

26.1.1. the Client:

Physical: Metropolitan Park, Block A
8 Hillside Road
Parktown
2193
Postal: Private Bag X41
Braamfontein
2017
E-mail: peet.maritz@transnetfunds.co.za
Marked for the attention of: Peet Maritz

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26.1.2. Regiments:

Physical: 35 Ferguson Road
Illovo
Johannesburg

Postal: Postnet Suite 25
Private Bag x11
Birnam Park
2015

E-mail: NivenP@regiments.co.za and EricW@regiments.co.za

Marked for the attention of: Niven Pillay and Eric Wood

26.2. Any notice or communication required or permitted to be given in terms of this Agreement shall be valid and effective only if in writing but it shall be competent to give notice by e-mail.

26.3. Any Party may by notice to the others change the physical address chosen as its *domicilium citandi et executandi* to another physical address where postal delivery occurs in the Republic of South Africa or its postal address or its e-mail address, provided that the change shall become effective on the 7th (seventh) Business Day from the deemed receipt of the notice by the other Party.

26.4. Any notice to a Party –

26.4.1. delivered by hand to a responsible person during ordinary business hours at the physical address chosen as its *domicilium citandi et executandi* shall be deemed to have been received on the day of delivery; or

26.4.2. sent by e-mail to its chosen e-mail address stipulated in clause 26.1, shall be deemed to have been received on the date of despatch (unless the contrary is proved).

26.5. Notwithstanding anything to the contrary herein contained a written notice or communication actually received by a Party shall be an adequate written notice or communication to it notwithstanding that it was not sent to or delivered at its chosen *domicilium citandi et executandi*.

27. GOOD FAITH AND CO-OPERATION

27.1. The Parties undertake to observe good faith in dealing with each other and in implementing the provisions of this Agreement.

27.2. The Parties undertake to co-operate with each other in all respects in order to give effect to this Agreement according to its intent and purpose.

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28. GOVERNING LAW

Notwithstanding the conflict of law principles which might otherwise have governed this Agreement shall be governed by and interpreted in accordance with the substantive laws of the Republic of South Africa (and if the prescription laws of the Republic of South Africa are not considered to be substantive laws thereof, by the prescription laws as well but excluding its conflict of law principles).

29. WHOLE AGREEMENT, NO AMENDMENT

29.1. This Agreement constitutes the whole agreement between the Parties relating to the subject matter hereof and supersedes any other discussions, agreements and/or understandings regarding the subject matter hereof.

29.2. No amendment or consensual cancellation of this Agreement or any provision or term hereof or of any agreement, bill of exchange or other document issued or executed pursuant to or in terms of this Agreement and no settlement of any disputes arising under this Agreement and no extension of time, waiver or relaxation or suspension of or agreement not to enforce or to suspend or postpone the enforcement of any of the provisions or terms of this Agreement or of any agreement, bill of exchange or other document issued pursuant to or in terms of this Agreement shall be binding unless recorded in a written document signed by the Parties (or in the case of an extension of time, waiver or relaxation or suspension, signed by the Party granting such extension, waiver or relaxation). Any such extension, waiver or relaxation or suspension which is so given or made shall be strictly construed as relating strictly to the matter in respect whereof it was made or given.

29.3. No oral *pactum de non petendo* shall be of any force or effect.

29.4. No extension of time or waiver or relaxation of any of the provisions or terms of this Agreement or any agreement, bill of exchange or other document issued or executed pursuant to or in terms of this Agreement, shall operate as an estoppel against any Party in respect of its rights under this Agreement, nor shall it operate so as to preclude such Party (save as to any extension, waiver or relaxation actually given) thereafter from exercising its rights strictly in accordance with this Agreement.

29.5. To the extent permissible by law neither Party shall be bound by any express or implied or tacit term, representation, warranty, promise or the like not recorded herein, whether it induced the contract and/or whether it was negligent or not.

30. LEGAL COSTS

Each Party shall bear its own costs of and incidental to the negotiation, preparation, settling, signing and implementation of this Agreement (including prior drafts and consultations) including VAT.

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31. STIPULATIO ALTERI

No part of this Agreement shall constitute a *stipulatio alteri* in favour of any person who is not a Party to the Agreement unless the provision in question expressly provides that it does constitute a *stipulatio alteri*.

32. SEVERABILITY

Each provision of this Agreement is severable from all others, notwithstanding the manner in which they may be linked together or grouped grammatically and if in terms of any judgement or order, any provision, phrase, sentence, paragraph or clause is found to be defective or unenforceable for any reason, the remaining provisions, phrases, sentences, paragraphs and clauses shall nevertheless continue to be of full force. In particular and without limiting the generality of the foregoing, the Parties acknowledge the intention to continue to be bound by this Agreement notwithstanding that any provision may be found to be unenforceable or void or voidable, in which event, the provision concerned shall be severed from the other provisions, each of which shall continue to be of full force.

33. CESSION AND ASSIGNMENT

33.1. Neither Party may assign any of its rights or obligations under this Agreement without the prior written consent of the other Party.

33.2. Notwithstanding the provisions of clause 33.1, Regiments shall be entitled to delegate any of the Services to any person which is an Associate thereof, provided Regiments notifies the Client in writing promptly thereafter and provided further that such Associate is authorised in terms of FAIS to represent Regiments in providing such services to the Client.

33.3. Regiments' liability to the Client shall not be affected by any delegation to another party of its obligations under this Agreement.

34. EXECUTION IN COUNTERPARTS

This Agreement may be executed in several counterparts, each of which shall together constitute one and the same instrument.

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For: **TRANSNET SECOND DEFINED BENEFIT FUND**

Signature: _____



who warrants that he / she is duly authorised thereto

Name: _____

PJJ Maita

Date: _____

01 OCTOBER 2015

Place: _____

JOHANNESBURG

Witness: _____



Witness: _____



For: **REGIMENTS FUND MANAGERS PROPRIETARY LIMITED**

Signature: _____



who warrants that he / she is duly authorised thereto

Name: _____

M. PILLAY

Date: _____

01 OCTOBER 2015

Place: _____

JOHANNESBURG

Witness: _____

Witness: _____

Annexure A - Liability Schedule

It is noted that where the 22nd day of the relevant month falls on a Saturday, Sunday or public holiday then notwithstanding the date specified below the payment date shall be the business day immediately preceding the relevant payment date. Payment should be made by no later than 12h00 of the relevant day.

| Date | Amount | Date | Amount | Date | Amount |
|-----------|---------------|-----------|---------------|-----------|--------------|
| 22-Aug-15 | 13,553,260.66 | 22-Feb-19 | 11,561,608.76 | 22-Aug-22 | 9,459,774.49 |
| 22-Sep-15 | 13,511,551.98 | 22-Mar-19 | 11,513,385.94 | 22-Sep-22 | 9,411,350.08 |
| 22-Oct-15 | 13,469,130.43 | 22-Apr-19 | 11,463,120.09 | 22-Oct-22 | 9,362,663.78 |
| 22-Nov-15 | 13,424,058.07 | 22-May-19 | 11,413,046.67 | 22-Nov-22 | 9,312,563.45 |
| 22-Dec-15 | 13,378,508.13 | 22-Jun-19 | 11,362,677.07 | 22-Dec-22 | 9,262,233.39 |
| 22-Jan-16 | 13,330,560.57 | 22-Jul-19 | 11,312,300.67 | 22-Jan-23 | 9,210,678.14 |
| 22-Feb-16 | 13,285,035.72 | 22-Aug-19 | 11,263,775.71 | 22-Feb-23 | 9,161,595.23 |
| 22-Mar-16 | 13,241,479.58 | 22-Sep-19 | 11,215,364.64 | 22-Mar-23 | 9,113,374.32 |
| 22-Apr-16 | 13,195,236.38 | 22-Oct-19 | 11,166,596.44 | 22-Apr-23 | 9,063,902.53 |
| 22-May-16 | 13,149,029.82 | 22-Nov-19 | 11,115,840.81 | 22-May-23 | 9,014,534.36 |
| 22-Jun-16 | 13,102,839.13 | 22-Dec-19 | 11,064,785.73 | 22-Jun-23 | 8,964,937.69 |
| 22-Jul-16 | 13,056,311.36 | 22-Jan-20 | 11,012,034.31 | 22-Jul-23 | 8,915,432.85 |
| 22-Aug-16 | 13,012,060.35 | 22-Feb-20 | 10,961,933.90 | 22-Aug-23 | 8,867,054.69 |
| 22-Sep-16 | 12,967,729.46 | 22-Mar-20 | 10,913,171.94 | 22-Sep-23 | 8,819,066.23 |
| 22-Oct-16 | 12,922,833.30 | 22-Apr-20 | 10,862,576.45 | 22-Oct-23 | 8,771,012.56 |
| 22-Nov-16 | 12,875,395.39 | 22-May-20 | 10,812,236.31 | 22-Nov-23 | 8,721,498.21 |
| 22-Dec-16 | 12,827,533.32 | 22-Jun-20 | 10,761,548.32 | 22-Dec-23 | 8,671,804.77 |
| 22-Jan-17 | 12,777,456.49 | 22-Jul-20 | 10,710,906.17 | 22-Jan-24 | 8,621,230.35 |
| 22-Feb-17 | 12,729,898.87 | 22-Aug-20 | 10,661,939.48 | 22-Feb-24 | 8,572,866.02 |
| 22-Mar-17 | 12,684,187.08 | 22-Sep-20 | 10,613,153.18 | 22-Mar-24 | 8,525,166.75 |
| 22-Apr-17 | 12,636,001.73 | 22-Oct-20 | 10,563,857.98 | 22-Apr-24 | 8,476,553.27 |
| 22-May-17 | 12,587,897.09 | 22-Nov-20 | 10,512,957.86 | 22-May-24 | 8,428,376.74 |
| 22-Jun-17 | 12,539,728.84 | 22-Dec-20 | 10,461,720.64 | 22-Jun-24 | 8,379,580.66 |
| 22-Jul-17 | 12,491,320.19 | 22-Jan-21 | 10,409,018.72 | 22-Jul-24 | 8,331,235.65 |
| 22-Aug-17 | 12,445,072.03 | 22-Feb-21 | 10,358,957.70 | 22-Aug-24 | 8,283,914.34 |
| 22-Sep-17 | 12,398,803.84 | 22-Mar-21 | 10,310,032.49 | 22-Sep-24 | 8,236,962.29 |
| 22-Oct-17 | 12,352,053.83 | 22-Apr-21 | 10,259,401.21 | 22-Oct-24 | 8,189,786.62 |
| 22-Nov-17 | 12,302,899.14 | 22-May-21 | 10,209,142.57 | 22-Nov-24 | 8,141,563.01 |
| 22-Dec-17 | 12,253,415.83 | 22-Jun-21 | 10,158,502.28 | 22-Dec-24 | 8,093,084.32 |
| 22-Jan-18 | 12,201,895.02 | 22-Jul-21 | 10,107,992.20 | 22-Jan-25 | 8,043,720.93 |
| 22-Feb-18 | 12,152,965.20 | 22-Aug-21 | 10,058,978.61 | 22-Feb-25 | 7,996,496.03 |
| 22-Mar-18 | 12,105,728.15 | 22-Sep-21 | 10,010,204.31 | 22-Mar-25 | 7,949,865.44 |
| 22-Apr-18 | 12,056,232.52 | 22-Oct-21 | 9,961,149.55 | 22-Apr-25 | 7,902,395.82 |
| 22-May-18 | 12,006,878.23 | 22-Nov-21 | 9,910,488.11 | 22-May-25 | 7,855,475.61 |
| 22-Jun-18 | 11,957,357.74 | 22-Dec-21 | 9,859,512.34 | 22-Jun-25 | 7,807,948.15 |
| 22-Jul-18 | 11,907,695.12 | 22-Jan-22 | 9,807,229.76 | 22-Jul-25 | 7,760,748.07 |
| 22-Aug-18 | 11,860,048.16 | 22-Feb-22 | 9,757,553.40 | 22-Aug-25 | 7,714,495.71 |
| 22-Sep-18 | 11,812,448.39 | 22-Mar-22 | 9,708,845.09 | 22-Sep-25 | 7,668,725.39 |
| 22-Oct-18 | 11,764,436.41 | 22-Apr-22 | 9,658,700.19 | 22-Oct-25 | 7,622,389.03 |
| 22-Nov-18 | 11,714,251.34 | 22-May-22 | 9,608,870.20 | 22-Nov-25 | 7,575,435.26 |
| 22-Dec-18 | 11,663,734.51 | 22-Jun-22 | 9,558,539.48 | 22-Dec-25 | 7,528,306.54 |
| 22-Jan-19 | 11,611,353.23 | 22-Jul-22 | 9,508,497.98 | 22-Jan-26 | 7,480,401.95 |

| Date | Amount |
|-----------|--------------|
| 22-Feb-26 | 7,434,738.65 |
| 22-Mar-26 | 7,389,340.46 |
| 22-Apr-26 | 7,343,237.60 |
| 22-May-26 | 7,297,605.60 |
| 22-Jun-26 | 7,251,478.34 |
| 22-Jul-26 | 7,205,819.25 |
| 22-Aug-26 | 7,160,858.73 |
| 22-Sep-26 | 7,116,397.90 |
| 22-Oct-26 | 7,071,694.19 |
| 22-Nov-26 | 7,026,236.06 |
| 22-Dec-26 | 6,980,589.84 |
| 22-Jan-27 | 6,934,280.19 |
| 22-Feb-27 | 6,890,082.73 |
| 22-Mar-27 | 6,846,072.88 |
| 22-Apr-27 | 6,801,448.84 |
| 22-May-27 | 6,757,434.40 |
| 22-Jun-27 | 6,712,863.77 |
| 22-Jul-27 | 6,668,762.72 |
| 22-Aug-27 | 6,625,295.50 |
| 22-Sep-27 | 6,582,314.80 |
| 22-Oct-27 | 6,539,093.63 |
| 22-Nov-27 | 6,495,326.19 |
| 22-Dec-27 | 6,451,338.72 |
| 22-Jan-28 | 6,406,774.42 |
| 22-Feb-28 | 6,364,185.78 |
| 22-Mar-28 | 6,321,674.88 |
| 22-Apr-28 | 6,278,675.53 |
| 22-May-28 | 6,236,316.53 |
| 22-Jun-28 | 6,193,462.30 |
| 22-Jul-28 | 6,151,066.48 |
| 22-Aug-28 | 6,109,219.76 |
| 22-Sep-28 | 6,067,872.19 |
| 22-Oct-28 | 6,026,291.13 |
| 22-Nov-28 | 5,984,302.77 |
| 22-Dec-28 | 5,942,126.12 |
| 22-Jan-29 | 5,899,438.99 |
| 22-Feb-29 | 5,858,583.85 |
| 22-Mar-29 | 5,817,715.97 |
| 22-Apr-29 | 5,776,471.47 |
| 22-May-29 | 5,735,892.41 |
| 22-Jun-29 | 5,694,849.07 |
| 22-Jul-29 | 5,654,281.51 |
| 22-Aug-29 | 5,614,190.12 |
| 22-Sep-29 | 5,574,511.13 |
| 22-Oct-29 | 5,534,705.76 |
| 22-Nov-29 | 5,494,623.80 |
| 22-Dec-29 | 5,454,357.34 |
| 22-Jan-30 | 5,413,663.17 |
| 22-Feb-30 | 5,374,654.73 |
| 22-Mar-30 | 5,335,554.27 |
| 22-Apr-30 | 5,296,183.15 |

| Date | Amount |
|-----------|--------------|
| 22-May-30 | 5,257,494.80 |
| 22-Jun-30 | 5,218,373.43 |
| 22-Jul-30 | 5,179,733.09 |
| 22-Aug-30 | 5,141,528.07 |
| 22-Sep-30 | 5,103,821.70 |
| 22-Oct-30 | 5,065,907.33 |
| 22-Nov-30 | 5,027,817.69 |
| 22-Dec-30 | 4,989,558.08 |
| 22-Jan-31 | 4,950,906.94 |
| 22-Feb-31 | 4,913,837.41 |
| 22-Mar-31 | 4,876,608.73 |
| 22-Apr-31 | 4,839,194.69 |
| 22-May-31 | 4,802,484.68 |
| 22-Jun-31 | 4,765,373.34 |
| 22-Jul-31 | 4,728,754.96 |
| 22-Aug-31 | 4,692,524.02 |
| 22-Sep-31 | 4,656,777.73 |
| 22-Oct-31 | 4,620,839.09 |
| 22-Nov-31 | 4,584,841.74 |
| 22-Dec-31 | 4,548,666.98 |
| 22-Jan-32 | 4,512,202.48 |
| 22-Feb-32 | 4,477,141.17 |
| 22-Mar-32 | 4,441,869.07 |
| 22-Apr-32 | 4,406,484.63 |
| 22-May-32 | 4,371,812.19 |
| 22-Jun-32 | 4,336,772.60 |
| 22-Jul-32 | 4,302,219.66 |
| 22-Aug-32 | 4,268,038.88 |
| 22-Sep-32 | 4,234,287.37 |
| 22-Oct-32 | 4,200,404.51 |
| 22-Nov-32 | 4,166,533.42 |
| 22-Dec-32 | 4,132,500.69 |
| 22-Jan-33 | 4,098,228.55 |
| 22-Feb-33 | 4,065,223.42 |
| 22-Mar-33 | 4,031,965.68 |
| 22-Apr-33 | 3,998,657.91 |
| 22-May-33 | 3,966,060.11 |
| 22-Jun-33 | 3,933,140.80 |
| 22-Jul-33 | 3,900,706.10 |
| 22-Aug-33 | 3,868,608.23 |
| 22-Sep-33 | 3,836,964.18 |
| 22-Oct-33 | 3,805,167.08 |
| 22-Nov-33 | 3,773,448.40 |
| 22-Dec-33 | 3,741,572.88 |
| 22-Jan-34 | 3,709,514.12 |
| 22-Feb-34 | 3,678,593.06 |
| 22-Mar-34 | 3,647,388.66 |
| 22-Apr-34 | 3,616,179.80 |
| 22-May-34 | 3,585,675.84 |
| 22-Jun-34 | 3,554,892.58 |
| 22-Jul-34 | 3,524,576.05 |

| Date | Amount |
|-----------|--------------|
| 22-Aug-34 | 3,494,588.90 |
| 22-Sep-34 | 3,465,034.89 |
| 22-Oct-34 | 3,435,344.22 |
| 22-Nov-34 | 3,405,784.34 |
| 22-Dec-34 | 3,376,086.30 |
| 22-Jan-35 | 3,346,239.28 |
| 22-Feb-35 | 3,317,396.69 |
| 22-Mar-35 | 3,288,258.77 |
| 22-Apr-35 | 3,105,366.39 |
| 22-May-35 | 3,105,366.39 |
| 22-Jun-35 | 3,105,366.39 |
| 22-Jul-35 | 3,105,366.39 |
| 22-Aug-35 | 3,105,366.39 |
| 22-Sep-35 | 3,105,366.39 |
| 22-Oct-35 | 3,105,366.39 |
| 22-Nov-35 | 3,105,366.39 |
| 22-Dec-35 | 3,105,366.39 |
| 22-Jan-36 | 3,105,366.39 |
| 22-Feb-36 | 3,105,366.39 |
| 22-Mar-36 | 3,105,366.39 |
| 22-Apr-36 | 2,785,208.65 |
| 22-May-36 | 2,785,208.65 |
| 22-Jun-36 | 2,785,208.65 |
| 22-Jul-36 | 2,785,208.65 |
| 22-Aug-36 | 2,785,208.65 |
| 22-Sep-36 | 2,785,208.65 |
| 22-Oct-36 | 2,785,208.65 |
| 22-Nov-36 | 2,785,208.65 |
| 22-Dec-36 | 2,785,208.65 |
| 22-Jan-37 | 2,785,208.65 |
| 22-Feb-37 | 2,785,208.65 |
| 22-Mar-37 | 2,785,208.65 |
| 22-Apr-37 | 2,489,761.87 |
| 22-May-37 | 2,489,761.87 |
| 22-Jun-37 | 2,489,761.87 |
| 22-Jul-37 | 2,489,761.87 |
| 22-Aug-37 | 2,489,761.87 |
| 22-Sep-37 | 2,489,761.87 |
| 22-Oct-37 | 2,489,761.87 |
| 22-Nov-37 | 2,489,761.87 |
| 22-Dec-37 | 2,489,761.87 |
| 22-Jan-38 | 2,489,761.87 |
| 22-Feb-38 | 2,489,761.87 |
| 22-Mar-38 | 2,489,761.87 |
| 22-Apr-38 | 2,218,333.83 |
| 22-May-38 | 2,218,333.83 |
| 22-Jun-38 | 2,218,333.83 |
| 22-Jul-38 | 2,218,333.83 |
| 22-Aug-38 | 2,218,333.83 |
| 22-Sep-38 | 2,218,333.83 |
| 22-Oct-38 | 2,218,333.83 |

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| 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 P

| 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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RST

| Date | Amount |
|-----------|--------|
| 22-Feb-77 | 475.96 |
| 22-Mar-77 | 475.96 |
| 22-Apr-77 | 345.34 |
| 22-May-77 | 345.34 |
| 22-Jun-77 | 345.34 |
| 22-Jul-77 | 345.34 |
| 22-Aug-77 | 345.34 |
| 22-Sep-77 | 345.34 |
| 22-Oct-77 | 345.34 |
| 22-Nov-77 | 345.34 |
| 22-Dec-77 | 345.34 |
| 22-Jan-78 | 345.34 |
| 22-Feb-78 | 345.34 |
| 22-Mar-78 | 345.34 |
| 22-Apr-78 | 250.48 |
| 22-May-78 | 250.48 |
| 22-Jun-78 | 250.48 |
| 22-Jul-78 | 250.48 |
| 22-Aug-78 | 250.48 |
| 22-Sep-78 | 250.48 |
| 22-Oct-78 | 250.48 |
| 22-Nov-78 | 250.48 |
| 22-Dec-78 | 250.48 |
| 22-Jan-79 | 250.48 |
| 22-Feb-79 | 250.48 |
| 22-Mar-79 | 250.48 |
| 22-Apr-79 | 181.05 |
| 22-May-79 | 181.05 |
| 22-Jun-79 | 181.05 |
| 22-Jul-79 | 181.05 |
| 22-Aug-79 | 181.05 |
| 22-Sep-79 | 181.05 |
| 22-Oct-79 | 181.05 |
| 22-Nov-79 | 181.05 |
| 22-Dec-79 | 181.05 |
| 22-Jan-80 | 181.05 |
| 22-Feb-80 | 181.05 |
| 22-Mar-80 | 181.05 |
| 22-Apr-80 | 130.58 |
| 22-May-80 | 130.58 |
| 22-Jun-80 | 130.58 |
| 22-Jul-80 | 130.58 |
| 22-Aug-80 | 130.58 |
| 22-Sep-80 | 130.58 |
| 22-Oct-80 | 130.58 |
| 22-Nov-80 | 130.58 |
| 22-Dec-80 | 130.58 |
| 22-Jan-81 | 130.58 |
| 22-Feb-81 | 130.58 |
| 22-Mar-81 | 130.58 |
| 22-Apr-81 | 93.55 |

| Date | Amount |
|-----------|--------|
| 22-May-81 | 93.55 |
| 22-Jun-81 | 93.55 |
| 22-Jul-81 | 93.55 |
| 22-Aug-81 | 93.55 |
| 22-Sep-81 | 93.55 |
| 22-Oct-81 | 93.55 |
| 22-Nov-81 | 93.55 |
| 22-Dec-81 | 93.55 |
| 22-Jan-82 | 93.55 |
| 22-Feb-82 | 93.55 |
| 22-Mar-82 | 93.55 |
| 22-Apr-82 | 66.49 |
| 22-May-82 | 66.49 |
| 22-Jun-82 | 66.49 |
| 22-Jul-82 | 66.49 |
| 22-Aug-82 | 66.49 |
| 22-Sep-82 | 66.49 |
| 22-Oct-82 | 66.49 |
| 22-Nov-82 | 66.49 |
| 22-Dec-82 | 66.49 |
| 22-Jan-83 | 66.49 |
| 22-Feb-83 | 66.49 |
| 22-Mar-83 | 66.49 |
| 22-Apr-83 | 46.64 |
| 22-May-83 | 46.64 |
| 22-Jun-83 | 46.64 |
| 22-Jul-83 | 46.64 |
| 22-Aug-83 | 46.64 |
| 22-Sep-83 | 46.64 |
| 22-Oct-83 | 46.64 |
| 22-Nov-83 | 46.64 |
| 22-Dec-83 | 46.64 |
| 22-Jan-84 | 46.64 |
| 22-Feb-84 | 46.64 |
| 22-Mar-84 | 46.64 |
| 22-Apr-84 | 32.34 |
| 22-May-84 | 32.34 |
| 22-Jun-84 | 32.34 |
| 22-Jul-84 | 32.34 |
| 22-Aug-84 | 32.34 |
| 22-Sep-84 | 32.34 |
| 22-Oct-84 | 32.34 |
| 22-Nov-84 | 32.34 |
| 22-Dec-84 | 32.34 |
| 22-Jan-85 | 32.34 |
| 22-Feb-85 | 32.34 |
| 22-Mar-85 | 32.34 |
| 22-Apr-85 | 22.09 |
| 22-May-85 | 22.09 |
| 22-Jun-85 | 22.09 |
| 22-Jul-85 | 22.09 |

| Date | Amount |
|-----------|--------|
| 22-Aug-85 | 22.09 |
| 22-Sep-85 | 22.09 |
| 22-Oct-85 | 22.09 |
| 22-Nov-85 | 22.09 |
| 22-Dec-85 | 22.09 |
| 22-Jan-86 | 22.09 |
| 22-Feb-86 | 22.09 |
| 22-Mar-86 | 22.09 |
| 22-Apr-86 | 14.78 |
| 22-May-86 | 14.78 |
| 22-Jun-86 | 14.78 |
| 22-Jul-86 | 14.78 |
| 22-Aug-86 | 14.78 |
| 22-Sep-86 | 14.78 |
| 22-Oct-86 | 14.78 |
| 22-Nov-86 | 14.78 |
| 22-Dec-86 | 14.78 |
| 22-Jan-87 | 14.78 |
| 22-Feb-87 | 14.78 |
| 22-Mar-87 | 14.78 |
| 22-Apr-87 | 9.66 |
| 22-May-87 | 9.66 |
| 22-Jun-87 | 9.66 |
| 22-Jul-87 | 9.66 |
| 22-Aug-87 | 9.66 |
| 22-Sep-87 | 9.66 |
| 22-Oct-87 | 9.66 |
| 22-Nov-87 | 9.66 |
| 22-Dec-87 | 9.66 |
| 22-Jan-88 | 9.66 |
| 22-Feb-88 | 9.66 |
| 22-Mar-88 | 9.66 |
| 22-Apr-88 | 6.13 |
| 22-May-88 | 6.13 |
| 22-Jun-88 | 6.13 |
| 22-Jul-88 | 6.13 |
| 22-Aug-88 | 6.13 |
| 22-Sep-88 | 6.13 |
| 22-Oct-88 | 6.13 |
| 22-Nov-88 | 6.13 |
| 22-Dec-88 | 6.13 |
| 22-Jan-89 | 6.13 |
| 22-Feb-89 | 6.13 |
| 22-Mar-89 | 6.13 |
| 22-Apr-89 | 3.78 |
| 22-May-89 | 3.78 |
| 22-Jun-89 | 3.78 |
| 22-Jul-89 | 3.78 |
| 22-Aug-89 | 3.78 |
| 22-Sep-89 | 3.78 |
| 22-Oct-89 | 3.78 |

VP

| 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

V

Annexure E - Risk Disclosure**1. INTRODUCTION**

It is recorded that -

- 1.1. there is a natural degree of risk inherent in trading and investing in financial instruments and markets;
- 1.2. the purpose of this annexure is to explain in general terms the nature of risks involved in investing in any of the financial instruments referred to in Annexure C. This annexure does not disclose or explain all of the risks and other significant aspects of dealing in financial instruments and markets;
- 1.3. past performance may not be indicative of future performance;
- 1.4. investment in any of the financial instruments referred to in Annexure C is generally done by sophisticated institutional investors who understand and are able to bear the risks involved in making the investment and the impact of the investment on their overall investment portfolio; and
- 1.5. in addition to the risks listed below and such other risks as have not been disclosed in this Annexure C, is the risk of losing the entire value of an investment or (in the case of certain derivative and other Transactions) the risk of being exposed to liability over and above the initial investment.

2. INVESTMENT RISK

Investment risk can be defined as the risk of not meeting a long term investment objective and/or by losing capital over the short to medium term. Investment risk is, amongst others, dependent upon market conditions. Due to a wide range of factors, financial instruments may trade at a discount to their offering price.

3. REINVESTMENT RISK

Reinvestment risk may arise in the circumstances where it may not be possible to reinvest interest or dividends earned from an investment in such a way that the same effective rate of return is yielded as had been earned by the invested funds through which they had been generated. For example, falling interest rates may prevent bond coupon payments from earning the same rate of return as the original bond. As an extreme example, where too high a weighting is held in cash to protect capital, then should interest rates go sideways to slightly downwards, it may be necessary to continually reinvest at lower and lower rates of return.

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4. CUSTODIAN / INSTITUTIONAL RISK

Custodian or institutional risk is unquantifiable. While the probability of this risk materialising may be low, when it does occur, it may result in a substantial negative impact upon a significant portion of the investment. For this reason, Regiments pays particular attention to this risk and only uses the approved or graded institutions when placing investment funds in accordance with the Investment and Risk Management Framework.

5. CREDIT RISK

Credit risk may arise if a bond issuer were to default, by failing to repay principal debt and/or interest in a timely manner. Potential causes for such default could include impaired liquidity and changes in the issuer's industry affecting its market share. Bonds issued by the government are highly unlikely to default. Municipalities occasionally default as well, although it is uncommon. Bonds issued by corporations are more likely to be defaulted on.

6. EXCHANGE RATE RISK

The risk that the value of an investment could be affected as a result of fluctuations in the applicable exchange rate constitutes exchange rate risk. Collateral deposits denominated in one currency may be subject to margin calls in circumstances where the obligations secured by such collateral are denominated in another currency.

7. POLITICAL, SOCIAL AND/OR REGULATORY RISKS.

The value of an investment may be adversely affected by uncertainties due to international or local political or social developments, changes in government policies, taxation, restrictions on foreign investment and currency repatriation, currency fluctuations and other developments in the laws and regulations of the countries in which the assets are invested, which are beyond the issuer's control.

8. ECONOMIC CONDITIONS

The success of any investment activity is affected by general economic conditions that may affect the level and volatility of many of the key market indicators and the extent and timing of the engagement into the trading activity. Unexpected volatility or illiquidity in the markets in which the positions are held could impair the client ability to carry out the investor's business or cause the investor to incur losses.

9. LIQUIDITY AND MARKET RISK

In some circumstances the markets in which the trades are made may be illiquid, thereby making it difficult to acquire or dispose of investments at prices quoted on the relevant exchanges rapidly and at a satisfactory price. In addition, the suspension by an exchange of trading in a particular market

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could make it impossible for positions to be realised and consequently there may be exposure to losses.

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Annexure F - Reporting**1. MONTHLY REPORTS**

1.1. Regiments will provide the Client at monthly intervals by no later than 17h00 on –

1.1.1. the 5th (fifth) Business Day of each month with -

1.1.1.1. a monthly portfolio report reflecting full details of -

1.1.1.1.1. any change in the composition of the Portfolio since the date of the previous statement of account, including particulars of any Fund Payments and any assets delivered to the Client;

1.1.1.1.2. any Portfolio Assets on the date to which the statement of account relates, as well as details of cash received and payments made by Regiments since the date of the previous statement of account;

1.1.1.1.3. the cost and market value of all assets on the date to which the statement relates;

1.1.1.1.4. all commissions, fees and other charges incurred by Client as contemplated in this Agreement;

1.1.1.2. a "Statement M" in the standard format attached hereto as Annexure G or in a different format but containing as a minimum the information as contemplated in the attached statement format.

In the event of Regiments being unable to supply any such monthly reports by the agreed time, Regiments shall notify the Client immediately;

1.1.2. 10th (tenth) Business Day of each month with a monthly risk report, reflecting full details of -

1.1.2.1. yield to maturity of the overall portfolio and each instrument and how this compares to the liability;

1.1.2.2. the probability of default, the loss given default and the expected default rate on the portfolio and each instrument (provided on a "best endeavours" basis using credit ratings);

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- 1.1.2.3. interest rate risk (modified duration, convexity, Rand per point, sensitivity) of overall portfolio and each instrument and how this compares to the liability;
- 1.1.2.4. spread risk of overall portfolio and each instrument and how this compares to the liability;
- 1.1.2.5. credit breakdown of portfolio compared to mandate guidelines;
- 1.1.2.6. basis risk of portfolio compared to liability, being the risk that arises from assets being priced off a different curve to that of the liabilities (e.g. if assets are priced off a swap curve but liabilities off a bond curve);
- 1.1.2.7. liquidity risk and breakdown of portfolio;
- 1.1.2.8. maturity breakdown of overall portfolio;
- 1.1.2.9. projected liquidity position of overall portfolio on a roll forward basis;
- 1.1.2.10. exposure and sensitivity analysis to repo, swap, futures and options transactions compared to mandate guidelines; and
- 1.1.2.11. full reporting on any collateral arrangements.

2. QUARTERLY REPORTING

- 2.1. Regiments shall, no later than 1 (one) month after a Quarter end, provide the Client with -
 - 2.1.1. the information required for the Client to comply with reporting requirements of the South African Reserve Bank, as set out in the specimen report attached as **Annexure H**;
 - 2.1.2. detailed information which the Client will require in order to assess the Client's compliance with Regulation 28 of Pension Funds Act ("Regulation 28"), as contemplated by the forms prescribed by the Financial Services Board from time to time in relation to pension funds. This information shall include a quarterly portfolio listing with investment holdings classified according to the categories specified in Regulation 28 together with the name of the issuer of each security included in the listing and an indication of whether the security is listed on an exchange or not. The "look-through" principle of Regulation 28 shall apply.

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- 2.2. Regiments shall furnish the Client with a quarterly report by the 15th (fifteenth) Business Day of the month following the end of the Quarter to which the report relates, reflecting at least the following -
- 2.2.1. an analysis of the performance of the Portfolio and a comparison of the Portfolio's performance to the benchmark as set out in the Investment and Risk Management Framework;
 - 2.2.2. a statement of the quarterly and annual investment returns attributable to the asset allocation, sector selection and stock selection.
- 2.3. Regiments shall, on a quarterly basis -
- 2.3.1. provide the Client with a report setting out the manner in which it voted on resolutions of the companies in which the Client's assets are invested. The report shall also show which securities holders meetings Regiments attended in person or by proxy. This information shall be provided no later than 1 (one) month after a Quarter end;
 - 2.3.2. make suitable senior personnel available to the Client as required, for consultation and report-back purposes;
 - 2.3.3. Provide the Client with a statement by the compliance officer confirming compliance with the mandate requirements over the period.

3. ANNUAL REPORTING

Regiments shall, on an annual basis, provide the Client with a report setting out the progress it has made in terms of transformation and black economic empowerment. This shall include, but not be limited to -

- 3.1. an analysis of the investment professionals by seniority and the proportion of staff that are previously disadvantaged persons by seniority. It is specifically provided that this analysis relates to persons that are involved in the investment decision and analysis process (including trainees) and does not include administrative, operational and marketing staff;
- 3.2. the amount of money spent on the training and development of staff involved in the investment decision and analysis process;
- 3.3. the number of previously disadvantaged persons that joined Regiments in a capacity where he or she will be involved in the investment decision and analysis process. The same information must be provided for PDI staff that leave the business and the reason for their departure;

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- 3.4. details of shareholding; and
- 3.5. information regarding procurement.

The above report shall be provided by 31 March each year.

4. MISCELLANEOUS INFORMATION

Regiments shall, from time to time at the request of the Client, furnish its comments and investment views to the Client to keep the Client informed of current investment trends, and shall furnish such information regarding the management of the Portfolio as the Client may reasonably request, and shall attend meetings at times and places as reasonably requested by the Client. The Client acknowledges and confirms that no part of the Services constitutes a solicitation, recommendation, guidance or proposal, and that the Services are not intended nor do they constitute financial, tax, legal, investment or other advice. The Client should take particular care to consider, either on its own or through its own qualified financial advisor, whether the investment is appropriate considering the Client's objectives, financial situation and particular needs.

5. FORMAT OF REPORTING

- 5.1. The reports referred to in this Annexure F shall be made available to the Client in electronic format or, upon specific written request, in hard copy format.
- 5.2. The statement contemplated in clause 1.1.1.2 of this Annexure F shall comply with the formatting requirements set out in such clause and shall be emailed to the relevant contact persons as notified to Regiments by the Client in writing.

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Annexure G - Statement M

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Statement M

Month Ended: 31 AUGUST 2015

Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

FUND NAME

FUND CODE

| | Market value
as at
31-Jul-2015 | Exposure Value
as at
31-Jul-2015 | Purchases
Consideration | Sales
Proceeds | Investment
Income | Nett
Cashflow | Market value
as at
31-Aug-2015 | Exposure Value
as at
31-Aug-2015 | Money/Time
Weighted
MV | Modified
Dietz
MV |
|--------------------------|--------------------------------------|--|----------------------------|-------------------|----------------------|------------------|--------------------------------------|--|------------------------------|-------------------------|
| Local Equity | | | | | | | | | | |
| Basic Materials | | | | | | | | | | |
| Consumer Goods | | | | | | | | | | |
| Consumer Services | | | | | | | | | | |
| Derivatives | | | | | | | | | | |
| Financials | | | | | | | | | | |
| Industrials | | | | | | | | | | |
| Oil & Gas | | | | | | | | | | |
| Specialist Securities | | | | | | | | | | |
| Technology | | | | | | | | | | |
| Telecommunications | | | | | | | | | | |
| Local Commodities | | | | | | | | | | |
| Metals | | | | | | | | | | |
| Local Cash | | | | | | | | | | |
| General Cash | | | | | | | | | | |
| Money Market | | | | | | | | | | |
| Call | | | | | | | | | | |
| CCD | | | | | | | | | | |
| Local Bonds | | | | | | | | | | |
| Fixed Interest Bonds | | | | | | | | | | |
| +12YRS | | | | | | | | | | |
| 1-3YRS | | | | | | | | | | |
| 3-7YRS | | | | | | | | | | |
| 7-12YRS | | | | | | | | | | |
| Other | | | | | | | | | | |
| Floating Rate Securities | | | | | | | | | | |
| 1-3YRS | | | | | | | | | | |
| Bond Cash | | | | | | | | | | |
| Inflation linked bonds | | | | | | | | | | |

Statement M

Month Ended: 31 AUGUST 2015

Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

FUND NAME

FUND CODE

| Market value
as at
31-Jul-2015 | Exposure Value
as at
31-Jul-2015 | Purchases
Consideration | Sales
Proceeds | Investment
Income | Nett
Cashflow | Market value
as at
31-Aug-2015 | Exposure Value
as at
31-Aug-2015 | MoneyTime
Weighted
MV | Modified
Dietz
MV |
|--------------------------------------|--|----------------------------|-------------------|----------------------|------------------|--------------------------------------|--|-----------------------------|-------------------------|
| 3-YRS | | | | | | | | | |
| Total Local Assets | | | | | | | | | |
| Total Assets (Gross of Fees) | | | | | | | | | |
| Total Assets (Nett of Fees) | | | | | | | | | |
| Cash Flow | | | | | | | | | |
| Contributions | | | | | | 0.00 | | Expenses & Withdrawals | |
| Net Contribution | | | | | | 0.00 | | | |

Annexure H - SARB Reporting Items

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| Quarterly Asset Allocation Report D427 | | | | |
|--|--|----------------------|-----------------------------|------------------------------------|
| Name and address of reporting Institution | | ABC PENSION FUND | Month ended | March 31, 2015 |
| SECTION A: ASSET ALLOCATION | | | | |
| | Rand denominated Domestic assets R'000 | Foreign assets R'000 | | Foreign currency denominated R'000 |
| | | (1) | (2) | |
| A) Cash and Deposits | R343 | | R0 | (3) |
| B) Loans | R0 | | R0 | R0 |
| C) Bonds and Debentures | R0 | | R0 | R0 |
| D) Property | R0 | | R0 | R0 |
| E) Equities | R0 | | R0 | R0 |
| E.1) Equities with Primary listing on JSE | R0 | | R0 | R0 |
| E.2) Equities with Secondary Listing on JSE | R0 | | R0 | R0 |
| E.3) Other Foreign Listed Equities | R0 | | R0 | R0 |
| E.4) Unlisted Securities | R0 | | R0 | R0 |
| E.5) Equity Index-linked Instruments | R0 | | R0 | R0 |
| F) Other Portfolio Assets (specify) | R0 | | R0 | R0 |
| G) Total portfolio assets | R343 | | R0 | R0 |
| H) Institutional assets deemed foreign for exchange control purposes | R0 | | | |
| I) Institutional assets deemed African for exchange control purposes | R0 | | | |
| J) Assets deemed foreign for exchange control purposes | R0 | | | |
| | | | % of total portfolio assets | |
| | | | 0.00% | |

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PORTFOLIO MANAGEMENT AGREEMENT

entered into between

TRANSNET SECOND DEFINED BENEFIT FUND

and

REGIMENTS FUND MANAGERS PROPRIETARY LIMITED

(Registration No. 2005/014462/07)

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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 12/8/26846), 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;

- 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

- 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;



- 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

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.

- 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;

- 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.

14. INVOICING, PAYMENT AND VAT

- 14.1. Regiments shall provide the Client with separate written invoices in relation to –
- 14.1.1. the Management Fees due and payable, in terms of clause 10, which fees are invoiced on the 1st (first) Business Day of each month and payable at the end of the month; and
 - 14.1.2. Outperformance Fees that may become due and payable in terms of clause 11, which fees are due in arrears on the 1st (first) Business Day following the Quarter in question and payable within 20 (twenty) Business Days after Regiments issues a written invoice to the Client.
- 14.2. All invoices submitted by Regiments in accordance with clause 14.1 shall set out the amount due and payable, plus VAT thereon, and may indicate whether any portion of such total amount has already been paid.
- 14.3. Subject to clause 14.4, any amounts owing to Regiments in accordance with an invoice submitted in terms of clause 14.1, shall be debited from the Designated Account by the employee of Regiments designated to operate the Designated Account, as contemplated in clause 9.4, and paid directly to Regiments and the Client authorises Regiments to effect such debits when payment is due.
- 14.4. In the event that the amount of any fee or disbursement as set out in an invoice issued by Regiments in terms of clause 14.1 is disputed by the Client, the Client shall notify Regiments of such dispute in writing within 5 (five) Business Days of the Client's receipt of the invoice issued by Regiments. The matter shall be submitted to the principal officer of the Client and the chief executive officer of Regiments for resolution. In the event that the principal officer of the Client and the chief executive officer of Regiments fail to reach agreement on the matter within 10 (ten) Business Days of the date of the Client's written notice contemplated above, the matter shall be submitted for determination by an Independent Expert in accordance with clause 21. In the event that the Independent Expert has not resolved the matter within the 25 (twenty five) Business Day period referred to in clause 21.7, Regiments may provide the Client with a separate written invoice in respect of the undisputed amount, which amount shall be paid to Regiments in accordance with clause 14.3. Once the Independent Expert has made his/her determination as to the total amount to be paid to Regiments, Regiments shall provide the Client with another invoice in respect of the amount in excess of the undisputed amount (if any), which shall be paid to Regiments in accordance with clause 14.3 within 5 (five) Business Days of the Independent Expert's determination.
- 14.5. Save as otherwise provided herein, all Management Fees and Outperformance Fees payable to the Regiments in terms of this Agreement are calculated exclusive of VAT and



the Client will be liable to pay VAT thereon as set out in the relevant written invoice submitted by Regiments.

- 14.6. The Management Fees, the Outperformance Fees, and any costs and disbursements, as contemplated in clause 13, shall be reflected on the Client's monthly portfolio statement for the Period in question.
- 14.7. In respect of any investment made, or other transactions concluded, by Regiments in terms of this Agreement on behalf of the Client, the Client shall be entitled to such brokerages and commissions to which it would have been entitled (in terms of the prospectus or other offer document setting out the terms of the investment) as if it had made such investment, or concluded such transaction, itself. Regiments shall not receive any commissions or rebates for making investments, or concluded such transactions, on the Client's behalf.
- 14.8. No part of any fee paid by the Client to Regiments in terms of this Agreement may be shared with any of the Client's trustees, officers or consultants (provided they are known to Regiments to be consultants of the Client) and no commission shall be paid to any such trustee, officer or consultant, without the express approval of the Client in writing in each instance.
- 14.9. All amounts payable in terms of this Agreement shall be paid in Rand.

15. ACCOUNTING AND REPORTING REQUIREMENTS

- 15.1. Regiments shall be obliged to keep separate transaction records in respect of the Portfolio, as prescribed for a fund manager in terms of Applicable Laws and applicable accounting standards.
- 15.2. Regiments hereby undertakes, as part of the delivery of the Services and at its own cost, to report to the Client as set out in Annexure F.
- 15.3. Regiments shall retain transaction records and any supporting vouchers, notes and/or documents, in relation to the transactions processed by Regiments on behalf of the Portfolio, for a minimum period of 5 (five) years, and to allow them to be inspected or reviewed by the Client's officials or independent auditors whenever necessary for audit and control purposes, as may be prescribed by Applicable Laws, provided that inspections and/or reviews are conducted within business hours and upon reasonable notice being given to Regiments.

16. CONFLICTS OF INTEREST

- 16.1. It is recorded that Regiments is involved in a wider range of investment management, corporate finance and securities issuing, trading and research. As a result of these varied activities, conflicts of interests and duties in relation to the provision of the Services may



arise. It is recorded that, in accordance with Applicable Laws, Regiments has established and maintains a conflict of interest management policy ("COI Policy") that prescribes certain practices and procedures, including information barriers, which restrict the flow of information and thereby manages or assists in managing such conflicts in a proper manner.

16.2. Regiments undertakes to provide the Client with a copy of its COI Policy as at the Signature Date and undertakes to notify the Client of any amendments thereto or the replacement thereof, which COI Policy, as amended or replaced from time to time, will be available on Regiments' website.

16.3. Regiments agrees that, notwithstanding the practices and procedures referred to in clause 16.1, it shall -

16.3.1. as far as reasonably possible, undertake not to place itself in a position where the interests and duties of Regiments may conflict with the interests of the Client or to sell for its own account any asset owned by it to the Client, or to buy from the Client any Portfolio Assets;

16.3.2. be obliged to notify the Client, as soon as possible, of any potential or actual conflicts of interests or duties that may arise.

16.4. Subject to Applicable Law, Regiments may, when acting as agent for the Client, or dealing on a fiduciary basis with the Client, deal with or through, or make use of the services of any of Regiments' Associates. Regiments' Associates shall be entitled to retain any fees, profits or other consideration arising from such dealings or from the use or provision of such services as though Regiments was not acting as such agent or fiduciary.

17. REPRESENTATIONS AND WARRANTIES

17.1. Each of the Parties hereby warrants to and in favour of the other that -

17.1.1. it has the legal capacity and has taken all necessary corporate actions required to empower and authorise it to enter into this Agreement;

17.1.2. this Agreement constitutes an agreement that is valid and binding on it and enforceable against it in accordance with its terms;

17.1.3. the execution of this Agreement and the performance of its obligations hereunder does not and shall not -

17.1.3.1. contravene any Applicable Law or regulation to which that Party is subject;

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- 17.1.3.2. contravene any provision of that Party's constitutional documents;
or
 - 17.1.3.3. conflict with, or constitute a breach of any of the provisions of any other agreement, obligation, restriction or undertaking which is binding on it;
 - 17.1.4. to the best of its knowledge and belief, it is not aware of the existence of any fact or circumstance that may impair its ability to comply with all or any of its obligations in terms of this Agreement;
 - 17.1.5. it is entering into this Agreement as principal (and not as agent or in any other capacity);
 - 17.1.6. the natural person who signs and executes this Agreement on its behalf is validly and duly authorised to do so;
 - 17.1.7. it is not relying upon any statement or representation by or on behalf of the other Party to this Agreement, except those expressly set forth in this Agreement.
- 17.2. Regiments warrants in favour of the Client that as at the Signature Date and at all times during the currency of this Agreement –
 - 17.2.1. it is a licenced financial services provider registered in terms of FAIS and holds all appropriate licences and approvals issued in terms of FAIS required by it to give effect to this Agreement;
 - 17.2.2. its designated representatives and key individuals are registered with the Financial Services Board and meet the fit and proper requirements in relation to their operational competency, skills, qualifications and experience as set out in Applicable Laws;
 - 17.2.3. it is an accountable institution as contemplated in FICA, and as such warrants that it complies with the obligations outlined in FICA pertaining to the combating of money laundering. In pursuance hereof, Regiments ensures that all clients are identified and verified in accordance with the requisite "know your client" requirements and keeps records of client transactions within the course of a business relationship or single transaction and furthermore adheres to all reporting requirements of FICA;

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- 17.2.4. it has not taken any steps for its de-registration in terms of section 82 of the Companies Act, No. 71 of 2008, and is not aware of any steps that have been taken by a third party for its de-registration;
- 17.2.5. it is not aware of any corporate action, legal proceedings or other procedure or step which has been taken or which is pending or threatened in relation to -
- 17.2.5.1. the suspension of payments, a moratorium of indebtedness, liquidation, winding-up, dissolution, administration, judicial management or business rescue in respect of it;
- 17.2.5.2. a composition, compromise, assignment or arrangement with any of its creditors;
- 17.2.5.3. the appointment of a liquidator, receiver, administrative receiver, administrator, compulsory manager, judicial manager, business rescue practitioner or other similar officer in respect of Regiments;
- 17.2.5.4. the enforcement of any security over any of Regiments' assets,
- or any analogous procedure is taken in any jurisdiction;
- 17.2.6. no meeting has been proposed or convened by the directors of Regiments, no resolution has been proposed or passed, no application been made or an order of court applied for or granted, to authorise the entry into or implementation of any business rescue proceedings (or any similar proceedings) or any analogous procedure or step has been taken in any jurisdiction.
- 17.3. Notwithstanding any other provision in this Agreement, no warranty, assurance or undertaking is given by Regiments as to the performance of the Services, returns, increase in or retention of value or profitability of the Portfolio (or any part of it) or that the investment objectives or targets set out in the Investment and Risk Management Framework shall be successfully achieved, whether in whole or in part.
- 17.4. The Client warrants in favour of Regiments that, as at the Effective Date, it will have complied with the provisions of Applicable Law, including those governing its powers or capacity to select Regiments as fund manager of the Portfolio, and has taken such other legal steps with which it is required to comply to validly conclude the Agreement and give effect to its terms, or which otherwise requires statutory approval to be obtained by the Client.

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17.5. Each of the representations and warranties given by the Parties in terms of clause 17 shall –

17.5.1. be a separate warranty and will in no way be limited or restricted by inference from the terms of any other warranty or by any other words in this Agreement; and

17.5.2. *prima facie* be deemed to be material and to be a material warranty and/or representation inducing the other Party to this Agreement to enter into this Agreement.

18. LIMITATION OF LIABILITY

18.1. Notwithstanding anything contained in this Agreement to the contrary, no liability (whether based on a single or multiple causes of action) shall be incurred by Regiments in relation to claims, damages, costs, expenses, losses or liabilities of the Client, its Associates or the Portfolio, whether arising from warranties, representations, indemnities or otherwise in terms of this Agreement, to the extent that the liability is in excess of the Management Fees and Performance Fees paid and/or accrued to Regiments under this Agreement during the 12 (twelve) months prior to the institution of the claim by the Client (provided that where this Agreement has been in force for less than 12 (twelve) months, Regiments' liability shall be limited to the aggregate of the Management Fees and Performance Fees paid and/or accrued to Regiments from the Effective date until the date on which the Client instituted its claim) ("Limitation Amount"), except that where any liability for any claims, damages, costs, expenses, losses or liabilities is directly attributable to the fraud, dishonesty or gross negligence of Regiments or any of Regiments' Associates employed or engaged in the performance of the Services, the liability of Regiments shall not be limited to the Limitation Amount.

18.2. The provisions of clause 18 constitute a *stipulatio alteri* in favour of the Associates of Regiments, capable of acceptance at any time.

19. INDEMNITY AND INSURANCE

19.1. Regiments shall not be liable to the Client, its Associates or to any third party and, without derogating from the generality of the foregoing, to any member, customer or client of the Client for any loss, liability, damage, expense or penalty of any nature whatsoever (whether direct, indirect or consequential, and whether or not in the contemplation of the Parties) which the Client, any of its Associates or any such other third party may suffer or incur, whether directly or indirectly, as a result of, or which may be attributable to or caused by any act or omission on the part of Regiments pursuant to –

19.1.1. any instructions from the Client or the Client's investment advisor; and/or

19.1.2. the performance by Regiments or its directors, employees, representatives, agents and/or shareholders of any of Regiments' obligations under the Agreement,

unless such loss, liability, damage or expense is directly attributable to fraud, dishonesty or gross negligence on the part of Regiments.

19.2. Accordingly, and without limiting the generality hereof the Client hereby indemnifies and holds harmless Regiments from –

19.2.1. any loss incurred on the Client's behalf or on behalf of any member, customer or client of the Client pursuant to any *bona fide* investment made by Regiments in terms of this mandate; and

19.2.2. any and all claims, damages, liabilities, costs and expenses, including reasonable attorneys' fees as between attorney and client, which may be brought against, or claimed from, Regiments or such third parties by reason of the operation of the Client's account,

unless such loss, claim, damages, liabilities, costs or expense are directly attributable to fraud, dishonesty or gross negligence on the part of Regiments.

19.3. If any Party becomes aware of any claim which may give rise to any liability under this Agreement, such Party will promptly notify the other Parties in writing within 5 (five) Business Days.

19.4. Notwithstanding the provisions of clause 19.3, Regiments shall advise the Client in writing within 48 (fourty eight) hours (or within such shorter period as may be possible, should circumstances reasonably require expedient notification) of any breach of Applicable Laws or of the Investment and Risk Management Framework, or of any breach of Regiments' internal compliance rules that directly affects the Client in any manner.

19.5. Regiments undertakes to arrange and maintain, at its expense, fidelity and professional indemnity insurance to indemnify it against any losses that may result from the negligence, dishonesty or fraud of any of the officers, directors or employees of Regiments, its holding company or any other subsidiaries of its holding company. The details of such insurance cover shall be disclosed to the Client on request. Regiments shall indemnify and hold the Client harmless in respect of any loss or damage suffered by the Client as a result of any failure by Regiments to maintain the cover or to comply with the insurer's requirements and any subsequent refusal by the insurer to pay the claim.

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- 19.6. The rights conferred on the Associates of Regiments in terms of the provisions of clause 19 or elsewhere in this Agreement, which shall apply to them *mutatis mutandis*, constitute a *stipulatio alteri* in favour of them, capable of acceptance at any time.

20. CONFIDENTIALITY AND PUBLICITY

- 20.1. Any information obtained by either Party in terms, or arising from the implementation, of this Agreement ("Confidential Information") shall be treated as confidential by the Parties and shall not be used, divulged or permitted to be divulged to any person not being a Party to this Agreement, without the prior written consent of the other Party, save that –

- 20.1.1. each Party shall be entitled to disclose such information to such of its employees (which shall include any of its directors and agents), professional advisors and/or contractors who need to know such information for the purpose of this Agreement or for the purpose of performing the duties of their office or appointment and such information shall only be used for that purpose. Before revealing the Confidential Information to any such employees and/or professional advisors and/or contractors, each Party undertakes to procure that the employees and/or professional advisors and/or contractors are aware of the confidential nature of the Confidential Information being made available to them and are either generally subject to contractual or legal duties of confidentiality in relation to the confidential information of Regiments' clients or specifically in relation to the Confidential Information;
- 20.1.2. the Client may disclose any such Confidential Information to Transnet SOC Limited and the directors, agents, professional advisors and contractors thereof on the same basis as disclosure pursuant to clause 20.1.1;
- 20.1.3. any information which is required to be furnished by law or by any securities exchange on which the shares of Regiments are listed may be so furnished;
- 20.1.4. Regiments shall be entitled (after consultation with the Client so as to avoid embarrassment or prejudice, to the extent possible) to make such information available to its shareholders as may be necessary to enable such shareholders to consider the value and prospects of their shareholdings, provided that such shareholders are aware of the confidential nature of the Confidential Information being made available to them and are subject to appropriate contractual duties of confidentiality;
- 20.1.5. neither Party shall be precluded from divulging any Confidential Information to any person who is negotiating with such Party for the acquisition of an interest in such Party, provided that the person to whom any disclosure is made in the

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aforesaid circumstances shall first have undertaken in writing not to divulge such information to any other person and to use it only for the purpose of evaluating the value of the enterprise;

20.1.6. neither Party shall be precluded from using or divulging the Confidential Information in order to pursue any legal remedy available to it.

20.2. For the avoidance of doubt, the Confidential Information shall not include –

20.2.1. any part of such information which is or becomes public knowledge and in the public domain by reason of becoming public property other than through an act or omission by either Party;

20.2.2. information which came lawfully into the Party's possession from a third party lawfully possessing such information.

20.3. Neither Party shall publish the fact of or any information concerning the conclusion of this Agreement or the terms hereof without the consent of the other Party, save –

20.3.1. as required by Applicable Law or to implement this Agreement;

20.3.2. in instances where Regiments finds it necessary to include information concerning the fact that this Agreement has been concluded and such other matters as may be approved by the Client in any response to a request for proposal.

20.4. No announcements of any nature whatsoever will be made by or on behalf of a Party relating to this Agreement without the prior written consent of the other Party, save for any announcement or other statement required to be made in terms of the provisions of any Applicable Law or by the rules of any recognised securities exchange, in which event the Party obliged to make such statement will first consult with the other Parties in order to enable the Parties in good faith to attempt to agree the content of such announcement, which (unless agreed) must go no further than is required in terms of such Applicable Law or rules. This will not apply to a Party wishing to respond to the other Party which has made an announcement of some nature in breach of this clause.

21. EXPERT DETERMINATION

21.1. The provisions of this clause shall apply to any matter which must, by express statement to that effect in this Agreement, be submitted to and determined by an Independent Expert.

21.2. The expert shall be an independent practising chartered accountant, chartered financial analyst or other professional, as may be suitable depending on the nature of the matter

subject to determination, of not less than 10 (ten) years' standing and registered with the applicable professional association, agreed upon between the Client and Regiments. If the Client and Regiments fail to agree on an expert within 14 (fourteen) days after the matter is subjected to determination by an Independent Expert, the expert shall be nominated, at the request of any one of the Client or Regiments by the CEO or Chairperson for the time being of the South African Institute of Chartered Accountants.

- 21.3. The Independent Expert shall obtain from each of the Client and Regiments a written submission containing, where applicable, an indication of the monetary amount or valuation which they respectively believe to be appropriate in respect of the matter the subject of the determination and consult with each of them in an endeavour to reach agreement. If either of the Client or Regiments failed to make a submission to the Independent Expert within 5 (five) Business Days of being requested in writing by the Independent Expert to do so, the right of such Party to make such submission to the Independent Expert shall immediately cease and the Independent Expert shall not, save with the written approval of the other of them, be entitled to have regard to any submission lodged after the expiry of such period. If agreement is not reached, the Independent Expert shall make a fair determination, taking due regard of the provisions of this Agreement, the aforesaid submission/s and all other relevant circumstances.
- 21.4. Each Party shall give effect to the determination made by the Independent Expert, provided that if the Independent Expert's determination is found to be manifestly unjust by a court, but the court exercises its general power, if any, to correct such determination, the Parties shall be bound thereby.
- 21.5. The Independent Expert –
- 21.5.1. may award interest with effect from any date, and on any basis, he considers appropriate in the circumstances; and
- 21.5.2. shall determine the liability for his charges.
- 21.6. Any applicable matter shall be deemed to have been subjected to determination by an Independent Expert when either of the Client or Regiments gives written notice to the other of them demanding determination by an Independent Expert and requests agreement on an Independent Expert.
- 21.7. It is the intention that the determination by the Independent Expert shall, where possible, be concluded within 25 (twenty five) Business Days following the matter being subjected to determination by the Independent Expert. Each of the Client and Regiments shall use their best endeavours to procure the expeditious finalisation of the determination.

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22. BREACH

22.1. Regiments shall be deemed to have breached this Agreement, for the purposes of clause 22.2, in circumstances where it –

22.1.1. breaches any warranty or representation or fails to fulfill any of its obligations contained in this Agreement; or

22.1.2. ceases to hold a valid license under FAIS.

22.2. In the event that Regiments commits a breach of this Agreement, as contemplated in clause 22.1, and fails to remedy such breach within 20 (twenty) Business Days (or such longer period as may be agreed to between the Parties in writing should the Parties agree that such failure or breach is not capable of being remedied within 20 (twenty) Business Days) after written notice from the Client requiring that it be remedied or such extended period as may be determined by the Client in its discretion, from the date of written notice from the Client calling upon it to do so, the Client shall be entitled, without prejudice to its other rights in terms of this Agreement and the law, including obtaining an interdict, to –

22.2.1. claim specific performance of any obligation; or

22.2.2. cancel the Agreement by written notice to Regiments,

without prejudice to the Client's right to claim damages.

22.3. The provisions of clause 22.2 shall not prevent the Client from obtaining an interdict or other relief on an urgent basis or otherwise, without having given Regiments the period of notice referred to in clause 22.2.

22.4. Despite clause 22.2, if any of the warranties given in clause 17.1 or 17.2 are not true at any time, this Agreement may forthwith be terminated on notice to Regiments.

22.5. In the event that the Client commits a breach of this Agreement and fails to remedy such breach within 20 (twenty) Business Days (or such longer period as may be agreed to between the Parties in writing should the Parties agree that such failure or breach is not capable of being remedied within 20 (twenty) Business Days) after written notice from Regiments requiring that it be remedied or such extended period as may be determined by Regiments in its discretion, from the date of written notice from Regiments calling upon it to do so, Regiments shall be entitled, without prejudice to its other rights in terms of this Agreement and the law, including obtaining an interdict, to –

22.5.1. claim specific performance of any obligation; or

22.5.2. cancel the Agreement by written notice to the Client,

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without prejudice to Regiments' right to claim damages.

- 22.6. The provisions of clause 22.5 shall not prevent Regiments from obtaining an interdict or other relief on an urgent basis or otherwise, without having given the Client the period of notice referred to in clause 22.5.
- 22.7. Despite clause 22.5, if any of the warranties given in clause 17.1 or 17.4 are not true at any time, this Agreement may forthwith be terminated on notice to the Client.
- 22.8. Termination of the Agreement shall not affect accrued rights, existing commitments or any contractual provision intended to survive termination.

23. ARBITRATION

- 23.1. Save in respect of those provisions of this Agreement which provide for determination by an Independent Expert or other remedies which would be incompatible with arbitration, a dispute which arises in regard to -

- 23.1.1. the interpretation of; or
- 23.1.2. the carrying into effect of; or
- 23.1.3. either of the Parties' rights and obligations arising from; or
- 23.1.4. the termination or purported termination of or arising from the termination of; or
- 23.1.5. the rectification or proposed rectification of

this Agreement, or out of or pursuant to this Agreement, (other than where an interdict is sought or urgent relief may be obtained from a court of competent jurisdiction), shall be submitted to and decided by arbitration.

- 23.2. That arbitration shall be held -

- 23.2.1. with only the parties, their representatives and their legal representatives present thereat;
- 23.2.2. in Johannesburg, South Africa.

- 23.3. The arbitration shall, where possible, be held and concluded in 21 (twenty one) Business Days after it has been demanded. The Parties shall use their Best Endeavours to procure the expeditious completion of the arbitration.

- 23.4. The arbitrator shall be an independent person nominated by the Parties or failing agreement between them within 7 (seven) days after the arbitration has been demanded shall be a

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person appointed by the chairperson for the time being of the Arbitration Foundation of Southern Africa (or its successor body).

- 23.5. The Rules of the Arbitration Foundation of Southern Africa shall apply to this arbitration.
- 23.6. The arbitrator shall have the fullest and freest discretion with regard to the proceedings.
- 23.7. The arbitrator shall have the power to give default judgment if any Party fails to make submissions on due date and/or fails to appear at the arbitration.
- 23.8. The arbitrator shall be obliged to give his award to the Parties to the dispute in writing fully supported by reasons.
- 23.9. The Parties shall keep the evidence in the arbitration proceedings and any order made by any arbitrator confidential.
- 23.10. The arbitrator's decision shall be final and binding on the Parties to the dispute save in the case of manifest error. The arbitrator may make an award as to his costs.
- 23.11. The provisions of this clause are severable from the rest of this Agreement and shall remain in effect even if this Agreement is terminated for any reason.

24. **FORCE MAJEURE**

- 24.1. Should Regiments be prevented from fulfilling any of its obligations in terms of this Agreement as a result of an event of *force majeure*, then –
 - 24.1.1. those obligations shall be deemed to have been suspended to the extent that and for so long as Regiments is so prevented from fulfilling them and the corresponding obligations of the Client shall be suspended to the same extent;
 - 24.1.2. Regiments shall promptly notify the Client in writing of such event of *force majeure* and such notice shall include an estimation of the approximate period for which the suspension in terms of clause 24.1.1 will endure, which estimate shall not be binding on Regiments; and
 - 24.1.3. the duration of this Agreement as well as each period within which and each date by which any obligation is required to be performed in terms of this Agreement shall be extended or postponed, as the case may be, by the period of suspension in terms of clause 24.1.1.
- 24.2. Should Regiments partially or completely cease to be prevented from fulfilling their obligations by the event of *force majeure*, Regiments shall immediately give written notice to the Client of such cessation and Regiments shall, as soon as possible, attempt to fulfil its

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obligations which were previously suspended, provided that in the event and to the extent that fulfilment is no longer possible or the Client has given written notice that it no longer requires such fulfilment, Regiments shall not be obliged to fulfil its suspended obligations and the Client shall not be obliged to fulfil its corresponding obligations. Regiments shall not be liable for any loss, liability, damage or expense of whatsoever nature which is caused by or attributable exclusively to such *force majeure* event.

24.3. Should an event of *force majeure* continue for more than 30 (thirty) days after the date of the notice referred to in clause 24.1.2 and notice in terms of clause 24.2 that the Client no longer requires fulfilment of the obligation has not been given, then Regiments shall be entitled (but not obliged) to terminate this Agreement by giving not less than 30 (thirty) days written notice to the Client to that effect, provided that any such notice of termination shall be deemed not to have been given if a notice in terms of clause 24.2 is received by Regiments prior to the expiry of such 30 (thirty) day period.

24.4. An "event of *force majeure*" shall mean any event or circumstance whatsoever which is not within the reasonable control of Regiments, including *vis major*, *cases fortuitus*, any act of nature, strike, fire, explosion, riot, insurrection or other civil disorder, war (whether declared or not) or military operations, international restrictions, the extended downtime of any external telecommunications line, the computer hardware and data reliant equipment, software, applications, operating and/or business systems or any enhancements, modifications, upgrades and peripherals thereto of Regiments and/or any business partner on whom Regiments relies, whether directly or indirectly, any requirement of any international authority, any requirement of any government or other competent local authority, any court order, export control and shortage of transport facilities.

25. INTEREST ON OVERDUE AMOUNTS

Any amount falling due for payment by any Party to the other in terms of or pursuant to this Agreement and not paid on due date, including any amount which may be payable as damages, shall bear interest at the prime rate plus 2% (two per cent), compounded monthly in arrears, calculated on and with effect from the due date for payment or discharge thereof up to and including the date of actual payment or discharge thereof. In the case of a dispute as to the rate of interest, a certificate in writing by a manager or accountant of The Standard Bank of South Africa Limited shall be prima facie evidence.

26. DOMICILIUM CITANDI ET EXECUTANDI

26.1. The Parties choose as their *domicilia citandi et executandi* for all purposes under this Agreement, whether in respect of court process, notices or other documents or communications of whatsoever nature (including the exercise of any option), the following addresses –

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26.1.1. the Client:

Physical: Metropolitan Park, Block A
8 Hillside Road
Parktown
2193
Postal: Private Bag X41
Braamfontein
2017
E-mail: peet.maritz@transnetfunds.co.za
Marked for the attention of: Peet Maritz

26.1.2. Regiments:

Physical: 35 Ferguson Road
Illovo
Johannesburg
Postal: Postnet Suite 25
Private Bag x11
Birmam Park
2015
E-mail: NivenP@regiments.co.za and EricW@regiments.co.za
Marked for the attention of: Niven Pillay and Eric Wood

26.2. Any notice or communication required or permitted to be given in terms of this Agreement shall be valid and effective only if in writing but it shall be competent to give notice by e-mail.

26.3. Any Party may by notice to the others change the physical address chosen as its *domicilium citandi et executandi* to another physical address where postal delivery occurs in the Republic of South Africa or its postal address or its e-mail address, provided that the change shall become effective on the 7th (seventh) Business Day from the deemed receipt of the notice by the other Party.

26.4. Any notice to a Party –

26.4.1. delivered by hand to a responsible person during ordinary business hours at the physical address chosen as its *domicilium citandi et executandi* shall be deemed to have been received on the day of delivery; or

26.4.2. sent by e-mail to its chosen e-mail address stipulated in clause 26.1, shall be deemed to have been received on the date of despatch (unless the contrary is proved).

26.5. Notwithstanding anything to the contrary herein contained a written notice or communication actually received by a Party shall be an adequate written notice or communication to it notwithstanding that it was not sent to or delivered at its chosen *domicilium citandi et executandi*.

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27. GOOD FAITH AND CO-OPERATION

- 27.1. The Parties undertake to observe good faith in dealing with each other and in implementing the provisions of this Agreement.
- 27.2. The Parties undertake to co-operate with each other in all respects in order to give effect to this Agreement according to its intent and purpose.

28. GOVERNING LAW

Notwithstanding the conflict of law principles which might otherwise have governed this Agreement shall be governed by and interpreted in accordance with the substantive laws of the Republic of South Africa (and if the prescription laws of the Republic of South Africa are not considered to be substantive laws thereof, by the prescription laws as well but excluding its conflict of law principles).

29. WHOLE AGREEMENT, NO AMENDMENT

- 29.1. This Agreement constitutes the whole agreement between the Parties relating to the subject matter hereof and supersedes any other discussions, agreements and/or understandings regarding the subject matter hereof.
- 29.2. No amendment or consensual cancellation of this Agreement or any provision or term hereof or of any agreement, bill of exchange or other document issued or executed pursuant to or in terms of this Agreement and no settlement of any disputes arising under this Agreement and no extension of time, waiver or relaxation or suspension of or agreement not to enforce or to suspend or postpone the enforcement of any of the provisions or terms of this Agreement or of any agreement, bill of exchange or other document issued pursuant to or in terms of this Agreement shall be binding unless recorded in a written document signed by the Parties (or in the case of an extension of time, waiver or relaxation or suspension, signed by the Party granting such extension, waiver or relaxation). Any such extension, waiver or relaxation or suspension which is so given or made shall be strictly construed as relating strictly to the matter in respect whereof it was made or given.
- 29.3. No oral *pactum de non petendo* shall be of any force or effect.
- 29.4. No extension of time or waiver or relaxation of any of the provisions or terms of this Agreement or any agreement, bill of exchange or other document issued or executed pursuant to or in terms of this Agreement, shall operate as an estoppel against any Party in respect of its rights under this Agreement, nor shall it operate so as to preclude such Party (save as to any extension, waiver or relaxation actually given) thereafter from exercising its rights strictly in accordance with this Agreement.

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29.5. To the extent permissible by law neither Party shall be bound by any express or implied or tacit term, representation, warranty, promise or the like not recorded herein, whether it induced the contract and/or whether it was negligent or not.

30. **LEGAL COSTS**

Each Party shall bear its own costs of and incidental to the negotiation, preparation, settling, signing and implementation of this Agreement (including prior drafts and consultations) including VAT.

31. **STIPULATIO ALTERI**

No part of this Agreement shall constitute a *stipulatio alteri* in favour of any person who is not a Party to the Agreement unless the provision in question expressly provides that it does constitute a *stipulatio alteri*.

32. **SEVERABILITY**

Each provision of this Agreement is severable from all others, notwithstanding the manner in which they may be linked together or grouped grammatically and if in terms of any judgement or order, any provision, phrase, sentence, paragraph or clause is found to be defective or unenforceable for any reason, the remaining provisions, phrases, sentences, paragraphs and clauses shall nevertheless continue to be of full force. In particular and without limiting the generality of the foregoing, the Parties acknowledge the intention to continue to be bound by this Agreement notwithstanding that any provision may be found to be unenforceable or void or voidable, in which event, the provision concerned shall be severed from the other provisions, each of which shall continue to be of full force.

33. **CESSION AND ASSIGNMENT**

33.1. Neither Party may assign any of its rights or obligations under this Agreement without the prior written consent of the other Party.

33.2. Notwithstanding the provisions of clause 33.1, Regiments shall be entitled to delegate any of the Services to any person which is an Associate thereof, provided Regiments notifies the Client in writing promptly thereafter and provided further that such Associate is authorised in terms of FAIS to represent Regiments in providing such services to the Client.

33.3. Regiments' liability to the Client shall not be affected by any delegation to another party of its obligations under this Agreement.

34. **EXECUTION IN COUNTERPARTS**

This Agreement may be executed in several counterparts, each of which shall together constitute one and the same instrument.

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For: **TRANSNET SECOND DEFINED BENEFIT FUND**

Signature: 

who warrants that he / she is duly authorised thereto

Name: PJJ Maritz

Date: 01 OCTOBER 2015

Place: JOHANNESBURG

Witness: _____

Witness: _____

For: **REGIMENTS FUND MANAGERS PROPRIETARY LIMITED**

Signature: 

who warrants that he / she is duly authorised thereto

Name: M. PILLAY

Date: 01 OCTOBER 2015

Place: JOHANNESBURG

Witness: _____

Witness: _____

Annexure A - Liability Schedule

It is noted that where the 22nd day of the relevant month falls on a Saturday, Sunday or public holiday then notwithstanding the date specified below the payment date shall be the business day immediately preceding the relevant payment date. Payment should be made by no later than 12h00 of the relevant day.

| Date | Amount | Date | Amount | Date | Amount |
|-----------|----------------|-----------|---------------|-----------|---------------|
| 22-Oct-15 | 105,886,750.44 | 22-Jun-19 | 89,326,995.35 | 22-Feb-23 | 72,023,324.24 |
| 22-Nov-15 | 105,532,416.82 | 22-Jul-19 | 88,930,964.38 | 22-Mar-23 | 71,644,238.47 |
| 22-Dec-15 | 105,174,328.76 | 22-Aug-19 | 88,549,488.36 | 22-Apr-23 | 71,255,319.01 |
| 22-Jan-16 | 104,797,391.93 | 22-Sep-19 | 88,168,907.63 | 22-May-23 | 70,867,214.14 |
| 22-Feb-16 | 104,439,501.08 | 22-Oct-19 | 87,785,519.43 | 22-Jun-23 | 70,477,312.95 |
| 22-Mar-16 | 104,097,087.16 | 22-Nov-19 | 87,386,507.13 | 22-Jul-23 | 70,088,133.60 |
| 22-Apr-16 | 103,733,549.00 | 22-Dec-19 | 86,985,140.71 | 22-Aug-23 | 69,707,811.69 |
| 22-May-16 | 103,370,298.98 | 22-Jan-20 | 86,570,438.59 | 22-Sep-23 | 69,330,553.30 |
| 22-Jun-16 | 103,007,173.67 | 22-Feb-20 | 86,176,577.31 | 22-Oct-23 | 68,952,782.31 |
| 22-Jul-16 | 102,641,398.46 | 22-Mar-20 | 85,793,238.11 | 22-Nov-23 | 68,563,528.22 |
| 22-Aug-16 | 102,293,521.81 | 22-Apr-20 | 85,395,484.73 | 22-Dec-23 | 68,172,866.26 |
| 22-Sep-16 | 101,945,017.19 | 22-May-20 | 84,999,738.75 | 22-Jan-24 | 67,775,278.52 |
| 22-Oct-16 | 101,592,068.77 | 22-Jun-20 | 84,601,258.20 | 22-Feb-24 | 67,395,065.34 |
| 22-Nov-16 | 101,219,138.50 | 22-Jul-20 | 84,203,138.07 | 22-Mar-24 | 67,020,080.39 |
| 22-Dec-16 | 100,842,873.79 | 22-Aug-20 | 83,818,189.41 | 22-Apr-24 | 66,637,908.47 |
| 22-Jan-17 | 100,449,197.81 | 22-Sep-20 | 83,434,658.87 | 22-May-24 | 66,259,171.58 |
| 22-Feb-17 | 100,075,326.46 | 22-Oct-20 | 83,047,127.66 | 22-Jun-24 | 65,875,564.17 |
| 22-Mar-17 | 99,715,966.04 | 22-Nov-20 | 82,646,979.39 | 22-Jul-24 | 65,495,502.84 |
| 22-Apr-17 | 99,337,159.83 | 22-Dec-20 | 82,244,181.10 | 22-Aug-24 | 65,123,489.24 |
| 22-May-17 | 98,958,988.08 | 22-Jan-21 | 81,829,868.19 | 22-Sep-24 | 64,754,378.53 |
| 22-Jun-17 | 98,580,316.31 | 22-Feb-21 | 81,436,316.50 | 22-Oct-24 | 64,383,509.91 |
| 22-Jul-17 | 98,199,754.65 | 22-Mar-21 | 81,051,693.99 | 22-Nov-24 | 64,004,402.92 |
| 22-Aug-17 | 97,836,177.58 | 22-Apr-21 | 80,653,659.21 | 22-Dec-24 | 63,623,290.65 |
| 22-Sep-17 | 97,472,443.00 | 22-May-21 | 80,258,553.96 | 22-Jan-25 | 63,235,223.33 |
| 22-Oct-17 | 97,104,920.64 | 22-Jun-21 | 79,860,448.39 | 22-Feb-25 | 62,863,967.64 |
| 22-Nov-17 | 96,718,494.03 | 22-Jul-21 | 79,463,366.46 | 22-Mar-25 | 62,497,384.08 |
| 22-Dec-17 | 96,329,484.02 | 22-Aug-21 | 79,078,049.16 | 22-Apr-25 | 62,124,204.58 |
| 22-Jan-18 | 95,924,456.31 | 22-Sep-21 | 78,694,612.95 | 22-May-25 | 61,755,344.22 |
| 22-Feb-18 | 95,539,797.47 | 22-Oct-21 | 78,308,971.95 | 22-Jun-25 | 61,381,709.93 |
| 22-Mar-18 | 95,168,446.30 | 22-Nov-21 | 77,910,700.10 | 22-Jul-25 | 61,010,649.36 |
| 22-Apr-18 | 94,779,339.36 | 22-Dec-21 | 77,509,957.19 | 22-Aug-25 | 60,647,039.25 |
| 22-May-18 | 94,391,343.65 | 22-Jan-22 | 77,098,940.87 | 22-Sep-25 | 60,287,218.70 |
| 22-Jun-18 | 94,002,041.30 | 22-Feb-22 | 76,708,413.16 | 22-Oct-25 | 59,922,948.22 |
| 22-Jul-18 | 93,611,621.65 | 22-Mar-22 | 76,325,495.76 | 22-Nov-25 | 59,553,824.03 |
| 22-Aug-18 | 93,237,047.98 | 22-Apr-22 | 75,931,284.63 | 22-Dec-25 | 59,183,324.44 |
| 22-Sep-18 | 92,862,845.30 | 22-May-22 | 75,539,549.23 | 22-Jan-26 | 58,806,725.44 |
| 22-Oct-18 | 92,485,401.99 | 22-Jun-22 | 75,143,877.30 | 22-Feb-26 | 58,447,746.16 |
| 22-Nov-18 | 92,090,875.09 | 22-Jul-22 | 74,750,479.12 | 22-Mar-26 | 58,090,851.01 |
| 22-Dec-18 | 91,693,740.17 | 22-Aug-22 | 74,367,442.35 | 22-Apr-26 | 57,728,416.17 |
| 22-Jan-19 | 91,281,947.90 | 22-Sep-22 | 73,986,756.82 | 22-May-26 | 57,369,682.98 |
| 22-Feb-19 | 90,890,884.76 | 22-Oct-22 | 73,604,012.37 | 22-Jun-26 | 57,007,056.33 |
| 22-Mar-19 | 90,511,783.98 | 22-Nov-22 | 73,210,151.73 | 22-Jul-26 | 56,648,110.19 |
| 22-Apr-19 | 90,116,622.05 | 22-Dec-22 | 72,814,484.99 | 22-Aug-26 | 56,294,655.83 |
| 22-May-19 | 89,722,972.95 | 22-Jan-23 | 72,409,186.57 | 22-Sep-26 | 55,945,129.66 |

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| Date | Amount | Date | Amount | Date | Amount |
|-----------|---------------|-----------|---------------|-----------|---------------|
| 22-Oct-26 | 55,593,694.21 | 22-Mar-31 | 38,337,163.25 | 22-Aug-35 | 24,412,649.19 |
| 22-Nov-26 | 55,236,327.82 | 22-Apr-31 | 38,043,034.98 | 22-Sep-35 | 24,412,649.19 |
| 22-Dec-26 | 54,877,482.85 | 22-May-31 | 37,754,441.53 | 22-Oct-35 | 24,412,649.19 |
| 22-Jan-27 | 54,513,422.37 | 22-Jun-31 | 37,462,692.96 | 22-Nov-35 | 24,412,649.19 |
| 22-Feb-27 | 54,165,966.75 | 22-Jul-31 | 37,174,819.76 | 22-Dec-35 | 24,412,649.19 |
| 22-Mar-27 | 53,819,986.00 | 22-Aug-31 | 36,889,992.47 | 22-Jan-36 | 24,412,649.19 |
| 22-Apr-27 | 53,469,176.78 | 22-Sep-31 | 36,608,975.21 | 22-Feb-36 | 24,412,649.19 |
| 22-May-27 | 53,123,159.97 | 22-Oct-31 | 36,326,445.70 | 22-Mar-36 | 24,412,649.19 |
| 22-Jun-27 | 52,772,770.63 | 22-Nov-31 | 36,043,454.77 | 22-Apr-36 | 21,895,748.57 |
| 22-Jul-27 | 52,426,072.93 | 22-Dec-31 | 35,759,069.06 | 22-May-36 | 21,895,748.57 |
| 22-Aug-27 | 52,084,357.97 | 22-Jan-32 | 35,472,405.64 | 22-Jun-36 | 21,895,748.57 |
| 22-Sep-27 | 51,746,467.84 | 22-Feb-32 | 35,196,773.25 | 22-Jul-36 | 21,895,748.57 |
| 22-Oct-27 | 51,406,687.25 | 22-Mar-32 | 34,919,483.76 | 22-Aug-36 | 21,895,748.57 |
| 22-Nov-27 | 51,062,612.15 | 22-Apr-32 | 34,641,311.13 | 22-Sep-36 | 21,895,748.57 |
| 22-Dec-27 | 50,716,807.31 | 22-May-32 | 34,368,735.89 | 22-Oct-36 | 21,895,748.57 |
| 22-Jan-28 | 50,366,467.84 | 22-Jun-32 | 34,093,274.28 | 22-Nov-36 | 21,895,748.57 |
| 22-Feb-28 | 50,031,659.82 | 22-Jul-32 | 33,821,638.47 | 22-Dec-36 | 21,895,748.57 |
| 22-Mar-28 | 49,697,462.95 | 22-Aug-32 | 33,552,928.34 | 22-Jan-37 | 21,895,748.57 |
| 22-Apr-28 | 49,359,426.21 | 22-Sep-32 | 33,287,592.91 | 22-Feb-37 | 21,895,748.57 |
| 22-May-28 | 49,026,423.46 | 22-Oct-32 | 33,021,224.79 | 22-Mar-37 | 21,895,748.57 |
| 22-Jun-28 | 48,689,527.58 | 22-Nov-32 | 32,754,949.30 | 22-Apr-37 | 19,573,111.64 |
| 22-Jul-28 | 48,356,235.42 | 22-Dec-32 | 32,487,403.04 | 22-May-37 | 19,573,111.64 |
| 22-Aug-28 | 48,027,259.90 | 22-Jan-33 | 32,217,974.73 | 22-Jun-37 | 19,573,111.64 |
| 22-Sep-28 | 47,702,208.51 | 22-Feb-33 | 31,958,506.92 | 22-Jul-37 | 19,573,111.64 |
| 22-Oct-28 | 47,375,321.52 | 22-Mar-33 | 31,697,053.18 | 22-Aug-37 | 19,573,111.64 |
| 22-Nov-28 | 47,045,232.60 | 22-Apr-33 | 31,435,206.18 | 22-Sep-37 | 19,573,111.64 |
| 22-Dec-28 | 46,713,863.45 | 22-May-33 | 31,178,940.59 | 22-Oct-37 | 19,573,111.64 |
| 22-Jan-29 | 46,378,081.16 | 22-Jun-33 | 30,920,147.44 | 22-Nov-37 | 19,573,111.64 |
| 22-Feb-29 | 46,056,900.94 | 22-Jul-33 | 30,665,163.99 | 22-Dec-37 | 19,573,111.64 |
| 22-Mar-29 | 45,735,620.62 | 22-Aug-33 | 30,412,828.57 | 22-Jan-38 | 19,573,111.64 |
| 22-Apr-29 | 45,411,379.48 | 22-Sep-33 | 30,164,060.79 | 22-Feb-38 | 19,573,111.64 |
| 22-May-29 | 45,092,369.64 | 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 |
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| 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 |

| Date | Amount | Date | Amount | Date | Amount |
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| 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 |
|-----------|--------|
| 22-Jan-93 | 5.57 |
| 22-Feb-93 | 5.57 |
| 22-Mar-93 | 5.57 |
| 22-Apr-93 | 2.89 |
| 22-May-93 | 2.89 |
| 22-Jun-93 | 2.89 |
| 22-Jul-93 | 2.89 |
| 22-Aug-93 | 2.89 |
| 22-Sep-93 | 2.89 |
| 22-Oct-93 | 2.89 |
| 22-Nov-93 | 2.89 |
| 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 |

| Date | Amount |
|-----------|--------|
| 22-Jun-97 | 0.04 |
| 22-Jul-97 | 0.04 |
| 22-Aug-97 | 0.04 |
| 22-Sep-97 | 0.04 |
| 22-Oct-97 | 0.04 |
| 22-Nov-97 | 0.04 |
| 22-Dec-97 | 0.04 |
| 22-Jan-98 | 0.04 |
| 22-Feb-98 | 0.04 |
| 22-Mar-98 | 0.04 |
| 22-Apr-98 | - |

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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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[Signature]

- 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.



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.

- 2.2.3. Any repo trade will only be transacted with counter-parties where a Global Master Repurchase Agreement (GMRA) agreement is in place.
- 2.2.4. Repo trades may only be entered into with counter-parties that have a minimum short-term credit rating of F1. For instruments of more than 1 (one) year's duration the counter-party must have a minimum long-term credit rating of AA-.
- 2.2.5. Repo trades are subject to the same Credit Guidelines as outlined in clause 3 of Annexure C.
- 2.2.6. Trading activity will be limited to trades through the JSE Debt Market.
- 2.2.7. Any repo trade must be fully collateralised.
- 2.2.8. Regiments will not perform any securities lending beyond that of repo (sell/buy-back or buy/sell-back) trades as stipulated above.
- 2.2.9. Regiments is required to report on repo trades in its monthly reporting to the Client.
- 2.3. Prior written approval from the Client is required for investment in -
 - 2.3.1. a pooled vehicle where the investment is not directly held and any such investments may be subject to further guidelines and restrictions as may be prescribed by the Client from time to time;
 - 2.3.2. equity securities, commodities or direct currency exposures other than Rand.

3. RISK FRAMEWORK

3.1. Credit Risk:

- 3.1.1. *Investment Credit risk* is limited in accordance with the following table:

| Rating | Limit of Credit portfolio |
|--------|---------------------------|
| AAA | 100% |
| AA+ | 80% |
| AA | 80% |
| AA- | 80% |
| A+ | 70% |
| A | 70% |
| A- | 70% |
| BBB+ | 20% |
| BBB | 20% |
| BBB- | 10% |

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- 3.1.2. **Counterparty credit risk** is managed by calling for collateral in accordance with the Credit Support Annexure (CSA) to the Master ISDA Agreements with Over-the-Counter (OTC) counterparties. When trading with a new OTC counterparty, a long form confirmation will be used for each trade. A Master ISDA agreement will be signed as soon as possible.
- 3.1.3. Credit exposure is further managed by meeting either one of the following criteria:
- 3.1.3.1. limiting the exposure to a single obligor to less than or equal to 10% (ten per cent) of the Market Value of the Portfolio (including the Portfolio Liabilities and the Portfolio Assets); or;
 - 3.1.3.2. limiting the exposure to a single obligor to less than or equal to 20% (twenty per cent) of the net asset value of the obligor in question.
- 3.1.4. In the event that a potential counterparty is not rated, a credit report and request for counterparty exposure limit will be submitted to the Client for approval. In the event that the Client grants such approval, Regiments shall be entitled to transact with that counter-party.

3.2. **Liquidity Risk:**

- 3.2.1. Liquidity is monitored on a daily basis, save in respect of days which are not Business Days, and is limited in accordance with the following table to a percentage of the Market Value of the Portfolio Assets:

| Maturity | Shortfall |
|-----------------|------------------|
| < 1 months | 0% |
| 1 - 2 months | 0% |
| 2 - 3 months | 5% |
| 3 - 6 months | 7% |
| 6 - 12 months | 13,5% |
| > 1 year | no limit |

- 3.2.2. The solution is able to cover the shortfall in the time to maturity of the cash flow with minimal cost, if any. For example if there is a shortfall of 5% (five percent) of the Market Value of the Portfolio Assets in just over 2 (two) months' time, the

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cash could be comfortably raised without incurring position unwinding costs.
Cash and near cash instruments are used.

3.3. Market Risk:

The following risk attributes are considered when positioning the Portfolio and are also monitored on a daily basis for performance.

| Attribute | Description | Limit | |
|----------------------|---|--|--|
| Parallel Curve Moves | Change in the net value of the Portfolio with a 100bps parallel change in the swap curve | 2,5% of the value of the Portfolio Assets. | |
| Credit Spread Moves | Change in the net value of the Portfolio with a change in the credit spread of 100bps in each credit position at the same time. | 5% of the value of the Portfolio Assets. | |
| Bonds vs Swaps | Change in the net value of the Portfolio with a 100bps change in the asset swap spread between bonds and swaps. | 5% of the value of the Portfolio Assets. | |

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Annexure D - Power of Attorney

SPECIAL POWER OF ATTORNEY

We, the undersigned, being duly authorised hereto by a resolution of the trustees of the Transnet Second Defined Benefit Fund ("the Client"), dated 01 OCTOBER 2015 do hereby nominate, constitute and appoint Regiments Fund Managers (Pty) Ltd ("REGIMENTS"), to manage the Client investments and matters relating thereto and to transact on behalf of the Client in relation to such investments on the basis set out hereinafter and in accordance with the terms of the Portfolio Management Agreement entered into or to be entered into between the Client and REGIMENTS on [•] 2015 ("Portfolio Management Agreement").

REGIMENTS has full power and authority, with the power of substitution, to be the Client's lawful attorney and agent, and without detracting from the generality thereof, in its name, place and stead to buy, sell acquire, dispose of, vote convert, manage, transact and otherwise deal with those assets and securities of the Client that are entrusted to REGIMENTS, including placing and removing script in the Client's name from safe custody, without the requirement for further authorisation, provided however that:

- i. REGIMENTS shall only be entitled to realise the Client investments if the proceeds of such realised investments are deposited into an account designated by the Client ("Client Designated Account");
- ii. all transactions contemplated herein including, without limitation the receipt of dividends or other proceeds on investments must be processed through the Client Designated Account;
- iii. REGIMENTS shall at all times act in accordance with the provisions of the Investment and Risk Management Framework attached to the Portfolio Management Agreement.

This authorisation does not only apply to the Client assets and securities currently in existence entrusted REGIMENTS. It also applies to and includes such further assets and securities as the Client may from time to time entrust to REGIMENTS, in terms of the Portfolio Management Agreement.

REGIMENTS is further authorised to sign all documentation in the Client's name, place and stead for purposes of effecting the objectives aforesaid, and to do or cause to be done whatsoever shall be further required to achieve such objectives as the Client might or could do if personally present and acting therein.

SIGNED at JOHANNESBURG on this 10 OCTOBER of 2015 in the presence of the undersigned witnesses:

Witnesses:

1. _____

2. _____


who warrants that he/she is duly authorised thereto

FOR AND ON BEHALF OF TRANSNET SECOND
DEFINED BENEFIT FUND

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Annexure E - Risk Disclosure**1. INTRODUCTION**

It is recorded that -

- 1.1. there is a natural degree of risk inherent in trading and investing in financial instruments and markets;
- 1.2. the purpose of this annexure is to explain in general terms the nature of risks involved in investing in any of the financial instruments referred to in Annexure C. This annexure does not disclose or explain all of the risks and other significant aspects of dealing in financial instruments and markets;
- 1.3. past performance may not be indicative of future performance;
- 1.4. investment in any of the financial instruments referred to in Annexure C is generally done by sophisticated institutional investors who understand and are able to bear the risks involved in making the investment and the impact of the investment on their overall investment portfolio; and
- 1.5. in addition to the risks listed below and such other risks as have not been disclosed in this Annexure C, is the risk of losing the entire value of an investment or (in the case of certain derivative and other Transactions) the risk of being exposed to liability over and above the initial investment.

2. INVESTMENT RISK

Investment risk can be defined as the risk of not meeting a long term investment objective and/or by losing capital over the short to medium term. Investment risk is, amongst others, dependent upon market conditions. Due to a wide range of factors, financial instruments may trade at a discount to their offering price.

3. REINVESTMENT RISK

Reinvestment risk may arise in the circumstances where it may not be possible to reinvest interest or dividends earned from an investment in such a way that the same effective rate of return is yielded as had been earned by the invested funds through which they had been generated. For example, falling interest rates may prevent bond coupon payments from earning the same rate of return as the original bond. As an extreme example, where too high a weighting is held in cash to protect capital, then should interest rates go sideways to slightly downwards, it may be necessary to continually reinvest at lower and lower rates of return.

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4. CUSTODIAN / INSTITUTIONAL RISK

Custodian or institutional risk is unquantifiable. While the probability of this risk materialising may be low, when it does occur, it may result in a substantial negative impact upon a significant portion of the investment. For this reason, Regiments pays particular attention to this risk and only uses the approved or graded institutions when placing investment funds in accordance with the Investment and Risk Management Framework.

5. CREDIT RISK

Credit risk may arise if a bond issuer were to default, by failing to repay principal debt and/or interest in a timely manner. Potential causes for such default could include impaired liquidity and changes in the issuer's industry affecting its market share. Bonds issued by the government are highly unlikely to default. Municipalities occasionally default as well, although it is uncommon. Bonds issued by corporations are more likely to be defaulted on.

6. EXCHANGE RATE RISK

The risk that the value of an investment could be affected as a result of fluctuations in the applicable exchange rate constitutes exchange rate risk. Collateral deposits denominated in one currency may be subject to margin calls in circumstances where the obligations secured by such collateral are denominated in another currency.

7. POLITICAL, SOCIAL AND/OR REGULATORY RISKS.

The value of an investment may be adversely affected by uncertainties due to international or local political or social developments, changes in government policies, taxation, restrictions on foreign investment and currency repatriation, currency fluctuations and other developments in the laws and regulations of the countries in which the assets are invested, which are beyond the issuer's control.

8. ECONOMIC CONDITIONS

The success of any investment activity is affected by general economic conditions that may affect the level and volatility of many of the key market indicators and the extent and timing of the engagement into the trading activity. Unexpected volatility or illiquidity in the markets in which the positions are held could impair the client ability to carry out the investor's business or cause the investor to incur losses.

9. LIQUIDITY AND MARKET RISK

In some circumstances the markets in which the trades are made may be illiquid, thereby making it difficult to acquire or dispose of investments at prices quoted on the relevant exchanges rapidly and at a satisfactory price. In addition, the suspension by an exchange of trading in a particular market

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could make it impossible for positions to be realised and consequently there may be exposure to losses.

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Annexure F - Reporting**1. MONTHLY REPORTS**

1.1. Regiments will provide the Client at monthly intervals by no later than 17h00 on –

1.1.1. the 5th (fifth) Business Day of each month with -

1.1.1.1. a monthly portfolio report reflecting full details of -

1.1.1.1.1. any change in the composition of the Portfolio since the date of the previous statement of account, including particulars of any Fund Payments and any assets delivered to the Client;

1.1.1.1.2. any Portfolio Assets on the date to which the statement of account relates, as well as details of cash received and payments made by Regiments since the date of the previous statement of account;

1.1.1.1.3. the cost and market value of all assets on the date to which the statement relates;

1.1.1.1.4. all commissions, fees and other charges incurred by Client as contemplated in this Agreement;

1.1.1.2. a "Statement M" in the standard format attached hereto as Annexure G or in a different format but containing as a minimum the information as contemplated in the attached statement format.

In the event of Regiments being unable to supply any such monthly reports by the agreed time, Regiments shall notify the Client immediately;

1.1.2. 10th (tenth) Business Day of each month with a monthly risk report, reflecting full details of -

1.1.2.1. yield to maturity of the overall portfolio and each instrument and how this compares to the liability;

1.1.2.2. the probability of default, the loss given default and the expected default rate on the portfolio and each instrument (provided on a "best endeavours" basis using credit ratings);

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- 1.1.2.3. interest rate risk (modified duration, convexity, Rand per point, sensitivity) of overall portfolio and each instrument and how this compares to the liability;
- 1.1.2.4. spread risk of overall portfolio and each instrument and how this compares to the liability;
- 1.1.2.5. credit breakdown of portfolio compared to mandate guidelines;
- 1.1.2.6. basis risk of portfolio compared to liability, being the risk that arises from assets being priced off a different curve to that of the liabilities (e.g. If assets are priced off a swap curve but liabilities off a bond curve);
- 1.1.2.7. liquidity risk and breakdown of portfolio;
- 1.1.2.8. maturity breakdown of overall portfolio;
- 1.1.2.9. projected liquidity position of overall portfolio on a roll forward basis;
- 1.1.2.10. exposure and sensitivity analysis to repo, swap, futures and options transactions compared to mandate guidelines; and
- 1.1.2.11. full reporting on any collateral arrangements.

2. QUARTERLY REPORTING

- 2.1. Regiments shall, no later than 1 (one) month after a Quarter end, provide the Client with -
 - 2.1.1. the information required for the Client to comply with reporting requirements of the South African Reserve Bank, as set out in the specimen report attached as **Annexure H**;
 - 2.1.2. detailed information which the Client will require in order to assess the Client's compliance with Regulation 28 of Pension Funds Act ("Regulation 28"), as contemplated by the forms prescribed by the Financial Services Board from time to time in relation to pension funds. This information shall include a quarterly portfolio listing with investment holdings classified according to the categories specified in Regulation 28 together with the name of the issuer of each security included in the listing and an indication of whether the security is listed on an exchange or not. The "look-through" principle of Regulation 28 shall apply.

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- 2.2. Regiments shall furnish the Client with a quarterly report by the 15th (fifteenth) Business Day of the month following the end of the Quarter to which the report relates, reflecting at least the following -
- 2.2.1. an analysis of the performance of the Portfolio and a comparison of the Portfolio's performance to the benchmark as set out in the Investment and Risk Management Framework;
 - 2.2.2. a statement of the quarterly and annual investment returns attributable to the asset allocation, sector selection and stock selection.
- 2.3. Regiments shall, on a quarterly basis -
- 2.3.1. provide the Client with a report setting out the manner in which it voted on resolutions of the companies in which the Client's assets are invested. The report shall also show which securities holders meetings Regiments attended in person or by proxy. This information shall be provided no later than 1 (one) month after a Quarter end;
 - 2.3.2. make suitable senior personnel available to the Client as required, for consultation and report-back purposes;
 - 2.3.3. Provide the Client with a statement by the compliance officer confirming compliance with the mandate requirements over the period.

3. ANNUAL REPORTING

Regiments shall, on an annual basis, provide the Client with a report setting out the progress it has made in terms of transformation and black economic empowerment. This shall include, but not be limited to -

- 3.1. an analysis of the investment professionals by seniority and the proportion of staff that are previously disadvantaged persons by seniority. It is specifically provided that this analysis relates to persons that are involved in the investment decision and analysis process (including trainees) and does not include administrative, operational and marketing staff;
- 3.2. the amount of money spent on the training and development of staff involved in the investment decision and analysis process;
- 3.3. the number of previously disadvantaged persons that joined Regiments in a capacity where he or she will be involved in the investment decision and analysis process. The same information must be provided for PDI staff that leave the business and the reason for their departure;

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- 3.4. details of shareholding; and
- 3.5. information regarding procurement.

The above report shall be provided by 31 March each year.

4. MISCELLANEOUS INFORMATION

Regiments shall, from time to time at the request of the Client, furnish its comments and investment views to the Client to keep the Client informed of current investment trends, and shall furnish such information regarding the management of the Portfolio as the Client may reasonably request, and shall attend meetings at times and places as reasonably requested by the Client. The Client acknowledges and confirms that no part of the Services constitutes a solicitation, recommendation, guidance or proposal, and that the Services are not intended nor do they constitute financial, tax, legal, investment or other advice. The Client should take particular care to consider, either on its own or through its own qualified financial advisor, whether the investment is appropriate considering the Client's objectives, financial situation and particular needs.

5. FORMAT OF REPORTING

- 5.1. The reports referred to in this Annexure F shall be made available to the Client in electronic format or, upon specific written request, in hard copy format.
- 5.2. The statement contemplated in clause 1.1.1.2 of this Annexure F shall comply with the formatting requirements set out in such clause and shall be emailed to the relevant contact persons as notified to Regiments by the Client in writing.

✓
PTT

Annexure G - Statement M

✓
RSE

Statement M

68
Month Ended: 31 AUGUST 2016
Manager: PORTFOLIO MANAGER/CLIENT SERVICING CONTACT

FUND NAME

FUND CODE

9
P/E

| | Market value
as at
31-Jul-2015 | Exposure Value
as at
31-Jul-2015 | Purchases
Consideration | Sales
Proceeds | Investment
Income | Nett
Cashflow | Market value
as at
31-Aug-2015 | Exposure Value
as at
31-Aug-2015 | Money/Time
Weighted
MV | Modified
Dietz
MV |
|--------------------------|--------------------------------------|--|----------------------------|-------------------|----------------------|------------------|--------------------------------------|--|------------------------------|-------------------------|
| Local Equity | | | | | | | | | | |
| Basic Materials | | | | | | | | | | |
| Consumer Goods | | | | | | | | | | |
| Consumer Services | | | | | | | | | | |
| Derivatives | | | | | | | | | | |
| Financials | | | | | | | | | | |
| Industrials | | | | | | | | | | |
| Oil & Gas | | | | | | | | | | |
| Specialist Securities | | | | | | | | | | |
| Technology | | | | | | | | | | |
| Telecommunications | | | | | | | | | | |
| Local Commodities | | | | | | | | | | |
| Metals | | | | | | | | | | |
| Local Cash | | | | | | | | | | |
| General Cash | | | | | | | | | | |
| Money Market | | | | | | | | | | |
| Call | | | | | | | | | | |
| CCD | | | | | | | | | | |
| Local Bonds | | | | | | | | | | |
| Fixed Interest Bonds | | | | | | | | | | |
| +12YRS | | | | | | | | | | |
| 1-3YRS | | | | | | | | | | |
| 3-7YRS | | | | | | | | | | |
| 7-12YRS | | | | | | | | | | |
| Other | | | | | | | | | | |
| Floating Rate Securities | | | | | | | | | | |
| 1-3YRS | | | | | | | | | | |
| Bond Cash | | | | | | | | | | |
| Inflation linked bonds | | | | | | | | | | |

Statement M

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

FUND NAME

FUND CODE

| 3-YRS | | Market value
as at
31-Jul-2015 | Exposure Value
as at
31-Jul-2015 | Purchases
Consideration | Sales
Proceeds | Investment
Income | Nett
Cashflow | Market value
as at
31-Aug-2015 | Exposure Value
as at
31-Aug-2015 | Money/Time
Weighted
MV | Modified
Dietz
MV |
|------------------------------|--|--------------------------------------|--|----------------------------|-------------------|----------------------|------------------|--------------------------------------|--|------------------------------|-------------------------|
| Total Local Assets | | | | | | | | | | | |
| Total Assets (Gross of Fees) | | | | | | | | | | | |
| Total Assets (Net of Fees) | | | | | | | | | | | |
| Cash Flow | | Contributions | 0.00 | Expenses & Withdrawals | 0.00 | Net Contribution | | 0.00 | | | |

Annexure H - SARB Reporting Items

VP
RJA

201
20

Quarterly Asset Allocation Report D427

| | | | |
|---|------------------|-------------|----------------|
| Name and address of reporting institution | ABC PENSION FUND | Month ended | March 31, 2015 |
|---|------------------|-------------|----------------|

SECTION A: ASSET ALLOCATION

| | Rand 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% | |



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, Gimmam Park, 2015

Directors L Nyhonyha, M Pillay, E Wood

Regiments Fund Managers (Pty) Ltd Reg No (2005/014462/07) FSP 22302

www.regiments.co.za
An Authorised Financial Services Provider

203



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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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: erlcw@regiments.co.za www.regiments.co.za
Regiments Capital (Pty) Ltd is an authorised financial services provider FSP Number 16831 Reg. No. 2004/023761/07

[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.

| Transnet | | | | | | | | | | | |
|----------|-----------|-----------------|-----------------------|---|-------------------|---------------|------------|--------------|--------------|---------------|------------|
| Client | Month | Date of Invoice | Invoice no | Project | Amount (incl vat) | Chivita/Homix | Kupunua | Albatime | Bank | Outstanding | Bank date |
| Transnet | 31-Oct-14 | oct | TRXGCI/A001(INV0055) | G/CIA Portfolio - TRXGCI/A002 | 3 934 510,27 | 1 967 255,14 | | | 3 934 510,27 | - | 24/11/2014 |
| Transnet | Dec-14 | 15-Jan-15 | TRXHR20002 | Capital Projects -HR Recruitment TRXHR20002 | 402 799,83 | | | | | 402 799,83 | |
| Transnet | Dec-14 | 15-Jan-15 | TRXHR1002 | Capital Project - HR strategy TRXHR1002 | 1 249 029,60 | 624 514,80 | | 62 451,48 | | 1 249 029,60 | |
| | | | | | | 2 591 769,94 | | 62 451,48 | | 1 651 829,43 | |
| Client | Month | Date of Invoice | Invoice no | Project | Amount (incl vat) | Chivita/Homix | Kupunua | Albatime | Bank | Outstanding | Bank date |
| Transnet | Jan-15 | 31-Jan-15 | TRXGCI/A005(INV0092) | G/CIA Portfolio - TRXGCI/A005 | 664 820,64 | | | 33 241,03 | 664 820,64 | - | 27/03/2015 |
| Transnet | Jan-15 | 31-Jan-15 | TRXDCT00001 (INV0096) | Durban Container Terminal - TRXDCT00001 | 878 000,64 | | | 43 900,03 | 878 000,64 | - | 27/03/2015 |
| Transnet | Jan-15 | 31-Jan-15 | TRX-IES0001 (INV0095) | G/CIA SWAT2 IES - TRXIES0001 | 903 055,56 | | | 45 152,78 | 903 055,56 | - | 27/03/2015 |
| Transnet | Jan-15 | 31-Jan-15 | TRXMC0114 | Maputo Corridor - TRXMC0114 | 2 218 123,26 | | 665 436,98 | | | 2 218 123,26 | |
| | | | | | | - | 665 436,98 | 122 293,84 | | 2 218 123,26 | |
| Client | Month | Date of Invoice | Invoice no | Project | Amount (incl vat) | Chivita/Homix | Kupunua | Albatime | Bank | Outstanding | Bank date |
| Transnet | Feb-15 | 28-Feb-15 | TRXGCI/A006 | G/CIA Portfolio - TRXGCI/A006 | 3 065 478,24 | | | 153 273,91 | 3 065 478,24 | - | 27/03/2014 |
| Transnet | Feb-15 | 28-Feb-15 | TRXDCT00002 | Durban Container Terminal - TRXDCT00002 | 2 483 120,64 | | | 124 156,03 | 2 483 120,64 | - | 27/03/2015 |
| Transnet | Feb-15 | 28-Feb-15 | TRX-IES0002 | G/CIA SWAT2 IES - TRXIES0002 | 2 895 109,80 | | | 144 755,49 | 2 895 109,80 | - | 27/03/2015 |
| | | | | | | - | | 422 185,43 | | | |
| Client | Month | Date of Invoice | Invoice no | Project | Amount (incl vat) | Chivita/Homix | Kupunua | Albatime | Bank | Outstanding | Bank date |
| Transnet | Mar-15 | 30-Mar-15 | TRXCOAL010 | Coal - TRXCOAL011 | 1 337 599,99 | 668 800,00 | | 66 880,00 | | 1 337 599,99 | |
| Transnet | Mar-15 | 30-Mar-15 | TRXGCI/A007 | G/CIA Portfolio - TRXGCI/A007 | 2 753 513,14 | 1 376 756,57 | | 137 675,66 | | 2 753 513,14 | |
| Transnet | Mar-15 | 30-Mar-15 | TRXNMPP012 | NMPP - TRXNMPP012 | 3 947 833,55 | 1 973 916,78 | | 197 391,68 | | 3 947 833,55 | |
| Transnet | Mar-15 | 30-Mar-15 | TRXDCT00003 | Durban Container Terminal - TRXDCT00003 | 2 151 663,36 | 1 075 883,17 | | 107 583,17 | | 2 151 663,36 | |
| Transnet | Mar-15 | 30-Mar-15 | TRX-IES0003 | G/CIA SWAT2 IES - TRXIES0003 | 2 231 702,42 | 1 115 851,21 | | 111 585,12 | | 2 231 702,42 | |
| | | | | | | 6 211 156,73 | | 621 115,62 | | 12 422 312,46 | |
| Client | Month | Date of Invoice | Invoice no | Project | Amount (incl vat) | Chivita/Homix | Kupunua | Albatime | Bank | Outstanding | Bank date |
| Transnet | Apr-15 | 30-Apr-15 | TRXCOAL012 | Coal - TRXCOAL012 | 14 264 250,00 | 7 132 125,00 | | 713 212,50 | | 14 264 250,00 | |
| Transnet | Apr-15 | 30-Apr-15 | TRXGCI/A008 | G/CIA Portfolio - TRXGCI/A008 | 1 663 672,40 | 1 663 672,40 | | 166 367,24 | | 3 327 344,79 | |
| Transnet | Apr-15 | 30-Apr-15 | TRXNMPP013 | NMPP - TRXNMPP013 | 3 947 833,55 | 1 973 916,78 | | 197 391,68 | | 3 947 833,55 | |
| Transnet | Apr-15 | 30-Apr-15 | TRX-IES0004 | G/CIA SWAT2 IES - TRXIES0004 | 2 132 647,70 | 1 066 323,85 | | 106 632,39 | | 2 132 647,70 | |
| Transnet | Apr-15 | 30-Apr-15 | TRXIO005 | Kumba Iron Ore | 1 341 780,00 | 670 890,00 | | 67 089,00 | | 1 341 780,00 | |
| Transnet | Feb-15 | 28-Feb-15 | TRX-MC0115 | Maputo Corridor - TRXMC0115 | 525 713,28 | | 157 713,98 | - | | 525 713,28 | |
| Transnet | Apr-15 | 30-Apr-15 | TRX-HR20005 | HR Hiring - Recruitment | 436 956,43 | | | | | 436 956,43 | |
| Transnet | Jan-15 | 31-Jan-15 | TRXHR20003 | HR Hiring - Recruitment | 409 268,52 | | | | | 409 268,52 | |
| Transnet | Feb-15 | 28-Feb-15 | TRXHR20004 | HR Hiring - Recruitment | 417 915,20 | | | | | 417 915,20 | |
| | | | | | 12 506 928,02 | | | | | 26 803 709,47 | |
| | | | | | 8 802 926,17 | | 665 436,98 | | | | |
| | | | | | | | | 1 228 046,38 | | | |
| | | | | | | | | | | 43 095 974,62 | |
| | | | | | | | | | | | Total |

| Burlington | | | | | | | | | |
|-------------------------|-------|-------------|------------|----------------|-------------------|------------|--------------|-------------|------------|
| Client | Month | Date of Inv | Invoice no | Project | Amount (incl vat) | Homix | Bank | Outstanding | Bank date |
| | | | | | | | - | - | |
| | | | | | | | | | |
| Regiments Fund Managers | | | | | | | | | |
| Client | Month | Date of Inv | Invoice no | Project | Amount (incl vat) | Molelwane | Bank | Outstanding | Bank date |
| COJ | | Feb | RFM | Management Fee | 1 236 669,22 | 98 933,54 | 1 236 669,22 | - | 16/04/2015 |
| COJ | | March | RFM | Management Fee | 1 279 577,52 | 102 366,20 | 1 279 577,52 | - | 17/04/2015 |
| | | | | | 201 299,74 | | | - | |

Sibusiso Tshikovhi

From: Eric Wood
Sent: Monday, 18 May 2015 11:48
To: 'salimessa@gmail.com'; wallemisa@gmail.com; Kuben Moodley
Subject: FW: RE: Revised Outstanding Revenue
Attachments: Advisory Invoice Tracking - 2015-2016.xlsx

Hi All

I have just sent this updated list of o/s invoices to Tnet. Please note that we have just issued a small invoice for Iron ore for April

Regards

From: Yvonne Mokone
Sent: 18 May 2015 11:44 AM
To: Eric Wood
Cc: Indheran Pillay; Perry Tambatamba
Subject: RE: Revised Outstanding Revenue

Good Day Mr Wood,

Attached is the updated schedule.

Regards,

COMMISSION OF INQUIRY INTO STATE CAPTURE

PODCAST: MR GEOFF MAKHUBO

03 DECEMBER 2019



Gauteng Transcribers
Recording & Transcriptions

22 Woodlands Drive
Irene Woods, Centurion
TEL: 012 941 0587 FAX: 086 742 7088
MOBILE: 066 513 1757
info@gautengtranscribers.co.za

CERTIFICATE OF VERACITY

I, the undersigned, hereby certify that, ***in as far as it is audible***, the foregoing is a **VERBATIM** transcription from the soundtrack of proceedings, as was ordered to be transcribed by Gauteng Transcribers and which had been recorded by the client

COMMISSION OF INQUIRY INTO STATE CAPTURE

PODCAST: MR GEOFF MAKHUBO

DATE OF PODCAST:

03 DECEMBER 2019

TRANSCRIBERS:

K SWANEPOEL



Gauteng Transcribers
Recording & Transcriptions

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

PODCAST: MR GEOFF MAKHUBO

PRESENTER: Alright, so as I indicated, the City of Johannesburg's Council will tomorrow sit again to elect a new Executive Mayor following the resignation of Herman Mashaba. The ANC Gauteng has nominated former Finance MMC Geoff Makhubo to lead the City and of course he, Makhubo, has himself been in the news as well after he was accused in recent times.

You will recall at the end of last year and even
10 today they had the Maverick running a story around his dealings with the company that was contracted to the City. He stands accused of having earned R30 million as an influence broker, as they referred to it, in a deal between the City of Johannesburg and the Gupta linked regiments capital. He joins us now in the studio. Mr Geoff Makhubo, good afternoon and thank you so much for coming through.

MR MAKHUBO: Good afternoon TT, and good afternoon to the listeners at home.

PRESENTER: Alright, and how are you feeling about
20 tomorrow's vote? I mean it was, it did not start, it was a non-starter last week. How are you as the ANC caucus feeling ahead of the vote tomorrow? Do you believe you have got the numbers that will carry the day for you?

MR MAKHUBO: As the ANC caucus, and I am the leader of that caucus, we are very upbeat, we think that we have

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

done the necessary work, we have done enough work with other parties. We think that we will pull through tomorrow.

PRESENTER: Have you got, you have done the work, but do you have the guarantees that you need?

MR MAKHUBO: We have done the work. People have agreed to work with us and if you say guarantees I will say ja, we have got guarantees, but I think we are sure that our support will come through tomorrow.

PRESENTER: Alright. I know that part of the reason why
10 you wanted to have this discussion in fact is that you believe that you have got some issues that you need to clear with, because you cannot go into a campaign such as this with this cloud hanging over your head. It is now a story that has been around for quite some time and I would like you to maybe, if you will in very, because it is quite a complicated one as well, but in fact before we even get to dealing with it, there was, it had been put forward that three candidates were initially put forward to the ANC's NEC which were rejected for the position of Mayor, mayoral
20 candidate.

Yourself, I mean your name was amongst those three, but you have since had some engagements with the Integrity Commission of the party. Just take us through what happened there.

MR MAKHUBO: Let us separate the issues. The first

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

issue is that the process of the ANC to elect the Mayor, the Regional Executive Committee, of which I am the Chair, nominates three names to the PEC in the order of priority, in the order of preference. Then the PEC will deliberate and then make its choice from the three names, but in other circumstances or extreme circumstances the PEC might suggest additional names to be put forward for Mayor.

The same happens for Premier, the Premier goes to
10 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.

PODCAST: MR GEOFF MAKHUBO
03 DECEMBER 2019

MR MAKHUBO: Whoever leaked that thing that there was a rejection was very mischievous.

PRESENTER: That being the case, then what is this engagement that you have had then with the party's Integrity Commission?

MR MAKHUBO: When these allegations first surfaced last year December I responded extensively to the article. Might I say that the article today on News 24 and Daily Maverick is exactly the same article for the ...[intervenes]

10 PRESENTER: For the most part, yes.

MR MAKHUBO: Well, and then the rest it has got nothing to do with me, it is has got to do with Transnet and Regiments and all that, the land in Sandton, it has got nothing to do with me, but anything that that has got to do with me is a regurgitate of last year, that I responded to, but I then decided myself that look, let me subject myself to the internal process of the ANC, because the resolution is that if you think that your actions would have a negative effect on the ANC, present yourself.

20 I represented to the Integrity Committee myself. I actually wrote to the Public Protector myself last year in early January and said look Public Protector, there are these allegations, can you investigate, because I said I am going to subject myself to any competent authority to probe these allegations.

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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.

Furthermore I said if they have any evidence of
10 wrongdoing, let them go to the authorities, let them present it to the authorities so that they can be probed. So I presented myself to the Integrity Committee, I met the Integrity Committee twice. I gave them the necessary documents, I explained myself and the Integrity Committee then concluded its work. Now the work is ...[intervenes]

PRESENTER: What work did they conclude?

MR MAKHUBO: Sorry?

PRESENTER: What work did they conclude?

MR MAKHUBO: The probe.

20 PRESENTER: But you were, you presented yourself to them, they were not probing you.

MR MAKHUBO: Well, I mean you give them, you say please investigate me and then they have to investigate, so that is ...[intervenes]

PRESENTER: So when you present yourself and say

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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
10 grilling interview and like, and then I left. They called me again to say look, there are things that have not been clarified.

They called witnesses to say did, you know they pulled people to come and testify, so they did, they did their work, that is why I am saying they did their work. They did not only talk to me, they talked to other people as well.

PRESENTER: When did this happen? I mean, just take us through the timeframes. I think the original allegations
20 surfaced at the end of last year, I think if I recall around November last year the original articles appeared.

MR MAKHUBO: Ja, early December last year.

PRESENTER: Right. So when did this probe by the Integrity Commission take place?

MR MAKHUBO: It began in February.

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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
10 beginning of August and then the earlier one was around June, in-between I think they were doing other work in investigating.

PRESENTER: Ja, what kind of work? I mean, have they produced a report that outlines what work they did in investigating this matter? Because it is a matter I believe is still under investigation from the City itself. They are still probing it and I am wondering if the City's probe is still, you know, underway. It sounds like the Integrity Commission did an incredible job of you know, expediting
20 this investigation.

MR MAKHUBO: Well, the City said they will probe Regiments, we know that they have been probing Regiments. We know that the investigation is underway. I said, I said present ourselves to Ethics as well, we have agreed. There is an Ethics Committee in the City, we will

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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.

MR MAKHUBO: So you say here is a newspaper, please
20 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
10 things play out.

MR MAKHUBO: Thank you.

PRESENTER: Geoff Makhubo is the ANC's candidate, of course a former MMC as well in the City of Johannesburg. Thank you very much for your time.

MR MAKHUBO: Thank you.

END OF PODCAST

SPECIAL POWER OF ATTORNEY FOR APPOINTMENT OF DIRECTORS

I, the undersigned

MATLAKALA MAKHUBO
(full forenames and surname)

being a director of:

MOLELWANE CONSULTING CC
do hereby nominate, constitute and appoint:

THILIVHALI GERTRUDE RALIAVHEGWA (ID NO 780222 0382 081)

with full power of substitution, to be my lawful agent in my name, place and stead:

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


To make such amendment, addition or alteration to the CoR39 and/or such other documents and forms which my said agent may deem fit or which may be required by the Registrar of the Companies and to initial or sign as may be required, each of such amendments, additions or alterations, and also to sign the CoR39 and any documents required.


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

in the presence of the undersigned witnesses:

AS WITNESSES:

1. 

2. 


Signature of director

SPECIAL POWER OF ATTORNEY FOR RESIGNATION OF DIRECTOR (S)

I, the undersigned

GEOFFREY MOLOANTOA MAKHUBO
(full forenames and surname)

being a director of:

MOLELWANE CONSULTING CC

do hereby nominate, constitute and appoint:

THILIVHALI GERTRUDE RALIAVHEGWA (ID NO 780222 0382 081)

with full power of substitution, to be my lawful agent in my name, place and stead:

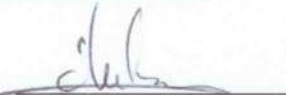
To deliver to the Registrar of Companies, the original Cor39 and/or any other documents or form that may be required for the appointment of directors.

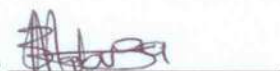
To make such amendment, addition or alteration to the Cor39 and/or such other documents and forms which my said agent may deem fit or which may be required by the Registrar of the Companies and to initial or sign as may be required, each of such amendments, additions or alterations,


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

in the presence of the undersigned witnesses:

AS WITNESSES:

1. 

2. 


Signature of resigning director



8th floor • noswal hall
3 stiemens street • braamfontein
p o box 2680 • johannesburg • 2000
tel: +27 11 403 0444
fax: +27 11 403 4075
www.molelwane.co.za

Email: obakengc@mc.co.za

The Dti campus (Block F - Entfufukweni)
77 Meintjies Street
Sunnyside
Pretoria

NOTICE TO SHAREHOLDERS / DIRECTORS

Notice is hereby given of a meeting of the Board of Directors of Molelwane Consulting CC will be held on 7th November 2011 at 8th Floor Noswal Hall, 3 Stiemens Street, Braamfontein, Johannesburg at 15h00.

Signed at Johannesburg on 4th November 2011

Sincerely,

Matlakala Makhubo
Director



8th floor • noswai hall
3 siemens street • braamfontein
p o box 2680 • johannesburg • 2000
tel: +27 11 403 0444
fax: +27 11 403 4075
www.molelwane.co.za

Email: obakengc@mc.co.za

Resolution Passed By the directors on 7th November 2011

Resolved that:

- The following candidates will be appointed as directors
 1. -
- The following candidates will resign as a director /incorporator of the company
 1. Geoffrey Makhubo

Sincerely,

Geoffrey Makhubo
Director

30 October 2018

Dear Susan

Please find attached response to your query.

Molelwane Consulting CC started operating 20 years ago (1998), providing services in the Accounting, Tax Consulting, Advisory and Financial Services spheres. As an accounting and finance professional and a long-standing activist I did pursue entrepreneurial activities before I was a public representative. Over the years, Molelwane Consulting built skills base ranging from Business Process re-engineering, consulting and ICT. The firm further did business in partnership with other large companies ranging from auditing firms, large consulting firms and ICT firms. This included Molelwane Consulting having a wide-range of clients in the non-governmental, public and private sectors. Client included companies operating in the asset management, pension administration, energy, petroleum and ICT sectors.

Molelwane Consulting's agreement with Regiments was to explore business opportunities on mutual areas of interest and for Molelwane Consulting to provide advisory services within its areas of expertise. This was also done with a view to build capacity in other areas where Regiments had deep skills over time. The agreement also included exploring opportunities in all sectors of the economy.

There was never a conflict of interest as the term of Molelwane agreement with Regiments on the first Sinking Fund would have lapsed in January 2011 the year I took public office. Molelwane Consulting didn't continue providing services to Regiments on the second contract as it did not participate in the RFP. Further to this, I declared all my private business interests upon taking public office as required by law.

In addition to this, I subsequently resigned as a Member of Molelwane Consulting and Director of all other companies in November 2011. This was in line with my decision to use my skills as a public representative. I also made a commitment to the Mayor of the day and the ANC when I was appointed MMC that I will unwind my interests and resign all my directorships.

Political office bearers are by law precluded from participating in procurement processes hence I

couldn't have been involved in "overseeing the renewal of the Sinking Fund contract". The same restrictions/limitations would have applied to "investigating Colourfields allegations" as you may be aware that the matter went to court.

Regarding the Vox, each member was expected to contribute as part of capital raising. I didn't make such a contribution as the transaction never materialised.

As non-governmental organisation, the African National Congress, like any other political party, depends on donations to run its affairs. As leaders and members of the organisation, we are expected to participate in fundraising efforts to help the organisation with the running of its operations. Where possible, individual members can also contribute their own resources, in person or through their businesses, to help with the running of the organisation.

Regards

Geoff Makhubo

Dear Susan

This is with reference to your follow up questions. Molelwane Consulting entered into an agreement with Regiments Capital which, clearly stated that “the parties have been in discussions regarding working together in a strategic and mutually beneficial commercial relationship in jointly pursuing various fund management and financial advisory services within primarily the public sector in South Africa.” The agreement was to explore business opportunities on mutual areas of interest including for Molelwane Consulting to provide advisory services in our areas of expertise with a view to build capacity in Assets-Liability Management overtime.

Pursuant to our agreement, Molelwane worked with Regiments Capital on the opportunity to respond to the COJ RPF to design, structure, establish and manage a Sinking Fund.

Molelwane Consulting had an agreement to provide services to Regiments Capital and not any other entity. The agreement was between the two parties. The clauses of the contract were very clear, commercial and had no other meaning as suggested. Molelwane Consulting started operating in 1998 and not as an influencer broker. Any suggestion otherwise, particularly of impropriety or corruption in the relationship between Molelwane and Regiments is without basis.

The entity was only involved in the first Sinking Fund contract and no other business with Regiments Capital at the end of that contract. I do not recall receiving an instruction nor acting on any instruction from Regiments Capital beyond our contractual agreement. Furthermore, I have never been involved in procurement processes therefore I wouldn't know how a bidding party would derive a sense or feeling of surety.

I did not introduce Mr Teboho Makhubo to Regiments neither was I aware of any of his probable business dealings with Regiment Capital and hence I wouldn't know the details of their agreement if any was concluded.

I tendered my resignation as a Member of Molelwane Consulting in November 2011. This was in line with my decision to use my skills as a public representative. I also made a commitment to the Mayor of the day and the ANC when I was appointed MMC that I will unwind my interests and resign all my directorships. All this was done in November 2011. This was to deal with real or potential conflict of interest. I have from the time of joining COJ, always disclosed and declared my business interests. My wife's business interests have been fully disclosed in the City's register of interests.

As indicated in my previous response, leaders and members of the organisation are expected to participate in fundraising efforts to help the organisation with the running of its operations. Where possible, individual members can also contribute their own resources, in person or through their businesses, to help with the running of the organisation. Molelwane Consulting was a commercial entity and not a fundraising vehicle for the ANC but would from time to time contribute to the ANC.

In my capacity as a former executive member of Molelwane Consulting I can emphatically state that all my dealings and the operations of the company have been ethical and in accordance with strict corporate governance. I am satisfied that I have always complied with all relevant laws and regulations relating to ethical practices. This is no different as an office bearer of the ANC and during my tenure as the MMC of Finance in the City of Johannesburg.

Thank you once again for providing me with the opportunity to respond.

This is with reference to your follow up questions.

Molelwane Consulting entered into an agreement with Regiments Capital which, clearly stated *that “the parties have been in discussions regarding working together in a strategic and mutually beneficial commercial relationships in pursuing various fund management and financial advisory services within primarily, the public sector in South Africa.”*

Pursuant to our agreement and as part of the relationship, Molelwane Consulting worked with Regiments Capital on the opportunity to respond to the COJ RPF A148 to design, structure, establish and manage a Sinking Fund. Each party to the contract had specific roles and responsibilities. Part of Molelwane Consulting’s responsibilities was to analyse and understand the City’s capital expenditure requirements, capital raising needs, appetite for different funding mix and a broad funding direction, as would’ve been outlined in the municipality’s Integrated Development Plan and official public statements of the municipality’s objectives such the State of the City Address and Budget speeches.

We wish to reiterate that Molelwane Consulting had an agreement to provide services to Regiments Capital and not any other entity. The contract stated without contradiction that this was a commercial agreement between the two entities and had no other meaning as suggested in your questions.

There are no merits to suggest that a risk based remuneration agreement would be solely based in “exchange for maintaining strategic relations.” That’s a very narrow and simplistic way of looking at it. Once an agreement has been entered into, it naturally becomes the responsibility of all parties to the agreement, without exception, to build and maintain relations with the client. There’s absolutely nothing peculiar with that.

Molelwane Consulting started operating in 1998 as a financial consulting company with clients in various sectors and not as an influencer or broker of relationships. Any suggestion otherwise, particularly of impropriety in the relationship between Molelwane Consulting and Regiments Capital is far-fetched and without basis.

Molelwane Consulting’s partnership with Regiments Capital was only based on the first Sinking Fund contract. No other business was done with Regiments Capital after the contract lapsed. I never received any instruction nor act on any instruction from Regiments Capital beyond our contractual agreement. I have no recollection of the so-called “cheat sheet” and the issues raised have nothing to do with neither Molelwane nor our agreement with Regiments Capital.

As stated previously I tendered my resignation as a Member of Molelwane Consulting and other business interests in November 2011 (See attached letters). This was in line with my decision to utilise my skills as a public representative. I also made a commitment to the Mayor of the day and the ANC when I was appointed to the position Member of Mayoral Committee that I will unwind my interests and resign all my directorships. All this was done in

November 2011. Subsequent to that the office made follow ups and confirmation was received that my resignations have been noted and processed.

This was to deal with any real or perceived/potential conflict of interest. I have, from the time I assumed my responsibilities at the City of Johannesburg, always disclosed and declared my business interests as required by law. I have continued to disclose all companies I was part of since 2011 in order to err on the side of caution.

My wife's business interests have been fully disclosed in the City's CONFIDENTIAL register of interests. I have written to the Integrity Commissioner in this regard to enquire why they gave incorrect information on your direct enquiry

Molelwane Consulting's earned fees from the partnership with Regiments Capital were as per our agreement as previously stated. I unfortunately I haven't had the opportunity to do a reconciliation of the actual total earnings to Molelwane Consulting given the limited time, as these would date back 12 years ago.

I trust you find my response helpful for your assignment.

Regards

Geoff Makhubo

Thank you once again for providing me with the opportunity to respond.

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.

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.

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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ANALYSIS

As battle for Eskom goes nuclear, Pravin Gordhan is once again the target

By Stephen Grootes

(https://www.dailymaverick.co.za/article/2020-01-14-as-battle-for-eskom-goes-nuclear-pravin-gordhan-is-once-again-the-target/?utm_source=homepagify)

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fight for a
decade of

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Hope
Mmusi Maimane
against

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Commission
moves to
summon
Zuma as
stakes

Gregory Wilson

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Ruan Jooste • 8 hours ago

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Reserve Bank predicted to hold rates despite

Edi Sefika

(https://www.dailymaverick.co.za/article/2020-01-14-reserve-bank-predicted-to-hold-rates-despite-muted-inflation-growth-and-eskom/?utm_source=homepagify)

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OP-ED

Dam It! Ethiopia's game-changing project —

Ray Ogilby and Greg Mills

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Lack of
economic
freedom
holds
South
Africa

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Cape
drought:
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For the Film
only

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Tehran and
Washington
grapple with
unintended
consequences

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Malibongwe Tyilo • 8 hours ago

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"Don't gobblefunk around with words." ~ Roald Dahl

BUSINESS MAVERICK

After the indigestion-causing Just Eat
snafu, Prosus moves on to Indian
fintech providers

Sasha Planting • 8 hours ago

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Mitchell
Slape moves
fast to get
Massmart
into shape

Raymond Sank

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stagnation or
ripe for the
picking?

spickling

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Lost, and
Regained:
How one
man

Ammanwright

(https://www.dailymaverick.co.za/article/2020-01-14-eden-lost-and-regained-how-one-man-saved-the-kruger-national-park-from-being-lost-forever/?utm_source=homepagify)

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(https://www.dailymaverick.co.za/article/2020-01-13-trauma-counselling-enables-the-reintegration-of-former-terror-fighters/?utm_source=homepagify)

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| CASHED ITEMS / CHEQUES | | | | | | | |
|------------------------------------|---------------------------------|---------------------------|------------|--------------------|--------------------------------------|----------------------|--------------|
| FNB current account
62002637025 | FNB so called
salary account | FNB Investment
account | EFF_DATE | TRNS_TYP
E_CUST | TRNS_DESC | TRNS_DESC_CONT | TRNS_AMT |
| | 62052928060 | | 2009/08/28 | DR | ITEM CASHED | | 300 000,00 |
| | | | 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 | 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 | | 2013/11/28 | CR | REGIMENTS CAPITAL | 1 000 000,00 |
| 62002637025 | | 2013/11/28 | CR | REGIMENTS CAPITAL | 83 054,00 |
| 62002637025 | | 2014/01/30 | CR | REGIMENTS CAPITAL | 82 634,51 |
| 62002637025 | | 2014/03/18 | CR | REGIMENTS CAPITAL | 641 487,71 |
| 62002637025 | | 2014/04/30 | CR | REGIMENTS CAPITAL | 77 063,57 |
| 62002637025 | | 2014/04/30 | CR | REGIMENTS CAPITAL | 83 914,00 |
| 62002637025 | | 2014/07/15 | CR | REGIMENTS CAPITAL | 88 440,70 |
| 62002637025 | | 2014/07/15 | CR | REGIMENTS CAPITAL | 83 024,21 |
| 62002637025 | | 2014/09/12 | CR | REGIMENTS CAPITAL | 87 654,12 |
| 62002637025 | | 2014/09/30 | CR | REGIMENTS CAPITAL | 83 728,53 |
| 62002637025 | | 2014/11/29 | CR | REGIMENTS CAPITAL | 343 735,48 |
| 62002637025 | | 2014/11/29 | CR | REGIMENTS CAPITAL | 1 000 000,00 |
| 62002637025 | | 2015/03/02 | CR | REGIMENTS CAPITAL | 637 462,38 |
| 62002637025 | | 2015/04/30 | CR | REGIMENTS CAPITAL | 201 299,74 |
| 62002637025 | | 2015/07/14 | CR | REGIMENTS CAPITAL | 194 173,37 |
| 62002637025 | | 2015/08/28 | CR | REGIMENTS CAPITAL | 799 197,11 |
| 62002637025 | | 2015/09/02 | CR | REGIMENTS CAPITAL | 101 925,77 |
| 62002637025 | | 2016/02/09 | CR | REGIMENTS CAPITAL | 214 125,23 |

31 417 476,47

| | | | | |
|-------------|------------|----------------|---------------|------------|
| 62002637025 | 05/02/2008 | Magtape Credit | Reg Fund Mgrs | 309 031,11 |
| 62002637025 | 07/05/2008 | Magtape Credit | Reg Fund Mgrs | 77 940,41 |
| 62002637025 | 19/05/2008 | Magtape Credit | Reg Fund Mgrs | 288 633,94 |
| 62002637025 | 09/06/2008 | Magtape Credit | Reg Fund Mgrs | 39 178,48 |
| 62002637025 | 15/10/2008 | Magtape Credit | Reg Fund Mgrs | 130 805,00 |
| 62002637025 | 18/12/2008 | Magtape Credit | Reg Fund Mgrs | 276 361,85 |
| 62002637025 | 14/02/2009 | Magtape Credit | Reg Fund Mgrs | 900 000,00 |
| 62002637025 | 18/02/2009 | Magtape Credit | Reg Fund Mgrs | 220 198,95 |
| 62002637025 | 19/02/2009 | Magtape Credit | Reg Fund Mgrs | 142 719,23 |
| 62002637025 | 06/05/2009 | Magtape Credit | Reg Fund Mgrs | 900 000,00 |
| 62002637025 | 07/05/2009 | Magtape Credit | Reg Fund Mgrs | 855 573,32 |
| 62002637025 | 30/06/2009 | Magtape Credit | Reg Fund Mgrs | 153 000,88 |

From PDF bank statements

Total income from Regiments group

35 710 919,64

| MOLELWANE CONSULTING - FRB ACCOUNT INFORMATION | | | | | |
|--|--------------------------|-------------|------------------|------------------|--|
| CUST_NO | CUST_FULL_NAME_1 | ACCT_NO | OPEN_DATE | CLS_DATE | |
| 5561240 | *MOLELWANE CONSULTING CC | 62291042340 | 2010/12/08 00:00 | 2011/09/30 00:00 | |
| 5561240 | *MOLELWANE CONSULTING CC | 62053686295 | 2003/05/20 00:00 | 2012/11/10 00:00 | |
| 5561240 | *MOLELWANE CONSULTING CC | 62002637025 | 1998/07/17 00:00 | NULL | |
| 5561240 | *MOLELWANE CONSULTING CC | 62052928060 | 2003/04/30 00:00 | NULL | |

| ACCT_NO | CUST_FULL_NAME_1 | EFF_DATE | TRNS_TYPE_CUST | TRNS_DESC | TRNS_AMT | Contra Des | Contra account name | Contra account number | Bank |
|-------------|------------------------|------------|----------------|--|--------------|----------------------|------------------------|-----------------------|------|
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2011/08/17 | CR | INTERNET TRF FROM TRANSFER CONTRA | 50 000,00 | | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2012/02/10 | CR | INTERNET TRF FROM MC TRANSFER | 60 000,00 | MC TRANSFER | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2012/09/28 | CR | INTERNET TRF FROM TRANSFER | 55 000,00 | TRANSFER | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2013/04/04 | CR | INTERNET TRF FROM TRANSFER | 60 000,00 | TRANSFER | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2013/04/15 | CR | INTERNET TRF FROM TRF | 150 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2013/07/31 | CR | INTERNET TRF FROM TRF | 100 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62445088835 | MR MOLOANTOA G MAKHUBO | 2013/12/02 | CR | INTERNET TRF FROM DEPOSIT | 750 000,00 | DEPOSIT | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2013/12/03 | CR | INTERNET TRF FROM TRANS LOAN REPAYMENT | 120 000,00 | TRANS LOAN REPAYMENT | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62445088835 | MR MOLOANTOA G MAKHUBO | 2013/12/03 | CR | INTERNET TRF FROM DEPOSIT | 700 000,00 | DEPOSIT | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62445088835 | MR MOLOANTOA G MAKHUBO | 2013/12/05 | CR | INTERNET TRF FROM DEPOSIT | 750 000,00 | DEPOSIT | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2014/02/28 | CR | INTERNET TRF FROM TRF | 50 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2014/03/20 | CR | INTERNET TRF FROM TRF | 55 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2014/03/24 | CR | INTERNET TRF FROM T | 50 000,00 | T | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2014/04/08 | CR | INTERNET TRF FROM TRF | 50 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62445088835 | MR MOLOANTOA G MAKHUBO | 2014/07/31 | CR | INTERNET TRF FROM TRF | 100 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62445088835 | MR MOLOANTOA G MAKHUBO | 2014/10/02 | CR | INTERNET TRF FROM TRF | 50 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62118509655 | MR MOLOANTOA G MAKHUBO | 2014/12/01 | CR | INTERNET TRF FROM TRF | 120 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62445088835 | MR MOLOANTOA G MAKHUBO | 2014/12/02 | CR | INTERNET TRF FROM TRF | 500 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| 62445088835 | MR MOLOANTOA G MAKHUBO | 2014/12/02 | CR | FNB APP TRANSFER FROM TRF | 500 000,00 | TRF | MOELWANE CONSULTING CC | 62002637025 | FNB |
| | | | | | 4 270 000,00 | | | | |

Payments to the ANC and other political affiliations

| FNB current account | FNB so called salary account | FNB Investment account | EFF_DATE | TRNS_TYPE_CUST | TRNS_DESC | TRNS_DESC_CONT | TRNS_AMT |
|---------------------|------------------------------|------------------------|------------|----------------|---|----------------------|------------|
| 62002637025 | | | 2009/09/21 | DR | ANC TRANSFER TRANSFER | | 3 000,00 |
| 62002637025 | | | 2009/12/01 | DR | FNB OB 000000197 ANC-GREATER JHB REGI ANC-GREAT | | 50 000,00 |
| 62002637025 | | | 2009/12/04 | DR | FNB OB 000000210 ANC ZONE 15-GEOFF ANC ZONE 15- | | 5 000,00 |
| 62002637025 | | | 2009/12/04 | DR | FNB OB 000000209 ANC ZONE 11-GEOFF ANC ZONE 11- | | 5 000,00 |
| 62002637025 | | | 2009/12/18 | DR | FNB OB 000000244 ANC GREATER JHB ANC GREATER JH | | 8 000,00 |
| | 62052928060 | | 2010/05/19 | DR | FNB OB 000000018 ANC GREATER JHB ANC GREATER JH | ANC GREATER JHB | 100 000,00 |
| | 62052928060 | | 2011/04/21 | DR | FNB OB 000000040 ANC LUCKY KGAILE BRA ANC LUCKY | ANC LUCKY KGAILE BRA | 5 000,00 |
| | 62052928060 | | 2011/04/29 | DR | FNB OB 000000042 ANC ZONE 1 ANC ZONE 1 | ANC ZONE 1 | 20 000,00 |
| | 62052928060 | | 2012/12/01 | DR | ANC PAYMENT ANC PAYMENT | ANC PAYMENT | 20 000,00 |
| 62002637025 | | | 2012/12/15 | DR | PAYMENT ANC DONATION | DONATION | 100 000,00 |
| 62002637025 | | | 2012/12/19 | DR | ANC ACCOMMODATION | ACCOMMODATION | 11 200,00 |
| | 62052928060 | | 2012/12/20 | DR | ANC ANC | ANC | 1 500,00 |
| | 62052928060 | | 2012/12/22 | DR | STIPEND ANC | ANC | 10 000,00 |
| | 62052928060 | | 2012/12/22 | DR | ANC ANC | ANC | 20 000,00 |
| | 62052928060 | | 2013/10/11 | DR | BRANCH GEOFF | GEOFF | 7 000,00 |
| 62002637025 | | | 2015/04/02 | DR | BRANCH GEOFF | GEOFF | 3 000,00 |
| 62002637025 | | | 2015/07/27 | DR | BRANCH G | G | 20 000,00 |
| 62002637025 | | | 2017/08/11 | DR | COSAS ADVANCE COSAS | COSAS | 35 864,40 |
| | 62052928060 | | 2011/05/03 | DR | ELECTIONS DONATION GEOFF | GEOFF | 7 000,00 |
| | 62052928060 | | 2012/01/03 | DR | YL DONATION GEOFF | GEOFF | 2 000,00 |
| | 62052928060 | | 2015/12/28 | DR | LUTHULI 4 LUTHULI 4 DONATION | LUTHULI 4 DONATION | 5 000,00 |
| 62002637025 | | | 2011/05/13 | DR | FNB OB 000000596 WARD 125 WARD 125 | WARD 125 | 5 000,00 |
| | 62052928060 | | 2014/04/11 | DR | WARD G | G | 3 000,00 |
| 62002637025 | | | 2015/05/15 | DR | WARD 16 GEOFF | GEOFF | 2 000,00 |
| | 62052928060 | | 2016/09/17 | DR | WARD 77 GEOFF | GEOFF | 2 000,00 |
| | | | 2018/08/02 | DR | WARD 26 G | G | 3 000,00 |
| 62002637025 | | | 2018/10/08 | DR | WARD 124 CDE GEOFF | CDE GEOFF | 1 000,00 |
| | 62052928060 | | 22/07/2008 | | Internet Pmt To Escom Centre Ecc7554/103488 | Total payments | 654 564,40 |

| Cash deposits | | | | | | | |
|---------------------|------------------------------|------------------------|------------|--------------------|---------------------------------|--------------------|------------|
| FNB current account | FNB so called salary account | FNB Investment account | EFF_DATE | TRNS_TYP
E_CUST | TRNS_DESC | TRNS_DESC_CONT | TRNS_AMT |
| 62002637025 | | | 2009/10/19 | CR | CASH DEPOSIT GEOFF | | 3 000,00 |
| 62052928060 | 62052928060 | | 2009/10/19 | CR | CASH DEPOSIT GEOFF | | 30 000,00 |
| 62052928060 | 62052928060 | | 2011/08/31 | CR | ADT CASH DEPOSIT NO | NO | 1 000,00 |
| 62002637025 | | | 2011/10/03 | CR | CASH DEPOSIT MB MODISANE | MB MODISANE | 2 063,00 |
| 62002637025 | | | 2012/04/04 | CR | CASH DEPOSIT VODS12K64XSB | VODS12K64XSB | 2 500,00 |
| 62002637025 | | | 2012/07/06 | CR | CASH DEPOSIT MATOME | MATOME | 20 000,00 |
| 62002637025 | | | 2012/10/05 | CR | CASH DEPOSIT DEP | DEP | 10 000,00 |
| 62002637025 | | | 2012/11/06 | CR | CASH DEPOSIT OBAKENG | OBAKENG | 20 000,00 |
| 62052928060 | 62052928060 | | 2013/04/30 | CR | CASH DEPOSIT CASH | CASH | 30 000,00 |
| 62002637025 | | | 2013/06/05 | CR | CASH DEPOSIT MASHUDU | MASHUDU | 10 000,00 |
| 62002637025 | | | 2015/02/28 | CR | CASH DEPOSIT D MAKHUBO | D MAKHUBO | 20 000,00 |
| 62052928060 | 62052928060 | | 2015/07/01 | CR | CASH DEPOSIT SALARY LOAN REFUND | SALARY LOAN REFUND | 50 000,00 |
| 62052928060 | 62052928060 | | 2015/12/24 | CR | CASH DEPOSIT SALARIES | SALARIES | 60 000,00 |
| 62052928060 | 62052928060 | | 2016/04/01 | CR | CASH DEPOSIT KLM | KLM | 50 000,00 |
| 62052928060 | 62052928060 | | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 20 000,00 |
| 62052928060 | 62052928060 | | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 20 000,00 |
| 62052928060 | 62052928060 | | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 10 000,00 |
| 62052928060 | 62052928060 | | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 5 000,00 |
| 62052928060 | 62052928060 | | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 9 800,00 |
| 62002637025 | | | 2016/04/15 | CR | ADT CASH DEPOSIT CONSULTING | CONSULTING | 10 000,00 |
| 62002637025 | | | 2016/04/16 | CR | ADT CASH DEPOSIT JABU | JABU | 9 300,00 |
| 62052928060 | 62052928060 | | 2016/04/18 | CR | CASH DEPOSIT DONATION | DONATION | 50 000,00 |
| 62002637025 | | | 2016/07/05 | CR | ADT CASH DEPOSIT 123 | 123 | 15 000,00 |
| 62002637025 | | | 2016/07/05 | CR | ADT CASH DEPOSIT 123 | 123 | 200,00 |
| 62002637025 | | | 2016/07/05 | CR | ADT CASH DEPOSIT 123 | 123 | 14 800,00 |
| 62002637025 | | | 2016/11/08 | CR | ADT CASH DEPOSIT CONSULTING | CONSULTING | 16 000,00 |
| 62002637025 | | | 2016/12/05 | CR | ADT CASH DEPOSIT PH NETWORK | PH NETWORK | 20 000,00 |
| 62002637025 | | | 2016/12/05 | CR | ADT CASH DEPOSIT PH NETWORK | PH NETWORK | 10 000,00 |
| 62002637025 | | | 2017/02/07 | CR | ADT CASH DEPOSIT DONATION | DONATION | 19 600,00 |
| 62002637025 | | | 2017/02/07 | CR | ADT CASH DEPOSIT DONATIO | DONATIO | 10 000,00 |
| 62002637025 | | | 2017/02/07 | CR | ADT CASH DEPOSIT DONATION | DONATION | 5 400,00 |
| 62052928060 | 62052928060 | | 2017/03/29 | CR | ADT CASH DEPOSIT BRA KARABO | BRA KARABO | 2 000,00 |
| 62002637025 | | | 2017/09/22 | CR | ADT CASH DEPOSIT JABU | JABU | 9 550,00 |
| 62002637025 | | | 2018/03/05 | CR | ADT CASH DEPOSIT PAYMENT | PAYMENT | 9 000,00 |
| 62002637025 | | | 2018/05/09 | CR | ADT CASH DEPOSIT REFUND | REFUND | 8 000,00 |
| 62052928060 | 62052928060 | | 2019/04/01 | CR | ADT CASH DEPOSIT ANC | ANC | 10 000,00 |
| Total cash deposits | | | | | | | 592 213,00 |

| TSS Management Services (Pty) Ltd (Linked to Patrick Makhubedu) | | | | | | | |
|---|------------------------------|------------------------|------------|--------------------|--------------------------------|----------------|--------------|
| FNB current account | FNB so called salary account | FNB Investment account | EFF_DATE | TRNS_TYP
E_CUST | TRNS_DESC | TRNS_DESC_CONT | TRNS_AMT |
| 62002637025 | | | 2009/11/30 | CR | FNB OB PMT TSSMS | | 300 000,00 |
| 62002637025 | | | 2010/01/30 | CR | FNB OB PMT TSSMS | | 338 400,00 |
| 62002637025 | | | 2010/06/05 | CR | CORPAY TSSMS 002039 | | 239 400,00 |
| 62052928060 | 62052928060 | | 2010/07/30 | CR | FNB OB PMT TSSMS | TSSMS | 150 000,00 |
| 62052928060 | 62052928060 | | 2010/08/03 | CR | FNB OB PMT TSSMS | TSSMS | 78 000,00 |
| 62052928060 | 62052928060 | | 2010/10/29 | CR | TSS MANAGED SERVICES (PTY) LTD | | 239 400,00 |
| 62052928060 | 62052928060 | | 2011/05/27 | CR | FNB OB PMT TSSMS | TSSMS | 456 000,00 |
| 62002637025 | | | 2011/09/27 | CR | TSS MANAGED SERVICES (PTY) LTD | | 570 000,00 |
| 62002637025 | | | 2011/11/03 | CR | FNB OB TRF TSS-8060 TSS-8060 | TSS-8060 | 490 000,00 |
| 62052928060 | 62052928060 | | 2012/06/02 | CR | BDB TSSMS GEN VEN 004 | | 285 000,00 |
| 62052928060 | 62052928060 | | 2014/09/20 | CR | STANCOM FL65TSSMS GEN VEN | | 570 000,00 |
| 62052928060 | 62052928060 | | 2014/12/18 | CR | TSS MANAGED SERVICES (PTY) LTD | | 171 000,00 |
| 62052928060 | 62052928060 | | 2016/05/30 | CR | TSSMS (PTY) LTD | | 570 000,00 |
| Total income from TSSMS | | | | | | | 4 457 200,00 |

| Accsolve | | | | | | | |
|---------------------|------------------------------|------------------------|------------|--------------------|------------------------|----------------|------------|
| FNB current account | FNB so called salary account | FNB Investment account | EFF_DATE | TRNS_TYP
E_CUST | TRNS_DESC | TRNS_DESC_CONT | TRNS_AMT |
| 62002637025 | | | 2009/09/07 | CR | ACCSOLVE(AUG SALARIES) | | 125 612,66 |
| 62002637025 | | | 2009/11/05 | CR | TRANSFER ACCSOLVE | | 110 000,00 |
| 62002637025 | | | 2010/03/03 | CR | TRANSFER ACCSOLVE | | 70 000,00 |
| 62002637025 | | | 2010/05/13 | CR | TRANSFER ACCSOLVE | | 27 000,00 |
| 62002637025 | | | 2010/06/28 | CR | TRANSFER ACCSOLVE | | 100 000,00 |
| 62002637025 | | | 2010/06/29 | CR | TRANSFER ACCSOLVE | | 25 000,00 |
| 62002637025 | | | 2010/07/07 | CR | TRANSFER ACCSOLVE | | 50 000,00 |
| 62002637025 | | | 2010/07/09 | CR | TRANSFER ACCSOLVE | | 20 000,00 |
| 62002637025 | | | 2011/02/24 | CR | TRANSFER ACCSOLVE | | 124 000,00 |
| 62002637025 | | | 2011/03/01 | CR | TRANSFER ACCSOLVE | | 140 000,00 |
| 62002637025 | | | 2011/05/04 | CR | TRANSFER ACCSOLVE | | 100 000,00 |
| 62002637025 | | | 2011/07/06 | CR | TRANSFER ACCSOLVE | | 49 650,00 |

| | |
|------------------------------|------------|
| Total receipts from Accsolve | 993 225,48 |
|------------------------------|------------|

Patrick Makhubedu (From Zylec / TSS / EOH)

| | |
|---------------------------|------------|
| Payments from P Makhubedu | 500 000,00 |
|---------------------------|------------|

Zylec (Linked to Patrick Makhubedu)

| | |
|---------------------------|------------|
| 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

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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

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- 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";

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- 25.11 R37 290,16 was transferred on 3 May 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.12 R35 593,23 was transferred on 13 May 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.13 R696 821,69 was transferred on 1 August 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.14 R36 986,02 was transferred on 30 August 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.15 R47 666,47 was transferred on 15 November 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.16 R50 000 was transferred on 12 December 2011 into Molelwane's account with number 62002637025, referenced "Reg Fund Mgrs";
- 25.17 R40 065,90 was transferred on 1 February 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.18 R48 310,95 was transferred on 6 February 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.19 R1 428 767,28 was transferred on 9 February 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000411, referenced "Regiments Capital (Pty) Ltd";

- 25.20 R48 199,03 was transferred on 29 February 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.21 R52 180,94 was transferred on 15 March 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.22 R54 341,66 was transferred on 30 April 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.23 R805 122,02 was transferred on 3 May 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced Reg Fund Mgrs";
- 25.24 R56 100,06 was transferred on 15 June 2012 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.25 R348 929,54 was transferred on 31 October 2012 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.26 R142 244,96 was transferred on 15 November 2012 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

- 25.27 R262 666,19 was transferred on 23 November 2012 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.28 R717 224,34 was transferred on 14 December 2012 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.29 R70 451,91 was transferred on 16 January 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.30 R73 286,20 was transferred on 16 January 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.31 R600 000 was transferred on 26 February 2013 into Molelwane's account with number 62002637025 from Nedbank account with number 1960000470, referenced "Reg Fund Mgrs";
- 25.32 R500 000 was transferred on 8 March 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.33 R839 919,56 was transferred on 28 March 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

- 25.34 R387 323,92 was transferred on 12 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.35 R1 million was transferred on 30 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.36 R1 million was transferred on 30 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.37 R1 million was transferred on 30 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.38 R752 342,69 was transferred on 30 July 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.39 R1 million was transferred on 14 September 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.40 R345 227,85 was transferred on 14 September 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

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- 25.41 R74 875,21 was transferred on 14 September 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.42 R1 million was transferred on 14 September 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.43 R421 070,42 was transferred on 15 November 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.44 R1 million was transferred on 15 November 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.45 R83 054 was transferred on 28 November 2013 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.46 R82 634,51 was transferred on 30 January 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.47 R641 487,71 was transferred on 18 March 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

ND

- 25.48 R83 914 was transferred on 30 April 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.49 R77 063,57 was transferred on 30 April 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.50 R83 024,21 was transferred on 15 July 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.51 R88 440,7 was transferred on 15 July 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.52 R87 654,12 was transferred on 12 September 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.53 R83 728,53 was transferred on 30 September 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.54 R1 million was transferred on 29 November 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";

ND

- 25.55 R343 735,48 was transferred on 29 November 2014 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.56 R637 462,38 was transferred on 2 March 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.57 R201 299,74 was transferred on 30 April 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.58 R194 173,37 was transferred on 14 July 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.59 R799 197,11 was transferred on 28 August 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital";
- 25.60 R101 925,77 was transferred on 2 September 2015 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital"; and
- 25.61 R214 125,23 was transferred on 9 February 2016 into Molelwane's account with number 62002637025 from Standard Bank account with number 200477757, referenced "Regiments Capital".

ND

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

Date
Datum 03/08/2013

256-205
or Bearer
of Toonder

the sum of
die bedrag van CASH THREE THOUSAND Rands

FNB KILLARNEY
03 AUG 2013
TELLER 1
256 - 205

R 300,000.00

FOR: MOLEWANE CONSULTING CC
CK 1997/026316/26-SALARY ACC

Registered Bank Reg. No. 1929/001225/06

CMISA De la Rue SA

110489 1:2562051: 62052928060 03

Check confirmed with Mr
Moleantona Makhubo.

Obaleky H/uta
Churum
10/80123154070878

083 261 3356 12.23 3/8/13

2007/1500

FNB KILLARNEY
TELLER 1
256 - 205

FNB
First National Bank
First National Banking Division of FirstRand Bank Limited
An Authorised Financial Services and Credit Provider
Reg No 1929/001225/06

256-205

Date
Datum 24 / 10 / 2017

or Bearer
of Toonder

KILLARNEY
Pay
Betaal CASH

the sum of
die bedrag van TWO HUNDRED THOUSAND

R 200,000

RAND ONLY

FNB KILLARNEY

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

Registered Bank Reg No 1929/001225/06


0491 256 2051 62052928060 03

220 x 10 000

X 10 000

64
8012315407087
Chilanga O.A
~~EJLS~~

0833613'356
Jeff Mathudo
Time - 13h03
25/10/13
Chapre m. S. J. P.
3P.
4L
5V





Signature Card Handtekeningkaart

| Date / Datum | | Y/J | | Y/J | | M | | M | | D | | D | |
|--------------|--|-----|--|-----|--|---|--|---|--|---|--|---|--|
| 2006 | | 03 | | 20 | | | | | | | | | |

Original/Oorspronklike Despatch To : Centralised Bookkeeping Centre, 6th Floor, 26 Trump Street, Selby, Johannesburg
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 North Rand.
Naam van Tak

Branch No. (1st 6 Digits) 250855 Account Number of Client
Taknommer (1ste 6 Digitaal) 62002637025 Rekeningnummer van Klient

Account Name Molelwane Consulting CC 19971026316123.
Rekening Naam

Signing Arrangements any one
Tekening Reëlings

Signature *any one* Date 20/3/06

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

Signature

Handtekening

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Signature

Handtekening

Signature

Handtekening

Signature



First National Bank

A division of FirstRand Bank Limited
Registration No. 192960/125506

| Date / Datum | | Y/Y | | Y/Y | | M | | M | | D | | D | |
|--------------|---|-----|---|-----|---|---|---|---|--|---|--|---|--|
| 2 | 0 | 0 | 3 | 0 | 4 | 3 | 0 | | | | | | |

Signature Card

Handtekeningkaart

Despatch To:
Stuur Aan:

Duplicate/Duplikaat

Centralised Bookkeeping Centre, 6th Floor, 26 Trump Street, Selby, Johannesburg

Original and Duplicate to be signed by customer in **BLACK** ink. Oorspronklike en Duplikaat moet deur klient in **SWART** ink onderteken word.Name of Branch
Naam van Tak

Noah Rand

Branch No. (1st 6 Digits)
Taknummer (1ste 6 Digite)

250855

Account Number of Client
Rekeningnummer van Klient

62052928060

Account Name
Rekening Naam

Molewane Consulting cc 1997/02636123 Sabay

Signing Arrangements
Tekening Reëlings

Any one to sign

F256 Dual Ed 30.04.2003.

Signature

Handtekening

Name / Capacity

T. C. Makhubo

Signature

Handtekening

Naam / Amp

Signature

Handtekening

Name / Capacity



Signature Card Handtekeningkaart

| Date / Datum | | Y/Y | | 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)
Taknommer (1ste 6 Digitale) | Account Number of Client
Rekeningnummer van Klient |
|--|---|
| 250855 | 6200263702-5 |

Account Name
Rekening Naam

Signing Arrangements
Rekening Reëlings

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

ONLY ONE TO SIGN

[Signature]

T C MATHIBU (FINANCIAL DIRECTOR)

Signature

Handtekening

Name / Capacity

Signature

Handtekening

Name / Capacity

Signature

Handtekening

Name / Capacity

TAX INVOICE / STATEMENT

Contact: Belinda Hill
Tel: 834-1136
Fax: 834-1146

Broll House
27 Fricker Road
Mova 2196
PO Box 1455
Saxonwold 2132

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

ApexHi Properties Ltd
Reg no 1998/000238/06
ApexHi Properties Limited
Val Reg: 4160191013

IN ASSOCIATION
WITH
CBR
CB RICHARD E

**ORIGINAL
CITED**

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

Tax Invoice No. DMENOS - 16

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 | 1,596.00 | 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 |
| | | | | | 0.00 |
| | | Total VAT: | 1,161.69 | 18,940.29 | |

* 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

ARREARS

9,480.77

CURRENT

9,459.52

**TOTAL
DUE**

18,940.29

Please note: The total due should reach this office by the first day of the month.
Please make cheques payable to:
BROLL PROPERTY MANAGEMENT

Let wel: Bedrae verskuldig moet hierdie kantoor bereik teen die 1ste van elke maand. Tjaks moet uitgemaak word aan: BROLL PROPERTY MANAGEMENT

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

Standard Bank

M65 Credit Transfer

Complete in duplicate
Shaded areas for bank use only

Date
(YYYY/MM/DD)

Customer name:

BROLL/APEX HI (ACC: 00 204 7640)

Destination Branch Name:

ROSEBANK (BRANCH CODE: 004305)

The Bank shall not be responsible for the accuracy of data reference fields. Cheques, etc. handed in for collection will only be available as cash when paid. While acting in good faith and exercising reasonable care, the Bank will not accept responsibility for ensuring that depositors/accountholders have lawful title to cheques, etc., collected.

M65 (M) E

| Customer I.D. number | Amount | Transaction code | Dep. branch 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

The Standard Bank of South Africa Limited (Reg. No. 1962/000738/06) Authorized financial services provider.

Operator's
Initials



11 July 2008

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

GAUTENG - NORTHRAND
Phone.....011 318 1078
Fax..... 011 318 0609
Branch Number..... 1089
Clearing Number..... 250-117

E-mail carlswald@fnb.co.za

DAY 2 PROCESSING FUNCTIONS - GOLD REEF DAY 2 CENTRE
TEL 011 490 5911; FAX 011 490 4077; TELEX 489659, 420953/4, 420952..
420126/7, 420081

== FNB BRANCH BANKING - "C" ===== Item 9 of 37 ==
: F1 Help F3 Exit F5 TOC-Chap F7 Back page F9 Back term F11 Volumes :
: F2 Menu F4 TOC F6 TOC-Topic F8 Fwd page F10 Fwd term F12 More opt :
: Index -> Scan -> :
= Current: 1089 =====

Patrick
George

Patrick / John
Friday 25/8
Monday 28/8

John



7 - 2

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)

1199710216316/23

(Identity Number/Registration Number)

Dear Sir,

I/we request that you arrange for the transfer of the following account/s mention below, including any articles held as security or in Safe Custody, together with all Stop Orders and Mandates on my/our behalf to your KILLARNEY Branch

- 1) Transmission / Cheque
- 2) Transmission / Cheque
- 3) Transmission / Cheque
- 4) Call / Notice / Term
- 5) Call / Notice / Term
- 6) Call / Notice / Term

(Delete if not applicable)

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|--|--|
| 6 | 2 | 0 | 0 | 2 | 6 | 3 | 7 | 0 | 2 | 5 | | |
| 6 | 2 | 0 | 5 | 2 | 9 | 5 | 8 | 0 | 6 | 0 | | |
| 6 | 2 | 0 | 5 | 3 | 6 | 8 | 6 | 2 | 9 | 5 | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |

(Account Number)

I/We authorise the Branch to which my account/s is transferred, to treat all forms, signing authorities and other documents in place, as is.

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

I/We understand that any Debit Orders/Mandate Debits/Magnetic Tape entries in place remains the my/our responsibility to inform the Insurance Companies, Finance Houses and other creditors concerned of the full details of the transfer my/our of account/s.

Signed at JOHANNESBURG on 11 OCTOBER 2006

(Place)

(Date)

(Customer Signature)

681020853940811

(Identity Number)

(Customer Signature)

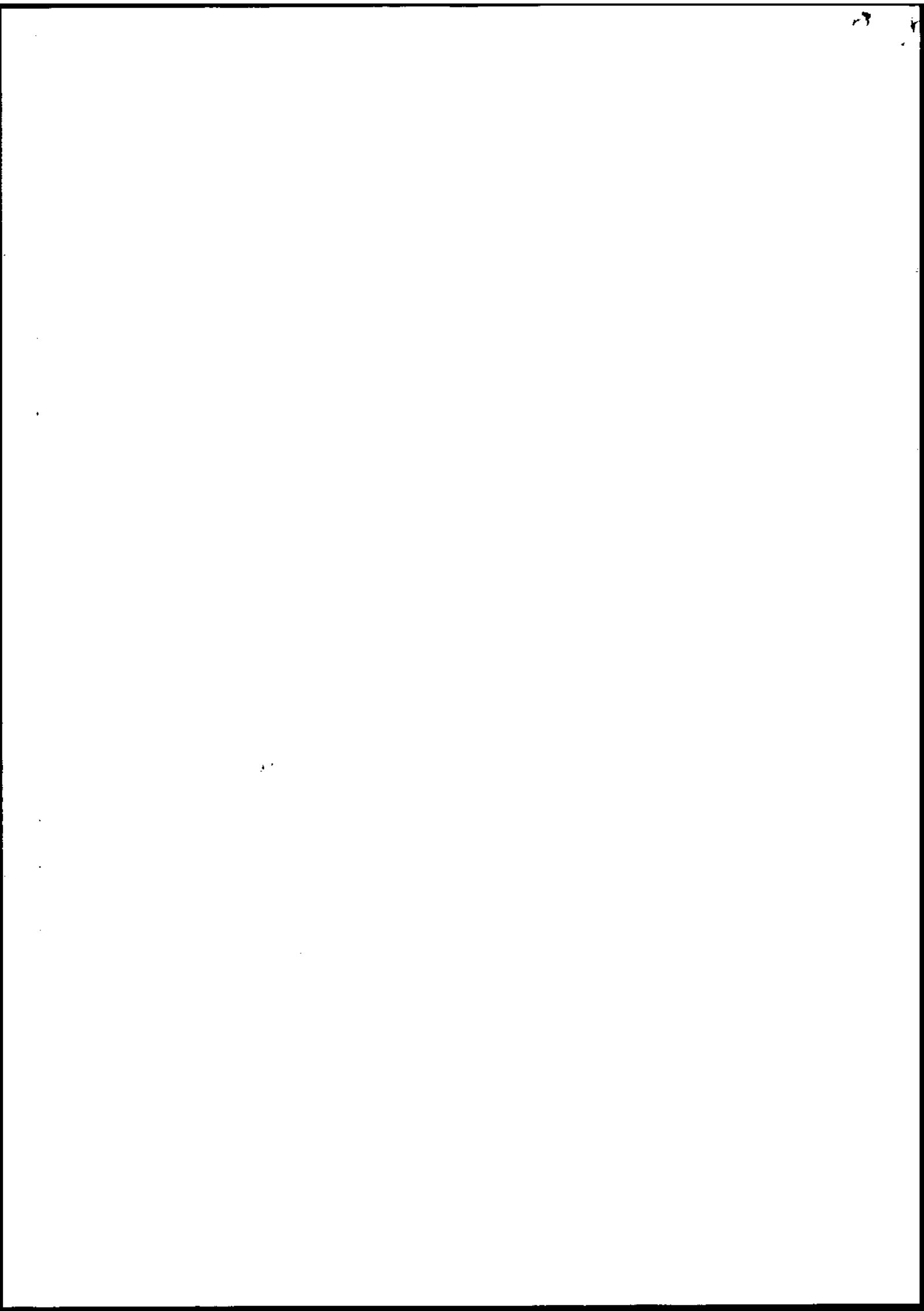
(Identity Number)

(Witness Signature)

MTLAKALA MATHIBO

(Name in block letters)

First National Bank, a division of FirstRand Bank Limited. Reg. No.1929/001225/06.
An Authorised Financial Services Provider





AUTHORITY for TRANSFER OF ACCOUNT/S Continue
(Forms to be completed in duplicate)

FOR OFFICE USE ONLY

Type of Account

FNB Cheque
Transmission
Investments

| |
|--|
| |
| |
| |

Cheque Book Style:

Ordinary (40 Forms)
Executive (40 Forms)
Record (100 Forms)
Record (40 Forms)
Company Style (200 Forms)

| |
|--|
| |
| |
| |
| |

| DOCUMENTS | YES | NO |
|--|-------------------|-----------------------|
| Savings Book Attached | | |
| Savings Debit Card held | | |
| Participation In First Mortgages Nominees (Pty) Ltd. | | |
| Debit Cards received | | |
| Vouchers to be retained by Bank | | |
| Residential address to be printed on cheques | | |
| | Posted | Called for |
| Statement to be | | |
| | New Branch | My/Our address |
| Closing Statement to be forwarded to | | |

First National Bank, a division of FirstRand Bank Limited. Reg. No.1929/001225/06.
An Authorised Financial Services Provider

Killarney

From: Killarney [kln486@fnb.co.za]
Sent: 24 August 2006 11:03 AM
To: 'carlswald@fnb.co.za'
Subject: F158 - Molelwane Consulting CC



We have faxed the above mentioned F158 to your branch 12 times and the account as still not been transferred to our branch. We have the original F158 and all fax confirmations that was send to your branch should you require proof. Please transfer accounts

62002637025

62052928060

62053686295

to our branch 486 and inform us when this has been done.

Regards

Ashley Nader

Customer Care Consultant

Killarney Branch

Bank 23

Killarney Mall

60 Riviera Road

Killarney

2193

Tel (011) 486-1207, Fax (011) 646-4893

e-mail kln486@fnb.co.za

First National Bank - a division of FirstRand Bank Limited.
An Authorised Financial Services Provider.



AUTHORITY FOR TRANSFER OF ACCOUNT/S
(Forms to be completed in duplicate)

To: The Manager

BANKETTY Carlswald
Branch

4 July 2006 Date

MOLEWANE CONSULTING CC
(Customers Full Name)

199702631623
(Identity Number/Registration Number)

Dear Sir,

I/we request that you arrange for the transfer of the following account/s mention below, including any articles held as security or in Safe Custody, together with all Stop Orders and Mandates on my/our behalf to your KILLARNEY Branch

- 1) Transmission / Cheque
- 2) Transmission / Cheque
- 3) Transmission / Cheque
- 4) Call / Notice / Term
- 5) Call / Notice / Term
- 6) Call / Notice / Term

(Delete if not applicable)

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|--|--|
| 6 | 2 | 0 | 0 | 2 | 6 | 3 | 7 | 0 | 2 | 5 | | |
| 6 | 2 | 0 | 5 | 2 | 9 | 2 | 8 | 0 | 6 | 0 | | |
| 6 | 2 | 0 | 5 | 3 | 2 | 8 | 6 | 2 | 9 | 5 | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |

(Account Number)

I/we authorise the Branch to which my account/s is transferred, to treat all forms, signing authorities and other documents in place, as is.

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

I/we understand that any Debt Orders/Manumatic Debits/Magnetic Tape entries in place remains the my/our responsibility to inform the Insurance Companies, Finance Houses and other creditors concerned of the full details of the transfer my/our of account/s.

Signed at BARMFONTEIN on 4th July 2006
(Place) (Date)

[Signature]
(Customer Signature)

68020853940811
(Identity Number)

(Customer Signature)

(Identity Number)

[Signature]
(Witness Signature)

ORAKENG CHIKANE
(Name in block letters)

First National Bank, a division of FirstRand Bank Limited. Reg. No. 1929/001225/06.
An Authorised Financial Services Provider

2021



AUTHORITY for TRANSFER OF ACCOUNT/S Continue
(Forms to be completed in duplicate)

FOR OFFICE USE ONLY

Type of Account

FNB Cheque
Transmission
Investments

| |
|--|
| |
| |
| |

Cheque Book Style:

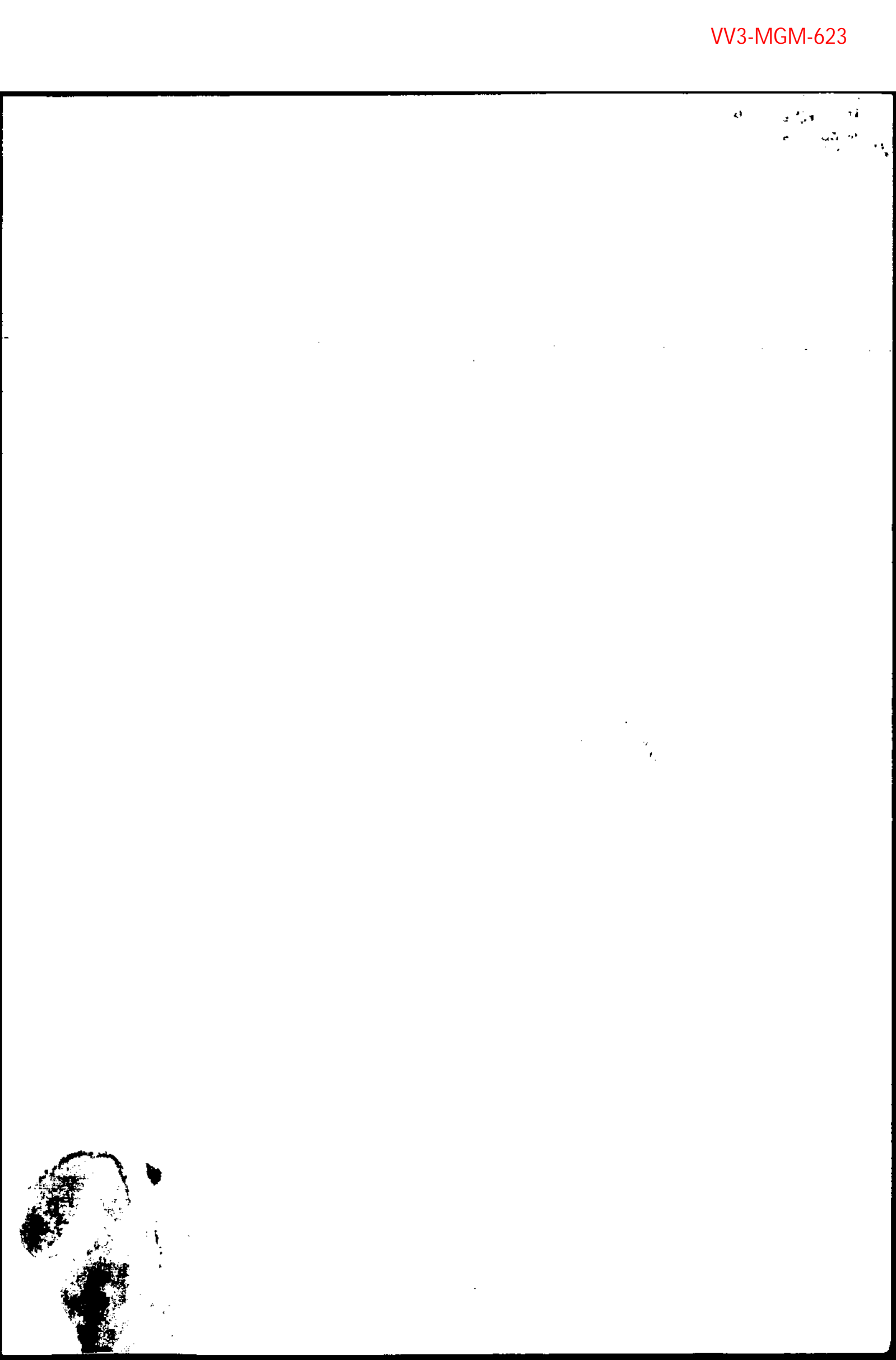
Ordinary (40 Forms)
Executive (40 Forms)
Record (100 Forms)
Record (40 Forms)
Company Style (200 Forms)

| |
|--|
| |
| |
| |
| |
| |

| DOCUMENTS | YES | NO |
|--|-------------------|-----------------------|
| Savings Book Attached | | |
| Savings Debit Card held | | |
| Participation in First Mortgages Nominees (Pty) Ltd. | | |
| Debit Cards received | | |
| Vouchers to be retained by Bank | | |
| Residential address to be printed on cheques | | |
| | Posted | Called for |
| Statement to be | | |
| | New Branch | My/Our address |
| Closing Statement to be forwarded to | | |

First National Bank, a division of FirstRand Bank Limited. Reg. No. 1929/001225/06.
An Authorised Financial Services Provider

From Ashley
FNB killarney
Tel: (04) 486 1207



CARLSWALD - CALSWALD

Shop 7 - 9 Carlswald Shopping
Centre, cnr Lever & New Roads
Noordwyk, Midrand
P O BOX 1250 HALFWAY HOUSE 1685

GAUTENG - NORTHRAND

Phone.....011 318 1078
Fax.....011 318 0609
Branch Number.....1089
Clearing Number.....250-117

E-mail carlswald@fnb.co.za

DAY 2 PROCESSING FUNCTIONS - GOLD REEF DAY 2 CENTRE

TEL 011 490 5911; FAX 011 490 4077; TELEX 489659, 420953/4, 420952,
420126/7, 420081

```
===== FNB BRANCH DELIVERY - "C" ===== Item 16 of 50 =====
```

| | | | | |
|--------------|---------|--------------|--------------|--------------|
| F1 Help | F3 Exit | F5 TOC-Chap | F7 Back page | F9 Back term |
| F2 Menu | F4 TOC | F6 TOC-Topic | F8 Fwd page | F10 Fwd term |
| F12 More opt | | | | |

Index -> Scan ->

```
===== Current: 1089 =====
```

hp LaserJet 4345mfp series



Fax Call Report

1

Killarney -486
011 646-4893
10-Aug-2006 09:31

| Job | Date/Time | Type | Identification | Duration | Pages | Result |
|------|-------------------|------|----------------|----------|-------|---------|
| 7383 | 10-Aug-2006 09:30 | Send | 3180609 | 0:35 | 2 | Success |

[illegible]



Fax Call Report

•

Killarney -486
011 646-4893
10-Aug-2006 09:32

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

[illegible]



Fax Call Report

•

Killarney -485
011 646-4893
10-Aug-2006 09:33

| Job | Date/Time | Type | Identification | Duration | Pages | Result |
|------|-------------------|------|----------------|----------|-------|---------|
| 7385 | 10-Aug-2006 09:32 | Send | 3180609 | 0:34 | 2 | Success |

[illegible]

hp LaserJet 4345mfp series



Fax Call Report

FNB KILLARNEY MALL
+27 11 4861207
10-Aug-2006 09:20

| Job | Date/Time | Type | Identification | Duration | Pages | Result |
|------|-------------------|------|----------------|----------|-------|---------|
| 2699 | 10-Aug-2006 09:19 | Send | 03180609 | 0:45 | 2 | Success |

Page 001289
JAN 11 1967

First National City, a division of First City Bank Limited, Reg. No. 1929/00123/00, an authorized financial services provider

(အမျိုးမျိုး အမျိုးမျိုး)

(အသံထွက် အတိုချုပ် ၆၂ မိနစ်ခန့်)

(Custodian's Name)

(Identity Number)

(உறுப்பினர் பதிலளித்தல்)

(ശബരിമല) അനുബന്ധം

Signed at BRAMMONTIN on 4th July 2006 (Date)

I/We understand that any Data Center/Magnetic Decoding/Magnetic Tape entries in place reminds the my/our responsibility to inform the Insurance Companies, Financial Houses and other creditors concerned of the full details of the transfer my/our of accounts.

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 authorize the French to which my account/s is transferred, to treat all forms, signing authorizations and other documents in place, as is.

[illegible][illegible]

100-443888-1000

Please request that you arrange for the transfer of the following accounts' questions before, including any interest held as security or in Safe Custody, together with all Stop Orders and Handsets on my/our

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 28 | 29 | 30 | 31 | 32 | 33 | 34 | 35 | 36 | 37 | 38 | 39 | 40 | 41 | 42 | 43 | 44 | 45 | 46 | 47 | 48 | 49 | 50 | 51 | 52 | 53 | 54 | 55 | 56 | 57 | 58 | 59 | 60 | 61 | 62 | 63 | 64 | 65 | 66 | 67 | 68 | 69 | 70 | 71 | 72 | 73 | 74 | 75 | 76 | 77 | 78 | 79 | 80 | 81 | 82 | 83 | 84 | 85 | 86 | 87 | 88 | 89 | 90 | 91 | 92 | 93 | 94 | 95 | 96 | 97 | 98 | 99 | 100 |
|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|

_____ (CUSTOMER FULL NAME)

Branch Country City

4 July 2006

FNB  **Authority for Transfer of Account/s**

hp LaserJet 4345mfp series



Fax Call Report

FNB KILLARNEY MALL
+27 11 4861207
10-Aug-2006 09:21

| Job | Date/Time | Type | Identification | Duration | Pages | Result |
|------|-------------------|------|----------------|----------|-------|---------|
| 2700 | 10-Aug-2006 09:20 | Send | 03180609 | 0:43 | 2 | Success |

AUTHORITY FOR TRANSFER OF ACCOUNT/S
 (Form to be completed in duplicate)
 4 July 2006
 For The Manager
 Bank of Montreal
 Molemane Consulting Co.
 (Customer's Full Name)
 19970616116/813
 (Branch/Location Number)
 I/We request that you arrange for the transfer of the following account/s mention below, including any funds held on account or in safe deposit, together with all Stop Orders and Mandates on my/our behalf to your Branch.
 I/We authorize the Branch to which my account/s is transferred, to treat all forms, signing authorizes and other documents in place, as is.
 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 only Direct Orders/Memorable Debits/Magnetic Tape entries in place remain 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: BRAMONTIN on 4 July 2006
 (Place)
 (Signature)
 (Customer Signature)
 (Customer Signature)
 (Identity Number)
 (Identity Number)
 (Labelly Number)
 (Name in block letters)
 Molemane Consulting Co.
 First National Bank, a Division of FirstBank Bank Limited, Reg. No. 1979/000123/00.
 An Authorized Financial Services Provider
 AUTHORITY FOR TRANSFER OF ACCOUNT/S
 (Form to be completed in duplicate)
 4 July 2006
 For The Manager
 Bank of Montreal
 Molemane Consulting Co.
 (Customer's Full Name)
 19970616116/813
 (Branch/Location Number)
 I/We request that you arrange for the transfer of the following account/s mention below, including any funds held on account or in safe deposit, together with all Stop Orders and Mandates on my/our behalf to your Branch.
 I/We authorize the Branch to which my account/s is transferred, to treat all forms, signing authorizes and other documents in place, as is.
 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 only Direct Orders/Memorable Debits/Magnetic Tape entries in place remain 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: BRAMONTIN on 4 July 2006
 (Place)
 (Signature)
 (Customer Signature)
 (Customer Signature)
 (Identity Number)
 (Identity Number)
 (Labelly Number)
 (Name in block letters)
 Molemane Consulting Co.
 First National Bank, a Division of FirstBank Bank Limited, Reg. No. 1979/000123/00.
 An Authorized Financial Services Provider

hp LaserJet 4345mfp series



Fax Call Report

↑

FNB KILLARNEY MALL
+27 11 4861207
10-Aug-2006 09:22

| Job | Date/Time | Type | Identification | Duration | Pages | Result |
|------|-------------------|------|----------------|----------|-------|---------|
| 2701 | 10-Aug-2006 09:21 | Send | 03180609 | 0:42 | 2 | Success |

[illegible]

hp LaserJet 4345mfp series



Fax Call Report

1

FNB KILLARNEY MALL
+27 11 4861207
18-Jul-2006 16:08

| Job | Date/Time | Type | Identification | Duration | Pages | Result |
|------|-------------------|------|----------------|----------|-------|---------|
| 2206 | 18-Jul-2006 16:07 | Send | 03180609 | 0:47 | 2 | Success |

[illegible]

hp LaserJet 4345mfp series



Fax Call Report

1

Killarney -486
011 646-4893
11-Jul-2006 09:33

| Job | Date/Time | Type | Identification | Duration | Pages | Result |
|------|-------------------|------|----------------|----------|-------|---------|
| 5868 | 11-Jul-2006 09:33 | Send | 3180609 | 0:34 | 2 | Success |

[illegible]

25



COMPANIES AND INTELLECTUAL PROPERTY REGISTRATION OFFICE:
Registrar of Companies & Close Corporations
P.O. BOX 429, PRETORIA, 0001, Republic of South Africa. Docex 256, Pretoria
Call Centre Tel: 086 184 3384, Fax (012) 328 3051, www.cipro.gov.za

Certificate issued by the Registrar of Companies & Close Corporations on Thursday, October 12, 2006 14:35
Certificate of Confirmation



COMPANIES AND INTELLECTUAL
PROPERTY REGISTRATION OFFICE

a member of the dti group

| | |
|------------------------------------|---|
| Registration number | 1997/026316/23 |
| Enterprise Name | MOLELWANE CONSULTING CC |
| Enterprise Shortened Name | None provided. |
| Enterprise Translated Name | None provided. |
| Registration Date | 21/05/1997 |
| Business Start Date | 21/05/1997 |
| Enterprise Type | Close Corporation |
| Enterprise Status | In Business |
| Financial year end | February |
| Number of members | 2 |
| Aggregate members' contribution | 100 |
| Standard Industrial Classification | FINANCIAL INTERMEDIATION INSURANCE, REAL ESTATE AND BUSINESS SERVICES |
| Postal Address | P O BOX 2680
JOHANNESBURG
2680 |
| Address of registered office | 22 APALIS STREET
EXTENSION 4
MEREDALE
2091 |
| Accounting Officer | |
| Name | DIATILE ELIZABETH LILY ZONDO |
| Postal Address | P O BOX 460
FLORIDA
1710 |
| Profession | Chartered Accountants |
| Membership/Practice No | 27942 |

Active Members

| Surname and first names | ID number or date of birth | Contrib. (R) | Interest (%) | Appointment date | Addresses |
|-----------------------------|----------------------------|--------------|--------------|------------------|---|
| MAKHUBO, MATLAKALA FLORENCE | 4708010558082 | 33 1/3 | 33.33 | 9/3/1998 | Postal: PO BOX 2680, JOHANNESBURG, 2000

Residential: 173 POOE STREET, MOROKA, TSHIAWELO, 1818 |
| MAKHUBO, MOLOANTOA GEOFFREY | 6802085374081 | 66.67 | 66.67 | 16/9/1998 | Postal: P O BOX 2680, JOHANNESBURG, 2000

Residential: 22 APALIS STREET, MEREDALE EXTENSION 4, 2091 |

Certificate issued by the Commissioner of Companies & Intellectual Property Commission on Wednesday, March 18, 2015 at 11:02

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 | <u>POSTAL ADDRESS</u> | <u>ADDRESS OF REGISTERED OFFICE</u> |
|-----------|---|--|
| | POSTNET SUITE 111
PRIVATE BAG X51
RIVONIA

2128 | 145 NINTH STREET
PARKMORE

2196 |

ACTIVE MEMBERS

| Surname and First Names | Type | ID Number /
Date of Birth | Contrib.
(R) | Interest
(%) | Appoint.
Date | Address |
|-----------------------------|--------|------------------------------|-----------------|-----------------|------------------|---|
| MAKHUBO, MOLOANTOA GEOFFREY | Member | 08/02/1968 | 66.67 | 66.67 | 16/09/1998 | Postal: P O BOX 2680,
JOHANNESBURG, 2000

Residential: 22 APALIS STREET,
MEREDALE EXTENSION 4, 2091 |
| MAKHUBO, MATLAKALA FLORENCE | Member | 01/08/1947 | 33.33 | 33.33 | 09/03/1998 | Postal: PO BOX 2680,
JOHANNESBURG, 2000

Residential: 173 POOE STREET,
MOROKA, TSHIAWELO, 1818 |





Companies and Intellectual
Property Commission

a member of **the dti** group

CIPC Company Report

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 KAIDOS | | | |
| Profession code | CHARTERED ACCOUNTS | Status | RESIGN |
| Profession number | 732931 | Type | RESIGN AS PER LETTER |
| Reg. entry date | - | Start date | - |
| Expiry date | - | End date | - |
| Reference number | - | CM31 completed | - |
| Fine letter | - | CM31 received | - |
| Physical address | - | | |
| Postal address | POSTNET SUITE 111, PRIVATE BAG X51, RIVONIA, 2128 | | |

| CAPITAL INFORMATION |
|------------------------------------|
| No capital information to display. |

| HISTORY | |
|----------------|--|
| Effective Date | Change Type |
| 1997/05/21 | POSTAL ADDRESS CHANGE
(P O BOX 1935 NORTHCLIFF 2115) |
| 1997/05/21 | REGISTERED ADDRESS CHANGE
(35 VERDI AVENUE RISIDALE 2195) |
| 1998/03/09 | DIRECTORS/MEMBER CHANGE/SECRETARY/TRUST/BOTH DIR AND OFFICE
(NO INFORMATION TO DISPLAY) |
| 1998/09/16 | NATURE OF BUSINESS CHANGE (SIC CODE)
(NO INFORMATION TO DISPLAY) |
| 1998/09/16 | NAME CHANGE
(NIGRIPES TRADING) |
| 1999/11/08 | REGISTERED ADDRESS CHANGE
(35 VERDI AVENUE RISIDALE 2091) |
| 1999/11/08 | POSTAL ADDRESS CHANGE
(P O BOX 1935 NORTHCLIFF 2000) |

| | |
|------------|---|
| 2001/04/10 | DIRECTORS/MEMBER CHANGE/SECRETARY/TRUST/BOTH DIR AND OFFICE
(CHANGE RECORD SURNAME/INSTIT : = MAKHUBO FIRST NAMES : = MATLAKALA FLORENCE
STATUS : = ACTIVE) |
| 2001/04/10 | DIRECTORS/MEMBER CHANGE/SECRETARY/TRUST/BOTH DIR AND OFFICE
(CHANGE RECORD SURNAME/INSTIT : = MAKHUBO FIRST NAMES : = TEBOHO CLIVE STATUS : =
RESIGNED) |
| 2001/04/10 | DIRECTORS/MEMBER CHANGE/SECRETARY/TRUST/BOTH DIR AND OFFICE
(CHANGE RECORD SURNAME/INSTIT : = MAKHUBO FIRST NAMES : = MOLOANTOA GEOFFREY
STATUS : = ACTIVE) |
| 2007/10/03 | POSTAL ADDRESS CHANGE
(P O BOX 2680 JOHANNESBURG 2680) |
| 2007/10/03 | NATURE OF BUSINESS CHANGE (SIC CODE)
(8) |
| 2007/10/03 | REGISTERED ADDRESS CHANGE
(22 APALIS STREET EXTENSION 4 MEREDALE 2091) |
| 2007/10/03 | AUDITOR/ACC OFFICER CHANGE
(ADD RECORD NAME : = GEORGE PANAGIOTIS KAIDOS STATUS : = CURRENT) |
| 2007/10/03 | AUDITOR/ACC OFFICER CHANGE
(CHANGE RECORD NAME : = DIATILE ELIZABETH LILY ZONDO STATUS : = RESIGN) |

Disclaimer: This report contains information gathered from our suppliers and we do not make any representations about the accuracy of the data displayed nor do we accept responsibility for inaccurate data. WinDeed will not be liable for any damage caused by reliance on this report. This report is subject to the terms and conditions of the [WinDeed End User Licence Agreement \(EULA\)](#).

CLOSE CORPORATIONS ACT, 1984

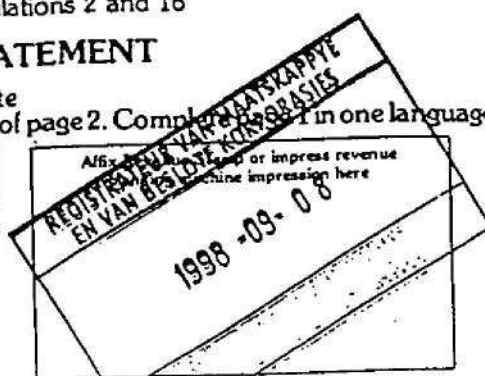
Sections 13, 15, 24, 29, 47 and 60 / Regulations 2 and 16

AMENDED FOUNDING STATEMENT

To be lodged in triplicate

Before completing the form, first take note of the notes on reverse side of page 2. Complete in one language only.

| | |
|---------------------------------------|----------------|
| REGISTRATION NUMBER
OF CORPORATION | CK47/26316 /23 |
|---------------------------------------|----------------|

R30.00 payable in respect of
changes in particulars
in Part A only.

PART A

Full name of corporation MOLELWANE CONSULTING CC

Date of
commencement
of change
1998-09-16

Previous name of corporation (if applicable) NIGRIPE'S TRADING CC

Literal translation of name (if applicable)

Shortened form of name (if applicable)

Description of principal business FINANCIAL CONSULTING AND
SERVICES

1998-09-16

Date of end of financial year LAST DAY OF FEBRUARY

Date of original incorporation 01 MAY 1997

Number of members THREE

Aggregate members' contribution R 100-00


NOTE: For changes in particulars of accounting officer, postal address and registered office see Note 9 on reverse side of page 2.

PART B

MEMBERS

I/We* the member(s)* whose name(s)* is/are* recorded on this founding statement, confirm by my/our* signature(s)* the signature(s)* of my/our* proxy(ies)* hereto that the particulars stated herein are correct and request the registration of the amended founding statement (power of attorney attached if applicable).

*Delete which is not applicable.

| | |
|--|--|
| Amended Founding Statement registered | Data Processing
Classification
Recorded
Initials and date |
| 
REGISTRAR OF CLOSE CORPORATIONS | 1998-09-16
DATE |

Page 1 of pages

NAAM VAN KORPORASIE
NAME OF CORPORATION MOLELWANE CONSULTING CC

REGISTRASIENOMMER
REGISTRATION NUMBER

CK 97 / 06316

/23

VIR SLEUTEL TOT BESONDERHEDE, KYK NOTA 10 OP KEERSY VAN BLADSY 2
FOR KEY TO PARTICULARS SEE NOTE 10 ON REVERSE SIDE OF PAGE 2

| | | | | | | | | | | | | | | |
|---|--|------------|---|---|---|---|---|------------|-------|-------|-------|---|---|---|
| 1 | (a) MAKHUBO | | | | | | | | | | | | | |
| 1 | (b) MATLAKALA FLORENCE | | | | | | | | | | | | | |
| 2 | (i) | 4 | 7 | 0 | 8 | 0 | 1 | 0 | 5 | 5 | 8 | 0 | 8 | 0 |
| 2 | (ii) | | | | | | | | | 3 | 33,33 | % | | |
| 4 | | | | | | | | | R | 33-33 | | | | |
| 5 | 173 POOE STREET
MOROKA, TSHIAWELO, 1818 | | | | | | | | | | | | | |
| 6 | PO BOX 2680
JOHANNESBURG, 2000 | | | | | | | | | | | | | |
| 7 | M. MAKHUBO | | | | | | | | 3.998 | | | | | |
| 8 | 1 | | | 2 | | | 3 | 1998-09-16 | | | | | | |
| | 4 | 1998-09-16 | | 5 | | | 6 | | | | | | | |

| | | | | | | | | | | | | | | |
|---|--|------------|---|---|---|---|---|------------|-------|-------|-------|---|---|---|
| 1 | (a) MAKHUBO | | | | | | | | | | | | | |
| 1 | (b) TEBHOHO CLIVE | | | | | | | | | | | | | |
| 2 | (i) | 7 | 3 | 0 | 9 | 2 | 3 | 5 | 3 | 1 | 1 | 0 | 8 | 9 |
| 2 | (ii) | | | | | | | | | 3 | 33,34 | % | | |
| 4 | | | | | | | | | R | 33-34 | | | | |
| 5 | 173 POOE STREET
MOROKA, TSHIAWELO, 1818 | | | | | | | | | | | | | |
| 6 | PO BOX 2680
JOHANNESBURG, 2000 | | | | | | | | | | | | | |
| 7 | | | | | | | | | 3.998 | | | | | |
| 8 | 1 | | | 2 | | | 3 | 1998-09-16 | | | | | | |
| | 4 | 1998-09-16 | | 5 | | | 6 | | | | | | | |

| | | | | | | | | | | | | | | |
|---|---|------------|---|---|------------|---|---|------------|--------|-------|-------|---|---|---|
| 1 | (a) MAKHUBO | | | | | | | | | | | | | |
| 1 | (b) MOLOANTOA GEOFFREY | | | | | | | | | | | | | |
| 2 | (i) | 6 | 8 | 0 | 2 | 0 | 8 | 5 | 3 | 9 | 4 | 0 | 8 | 1 |
| 2 | (ii) | | | | | | | | | 3 | 33,33 | % | | |
| 4 | | | | | | | | | R | 33,33 | | | | |
| 5 | 22 APALU STREET
MEREOALE EXT 4, 2091 | | | | | | | | | | | | | |
| 6 | PO BOX 2680
JOHANNESBURG, 2000 | | | | | | | | | | | | | |
| 7 | | | | | | | | | 3.9.98 | | | | | |
| 8 | 1 | 1998-09-16 | | 2 | 1998-09-16 | | 3 | 1998-09-16 | | | | | | |
| | 4 | 1998-09-16 | | 5 | 1998-09-16 | | 6 | 1998-09-16 | | | | | | |

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

R E S O L U T I O N

At a meeting of the... MEMBERS (Directors/Members/Partners - insert which is applicable) of MOLEWANE CONSULTING CC (insert the full name of the business) (Registration Number 1997/06316123) held at Beaumont on the 12 day of October 2006.

IT WAS RESOLVED THAT:

1. MOLEWANE G. MACHUBO [DRAFTING NOTE: Please insert the name/s of the authorised signatories] is/are hereby authorised to enter into a Mandate, in respect of Electronic Banking for Business Clients (the "Mandate"), a copy of which was tabled at the meeting and is annexed hereto marked Annexure "A".

2. MOLEWANE CONSULTING CC [DRAFTING NOTE: Insert the full name of the business] nominates MOLEWANE G. MACHUBO (ID Number 680208339401) to utilise Electronic Banking for Business Clients' services and that MOLEWANE G. MACHUBO, [DRAFTING NOTE: Insert the full name of the nominee] having been so nominated, shall have full transactional access to the account/s specified in the Mandate.

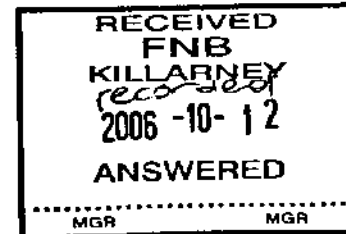


DESIGNATION : MEMBER

DESIGNATION

DESIGNATION

guc



MANDATE BY A CLOSE CORPORATION

* Insert number of signatures required.

** Insert the names of persons authorised to sign which may include members and other such as employees of the Corporation.

This document must be signed by all members of the Corporation.

To FNB
Sir,

Killarney Branch

We wish to inform you that a Meeting of the members of the _____
(hereinafter referred to as the said

Close Corporation) held at Killarney on the 12 day of October 2006

It was resolved "That an account styled (full name of account) Molelwane Consulting
cc 1997/026316/23

be opened/maintained at the Killarney branch of FNB and that the said Bank be hereby authorized and requested to pay all Cheques, bills of Exchange, Promissory Notes and other negotiable instruments purporting to be signed, made or accepted on behalf of the said Close Corporation, and to debit the same to the account to be kept with them by the said Close Corporation whether such account be in credit or otherwise; to hold the said Close Corporation liable on all Cheques, Bills of Exchange, Promissory Notes, other negotiable Instruments and all agreements, indemnities and documents in connection with all the usual banking transactions, including amongst others the lodging and withdrawal of moneys on Time Deposit or on Savings Account, the pledging by the said Close Corporation of any of its property, and the issue of Letters of Credit, provided that such Cheques, Bills, Promissory Notes, or other documents are signed by any * ONE of the following: **

Molelwane Consulting cc 1997/026316/23

that a copy of this resolution be furnished to the Bank at the said Branch; and that it remains in force until the receipt by the said Bank at the said branch of a copy a resolution passed by the said Close Corporation rescinding or amending the same."

We accordingly hand you herewith Copy of our Founding Statement/Amended Founding Statement on which is endorsed by the Registrar a Certificate of Incorporation.

12 October 2006

Dated

[Signature]

Member

| | | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 6 | 8 | 0 | 2 | 0 | 8 | 5 | 3 | 9 | 4 | 0 | 8 | 1 |
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 I.D. No.

Member

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 I.D. No.

Member

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 I.D. No.

Member

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 I.D. No.

Member

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 I.D. No.

First National Bank, a division of FirstRand Bank Limited. Reg. No.1929/001225/06.
An Authorised Financial Services Provider.

MANDATE BY A CLOSE CORPORATION
(Form 25B Dual) ITEM NO. 2743

CUP2 0 CIS COMMERCIAL CUSTOMER PROFILE 20061012 13.00.57

CUPR CO 15 MS 64283 COMMERCIAL CUSTOMER DISPLAYED
 ACTN: CURE/RM/ID/BL/GLAC CUSNO 5561240 CUST SEG
 COID 15 COST CTR BRN 486 STAT 01
 N *MOLELWANE CONSULTING CC TIE 1 OFF1 CB048 TYPE 04
 N CK 1997/026316/23 OPENED 19980717 OFF2 KYC? Y
 A 8TH FLOOR NOSWAL HALL CLOSED EMP? N
 A 3 STIEMENS ST LST MNT 20060914 LANG ENG REFER? N
 C BRAAMFONTEIN 2001 EST 19980601 CNT OPS ZA SOL OK A
 - SOUTH AFRICA BNKRUP? CUCU? Y



TEL NO(011) 4030444 CNTRY ZA
 CELL (083) 2613356

CONTACT JEFF MAKHUBO 0832613356
 TITLE FINANCIAL DIRECTOR

BK REL
 BK SVC

ACTN: ACPR/PL/DT/RM/RS/FA TRNH/M ABAL STMT CRD? N HST? N CLS AC? N NEXT: 8
 SEQ- COID- PRDSP ACCOUNT----- OPEN ST CURR -----BALANCE----- REL
 0001 15 DDA13 000060097109140 9309 99 75.85 BEC
 0002 15 DDAAA 000062002637025 9807 99 301.58 SOL
 0003 15 DDAAA 000062052928060 0304 99 212.10 SOL
 0004 15 DDAAK 000062053686295 0305 99 9,730.54 SOL
 0005 15 TCG02 239501 0401 01 9,746.40- SOL
 0006 15 ZAP 324760 0402 SOL
 0007 15 ZCL 00000170001 SOL

PF: 1-HELP 2-CONT 3-PLVL 4-DECR 5-INCR 7-END

| GEREGISTREERDE WOON- EN POSADRES | | ID-No: 4680208539408-1 | |
|---|--|--|--|
| Bewaar die bewys van u GEREGETREERDE WOON- EN POSADRES in hierdie sakke. | |  | |
| 2. Indien u van adres verander, of u uien besonderheid van huidige adres, DO straatnaam en/of voorkeur wien verander, moet die vorm KENNISGEWING VAN ADRESVERANDERING wien in die sakke agter in die identiteitsdokument (1) gebring word om die verandering aan te meld en moet die ingesken word by of geops wien aan die naaste streekskantoor van die DEPARTEMENT VAN BINNENLANDSE SAKKE. | | S.A. BURGER/SYA: CITIZEN. | |
| REGISTERED RESIDENTIAL AND POSTAL ADDRESS. | | NAME / SURNAME | |
| Keep the proof of your REGISTERED RESIDENTIAL AND POSTAL ADDRESS in this pocket. | | MAKHUBO | |
| 2. If you have changed your address (or particulars of your present address), a change 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 and/or posted to the nearest regional district office of the DEPARTMENT OF HOME AFFAIRS. | | FORNAME / FORENAMES | |
| | | MOLOANTOA GEOFFREY | |
| | | GEBBOORTDISTRIK / OF LAND / DISTRICT OR COUNTRY OF BIRTH | |
| | | SOUTH AFRICA | |
| | | GEBBOORTEDATUM / DATE OF BIRTH | |
| | | 1968-02-08 | |
| | |  | |
| | | DATUM UITGEREIK / DATE ISSUED | |
| | | 2000-09-27 | |
| | | UITGEREIK DOOR / ISSUED BY | |
| | | OLIFANT GENEERALE / DIRECTOR GENERAL | |
| | | BINNENLANDSE SAKKE / DEPARTMENT OF HOME AFFAIRS | |
| | | ISSUED BY AUTHORITY OF THE DIRECTOR GENERAL OF THE DEPARTMENT OF HOME AFFAIRS | |

THE KILLARNEY
RECEIVED TRUE COPY OF THE ORIGINAL
ORIGINAL HANDLED BACK TO CLIENT
ORIGINAL HANDLED BACK TO CLIENT
RECEIVED TRUE COPY OF THE ORIGINAL
THE KILLARNEY

1

I.D. No. 470801 0558 08 2

S. A. BURGER/S. A. CITIZEN

VAN/SURNAME
MAKHUBO

VOORNAAM/FORENAMES
MATLAKALA FLORENCE

GEROORTE/DISTRICT OF-LAND/
DISTRICT OR COUNTRY OF BIRTH
SOUTH AFRICA

GEBOORTEDATUM/
DATE OF BIRTH
1947-08-01

DATE ISSUED
1995-05-19

UITGEEREK OP BEZAG VAN DIE
DIREKTOR-GENERAAL
BINNENLANDSE SAKE

ISSUED BY AUTHORITY OF THE
DIRECTOR-GENERAL
HOME AFFAIRS

GEREGISTREERDE WOON- EN POSADRES


1. Bewaar die bewys van u GEGISTREERDE WOON- EN POSADRES in hierdie sakke.

2. Indien u van adres verander het, al indien beskermdede van u huidige adres, by: straatnaam, entel, woonstel, ens. verander het, moet die vorm KENNISGEVING VAN ADRESVERANDERING, wat in die sakke agter in die identiteitsdokument is, gebruik word om die verandering aan te meld en moet dit ingesien word by of gegee word aan die raaisie streek-afdeling van die DEPARTEMENT VAN BINNENLANDSE SAKE.

REGISTERED RESIDENTIAL AND POSTAL ADDRESS

1. Keep the proof of your REGISTERED RESIDENTIAL AND POSTAL ADDRESS in this pocket.

2. If you have changed your address, or, if particulars of your present address, e.g. name of street and/or street number, etc. have been changed, the NOTICE OF CHANGE OF ADDRESS form in the pocket at the back of the Identity document must be used to report the change and it must be handed in at or posted to the nearest registration 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


INC1 2 ZCE INCONTACT SETUP SCREEN 20180913 11.43.09
MENU CO 15 MS 220 CUSTOMER NOT REGISTERED
CUSTOMER NAME *MOLELWANE CONSULTING CC COREG 1997/026316/2
DEFAULT VALUES
CELL NUMBER : (083) (2613356)
EMAIL ADDRESS : GEOFFM@MC.CO.ZA
ALERT AMOUNT : 100.01
NOTIFY TIME : 1 (1=24 HOURS, 2=NOTIFICATION HOURS 07H00-20H00)

ACCOUNT INSTRUCTIONS

DO YOU WANT TO PROCESS ADDITIONAL ACCOUNT INSTRUCTIONS?: N (Y/N)

DELETE CUSTOMER FROM INCONTACT

DO YOU WANT TO DELETE THIS CUSTOMER FROM INCONTACT?: N (Y/N)

PLEASE NOTE THAT 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:  DATE: 13/09/2018

PF: 3-PSCR 15-PSCR

To: First National Bank
Branch: Killarney Branch

Attention: Thabang Lephalala

Per: Email

Date: 18 November 2016

Re: Bank Statements for Molelwane Consulting CC

As per discussion with Obakeng Chikane Can you please email me bank statements of Molelwane Consulting CC for the period 1 March 2015 to date for account number 62052928060 and 62002637025.

Statements can be emailed to geoff.makhubo@gmail.com

This is an urgent request and I appreciate your assistance

Regards

Moloantsoa Geoffrey Makhubo

6802085394081

0832613356

Confirmed with Matlakala → Makhubo
On 072 5226496
@ 15:25 18/11/2016

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

BB ST57
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 57
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R3.68Dr**

Statement from **29 December 2007 to 30 January 2008**

Set up your payments for 2008 in advance
Set up future or recurring payments on your FNB Business Account. Visit your FNB branch or call 0860-11-22-44 and ask about our scheduled payment facility.

| Cashflow Summary | | |
|---------------------------------------|---|----------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 2.23 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 1 | 30.00 Dr |
| Service Fees | 1 | 30.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 27.77 Dr |
| Available Balance (23h02 - 30 Jan 08) | | 0.00 |

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

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

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 day/s.

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62052928060 | 08/01/30 | Business Cheque Account | BV |

✉ 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 | | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. | |
| ATM Cash Withdrawals | | R1-R500 | | R501-R1000 | |
| FNB | | R5.00 | | R10.00 | |
| MINI FNB | | R1.50 | | R5.00 | |
| SASWITCH | | R10.75 | | R15.75 | |
| | | R1001 + | | R15.00 | |
| | | | | R8.50 | |
| | | | | R20.75 | |

| 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"/> | 3.00 |
| 13 Feb | Internet Trf To | Inter Acc | 470.00 | 2.23 Cr | <input type="checkbox"/> | |
| 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"/> | (3.00) |
| 29 Feb | #Monthly Account Fee | | 30.00 | 27.90 | <input type="checkbox"/> | |
| 29 Feb | #Service Fees | | 3.00 | 30.90 | <input type="checkbox"/> | |

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
Web
Branch Code
**Fax**
Lost Cards
Account Enquiries

info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BB 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
☎ (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. | | | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. |
| | Inter-Account Transfer Fee Rate
R3.00 per transfer | | | |
| | ATM Cash Withdrawals | | | |
| | | R1-R500 | R501-R1000 | R1001 + |
| | FNB | R5.00 | R10.00 | R15.00 |
| | MINI FNB | R1.50 | R5.00 | R8.50 |
| | SASWITCH | R10.75 | R15.75 | R20.75 |

G4/F2 Debit Insert

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62052928060 | 08/04/30 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 60

| Date | Description | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----------|-----------|-----------|-------------------------------------|----------------------|
| Opening Balance | | | | 35.98 Dr | | 0.00 |
| 5 Apr | Internet Trf From | Inter Acc | 300.00 Cr | 264.02 Cr | <input type="checkbox"/> | |
| 22 Apr | Internet Trf To | Inter | 50.00 | 214.02 Cr | <input type="checkbox"/> | 3.00 |
| 22 Apr | Internet Trf To | Inter | 200.00 | 14.02 Cr | <input type="checkbox"/> | 3.00 |
| 30 Apr | Int On Debit Balance | | 0.10 | 13.92 Cr | <input type="checkbox"/> | |
| 30 Apr | Penalty Interest | | 0.01 | 13.91 Cr | <input type="checkbox"/> | |
| 30 Apr | #Monthly Account Fee | | 30.00 | 16.09 | <input type="checkbox"/> | |
| 30 Apr | #Service Fees | | 6.00 | 22.09 | <input type="checkbox"/> | (6.00) |

Closing Balance 22.09 Dr 0.00

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

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 08/04/30 | Business Cheque Account | BV |

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

BB ST61
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 61
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R16.45Dr**

Statement from **30 April 2008 to 30 May 2008**

FNB's reviewed fees are effective from 1 July 2008. Look out for further communication which will be sent to you shortly.

| Cashflow Summary | | |
|---------------------------------------|----|---------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 22.09 Dr |
| Funds Received/Credits | 4 | 168,300.00 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 4 | 168,300.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 12 | 168,184.65 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 2 | 95,932.15 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 8 | 69,252.50 Dr |
| Inter-Account Transfers Out | 2 | 3,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 3 | 134.03 Dr |
| Service Fees | 2 | 134.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 0.03 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.22 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 40.99 Dr |
| Available Balance (00h34 - 31 May 08) | | 0.00 |

Interest Rates (Usury)
Interest Charged on Debit Balance 23.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

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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

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

| ATM Cash Withdrawals | R1-R500 | R501-R1000 | R1001 + |
|----------------------|---------|------------|---------|
| FNB | R5.00 | R10.00 | R15.00 |
| MINI FNB | R1.50 | R5.00 | R8.50 |
| SASWITCH | R10.75 | R15.75 | R20.75 |

G4/F2 Debit Insert

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62052928060 | 08/05/30 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 61

| Date | Description | | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|----------------------|------------------|---------------|---------------|--------------------------|-------------------------------------|----------------------|
| Opening Balance | | | | | | 22.09 Dr | | 0.00 |
| 3 May | Dr.Int.Rate | 23,00000 | | 0.00 | 22.09 | <input type="checkbox"/> | | |
| 17 May | Internet Trf From | Inter Acc | | 300.00 Cr | 277.91 Cr | <input type="checkbox"/> | | |
| 19 May | Internet Trf From | Inter-7025 | | 100,000.00 Cr | 100,277.91 Cr | <input type="checkbox"/> | | |
| 19 May | Cheque 249 | Standard Braamfontei | 420982558 | 94,993.00 | 5,284.91 Cr | <input type="checkbox"/> | 23.00 | |
| 20 May | Cheque 250 | Standard Braamfontei | 46159 | 939.15 | 4,345.76 Cr | <input type="checkbox"/> | 23.00 | |
| 22 May | Internet Trf To | Inter | | 2,000.00 | 2,345.76 Cr | <input type="checkbox"/> | 3.00 | |
| 22 May | Internet Trf To | Inter | | 1,000.00 | 1,345.76 Cr | <input type="checkbox"/> | 3.00 | |
| 29 May | Internet Trf From | Inter-Money Market | | 66,000.00 Cr | 67,345.76 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Pmt To | Accsolve Salary | | 10,157.66 | 57,188.10 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Pmt To | Accsolve | Accsolve Salary | 15,644.61 | 41,543.49 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Pmt To | Lindiwe Salary | Molelwane Salary | 4,035.00 | 37,508.49 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Pmt To | Diana Salary | Salary Molelwane | 7,260.00 | 30,248.49 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Pmt To | Accsolve Salary | | 9,848.00 | 20,400.49 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Pmt To | Karabo Salary | Molelwane Salary | 7,277.01 | 13,123.48 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Pmt To | Kakali | Salary Molelwane | 6,855.00 | 6,268.48 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Trf From | Transfer Main | | 2,000.00 Cr | 8,268.48 Cr | <input type="checkbox"/> | | |
| 29 May | Internet Pmt To | Obakeng Salary | Molelwane Salary | 8,175.22 | 93.26 Cr | <input type="checkbox"/> | | |
| 30 May | Int On Debit Balance | | | 0.22 | 93.04 Cr | <input type="checkbox"/> | | |
| 30 May | Penalty Interest | | | 0.03 | 93.01 Cr | <input type="checkbox"/> | | |
| 30 May | Electronic Payments | Bis/Int 8 @ 6.50 = | 52.00 | 0.00 | 93.01 Cr | <input type="checkbox"/> | 52.00 | |
| 30 May | #Monthly Account Fee | | | 30.00 | 63.01 Cr | <input type="checkbox"/> | | |
| 30 May | #Service Fees | | | 104.00 | 40.99 | <input type="checkbox"/> | (104.00) | |
| Closing Balance | | | | | | 40.99 Dr | 0.00 | |

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

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#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 08/05/30 | Business Cheque Account | BV |

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
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 <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.00</td><td>R10.00</td><td>R15.00</td></tr><tr><td>MINI FNB</td><td>R1.50</td><td>R5.00</td><td>R8.50</td></tr><tr><td>SASWITCH</td><td>R10.75</td><td>R15.75</td><td>R20.75</td></tr></table> | | R1-R500 | R501-R1000 | R1001 + | FNB | R5.00 | R10.00 | R15.00 | MINI FNB | R1.50 | R5.00 | R8.50 | SASWITCH | R10.75 | R15.75 | 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. |
| | 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 | | | | | | | | | | | | | | | | |

| 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 | <input type="checkbox"/> | |
| 2 Jul | Internet Trf From | Inter | | 200.00 Cr | 99.43 Cr | <input type="checkbox"/> | |
| 17 Jul | Magtape Credit | Cashfocus Trapeace-Donation-Co | | 1,000,000.00 Cr | 1,000,099.43 Cr | <input type="checkbox"/> | |
| 18 Jul | Internet Trf To | Inter | | 20,000.00 | 980,099.43 Cr | <input type="checkbox"/> | 3.00 |
| 18 Jul | Internet Trf To | Inter | | 80,000.00 | 900,099.43 Cr | <input type="checkbox"/> | 3.00 |
| 19 Jul | Internet Pmt To | Lethabile Transfer | Molelwane Consulting | 20,000.00 | 880,099.43 Cr | <input type="checkbox"/> | |
| 22 Jul | Internet Pmt To | Mapena | Geoff | 5,000.00 | 875,099.43 Cr | <input type="checkbox"/> | |
| 22 Jul | Internet Pmt To | Transfer Accsolve | Transfer Molelwane | 50,000.00 | 825,099.43 Cr | <input type="checkbox"/> | |
| 22 Jul | Internet Pmt To | Geoff Standard | Molelwane Consulting | 10,000.00 | 815,099.43 Cr | <input type="checkbox"/> | |
| 22 Jul | Internet Trf To | Cc Payment | | 10,000.00 | 805,099.43 Cr | <input type="checkbox"/> | 3.00 |
| 22 Jul | Cheque Cashed 252 | Firstnat Killarney | | 180,000.00 | 625,099.43 Cr | <input type="checkbox"/> | 26.00 |
| 22 Jul | Cash Handling Fee | | | 0.00 | 625,099.43 Cr | <input type="checkbox"/> | 999.99 |
| 22 Jul | Internet Pmt To | Escom Centre | Ecc7554/103488 | 200,000.00 | 425,099.43 Cr | <input type="checkbox"/> | |
| 23 Jul | #Notification Fee - Fax | | | 3.50 | 425,095.93 Cr | <input type="checkbox"/> | |
| 24 Jul | Internet Pmt To | YI Donation | Pt/Mg Donation | 100,000.00 | 325,095.93 Cr | <input type="checkbox"/> | |
| 24 Jul | Internet Pmt To | Absa Credit Card | 4787692035950018 | 50,000.00 | 275,095.93 Cr | <input type="checkbox"/> | |
| 24 Jul | Internet Pmt To | Entertainment-Client | Geoff Makhubo | 2,000.00 | 273,095.93 Cr | <input type="checkbox"/> | |
| 24 Jul | Internet Pmt To | Mkmva | Mkmva-Joy | 7,000.00 | 266,095.93 Cr | <input type="checkbox"/> | |
| 24 Jul | Cheque 254 | Nedbank Dip 1 Manag | 1953420214 | 500.00 | 265,595.93 Cr | <input type="checkbox"/> | 26.00 |
| 24 Jul | Cheque 253 | Standard Braamfontei | 2312786 | 1,748.61 | 263,847.32 Cr | <input type="checkbox"/> | 26.00 |
| 25 Jul | Internet Pmt To | Repairs & Maintenanc | Mg Makhubo | 5,000.00 | 258,847.32 Cr | <input type="checkbox"/> | |
| 25 Jul | #Notification Fee - Sms | | | 0.75 | 258,846.57 Cr | <input type="checkbox"/> | |
| 25 Jul | #Notification Fee - Sms | | | 0.75 | 258,845.82 Cr | <input type="checkbox"/> | |
| 26 Jul | Internet Pmt To | Lethabile Transfer | Molelwane Consulting | 50,000.00 | 208,845.82 Cr | <input type="checkbox"/> | |
| 26 Jul | Internet Trf To | Geoff | | 30,000.00 | 178,845.82 Cr | <input type="checkbox"/> | 3.00 |
| 29 Jul | Internet Trf To | Money Mkt | | 150,000.00 | 28,845.82 Cr | <input type="checkbox"/> | 3.00 |
| 30 Jul | Int On Debit Balance | | | 0.06 | 28,845.76 Cr | <input type="checkbox"/> | |
| 30 Jul | Penalty Interest | | | 0.01 | 28,845.75 Cr | <input type="checkbox"/> | |
| 30 Jul | Electronic Payments | Bis/Int 11 @ 6.50 = 71.50 | | 0.00 | 28,845.75 Cr | <input type="checkbox"/> | 71.50 |
| 30 Jul | #Monthly Account Fee | | | 35.00 | 28,810.75 Cr | <input type="checkbox"/> | |
| 30 Jul | #Cash Handling Fees | | | 999.99 | 27,810.76 Cr | <input type="checkbox"/> | (999.99) |
| 30 Jul | #Service Fees | | | 164.50 | 27,646.26 Cr | <input type="checkbox"/> | (164.50) |

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

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 | 08/07/30 | Business Cheque Account | BV |

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.

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 | 08/08/30 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 65

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|------------------------|--------------------|-------------------|-----------|-------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 6,931.76 Cr | | 0.00 |
| 1 Sep | Internet Trf To | Inter Acc | | 5,500.00 | 1,431.76 Cr | <input type="checkbox"/> | 3.00 |
| 5 Sep | #Archive Statement Fee | | | 8.00 | 1,423.76 Cr | <input type="checkbox"/> | |
| 5 Sep | #Archive Statement Fee | | | 8.00 | 1,415.76 Cr | <input type="checkbox"/> | |
| 5 Sep | #Archive Statement Fee | | | 8.00 | 1,407.76 Cr | <input type="checkbox"/> | |
| 5 Sep | #Archive Statement Fee | | | 8.00 | 1,399.76 Cr | <input type="checkbox"/> | |
| 8 Sep | #Telephone/Photo/Fax | 1/412694170 | | 3.50 | 1,396.26 Cr | <input type="checkbox"/> | |
| 22 Sep | Internet Trf From | Inter | | 250.00 Cr | 1,646.26 Cr | <input type="checkbox"/> | |
| 22 Sep | Internet Pmt To | Jci Conference | 2008 Natcon Geoff | 1,500.00 | 146.26 Cr | <input type="checkbox"/> | |
| 30 Sep | Electronic Payments | Bis/Int 1 @ 6.50 = | 6.50 | 0.00 | 146.26 Cr | <input type="checkbox"/> | 6.50 |
| 30 Sep | #Monthly Account Fee | | | 35.00 | 111.26 Cr | <input type="checkbox"/> | |
| 30 Sep | #Service Fees | | | 9.50 | 101.76 Cr | <input type="checkbox"/> | (9.50) |
| Closing Balance | | | | | 101.76 Cr | | 0.00 |

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

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 08/09/30 | Business Cheque Account | BV |

BB ST66
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

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 |



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
 A Monthly Account Fee of 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 |

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™
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 |

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™
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% |



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
 A Monthly Account Fee of 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 | 699,999.16 Cr | <input type="checkbox"/> | |
| 5 Dec | Internet Trf To | Inter | | 550,000.00 | 149,999.16 Cr | <input type="checkbox"/> | 3.00 |
| 5 Dec | Internet Pmt To | Accsolve | | 10,566.66 | 139,432.50 Cr | <input type="checkbox"/> | |
| 5 Dec | Internet Trf To | Geoff Salary | | 36,581.04 | 102,851.46 Cr | <input type="checkbox"/> | 3.00 |
| 5 Dec | Internet Pmt To | Pcb Comp Account | Molelwane Consulting | 22,289.00 | 80,562.46 Cr | <input type="checkbox"/> | |
| 5 Dec | Internet Pmt To | Mc Rent | Dmenosmolcon | 24,125.21 | 56,437.25 Cr | <input type="checkbox"/> | |
| 5 Dec | Internet Pmt To | Electricity | 5659644 | 3,933.35 | 52,503.90 Cr | <input type="checkbox"/> | |
| 5 Dec | Internet Pmt To | 0119425911 | 0003494205924972011 | 2,256.78 | 50,247.12 Cr | <input type="checkbox"/> | |
| 5 Dec | Internet Pmt To | Absa Credit Card | 4787692035950018 | 25,000.00 | 25,247.12 Cr | <input type="checkbox"/> | |
| 5 Dec | Internet Trf From | Inter | | 300,000.00 Cr | 325,247.12 Cr | <input type="checkbox"/> | |
| 5 Dec | Internet Pmt To | Pcb Accsolve | Accsolve | 16,260.00 | 308,987.12 Cr | <input type="checkbox"/> | |
| 6 Dec | Cheque Cashed 259 | Firstnat Killarney | | 300,000.00 | 8,987.12 Cr | <input type="checkbox"/> | 26.00 |
| 6 Dec | Cash Handling Fee | | | 0.00 | 8,987.12 Cr | <input type="checkbox"/> | 999.99 |
| 6 Dec | #Notification Fee - Sms | #Sms Sending Fee | Once-Off Payment | 0.75 | 8,986.37 Cr | <input type="checkbox"/> | |
| 8 Dec | Internet Pmt To | Obakeng Salary | Molelwane Salary | 7,849.39 | 1,136.98 Cr | <input type="checkbox"/> | |
| 11 Dec | FNB Ob Pmt | Thabiso New Technolo | | 297,614.00 Cr | 298,750.98 Cr | <input type="checkbox"/> | |
| 11 Dec | ATM Cash | Sandton | 4790561117376225 | 3,000.00 | 295,750.98 Cr | <input type="checkbox"/> | 15.90 |
| 11 Dec | Internet Trf To | Inter | | 5,000.00 | 290,750.98 Cr | <input type="checkbox"/> | 3.00 |
| 11 Dec | Internet Pmt To | Geoff Standard | Molelwane Consulting | 5,000.00 | 285,750.98 Cr | <input type="checkbox"/> | |
| 11 Dec | Internet Pmt To | Office Renovation | Molelwane Consulting | 90,400.00 | 195,350.98 Cr | <input type="checkbox"/> | |
| 11 Dec | Cheque Cashed 261 | Firstnat Killarney | | 25,000.00 | 170,350.98 Cr | <input type="checkbox"/> | 26.00 |
| 11 Dec | Cash Handling Fee | | | 0.00 | 170,350.98 Cr | <input type="checkbox"/> | 262.50 |
| 17 Dec | ATM Cash | Fomiss | 4790561117376225 | 3,000.00 | 167,350.98 Cr | <input type="checkbox"/> | 15.90 |
| 17 Dec | Internet Pmt To | Services Rendered | Moja | 150,000.00 | 17,350.98 Cr | <input type="checkbox"/> | |
| 18 Dec | Internet Pmt To | Kakali | Salary Molelwane | 4,000.00 | 13,350.98 Cr | <input type="checkbox"/> | |
| 19 Dec | Internet Pmt To | Kakali | Salary Molelwane | 1,000.00 | 12,350.98 Cr | <input type="checkbox"/> | |
| 22 Dec | Internet Trf To | Inter | | 12,000.00 | 350.98 Cr | <input type="checkbox"/> | 3.00 |
| 30 Dec | Electronic Payments | Bis/Int 13 @ 6.50 = 84.50 | | 0.00 | 350.98 Cr | <input type="checkbox"/> | 84.50 |
| 30 Dec | #Monthly Account Fee | | | 35.00 | 315.98 Cr | <input type="checkbox"/> | |
| 30 Dec | #Cash Handling Fees | | | 1,262.49 | 946.51 | <input type="checkbox"/> | (1,262.49) |
| 30 Dec | #Service Fees | | | 180.30 | 1,126.81 | <input type="checkbox"/> | (180.30) |

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 |

BB ST69
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

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™
by making 4 online payments - visit www.fnb.co.za today. Terms and conditions apply.

| Cashflow Summary | | |
|---------------------------------------|----------|--------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 1,126.81 Dr |
| Funds Received/Credits | 2 | 1,700.00 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 1,700.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 1 | 35.00 Dr |
| Service Fees | 1 | 35.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 538.19 Cr |
| Available Balance (23h44 - 30 Jan 09) | | 538.19 |

Interest Rates (Usury)
Interest Charged on Debit Balance
23.00%

| | |
|---|-----|
| Interest Rate Earned on Credit Balance | |
| R0.01+R4999 | :0% |
| R5000+ | :0% |



See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out. registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
 A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates:
 Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

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

Inter-Account Transfer Fee Rate
R3.00 per transfer

| ATM Cash Withdrawals | | | |
|----------------------|---------|------------|---------|
| | R1-R500 | R501-R1000 | R1001 + |
| FNB | R5.30 | R10.60 | R15.90 |
| MINI FNB | R2.00 | R5.50 | |
| SASWITCH | R11.05 | R16.35 | R21.65 |

Over-the-counter fees
Cash handling fee on withdrawals
 Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KM, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 62052928060 | 09/01/30 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 69

| Date | Description | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|------------|-------------|-------------|-------------------------------------|----------------------|
| Opening Balance | | | | 1,126.81 Dr | | 0.00 |
| 31 Dec | Internet Trf From | Inter | 1,200.00 Cr | 73.19 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Trf From | Inter-7025 | 500.00 Cr | 573.19 Cr | <input type="checkbox"/> | |
| 30 Jan | #Monthly Account Fee | | 35.00 | 538.19 Cr | <input type="checkbox"/> | |

| | | |
|-----------------|-----------|------|
| Closing Balance | 538.19 Cr | 0.00 |
|-----------------|-----------|------|

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. | | | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00 |
| | Inter-Account Transfer Fee Rate
R3.00 per transfer | | | |
| | ATM Cash Withdrawals | | | |
| | FNB | R1-R500 | R501-R1000 | |
| | R5.30 | R10.60 | R15.90 | |
| | MINI FNB | R2.00 | R5.50 | |
| | SASWITCH | R11.05 | R16.35 | R21.65 |

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KM, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 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"/> <div>Accrued Bank Charges</div> |
|-----------------|----------------------|--------|-----------|---|
| 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 | 09/03/30 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 71

| Date | Description | Amount | Balance | <input checked="" type="checkbox"/> Accrued Bank Charges |
|-----------------|----------------------|--------|-----------|--|
| Opening Balance | | | 503.19 Cr | 0.00 |
| 30 Mar | #Monthly Account Fee | 35.00 | 468.19 Cr | <input type="checkbox"/> |
| Closing Balance | | | 468.19 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62052928060 | 09/03/30 | Business Cheque Account | BV |

BB ST72
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

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

BB ST73
MOLELWANE CONSULTING CC
CK 1997/026316/23 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) | | |

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. | 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 |
| | Inter-Account Transfer Fee Rate
R3.00 per transfer | Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00 |
| | ATM Cash Withdrawals | |
| | R1-R500 | R501-R1000 |
| FNB | R5.30 | R10.60 |
| MINI FNB | R2.00 | R5.50 |
| SASWITCH | R11.05 | R16.35 |
| | | R1001 + |
| | | R15.90 |
| | | R21.65 |

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| 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 |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 74

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|--------------------|---------------|----------|-------------|-------------------------------------|------------------------------|
| Opening Balance | | | | | 3,372.79 Cr | | 0.00 |
| 5 Jun | Internet Pmt To | Cecil Loans | Geoff Makhubo | 1,000.00 | 2,372.79 Cr | <input type="checkbox"/> | 13.00

(13.00) |
| 17 Jun | Internet Pmt To | Geoff | | 500.00 | 1,872.79 Cr | <input type="checkbox"/> | |
| 30 Jun | Electronic Payments | Bis/Int 2 @ 6.50 = | 13.00 | 0.00 | 1,872.79 Cr | <input type="checkbox"/> | |
| 30 Jun | #Monthly Account Fee | | | 35.00 | 1,837.79 Cr | <input type="checkbox"/> | |
| 30 Jun | #Service Fees | | | 13.00 | 1,824.79 Cr | <input type="checkbox"/> | |
| Closing Balance | | | | | 1,824.79 Cr | | 0.00 |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 09/06/30 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 75

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

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 | 09/07/30 | Business Cheque Account | BV |

BB ST76
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

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

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 | 09/08/29 | 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.

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 | | 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.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

| | | | | | | | | | | | | | | | | | | | | | |
|---|----------------|--|----------------|--|----------------|-------------------|----------------|------------|-------|--------|--------|-----------------|-------|-------|--|-----------------|--------|--------|--------|--|--|
| Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item. | | Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.50</td><td>R11.00</td><td>R16.50</td></tr><tr><td>MINI FNB</td><td>R2.00</td><td>R5.50</td><td></td></tr><tr><td>SASWITCH</td><td>R11.25</td><td>R16.75</td><td>R22.25</td></tr></table> | | | R1-R500 | R501-R1000 | R1001 + | FNB | R5.50 | R11.00 | R16.50 | MINI FNB | R2.00 | R5.50 | | SASWITCH | R11.25 | R16.75 | R22.25 | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50 | |
| | R1-R500 | R501-R1000 | R1001 + | | | | | | | | | | | | | | | | | | |
| FNB | R5.50 | R11.00 | R16.50 | | | | | | | | | | | | | | | | | | |
| MINI FNB | R2.00 | R5.50 | | | | | | | | | | | | | | | | | | | |
| SASWITCH | R11.25 | R16.75 | R22.25 | | | | | | | | | | | | | | | | | | |

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KM, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 62052928060 | 09/09/30 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 77

| Date | Description | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-------------|--------------|--------------|-------------------------------------|----------------------|
| Opening Balance | | | | 409.48 Cr | | 0.00 |
| 29 Sep | FNB Ob Pmt | Project13 | 90,000.00 Cr | 90,409.48 Cr | <input type="checkbox"/> | |
| 29 Sep | FNB Ob Trf | 62002637025 | 90,000.00 | 409.48 Cr | <input type="checkbox"/> | |
| 30 Sep | FNB Ob Pmt | Project13 | 10,000.00 Cr | 10,409.48 Cr | <input type="checkbox"/> | |
| 30 Sep | FNB Ob Trf | 62002637025 | 10,000.00 | 409.48 Cr | <input type="checkbox"/> | |
| 30 Sep | #Monthly Account Fee | | 38.50 | 370.98 Cr | <input type="checkbox"/> | |
| Closing Balance | | | | 370.98 Cr | | 0.00 |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

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

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**

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 2

Delivery Method R3
PO/30/NV/DDA AA

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| 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 |

CSEZEN0:6205292806

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 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

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

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% |



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

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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

G9(02) GEW 01112009
G9(02) Voucher2 01112009

Page 1 of 2

Delivery Method R3
PQ/30/NV/DDA AA

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

000767C039:0NFF730

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 79

| Date | Description | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----------|-----------|-----------|-------------------------------------|----------------------|
| Opening Balance | | | | 407.53 Dr | | 0.00 |
| 31 Oct | Dr.Int.Rate | 17,00000 | 0.00 | 407.53 | <input type="checkbox"/> | |
| 2 Nov | Internet Trf From | From 7025 | 800.00 Cr | 392.47 Cr | <input type="checkbox"/> | |
| 30 Nov | Int On Debit Balance | | 0.37 | 392.10 Cr | <input type="checkbox"/> | |
| 30 Nov | Penalty Interest | | 0.07 | 392.03 Cr | <input type="checkbox"/> | |
| 30 Nov | #Monthly Account Fee | | 38.50 | 353.53 Cr | <input type="checkbox"/> | |
| Closing Balance | | | | 353.53 Cr | | 0.00 |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 09/11/30 | Business Cheque Account | BV |

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

BB ST80
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 80
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R259.09Dr**

Statement from **30 November 2009 to 30 December 2009**

Automate your bookkeeping for FREE with FNB Instant Accounting
FNB Instant Accounting is NOW FREE to all FNB Commercial clients. FNB Instant Accounting is an integrated, online accounting solution which uses your electronic bank statement to automatically generate your financials
To register for FNB Instant Accounting, call **0860 22 22 55** between 08h00 and 17h00 on weekdays, email us at fnbqwill@fnbcommercial.co.za or visit www.fnb.co.za

| 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

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 | 09/12/30 | 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 |
|-----------------|-------------|------|

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 09/12/30 | Business Cheque Account | BV |

✉ Killarney
P O Box 87124
Houghton 2041
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**

Automate your bookkeeping for FREE with FNB Instant Accounting
FNB Instant Accounting is NOW FREE to all FNB Commercial clients. FNB Instant Accounting is an integrated, online accounting solution which uses your electronic bank statement to automatically generate your financials
To register for FNB Instant Accounting, call **0860 22 22 55** between 08h00 and 17h00 on weekdays, email us at fnbqwill@fnbcommercial.co.za or visit www.fnb.co.za

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%
Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| Cashflow Summary | | |
|---------------------------------------|---|--------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 1,956.17 Dr |
| Funds Received/Credits | 1 | 4,000.00 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 4,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 2 | 1,700.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 700.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 1 | 1,000.00 Dr |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 3 | 89.00 Dr |
| Service Fees | 3 | 89.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 254.83 Cr |
| Available Balance (01h01 - 31 Jan 10) | | 254.83 |

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 <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.50</td><td>R11.00</td><td>R16.50</td></tr><tr><td>MINI FNB</td><td>R2.00</td><td>R5.50</td><td></td></tr><tr><td>SASWITCH</td><td>R11.25</td><td>R16.75</td><td>R22.25</td></tr></table> | | R1-R500 | R501-R1000 | R1001 + | FNB | R5.50 | R11.00 | R16.50 | MINI FNB | R2.00 | R5.50 | | SASWITCH | R11.25 | R16.75 | R22.25 | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50 |
| | R1-R500 | R501-R1000 | R1001 + | | | | | | | | | | | | | | | |
| FNB | R5.50 | R11.00 | R16.50 | | | | | | | | | | | | | | | |
| MINI FNB | R2.00 | R5.50 | | | | | | | | | | | | | | | | |
| SASWITCH | R11.25 | R16.75 | R22.25 | | | | | | | | | | | | | | | |

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KY, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 62052928060 | 10/01/30 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 81

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|--------------|------------------|-------------|-------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 1,956.17 Dr | | 0.00 |
| 31 Dec | Internet Trf From | Inter | | 4,000.00 Cr | 2,043.83 Cr | <input type="checkbox"/> | |
| 31 Dec | Rtc Express Pmt To | Eli Weinberg | Geoff | 1,000.00 | 1,043.83 Cr | <input type="checkbox"/> | 32.00 |
| 27 Jan | ATM Cash | The Glen | 4195721000003929 | 700.00 | 343.83 Cr | <input type="checkbox"/> | 11.00 |
| 30 Jan | #Monthly Account Fee | | | 38.50 | 305.33 Cr | <input type="checkbox"/> | |
| 30 Jan | #Service Fees | | | 43.00 | 262.33 Cr | <input type="checkbox"/> | (43.00) |
| 30 Jan | #Statement Fee | | | 7.50 | 254.83 Cr | <input type="checkbox"/> | (7.50) |

Closing Balance 254.83 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 10/01/30 | Business Cheque Account | BV |

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

BB ST82
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 82
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.06Dr**

30 January 2010 to 27 February 2010

Times are changing: An ever increasing number of our clients are asking to receive their statements via email.

Email is quicker and more reliable than post, and it allows you convenient access to your statements, whenever, wherever. And because it's electronic it allows you to save and print your statements when convenient to you. What's more, receiving your statements via email helps to save on paper, which in turn helps to preserve our environment.

Terms and conditions apply. Contact our Client resolution Center on **0860-362-000** or visit your nearest FNB branch and **switch to a savvy way of banking. Switch to receiving statements via email.**

Interest Rates (Usury)
Interest Charged on Debit Balance
17.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| Cashflow Summary | | |
|---------------------------------------|---|------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 254.83 Cr |
| Funds Received/Credits | 1 | 600.00 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 600.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 1 | 800.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 800.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 3 | 49.30 Dr |
| Service Fees | 3 | 49.30 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 5.53 Cr |
| Available Balance (03h08 - 28 Feb 10) | | 5.53 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

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

Inter-Account Transfer Fee Rate
R3.30 per transfer

| ATM Cash Withdrawals | | | |
|----------------------|---------|------------|---------|
| | R1-R500 | R501-R1000 | R1001 + |
| FNB | R5.50 | R11.00 | R16.50 |
| MINI FNB | R2.00 | R5.50 | |
| SASWITCH | R11.25 | R16.75 | R22.25 |

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

| Branch Number | Account Number | Date | CDF=KY, RATE=48, CHF=P6, CDF TP=P | SV Code |
|---------------|----------------|----------|-----------------------------------|---------|
| 486 | 62052928060 | 10/02/27 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 82

| Date | Description | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-------|-----------|-----------|-------------------------------------|----------------------|
| Opening Balance | | | | 254.83 Cr | | 0.00 |
| 1 Feb | Internet Trf From | Inter | 600.00 Cr | 854.83 Cr | <input type="checkbox"/> | |
| 13 Feb | Internet Trf To | Inter | 800.00 | 54.83 Cr | <input type="checkbox"/> | 3.30 |
| 27 Feb | #Monthly Account Fee | | 38.50 | 16.33 Cr | <input type="checkbox"/> | |
| 27 Feb | #Service Fees | | 3.30 | 13.03 Cr | <input type="checkbox"/> | (3.30) |
| 27 Feb | #Statement Fee | | 7.50 | 5.53 Cr | <input type="checkbox"/> | (7.50) |
| Closing Balance | | | | 5.53 Cr | | 0.00 |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 10/02/27 | Business Cheque Account | BV |

 Killarney
P O Box 87124
Houghton 2041

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

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 | | 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 |

**eBucks**
The Reward of Choice

See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

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

Inter-Account Transfer Fee Rate
R3.30 per transfer

| ATM Cash Withdrawals | R1-R500 | R501-R1000 | R1001 + |
|----------------------|---------|------------|---------|
| FNB | R5.50 | R11.00 | R16.50 |
| MINI FNB | R2.00 | R5.50 | |
| SASWITCH | R11.25 | R16.75 | R22.25 |

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KY, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 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.

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

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| Cashflow Summary | | |
|---------------------------------------|---|---------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 935.83 Cr |
| Funds Received/Credits | 2 | 60,000.00 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 60,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 6 | 60,750.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 3,000.00 Dr |
| Cheques Processed (Non Cash) | 1 | 20,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 1 | 20,000.00 Dr |
| Inter-Account Transfers Out | 3 | 17,750.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 4 | 320.90 Dr |
| Service Fees | 3 | 100.90 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 220.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 135.07 Dr |
| Available Balance (01h14 - 01 May 10) | | 0.00 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

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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 | 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 |

BB ST85
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number : 85
Bank's VAT Registration Number : 4210102051

30 April 2010 to 29 May 2010

Save on banking fees by making savvy banking choices. Visit www.savvybanking.co.za to see how you can save.

FNB's reviewed fees will be effective from 1 July 2010. Please look out for further communications.

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FNB now brings you PayPal.
Buy, sell, send and receive
money globally with 24/7 online
convenience.

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

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

| | |
|---|-----|
| Interest Rate Earned on Credit Balance | |
| R0.01+R4999 | :0% |
| R5000+ | :0% |

| Cashflow Summary | | |
|---------------------------------------|----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 135.07 Dr |
| Funds Received/Credits | 5 | 516,000.00 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 5 | 516,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 8 | 510,800.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 1 | 300,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 3 | 135,500.00 Dr |
| Inter-Account Transfers Out | 4 | 75,300.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 5 | 1,602.12 Dr |
| Service Fees | 3 | 102.10 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 1,500.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 0.02 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.11 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3,462.70 Cr |
| Available Balance (02h44 - 30 May 10) | | 3,462.70 |



See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

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

Inter-Account Transfer Fee Rate
R3.30 per transfer

| ATM Cash Withdrawals | | | |
|----------------------|---------|------------|---------|
| | R1-R500 | R501-R1000 | R1001 + |
| FNB | R5.50 | R11.00 | R16.50 |
| MINI FNB | R2.00 | R5.50 | |
| SASWITCH | R11.25 | R16.75 | R22.25 |

Over-the-counter fees
Cash handling fee on withdrawals
 Cheque Service Fee with a minimum of R23.50 +
 1.10% on the value of the withdrawal to a
 maximum of R1 500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KY, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 62052928060 | 10/05/29 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 85

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|----------------------|------------------|---------------|--------------------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 135.07 Dr | | 0.00 |
| 3 May | Internet Trf From | Feom Main Acc | 1,000.00 Cr | 864.93 Cr | <input type="checkbox"/> | | |
| 5 May | Internet Trf From | From 7025 | 70,000.00 Cr | 70,864.93 Cr | <input type="checkbox"/> | | |
| 5 May | Internet Pmt To | Accsolve Salary | 15,500.00 | 55,364.93 Cr | <input type="checkbox"/> | | |
| 5 May | Internet Trf To | Transfer | 40,000.00 | 15,364.93 Cr | <input type="checkbox"/> | 3.30 | |
| 7 May | Internet Trf To | Inter Account | 15,000.00 | 364.93 Cr | <input type="checkbox"/> | 3.30 | |
| 14 May | Internet Trf To | To Cheque | 300.00 | 64.93 Cr | <input type="checkbox"/> | 3.30 | |
| 19 May | FNB Ob Trf | 7025 | 200,000.00 Cr | 200,064.93 Cr | <input type="checkbox"/> | | |
| 19 May | FNB Ob Pmt | FNB Ob 000000018 Anc | Anc Greater Jhb | 100,000.00 | 100,064.93 Cr | <input type="checkbox"/> | |
| 20 May | Internet Trf From | From 7025 | 205,000.00 Cr | 305,064.93 Cr | <input type="checkbox"/> | | |
| 20 May | Internet Trf From | Fro 7025 | 40,000.00 Cr | 345,064.93 Cr | <input type="checkbox"/> | | |
| 20 May | Internet Trf To | Refund | 20,000.00 | 325,064.93 Cr | <input type="checkbox"/> | 3.30 | |
| 20 May | Internet Pmt To | Absa Credit Card | 4787692035950018 | 20,000.00 | 305,064.93 Cr | <input type="checkbox"/> | |
| 20 May | Cheque Cashed 271 | Killarney | 300,000.00 | 5,064.93 Cr | <input type="checkbox"/> | 28.50 | |
| 20 May | Cash Handling Fee | | 0.00 | 5,064.93 Cr | <input type="checkbox"/> | 1,500.00 | |
| 29 May | Int On Debit Balance | | 0.11 | 5,064.82 Cr | <input type="checkbox"/> | | |
| 29 May | Penalty Interest | | 0.02 | 5,064.80 Cr | <input type="checkbox"/> | | |
| 29 May | Electronic Payments | Bis/Int 2 @ 7.20 = | 14.40 | 0.00 | 5,064.80 Cr | <input type="checkbox"/> | 14.40 |
| 29 May | #Monthly Account Fee | | 38.50 | 5,026.30 Cr | <input type="checkbox"/> | | |
| 29 May | #Cash Handling Fees | | 1,500.00 | 3,526.30 Cr | <input type="checkbox"/> | (1,500.00) | |
| 29 May | #Service Fees | | 56.10 | 3,470.20 Cr | <input type="checkbox"/> | (56.10) | |
| 29 May | #Statement Fee | | 7.50 | 3,462.70 Cr | <input type="checkbox"/> | (7.50) | |

Closing Balance 3,462.70 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62052928060 | 10/05/29 | Business Cheque Account | BV |

✉ 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 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 <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.50</td><td>R11.00</td><td>R16.50</td></tr><tr><td>MINI FNB</td><td>R2.00</td><td>R5.50</td><td></td></tr><tr><td>SASWITCH</td><td>R11.25</td><td>R16.75</td><td>R22.25</td></tr></table> | | R1-R500 | R501-R1000 | R1001 + | FNB | R5.50 | R11.00 | R16.50 | MINI FNB | R2.00 | R5.50 | | SASWITCH | R11.25 | R16.75 | R22.25 | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50 |
| | R1-R500 | R501-R1000 | R1001 + | | | | | | | | | | | | | | | |
| FNB | R5.50 | R11.00 | R16.50 | | | | | | | | | | | | | | | |
| MINI FNB | R2.00 | R5.50 | | | | | | | | | | | | | | | | |
| SASWITCH | R11.25 | R16.75 | R22.25 | | | | | | | | | | | | | | | |

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KY, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 62052928060 | 10/06/30 | 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
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST87
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 87
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.08Dr**
30 June 2010 to 30 July 2010

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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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

eBucks
The Reward of Choice
earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/ /P6/C6/TT/N |
| 486 | 62052928060 | 10/07/30 | Business Cheque Account |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 87

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|----------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 181.20 Cr | | 0.00 |
| 30 Jul | FNB Ob Pmt | Tssms | | 150,000.00 Cr | 150,181.20 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000020 Din | Dineo Salary | 11,034.79 | 139,146.41 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000021 Nko | Nkosiyabo Sibanda | 12,834.68 | 126,311.73 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000026 Che | Chenjerai Chimbwanda | 24,344.10 | 101,967.63 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000023 Cae | Caesar Salary | 40,171.04 | 61,796.59 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000024 Mph | Mpho Ramaisa | 16,052.78 | 45,743.81 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000025 Pri | Prince Salary | 8,744.40 | 36,999.41 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000022 Tha | Thandi Salary | 19,540.71 | 17,458.70 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000027 Tha | Thandi Salary | 5,000.00 | 12,458.70 Cr | <input type="checkbox"/> | |
| 30 Jul | #Monthly Account Fee | | | 41.50 | 12,417.20 Cr | <input type="checkbox"/> | |
| 30 Jul | #Statement Fee | | | 8.00 | 12,409.20 Cr | <input type="checkbox"/> | |
| | | | | | | | |

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
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 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

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FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.
Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

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

| Cashflow Summary | | |
|---------------------------------------|----|--------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 12,409.20 Cr |
| Funds Received/Credits | 2 | 84,500.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 6,500.00 Cr |
| Electronic Payments Received | 1 | 78,000.00 Cr |
| Funds Used/Debits | 11 | 96,700.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 3 | 7,000.00 Dr |
| Cheques Processed (Non Cash) | 1 | 10,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 6 | 29,700.00 Dr |
| Inter-Account Transfers Out | 1 | 50,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 4 | 343.40 Dr |
| Service Fees | 3 | 228.40 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 115.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 134.20 Dr |
| Available Balance (00h52 - 31 Aug 10) | | 0.00 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/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 | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|----------------------|----------------------|--------------|--------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 12,409.20 Cr | | 0.00 |
| 31 Jul | Internet Trf From | From 7025 | | 6,500.00 Cr | 18,909.20 Cr | <input type="checkbox"/> | |
| 31 Jul | Rtc Express Pmt To | Geoff Standard | Molelwane Consulting | 18,500.00 | 409.20 Cr | <input type="checkbox"/> | 34.00 |
| 3 Aug | FNB Ob Pmt | Tssms | | 78,000.00 Cr | 78,409.20 Cr | <input type="checkbox"/> | |
| 3 Aug | Internet Trf To | To 7025 | | 50,000.00 | 28,409.20 Cr | <input type="checkbox"/> | 3.30 |
| 3 Aug | Rtc Express Pmt To | Geoff Standard | Molelwane Consulting | 3,000.00 | 25,409.20 Cr | <input type="checkbox"/> | 34.00 |
| 4 Aug | FNB Ob Pmt | FNB Ob 000000028 Nya | Nyamkacatering-Soun | 4,500.00 | 20,909.20 Cr | <input type="checkbox"/> | |
| 5 Aug | Cheque Cashed 274 | Killarney | | 10,000.00 | 10,909.20 Cr | <input type="checkbox"/> | 31.00 |
| 5 Aug | Cash Handling Fee | | | 0.00 | 10,909.20 Cr | <input type="checkbox"/> | 115.00 |
| 10 Aug | ATM Cash | Sasol | 4057691002003200 | 3,000.00 | 7,909.20 Cr | <input type="checkbox"/> | 22.00 |
| 16 Aug | ATM Cash | Fomiss | 4057691002003200 | 3,000.00 | 4,909.20 Cr | <input type="checkbox"/> | 22.00 |
| 17 Aug | Internet Pmt To | Geoff | Project 11 | 600.00 | 4,309.20 Cr | <input type="checkbox"/> | |
| 19 Aug | Internet Pmt To | 0119413949 | 0002694205924972011 | 1,000.00 | 3,309.20 Cr | <input type="checkbox"/> | |
| 19 Aug | Internet Pmt To | 0119425911 | 0003494205924972011 | 2,100.00 | 1,209.20 Cr | <input type="checkbox"/> | |
| 21 Aug | ATM Cash | Shell Sc | 4057691002003200 | 1,000.00 | 209.20 Cr | <input type="checkbox"/> | 11.00 |
| 30 Aug | Electronic Payments | Bis/Int 3 @ 7.20 = | 21.60 | 0.00 | 209.20 Cr | <input type="checkbox"/> | 21.60 |
| 30 Aug | #Monthly Account Fee | | | 41.50 | 167.70 Cr | <input type="checkbox"/> | |
| 30 Aug | #Cash Handling Fees | | | 115.00 | 52.70 Cr | <input type="checkbox"/> | (115.00) |
| 30 Aug | #Service Fees | | | 178.90 | 126.20 | <input type="checkbox"/> | (178.90) |
| 30 Aug | #Statement Fee | | | 8.00 | 134.20 | <input type="checkbox"/> | (8.00) |

Closing Balance134.20 Dr0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | Account Sub Product Description |
| 486 | 62052928060 | 10/08/30 | Business Cheque Account |

| | |
|---|----------------|
| 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

Customer VAT Registration Number : Not available

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R6.49Dr

30 August 2010 to 30 September 2010

Automatic Cheque Book Order Function

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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convenience.
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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 | 134.20 | <input type="checkbox"/> | 3.30 |
| 2 Sep | Internet Trf From | Transfer 7025 | 5,000.00 Cr | 4,865.80 Cr | <input type="checkbox"/> | |
| 17 Sep | Internet Trf To | Consulting | 4,000.00 | 865.80 Cr | <input type="checkbox"/> | |
| 30 Sep | Int On Debit Balance | | 0.11 | 865.69 Cr | <input type="checkbox"/> | |
| 30 Sep | Penalty Interest | | 0.02 | 865.67 Cr | <input type="checkbox"/> | |
| 30 Sep | #Monthly Account Fee | | 41.50 | 824.17 Cr | <input type="checkbox"/> | |
| 30 Sep | #Service Fees | | 3.30 | 820.87 Cr | <input type="checkbox"/> | (3.30) |
| 30 Sep | #Statement Fee | | 8.00 | 812.87 Cr | <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 |

BB ST90
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

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

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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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

Service Fee
Pay-as-you-use

Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits

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
Web
Branch Code
Fax
Lost Cards
Account Enquiries

info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BB 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

eBucks
The Reward of Choice
earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account
Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.
Don't miss out, registration is free!
For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00
Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/ /P6/C6/TT/N |
| 486 | 62052928060 | 10/11/30 | 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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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 | | | 3.97 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
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
☎ (011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BB ST93
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 93
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R91.57Dr**

30 December 2010 to 29 January 2011

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.
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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 | <input type="checkbox"/> | |
| 12 Jan | Internet Trf From | Transfer | | 500,000.00 Cr | 499,954.47 Cr | <input type="checkbox"/> | |
| 12 Jan | Internet Trf To | Loan Pmt-Mgm | | 300,000.00 | 199,954.47 Cr | <input type="checkbox"/> | 3.30 |
| 12 Jan | Internet Pmt To | Diners Payment | 36135017325012 | 25,000.00 | 174,954.47 Cr | <input type="checkbox"/> | |
| 13 Jan | Internet Trf To | Transfer Money Mkt | | 20,000.00 | 154,954.47 Cr | <input type="checkbox"/> | 3.30 |
| 13 Jan | Internet Pmt To | Development Fees | Tebogo Makhubodevelo | 15,000.00 | 139,954.47 Cr | <input type="checkbox"/> | |
| 13 Jan | Internet Pmt To | Project 11 | Geoff | 7,000.00 | 132,954.47 Cr | <input type="checkbox"/> | |
| 19 Jan | Cheque Cashed 275 | Killarney | | 25,000.00 | 107,954.47 Cr | <input type="checkbox"/> | 31.00 |
| 19 Jan | Cash Handling Fee | | | 0.00 | 107,954.47 Cr | <input type="checkbox"/> | 287.50 |
| 20 Jan | Cheque Cashed 278 | Killarney | | 15,000.00 | 92,954.47 Cr | <input type="checkbox"/> | 31.00 |
| 20 Jan | Cash Handling Fee | | | 0.00 | 92,954.47 Cr | <input type="checkbox"/> | 172.50 |
| 21 Jan | FNB Ob Pmt | FNB Ob 000000029 Ind | Independent Schools | 32,100.00 | 60,854.47 Cr | <input type="checkbox"/> | |
| 25 Jan | FNB Ob Pmt | FNB Ob 000000030 Sip | Sipho Tshabalala | 7,000.00 | 53,854.47 Cr | <input type="checkbox"/> | |
| 27 Jan | FNB Ob Pmt | FNB Ob 000000031 Fe | Fe Ngcongo | 3,000.00 | 50,854.47 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Trf | 7025 | | 13,000.00 | 37,854.47 Cr | <input type="checkbox"/> | |
| 28 Jan | Cheque Cashed 279 | Killarney | | 10,000.00 | 27,854.47 Cr | <input type="checkbox"/> | 31.00 |
| 28 Jan | Cash Handling Fee | | | 0.00 | 27,854.47 Cr | <input type="checkbox"/> | 115.00 |
| 29 Jan | Int On Debit Balance | | | 0.22 | 27,854.25 Cr | <input type="checkbox"/> | |
| 29 Jan | Penalty Interest | | | 0.04 | 27,854.21 Cr | <input type="checkbox"/> | |
| 29 Jan | Electronic Payments | Bis/Int 3 @ 7.20 = | 21.60 | 0.00 | 27,854.21 Cr | <input type="checkbox"/> | 21.60 |
| 29 Jan | #Monthly Account Fee | | | 41.50 | 27,812.71 Cr | <input type="checkbox"/> | |
| 29 Jan | #Cash Handling Fees | | | 575.00 | 27,237.71 Cr | <input type="checkbox"/> | (575.00) |
| 29 Jan | #Service Fees | | | 121.20 | 27,116.51 Cr | <input type="checkbox"/> | (121.20) |
| 29 Jan | #Statement Fee | | | 8.00 | 27,108.51 Cr | <input type="checkbox"/> | (8.00) |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description |
|---------------|----------------|----------|---------------------------------|
| 486 | 62052928060 | 11/01/29 | Business Cheque Account |

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

BB ST94
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 94
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R10.50Dr**

29 January 2011 to 28 February 2011

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Connect, learn and grow with BizNetwork - South Africa's leading entrepreneurial platform.
FREE membership gives you access to vital business tools and templates.
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 | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|------|-------------|--|--|--------|---------|-------------------------------------|----------------------|
|------|-------------|--|--|--------|---------|-------------------------------------|----------------------|

Opening Balance

27,108.51 Cr

0.00

| | | | | | | | |
|--------|----------------------|--------------------|--------------|-----------|--------------|--------------------------|---------|
| 31 Jan | Internet Pmt To | Loan To Blue Star | Geoff | 17,000.00 | 10,108.51 Cr | <input type="checkbox"/> | |
| 31 Jan | Internet Pmt To | Video & Photos-Eph | Ephraim Nkoe | 1,070.00 | 9,038.51 Cr | <input type="checkbox"/> | |
| 1 Feb | Internet Pmt To | Books Lindi | Molelwane | 4,000.00 | 5,038.51 Cr | <input type="checkbox"/> | |
| 1 Feb | Internet Pmt To | Joe | Geoff | 1,500.00 | 3,538.51 Cr | <input type="checkbox"/> | |
| 7 Feb | Internet Pmt To | Vouchers | For Vouchers | 2,000.00 | 1,538.51 Cr | <input type="checkbox"/> | |
| 10 Feb | FNB Ob Trf | 7025 | | 1,000.00 | 538.51 Cr | <input type="checkbox"/> | |
| 28 Feb | Electronic Payments | Bis/Int 5 @ 7.20 = | 36.00 | 0.00 | 538.51 Cr | <input type="checkbox"/> | 36.00 |
| 28 Feb | #Monthly Account Fee | | | 41.50 | 497.01 Cr | <input type="checkbox"/> | |
| 28 Feb | #Service Fees | | | 36.00 | 461.01 Cr | <input type="checkbox"/> | (36.00) |
| 28 Feb | #Statement Fee | | | 8.00 | 453.01 Cr | <input type="checkbox"/> | (8.00) |

Closing Balance

453.01 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | Account Sub Product Description |
| 486 | 62052928060 | 11/02/28 | Business Cheque Account |

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

BB ST95
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Registration Number : Not available

COPY Tax Invoice/Statement Number : 95
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.49Dr**

28 February 2011 to 30 March 2011

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

BBST96 063256
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 96
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R427.91 Dr**

30 March 2011 to 30 April 2011

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FREE membership gives you access to vital business tools and templates.
To join , visit www.biznetwork.co.za

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 200.21 Cr |
| Funds Received/Credits | 10 | 563,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 9 | 554,000.00 Cr |
| Electronic Payments Received | 1 | 9,000.00 Cr |
| Funds Used/Debits | 23 | 548,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 2 | 420,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 18 | 112,000.00 Dr |
| Inter-Account Transfers Out | 3 | 16,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 5 | 3,484.40 Dr |
| Service Fees | 3 | 225.40 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 3,230.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 29.00 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 11,715.81 Cr |
| Available Balance (01h41 - 01 May 11) | | 11,715.81 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00
Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/04/30 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 96

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|----------------------|----------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 200.21 Cr | 0.00 |
| 31 Mar | FNB OB Trf | FNB OB Trf 7025 | | 405,000.00 Cr | 405,200.21 Cr | |
| 31 Mar | Cheque Cashed 281 | Rosebank | | 400,000.00 | 5,200.21 Cr | 31.00 |
| 31 Mar | Cash Handling Fee | | | 0.00 | 5,200.21 Cr | 3,000.00 |
| 01 Apr | #Cheque Book Fee | | | 29.00 | 5,171.21 Cr | |
| 05 Apr | Internet Trf To | To Main Account | | 5,000.00 | 171.21 Cr | 3.30 |
| 06 Apr | FNB OB Pmt | Project13 | | 9,000.00 Cr | 9,171.21 Cr | |
| 06 Apr | Internet Trf To | Geoff | | 9,000.00 | 171.21 Cr | 3.30 |
| 08 Apr | FNB OB Trf | FNB OB Trf 7025 | | 50,000.00 Cr | 50,171.21 Cr | |
| 08 Apr | FNB OB Pmt | FNB OB 000000033 Ang | Angela Salary | 4,000.00 | 46,171.21 Cr | |
| 08 Apr | FNB OB Pmt | FNB OB 000000034 Ang | Angela Salary | 10,000.00 | 36,171.21 Cr | |
| 08 Apr | Rtc Express Pmt To | Geoff Standard | Molelwane Consulting | 10,000.00 | 26,171.21 Cr | 34.00 |
| 08 Apr | Internet Trf To | Trf Geoff | | 2,000.00 | 24,171.21 Cr | 3.30 |
| 08 Apr | Cheque Cashed 282 | Rosebank | | 20,000.00 | 4,171.21 Cr | 31.00 |
| 08 Apr | Cash Handling Fee | | | 0.00 | 4,171.21 Cr | 230.00 |
| 13 Apr | FNB OB Trf | FNB OB Trf 7025 | | 6,000.00 Cr | 10,171.21 Cr | |
| 14 Apr | Internet Pmt To | Mathoma | Amos Mathoma | 6,000.00 | 4,171.21 Cr | |
| 19 Apr | Internet Pmt To | Regional Stipend | Geoff | 1,500.00 | 2,671.21 Cr | |
| 21 Apr | FNB OB Trf | FNB OB Trf 7025 | | 28,000.00 Cr | 30,671.21 Cr | |
| 21 Apr | FNB OB Pmt | FNB OB 000000035 Nto | Ntombi Vena | 3,500.00 | 27,171.21 Cr | |
| 21 Apr | FNB OB Pmt | FNB OB 000000036 Pen | Peniel Shelter | 5,000.00 | 22,171.21 Cr | |
| 21 Apr | FNB OB Pmt | FNB OB 000000037 Sel | Sello Lemao | 13,500.00 | 8,671.21 Cr | |
| 21 Apr | FNB OB Pmt | FNB OB 000000038 L N | L Ndlovu | 3,000.00 | 5,671.21 Cr | |
| 21 Apr | FNB OB Pmt | FNB OB 000000039 Thu | Thulani Mncube | 3,000.00 | 2,671.21 Cr | |
| 21 Apr | FNB OB Trf | FNB OB Trf 7025 | | 10,000.00 Cr | 12,671.21 Cr | |
| 21 Apr | FNB OB Pmt | FNB OB 000000040 Anc | Anc Lucky Kgaile Bra | 5,000.00 | 7,671.21 Cr | |
| 21 Apr | FNB OB Pmt | FNB OB 000000041 Mas | Maserame Mapena | 1,000.00 | 6,671.21 Cr | |
| 21 Apr | Rtc Express Pmt To | Daisy | Geoff | 1,500.00 | 5,171.21 Cr | 34.00 |
| 28 Apr | Internet Trf From | Trf | | 10,000.00 Cr | 15,171.21 Cr | |
| 28 Apr | Internet Pmt To | Geoff | Padi | 3,000.00 | 12,171.21 Cr | |
| 28 Apr | Internet Pmt To | Transport Costs | Castro More | 4,000.00 | 8,171.21 Cr | |
| 28 Apr | Internet Pmt To | Zone 1 | Geoff | 1,000.00 | 7,171.21 Cr | |
| 29 Apr | Internet Trf From | Transfer | | 5,000.00 Cr | 12,171.21 Cr | |
| 29 Apr | FNB OB Trf | FNB OB Trf 7025 | | 20,000.00 Cr | 32,171.21 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000042 Anc | Anc Zone 1 | 20,000.00 | 12,171.21 Cr | |
| 29 Apr | FNB OB Trf | FNB OB Trf 7025 | | 20,000.00 Cr | 32,171.21 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000043 Geo | Geoff | 17,000.00 | 15,171.21 Cr | |
| 30 Apr | Electronic Payments | Bis/Int 5 @ 7.20 = | 36.00 | 0.00 | 15,171.21 Cr | 36.00 |
| 30 Apr | #Monthly Account Fee | | | 41.50 | 15,129.71 Cr | |
| 30 Apr | #Cash Handling Fees | | | 3,230.00 | 11,899.71 Cr | (3,230.00) |
| 30 Apr | #Service Fees | | | 175.90 | 11,723.81 Cr | (175.90) |
| 30 Apr | #Statement Fee | | | 8.00 | 11,715.81 Cr | (8.00) |

Closing Balance

11,715.81 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/04/30 | Business Cheque Account | |

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

BBST97 012416
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 97
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R67.88 Dr**

30 April 2011 to 30 May 2011

Cheque Clearing Period

With effect from the 1 May 2011 the cheque clearing period will increase from 5 working days to 7 working days.

For more information contact 0860 263 362 or visit your nearest branch.

Annual Price Review

FNB's reviewed fees will be effective from 1 July 2011.

Please look out for further communications.

Cashflow Summary

| | | |
|---------------------------------------|-----------|------------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 11,715.81 Cr |
| Funds Received/Credits | 5 | 1,096,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 4 | 640,000.00 Cr |
| Electronic Payments Received | 1 | 456,000.00 Cr |
| Funds Used/Debits | 17 | 649,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 2 | 35,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 12 | 164,000.00 Dr |
| Inter-Account Transfers Out | 3 | 450,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 4 | 552.70 Dr |
| Service Fees | 3 | 150.20 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 402.50 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 458,163.11 Cr |
| Available Balance (01h58 - 31 May 11) | | 458,163.11 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee

Pay-as-you-use

A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits

Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50

FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
|---------------|----------------|----------|----------------------------------|-------|
| 486 | 62052928060 | 11/05/30 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 97

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|----------------------|----------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 11,715.81 Cr | 0.00 |
| 03 May | Internet Pmt To | Elections Donation | Geoff | 7,000.00 | 4,715.81 Cr | |
| 04 May | FNB OB Trf | FNB OB Trf 7025 | | 100,000.00 Cr | 104,715.81 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000044 Chu | Chuene Business Ente | 100,000.00 | 4,715.81 Cr | |
| 05 May | FNB OB Trf | FNB OB Trf 7025 | | 100,000.00 Cr | 104,715.81 Cr | |
| 05 May | FNB OB Trf | FNB OB Trf 7025 | | 20,000.00 Cr | 124,715.81 Cr | |
| 05 May | Cheque Cashed 283 | Rosebank | | 15,000.00 | 109,715.81 Cr | 31.00 |
| 05 May | Cash Handling Fee | | | 0.00 | 109,715.81 Cr | 172.50 |
| 06 May | FNB OB Pmt | FNB OB 000000045 Fc | Fc Vondo | 10,000.00 | 99,715.81 Cr | |
| 06 May | FNB OB Pmt | FNB OB 000000046 L B | L Ben | 10,000.00 | 89,715.81 Cr | |
| 06 May | FNB OB Pmt | FNB OB 000000047 Mp | Mp Komane | 6,000.00 | 83,715.81 Cr | |
| 07 May | Internet Trf To | Transfer-project 6 | | 20,000.00 | 63,715.81 Cr | 3.30 |
| 07 May | Internet Pmt To | Marketing Flyers | From Geoff | 9,000.00 | 54,715.81 Cr | |
| 07 May | Internet Pmt To | Geoff Standard | Geoff FNB | 3,000.00 | 51,715.81 Cr | |
| 09 May | FNB OB Pmt | FNB OB 000000048 Mag | Maggie Mere | 1,000.00 | 50,715.81 Cr | |
| 10 May | FNB OB Pmt | FNB OB 000000049 Mp | Mp Komane | 5,000.00 | 45,715.81 Cr | |
| 13 May | Internet Pmt To | Geoff FNB | From Geoff | 4,000.00 | 41,715.81 Cr | |
| 13 May | Internet Trf To | Transfer | | 10,000.00 | 31,715.81 Cr | 3.30 |
| 13 May | Cheque Cashed 284 | Rosebank | | 20,000.00 | 11,715.81 Cr | 31.00 |
| 13 May | Cash Handling Fee | | | 0.00 | 11,715.81 Cr | 230.00 |
| 19 May | Internet Trf To | Transfer Salaries | | 420,000.00 | 408,284.19 | 3.30 |
| 19 May | Internet Trf From | Sms | | 420,000.00 Cr | 11,715.81 Cr | |
| 25 May | FNB OB Pmt | FNB OB 000000051 L N | L Ndlovu | 4,000.00 | 7,715.81 Cr | |
| 25 May | FNB OB Pmt | FNB OB 000000050 Zul | Zulu Bravo | 5,000.00 | 2,715.81 Cr | |
| 27 May | FNB OB Pmt | Tssms | | 456,000.00 Cr | 458,715.81 Cr | |
| 30 May | Electronic Payments | Bis/Int 4 @ 7.20 = | 28.80 | 0.00 | 458,715.81 Cr | 28.80 |
| 30 May | #Monthly Account Fee | | | 41.50 | 458,674.31 Cr | |
| 30 May | #Cash Handling Fees | | | 402.50 | 458,271.81 Cr | (402.50) |
| 30 May | #Service Fees | | | 100.70 | 458,171.11 Cr | (100.70) |
| 30 May | #Statement Fee | | | 8.00 | 458,163.11 Cr | (8.00) |
| Closing Balance | | | | | 458,163.11 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/05/30 | Business Cheque Account | |

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

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST98 095999
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided
Copy Tax Invoice/Statement Number : 98
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.30 Dr**

30 May 2011 to 30 June 2011

Cheque Clearing Period
With effect from the 1 May 2011 the cheque clearing period will increase from 5 working days to 7 working days.
For more information contact 0860 263 362 or visit your nearest branch.
Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.
Please look out for further communications.

| Cashflow Summary | | |
|---------------------------------------|----|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 458,163.11 Cr |
| Funds Received/Credits | 1 | 100,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 1 | 100,000.00 Cr |
| Funds Used/Debits | 10 | 557,460.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 6 | 30,460.00 Dr |
| Inter-Account Transfers Out | 4 | 527,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 3 | 59.40 Dr |
| Service Fees | 0 | 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
www.fnb.co.za
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 0860-263-362

BBST99 061960
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 99
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R12.08 Dr**

30 June 2011 to 30 July 2011

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.
Please look out for further communications.

| Cashflow Summary | | |
|---------------------------------------|---|------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 643.71 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 4 | 101.55 Dr |
| Service Fees | 4 | 101.55 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 1 | 3.25 Cr |
| Closing Balance | | 545.41 Cr |
| Available Balance (13h08 - 31 Jul 11) | | 545.41 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/07/30 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 99

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|--|---------|-----------|----------------------|
| Opening Balance | | | 643.71 Cr | 0.00 |
| 02 Jul | Electronic Payments Bis/Int 5 On True Tiering = 39.25 | 0.00 | 643.71 Cr | 39.25 |
| 02 Jul | #Monthly Account Fee | 3.30 | 640.41 Cr | |
| 02 Jul | #Service Fees | 39.25 | 601.16 Cr | (39.25) |
| 18 Jul | #Service Charge Adjustment - Credit | 3.25 Cr | 604.41 Cr | |
| 30 Jul | #Monthly Account Fee | 49.50 | 554.91 Cr | |
| 30 Jul | #Statement Fee | 9.50 | 545.41 Cr | (9.50) |
| Closing Balance | | | 545.41 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/07/30 | Business Cheque Account | |

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

BBST100 012279
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 100
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R173.35 Dr**

30 July 2011 to 30 August 2011

Let us do your business books instantly - It's Free.
Instant Accounting uses your business' FNB Electronic bank statements to automatically generate financial statements and reports.
Log on to Online Banking and click on the Instant Accounting tab for more information.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 545.41 Cr |
| Funds Received/Credits | 4 | 174,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 4 | 174,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 11 | 159,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 1 | 100,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 9 | 49,000.00 Dr |
| Inter-Account Transfers Out | 1 | 10,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 6 | 1,411.50 Dr |
| Service Fees | 3 | 160.20 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 1,250.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 2 | 1.30 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 14,133.91 Cr |
| Available Balance (00h29 - 31 Aug 11) | | 14,133.91 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/08/30 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 100

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------|-----------------------------------|------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 545.41 Cr | 0.00 |
| 12 Aug | Internet Trf From | Trf | | 50,000.00 Cr | 50,545.41 Cr | |
| 12 Aug | Internet Pmt To | Work Cecilia | Work | 10,000.00 | 40,545.41 Cr | |
| 12 Aug | Internet Pmt To | Work Id | Geoff | 1,500.00 | 39,045.41 Cr | |
| 12 Aug | Internet Trf To | Rental | | 10,000.00 | 29,045.41 Cr | 3.40 |
| 15 Aug | Internet Pmt To | Project 11 | Refund | 6,000.00 | 23,045.41 Cr | |
| 15 Aug | Internet Pmt To | Refund | | 6,000.00 | 17,045.41 Cr | |
| 16 Aug | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 7,000.00 | 10,045.41 Cr | |
| 18 Aug | Internet Pmt To | Gen Nyanda Golf Day | Geoff Makhubo | 4,500.00 | 5,545.41 Cr | |
| 19 Aug | Internet Trf From | 7025 | | 100,000.00 Cr | 105,545.41 Cr | |
| 19 Aug | Cheque Cashed 285 | Killarney | | 100,000.00 | 5,545.41 Cr | 35.00 |
| 19 Aug | Cash Handling Fee | | | 0.00 | 5,545.41 Cr | 1,250.00 |
| 19 Aug | Internet Pmt To | Accsolve Salary | | 3,000.00 | 2,545.41 Cr | |
| 19 Aug | Internet Pmt To | Nathi Salary | Molelwane Salary | 1,000.00 | 1,545.41 Cr | |
| 19 Aug | #Notification Fee E-mail | #Email Sending Fee | Once-off Payment | 0.65 | 1,544.76 Cr | |
| 19 Aug | #Notification Fee E-mail | #Email Sending Fee | Once-off Payment | 0.65 | 1,544.11 Cr | |
| 26 Aug | FNB OB Trf | FNB OB Trf 7025 | | 12,000.00 Cr | 13,544.11 Cr | |
| 26 Aug | FNB OB Trf | FNB OB Trf 7025 | | 12,000.00 Cr | 25,544.11 Cr | |
| 26 Aug | FNB OB Pmt | FNB OB 000000053 Oup | Oupa Monareng | 10,000.00 | 15,544.11 Cr | |
| 30 Aug | Electronic Payments | Bis/Int 8 On True Tiering = 62.80 | | 0.00 | 15,544.11 Cr | 62.80 |
| 30 Aug | #Monthly Account Fee | | | 49.50 | 15,494.61 Cr | |
| 30 Aug | #Cash Handling Fees | | | 1,250.00 | 14,244.61 Cr | (1,250.00) |
| 30 Aug | #Service Fees | | | 101.20 | 14,143.41 Cr | (101.20) |
| 30 Aug | #Statement Fee | | | 9.50 | 14,133.91 Cr | (9.50) |
| Closing Balance | | | | | 14,133.91 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/08/30 | Business Cheque Account | |

✉ Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST101 077259
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 101
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R42.43 Dr**

30 August 2011 to 30 September 2011

Let us do your business's books instantly - It's Free.
Instant Accounting uses your business' FNB Electronic bank statements to automatically generate financial statements and reports.
Log on to Online Banking and click on the Instant Accounting tab for more information.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 14,133.91 Cr |
| Funds Received/Credits | 9 | 134,000.00 Cr |
| Cash Deposit | 1 | 1,000.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 8 | 133,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 17 | 95,900.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 1 | 15,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 14 | 74,900.00 Dr |
| Inter-Account Transfers Out | 2 | 6,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 5 | 345.40 Dr |
| Service Fees | 2 | 138.40 Dr |
| Cash Deposit Fees | 1 | 10.00 Dr |
| Cash Handling Fees | 1 | 187.50 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 9.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 51,888.51 Cr |
| Available Balance (00h47 - 01 Oct 11) | | 51,888.51 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/09/30 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 101

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 14,133.91 Cr | 0.00 |
| 31 Aug | Adt Cash Deposit | Killarney | No | 1,000.00 Cr | 15,133.91 Cr | 10.00 |
| 31 Aug | Cheque Cashed 288 | Killarney | | 15,000.00 | 133.91 Cr | 35.00 |
| 31 Aug | Cash Handling Fee | | | 0.00 | 133.91 Cr | 187.50 |
| 01 Sep | FNB OB Trf | FNB OB Trf 7025 | | 12,000.00 Cr | 12,133.91 Cr | |
| 01 Sep | FNB OB Pmt | FNB OB 000000055 Fc | Fc Vondo | 5,000.00 | 7,133.91 Cr | |
| 02 Sep | Internet Trf From | Transfer | | 10,000.00 Cr | 17,133.91 Cr | |
| 02 Sep | Internet Pmt To | Pmt Project | Pmt | 5,000.00 | 12,133.91 Cr | |
| 02 Sep | Internet Pmt To | Happy | Geoff | 4,000.00 | 8,133.91 Cr | |
| 02 Sep | Internet Trf To | Trf | | 5,000.00 | 3,133.91 Cr | 3.40 |
| 03 Sep | Internet Trf From | Main Account | | 12,000.00 Cr | 15,133.91 Cr | |
| 03 Sep | Internet Pmt To | Jacob | Geoff | 5,000.00 | 10,133.91 Cr | |
| 03 Sep | Internet Pmt To | Advance | Geoff | 900.00 | 9,233.91 Cr | |
| 03 Sep | Internet Pmt To | Ward125 Bgm | Geoff | 5,000.00 | 4,233.91 Cr | |
| 07 Sep | FNB OB Trf | FNB OB Trf 7025 | | 12,000.00 Cr | 16,233.91 Cr | |
| 07 Sep | FNB OB Pmt | FNB OB 000000056 Smo | Smomi | 12,000.00 | 4,233.91 Cr | |
| 07 Sep | FNB OB Pmt | FNB OB 000000057 Fe | Fe Ngcongo | 1,500.00 | 2,733.91 Cr | |
| 09 Sep | FNB OB Trf | FNB OB Trf 7025 | | 12,000.00 Cr | 14,733.91 Cr | |
| 09 Sep | FNB OB Pmt | FNB OB 000000058 Mp | Mp Komane | 4,000.00 | 10,733.91 Cr | |
| 09 Sep | FNB OB Pmt | FNB OB 000000059 Non | Nono FNB | 10,000.00 | 733.91 Cr | |
| 09 Sep | FNB OB Trf | FNB OB Trf 7025 | | 5,000.00 Cr | 5,733.91 Cr | |
| 09 Sep | FNB OB Pmt | FNB OB 000000060 St | St Zuma | 3,500.00 | 2,233.91 Cr | |
| 26 Sep | Internet Pmt To | Project 11 | Geoff | 1,000.00 | 1,233.91 Cr | |
| 26 Sep | Internet Trf To | Transfer | | 1,000.00 | 233.91 Cr | 3.40 |
| 28 Sep | FNB OB Trf | FNB OB Trf 7025 | | 20,000.00 Cr | 20,233.91 Cr | |
| 28 Sep | FNB OB Pmt | FNB OB 000000061 Pho | Phoka Tlokweng Tradi | 12,000.00 | 8,233.91 Cr | |
| 29 Sep | FNB OB Trf | FNB OB Trf 7025 | | 50,000.00 Cr | 58,233.91 Cr | |
| 30 Sep | FNB OB Pmt | FNB OB 000000062 Syd | Sydney Radebe | 6,000.00 | 52,233.91 Cr | |
| 30 Sep | Statements | | | 0.00 | 52,233.91 Cr | 9.50 |
| 30 Sep | Electronic Payments | Bis/Int 6 On True Tiering = 47.10 | | 0.00 | 52,233.91 Cr | 47.10 |
| 30 Sep | #Monthly Account Fee | | | 49.50 | 52,184.41 Cr | |
| 30 Sep | #Cash Handling Fees | | | 187.50 | 51,996.91 Cr | (187.50) |
| 30 Sep | #Value Added Serv Fees | | | 9.50 | 51,987.41 Cr | (9.50) |
| 30 Sep | #Service Fees | | | 88.90 | 51,898.51 Cr | (88.90) |
| 30 Sep | #Cash Deposit Fee | | | 10.00 | 51,888.51 Cr | (10.00) |
| Closing Balance | | | | | 51,888.51 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/09/30 | Business Cheque Account | |

✉ Killarney
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Houghton 2041
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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

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.

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

| 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

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/10/29 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 102

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|---------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 51,888.51 Cr | 0.00 |
| 01 Oct | Internet Pmt To | V10 | | 1,000.00 | 50,888.51 Cr | |
| 01 Oct | Internet Pmt To | Pres | Geoff-n Pres | 2,000.00 | 48,888.51 Cr | |
| 01 Oct | Internet Pmt To | Telkom-r | 0001894361562322011 | 4,500.00 | 44,388.51 Cr | |
| 01 Oct | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 7,000.00 | 37,388.51 Cr | |
| 01 Oct | Internet Pmt To | Nono FNB | From Geoff | 10,000.00 | 27,388.51 Cr | |
| 03 Oct | FNB OB Pmt | FNB OB 000000063 L N | L Ndlovu | 1,000.00 | 26,388.51 Cr | |
| 03 Oct | FNB OB Pmt | FNB OB 000000064 R R | R R Mphephu | 2,000.00 | 24,388.51 Cr | |
| 04 Oct | Cheque Cashed 286 | 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 Mokobokoa | 2,000.00 | 11,388.51 Cr | |
| 21 Oct | Internet Pmt To | Schengen Visa | Makhubo Mg | 618.00 | 10,770.51 Cr | |
| 29 Oct | ATM Cash | Columbin | 4057691002003200 | 3,000.00 | 7,770.51 Cr | 37.50 |
| 29 Oct | Statements | | | 0.00 | 7,770.51 Cr | 9.50 |
| 29 Oct | Electronic Payments | Bis/Int 8 On True Tiering = 62.80 | | 0.00 | 7,770.51 Cr | 62.80 |
| 29 Oct | #Monthly Account Fee | | | 49.50 | 7,721.01 Cr | |
| 29 Oct | #Cash Handling Fees | | | 250.00 | 7,471.01 Cr | (250.00) |
| 29 Oct | #Value Added Serv Fees | | | 9.50 | 7,461.51 Cr | (9.50) |
| 29 Oct | #Service Fees | | | 135.30 | 7,326.21 Cr | (135.30) |
| Closing Balance | | | | | 7,326.21 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/10/29 | Business Cheque Account | |

✉ Killarney
P O Box 87124
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

BBST103 050864
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided
Copy Tax Invoice/Statement Number : 103
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R16.96 Dr**

29 October 2011 to 30 November 2011

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

| Cashflow Summary | | |
|---------------------------------------|----|---------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 7,326.21 Cr |
| Funds Received/Credits | 2 | 590,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 20,000.00 Cr |
| Electronic Payments Received | 1 | 570,000.00 Cr |
| Funds Used/Debits | 15 | 590,850.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 3,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 10 | 44,850.00 Dr |
| Inter-Account Transfers Out | 4 | 543,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 138.10 Dr |
| Service Fees | 2 | 128.60 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 9.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 6,338.11 Cr |
| Available Balance (00h34 - 01 Dec 11) | | 6,338.11 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager

| | |
|-----------------------------------|--------|
| Interest Rates (Usury) | |
| Interest Charged on Debit Balance | 15.00% |
| Interest Earned on Credit Balance | |
| R1-R4999 | 0.00% |
| R5000+ | 0.00% |

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | 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
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256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST104 010448
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided
Copy Tax Invoice/Statement Number : 104
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R178.36 Dr**

30 November 2011 to 30 December 2011

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

| Cashflow Summary | | |
|---------------------------------------|----|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 6,338.11 Cr |
| Funds Received/Credits | 1 | 259,400.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 1 | 259,400.00 Cr |
| Funds Used/Debits | 12 | 173,200.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 3,000.00 Dr |
| Cheques Processed (Non Cash) | 1 | 100,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 8 | 29,200.00 Dr |
| Inter-Account Transfers Out | 2 | 41,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 4 | 1,452.30 Dr |
| Service Fees | 2 | 156.80 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 1,250.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 45.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 91,085.81 Cr |
| Available Balance (00h14 - 31 Dec 11) | | 91,085.81 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

| | |
|--|-------|
| Interest Rates (Usury) | |
| Interest Charged on Debit Balance | |
| 15.00% | |
| Interest Earned on Credit Balance | |
| R1-R4999 | 0.00% |
| R5000+ | 0.00% |

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 11/12/30 | 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 | |

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Web
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Branch Code
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(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST105010715

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-R49990.00%

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 | |

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Branch Code
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(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST106059574

MOLELWANE CONSULTING CC

CK 1997/026316/23 SALARY ACCOUNT

P O BOX 2680

JOHANNESBURG

2000

BUSINESS CHEQUE ACCOUNT : 62052928060

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 106

Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R481.07 Dr**

30 January 2012 to 29 February 2012

Change in 3rd party Cheque Book Collection process.

Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect. For more information contact the Client Resolution Centre on 0860 263 362.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 84.29 Dr |
| Funds Received/Credits | 5 | 386,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 5 | 386,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 12 | 384,500.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 2 | 300,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 8 | 62,500.00 Dr |
| Inter-Account Transfers Out | 2 | 22,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 3,917.22 Dr |
| Service Fees | 2 | 157.70 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 3,750.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 2 | 9.52 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.06 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 2,501.57 Dr |
| Available Balance (01h00 - 01 Mar 12) | | 0.00 |

See overleaf for transactions

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

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

Interest Earned on Credit Balance
R1-R49990.00%
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
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

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

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/03/30 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 107

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------------|-------------|-------------|----------------------|
| Opening Balance | | | 2,501.57 Dr | 0.00 |
| 05 Mar | Internet Trf From Transfer | 3,000.00 Cr | 498.43 Cr | |
| 30 Mar | Int On Debit Balance | 4.11 | 494.32 Cr | |
| 30 Mar | Penalty Interest | 0.82 | 493.50 Cr | |
| 30 Mar | Statements | 0.00 | 493.50 Cr | 9.50 |
| 30 Mar | #Monthly Account Fee | 49.50 | 444.00 Cr | |
| 30 Mar | #Value Added Serv Fees | 9.50 | 434.50 Cr | (9.50) |
| Closing Balance | | | 434.50 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/03/30 | Business Cheque Account | |

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

e-Mail
Web
Branch Code

Fax
Lost Cards
Account Enquiries

www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

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

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|-------------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/04/30 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62052928060

Tax Invoice/Statement Number : 108

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|--------|-----------|----------------------|
| Opening Balance | | | 434.50 Cr | 0.00 |
| 07 Apr | Internet Trf To Trf | 350.00 | 84.50 Cr | 3.40 |
| 30 Apr | Statements | 0.00 | 84.50 Cr | 9.50 |
| 30 Apr | #Monthly Account Fee | 49.50 | 35.00 Cr | |
| 30 Apr | #Value Added Serv Fees | 9.50 | 25.50 Cr | (9.50) |
| 30 Apr | #Service Fees | 3.40 | 22.10 Cr | (3.40) |
| Closing Balance | | | 22.10 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/04/30 | Business Cheque Account | |

✉ Killamey
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

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

Interest Rates (Usury)
Interest Charged on Debit Balance
15.00%
Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/05/30 | 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 | |

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256205
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0800-11-01-32
0860-263-362

BBST110 077758
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 110
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R148.24 Dr**

30 May 2012 to 30 June 2012

Annual review
FNB's reviewed fees are effective from 1 July 2012. Look out for further communication which will be sent to you shortly.

| Cashflow Summary | | |
|---------------------------------------|----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 425.95 Cr |
| Funds Received/Credits | 2 | 318,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 33,000.00 Cr |
| Electronic Payments Received | 1 | 285,000.00 Cr |
| Funds Used/Debits | 7 | 318,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 1 | 85,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 3 | 12,000.00 Dr |
| Inter-Account Transfers Out | 3 | 221,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 1,207.10 Dr |
| Service Fees | 2 | 103.60 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 1,062.50 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 2 | 41.00 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 781.15 Dr |
| Available Balance (12h13 - 01 Jul 12) | | 0.00 |

See overleaf for transactions



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 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 | Killarney | 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
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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BBST112 010901
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 112
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.68 Dr**

30 June 2012 to 30 July 2012

Annual Price Review
FNB's reviewed fees are effective from 1 July 2012. Look out for further communication which will be sent to you shortly.

| Cashflow Summary | | |
|---------------------------------------|---|--------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 781.15 Dr |
| Funds Received/Credits | 1 | 1,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 1,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 63.27 Dr |
| Service Fees | 1 | 52.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 2 | 11.27 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 3.85 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 151.73 Cr |
| Available Balance (23h55 - 30 Jul 12) | | 151.73 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

G5/F3 Instant Acc Insert

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/07/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 112

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------------|-------------|-----------|----------------------|
| Opening Balance | | | 781.15 Dr | 0.00 |
| 13 Jul | Internet Trf From Transfer | 1,000.00 Cr | 218.85 Cr | |
| 30 Jul | Int On Debit Balance | 3.85 | 215.00 Cr | |
| 30 Jul | Penalty Interest | 0.77 | 214.23 Cr | |
| 30 Jul | #Statement Fee | 0.00 | 214.23 Cr | 10.50 |
| 30 Jul | #Monthly Account Fee | 52.00 | 162.23 Cr | |
| 30 Jul | #Value Added Serv Fees | 10.50 | 151.73 Cr | (10.50) |
| Closing Balance | | | 151.73 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00???/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/07/30 | Business Account | |

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

BBST113 010752
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 113
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R13.23 Dr**

30 July 2012 to 30 August 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|---|---------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 151.73 Cr |
| Funds Received/Credits | 1 | 50,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 50,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 3 | 50,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 1 | 10,000.00 Dr |
| Inter-Account Transfers Out | 2 | 40,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 107.70 Dr |
| Service Fees | 2 | 59.20 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 48.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 44.03 Cr |
| Available Balance (23h27 - 30 Aug 12) | | 44.03 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | 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
Web
www.fnb.co.za

Branch Code
256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST114 086077
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 114
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R205.91 Dr**

30 August 2012 to 29 September 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|----|---------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 44.03 Cr |
| Funds Received/Credits | 3 | 352,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 352,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 13 | 349,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 2 | 105,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 9 | 229,000.00 Dr |
| Inter-Account Transfers Out | 2 | 15,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 4 | 1,676.65 Dr |
| Service Fees | 2 | 209.60 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 1,417.50 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 49.55 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,367.38 Cr |
| Available Balance (09h43 - 30 Sep 12) | | 1,367.38 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/09/29 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 114

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|----------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 44.03 Cr | 0.00 |
| 07 Sep | Internet Trf From | Trf | | 22,000.00 Cr | 22,044.03 Cr | |
| 07 Sep | Internet Pmt To | Rgc | Geoff | 8,000.00 | 14,044.03 Cr | |
| 07 Sep | Internet Pmt To | Rgc | Geoff | 3,000.00 | 11,044.03 Cr | |
| 07 Sep | Internet Trf To | Trf | | 10,000.00 | 1,044.03 Cr | 3.60 |
| 08 Sep | Internet Pmt To | Rgc | Geoff | 1,000.00 | 44.03 Cr | |
| 28 Sep | Internet Trf From | Trf | | 230,000.00 Cr | 230,044.03 Cr | |
| 28 Sep | Express Pmt Pending | | | 0.00 | 230,044.03 Cr | |
| 28 Sep | Express Pmt Pending | Express Pmt Complete | | 0.00 | 230,044.03 Cr | |
| 28 Sep | Rtc Express Pmt To | Stipend | | 20,000.00 | 210,044.03 Cr | 38.00 |
| 28 Sep | Internet Trf To | CC | | 5,000.00 | 205,044.03 Cr | 3.60 |
| 28 Sep | Internet Pmt To | Sub Contract | Makhubo | 145,000.00 | 60,044.03 Cr | |
| 28 Sep | Cheque Cashed 481 | Killarney | | 25,000.00 | 35,044.03 Cr | 42.00 |
| 28 Sep | Cash Handling Fee | | | 0.00 | 35,044.03 Cr | 337.50 |
| 28 Sep | Internet Pmt To | Stipend | Jozi | 5,000.00 | 30,044.03 Cr | |
| 29 Sep | Internet Pmt To | Geoff Standard | Molelwane Consulting | 25,000.00 | 5,044.03 Cr | |
| 29 Sep | Internet Trf From | Trf | | 100,000.00 Cr | 105,044.03 Cr | |
| 29 Sep | Internet Pmt To | Nono FNB | From Geoff | 20,000.00 | 85,044.03 Cr | |
| 29 Sep | Internet Pmt To | Stipend | Geoff | 2,000.00 | 83,044.03 Cr | |
| 29 Sep | Cheque Cashed 484 | Killarney | | 80,000.00 | 3,044.03 Cr | 42.00 |
| 29 Sep | Cash Handling Fee | | | 0.00 | 3,044.03 Cr | 1,080.00 |
| 29 Sep | Notification - Sms | Sms Sending Fee | Abilia Trding | 0.00 | 3,044.03 Cr | 1.05 |
| 29 Sep | #Statement Fee | | | 0.00 | 3,044.03 Cr | 10.50 |
| 29 Sep | Electronic Payments | Bis/Int 8 On True Tiering = 66.40 | | 0.00 | 3,044.03 Cr | 66.40 |
| 29 Sep | #Monthly Account Fee | | | 52.00 | 2,992.03 Cr | |
| 29 Sep | #Cash Handling Fees | | | 1,417.50 | 1,574.53 Cr | (1,417.50) |
| 29 Sep | #Value Added Serv Fees | | | 49.55 | 1,524.98 Cr | (49.55) |
| 29 Sep | #Service Fees | | | 157.60 | 1,367.38 Cr | (157.60) |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/09/29 | Business Account | |

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

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

BBST115 010532
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 115
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R8.56 Dr**

29 September 2012 to 30 October 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|----------|--------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 1,367.38 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 2 | 1,350.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 2 | 1,350.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 69.70 Dr |
| Service Fees | 2 | 59.20 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 10.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 52.32 Dr |
| Available Balance (00h25 - 31 Oct 12) | | 0.00 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/10/30 | 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

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 | 12/10/30 | Business Account | |

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

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST116 050692
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 116
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R59.25 Dr**

30 October 2012 to 30 November 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|---|--------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 52.32 Dr |
| Funds Received/Credits | 3 | 95,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 95,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 7 | 83,500.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 1 | 25,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 4 | 19,500.00 Dr |
| Inter-Account Transfers Out | 2 | 39,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 482.49 Dr |
| Service Fees | 2 | 134.40 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 337.50 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 2 | 10.59 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.40 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 10,964.79 Cr |
| Available Balance (00h57 - 01 Dec 12) | | 10,964.79 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 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 | |

✉ Killamey
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

BBST117 019209
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 117
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R133.35 Dr**

30 November 2012 to 29 December 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 10,964.79 Cr |
| Funds Received/Credits | 6 | 152,100.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 6 | 152,100.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 20 | 163,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 4 | 11,000.00 Dr |
| Cheques Processed (Non Cash) | 2 | 40,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 10 | 77,500.00 Dr |
| Inter-Account Transfers Out | 4 | 34,500.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 4 | 1,085.80 Dr |
| Service Fees | 2 | 341.10 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 540.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 204.70 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,021.01 Dr |
| Available Balance (01h04 - 30 Dec 12) | | 0.00 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 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 | Tramsfer | | 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 Balance1,021.01 Dr0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 12/12/29 | Business Account | |

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

e-Mail
Web
Branch Code
Branch
Fax
Lost Cards
Account Enquiries

BBST118 029678
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 118
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R14.42 Dr**

29 December 2012 to 30 January 2013

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|---|--------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 1,021.01 Dr |
| Funds Received/Credits | 3 | 41,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 41,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 6 | 39,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 3 | 13,000.00 Dr |
| Inter-Account Transfers Out | 3 | 26,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 117.40 Dr |
| Service Fees | 2 | 79.40 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 38.00 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 861.59 Cr |
| Available Balance (00h16 - 31 Jan 13) | | 861.59 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 13/01/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 118

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | | 1,021.01 Dr | 0.00 |
| 31 Dec | Internet Trf From | Trf | 5,000.00 Cr | 3,978.99 Cr | |
| 31 Dec | Internet Trf From | Main | 6,000.00 Cr | 9,978.99 Cr | |
| 31 Dec | Internet Trf To | Trf | 6,500.00 | 3,478.99 Cr | 3.60 |
| 02 Jan | Express Pmt Pending | | 0.00 | 3,478.99 Cr | |
| 02 Jan | Express Pmt Pending | Express Pmt Complete | 0.00 | 3,478.99 Cr | |
| 02 Jan | Rtc Express Pmt To | Geoff | 3,000.00 | 478.99 Cr | 38.00 |
| 18 Jan | Internet Trf From | Transfer | 30,000.00 Cr | 30,478.99 Cr | |
| 18 Jan | Internet Pmt To | Meredale | 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 | 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
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
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

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 13/02/28 | 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
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info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

BBST120 347799
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 120
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R22.11 Dr**

28 February 2013 to 30 March 2013

Change in costs on overdrawn accounts
With effect from 1 March 2013, FNB Business Banking will change the way in which overdrawn accounts are charged. Should the account go into excess, you will be charged for the use of the unauthorised overdraft for the period in which the account is in excess to a maximum of 24%. To avoid these charges on unauthorised overdraft excesses, we recommend that you:

- apply for an overdraft facility in the event that you do not have an overdraft facility; or
- increase your overdraft facility amount.

There is no upfront fee, but instead a monthly overdraft fee is charged only if the facility is utilised in excess of R200. To apply speak to a Business Manager at an FNB branch.

| Cashflow Summary | | | |
|---------------------------------------|----|--|---------------|
| Overdraft Limit | | | 0.00 |
| Opening Balance | | | 244.99 Cr |
| Funds Received/Credits | 2 | | 320,000.00 Cr |
| Cash Deposit | 0 | | 0.00 |
| Other Deposits | 0 | | 0.00 |
| Inter-Account Transfers In | 2 | | 320,000.00 Cr |
| Electronic Payments Received | 0 | | 0.00 |
| Funds Used/Debits | 12 | | 299,500.00 Dr |
| Cash Withdrawals (Branch) | 0 | | 0.00 |
| Cash Withdrawals (Other) | 0 | | 0.00 |
| Cheques Processed (Non Cash) | 0 | | 0.00 |
| Debit/Stop Orders | 0 | | 0.00 |
| Account Payments | 5 | | 24,500.00 Dr |
| Inter-Account Transfers Out | 7 | | 275,000.00 Dr |
| Card Purchases (POS) | 0 | | 0.00 |
| Fuel Purchases | 0 | | 0.00 |
| Bank Charges | 3 | | 180.00 Dr |
| Service Fees | 2 | | 96.00 Dr |
| Cash Deposit Fees | 0 | | 0.00 |
| Cash Handling Fees | 0 | | 0.00 |
| Internet Fees | 0 | | 0.00 |
| Other Fees | 1 | | 84.00 Dr |
| Interest on Credit Balance | 0 | | 0.00 |
| Interest on Debit Balance | 0 | | 0.00 |
| Inward Unpaid Items | 0 | | 0.00 |
| Unpaid Cheques and Debits | 0 | | 0.00 |
| Refunds/Adjustments | 0 | | 0.00 |
| Closing Balance | | | 20,564.99 Cr |
| Available Balance (12h10 - 31 Mar 13) | | | 20,564.99 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number. **eBucks for Business** gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 13/03/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 120

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|---------------|---------------|----------------------|
| Opening Balance | | | | 244.99 Cr | 0.00 |
| 11 Mar | Internet Trf From | Main | 200,000.00 Cr | 200,244.99 Cr | |
| 11 Mar | Internet Trf To | Debt | 150,000.00 | 50,244.99 Cr | 3.60 |
| 13 Mar | Internet Pmt To | Advance | Geoff | 7,000.00 | 43,244.99 Cr |
| 13 Mar | Internet Pmt To | Nono FNB | From Geoff | 10,000.00 | 33,244.99 Cr |
| 13 Mar | Internet Trf To | Transfer | | 20,000.00 | 13,244.99 Cr |
| 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
Web
www.fnb.co.za

Branch Code
256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST121 269939
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 121
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R74.16 Dr**

30 March 2013 to 30 April 2013

Change in costs on overdrawn accounts
With effect from 1 March 2013, FNB Business Banking will change the way in which overdrawn accounts are charged. Should the account go into excess, you will be charged for the use of the unauthorised overdraft for the period in which the account is in excess to a maximum of 24%. To avoid these charges on unauthorised overdraft excesses, we recommend that you:

- apply for an overdraft facility in the event that you do not have an overdraft facility; or
- increase your overdraft facility amount.

There is no upfront fee, but instead a monthly overdraft fee is charged only if the facility is utilised in excess of R200. To apply speak to a Business Manager at an FNB branch.

| Cashflow Summary | | |
|---------------------------------------|----|--------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 20,564.99 Cr |
| Funds Received/Credits | 2 | 31,500.00 Cr |
| Cash Deposit | 1 | 30,000.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 1,500.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 10 | 21,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 6 | 15,000.00 Dr |
| Inter-Account Transfers Out | 4 | 6,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 4 | 603.78 Dr |
| Service Fees | 2 | 85.20 Dr |
| Cash Deposit Fees | 1 | 391.90 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 126.68 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 30,461.21 Cr |
| Available Balance (01h37 - 01 May 13) | | 30,461.21 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number. **eBucks for Business** gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 13/04/30 | 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 |

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 | 13/04/30 | Business Account | |

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P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST122 031205
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 122
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.27 Dr**

30 April 2013 to 30 May 2013

| Cashflow Summary | | |
|---------------------------------------|----------|---------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 30,461.21 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 2 | 30,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 2 | 30,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 2 | 59.20 Dr |
| Service Fees | 2 | 59.20 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 402.01 Cr |
| Available Balance (23h53 - 30 May 13) | | 402.01 |

See overleaf for transactions



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 | 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 |

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 | 13/05/30 | Business Account | |

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P O Box 87124
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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST123 358218
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 123
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.83 Dr**

30 May 2013 to 29 June 2013

| Cashflow Summary | | |
|---------------------------------------|---|-----------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 402.01 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 1 | 350.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 350.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 2 | 55.60 Dr |
| Service Fees | 2 | 55.60 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3.59 Dr |
| Available Balance (12h19 - 30 Jun 13) | | 0.00 |

See overleaf for transactions



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 | 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 | 13/06/29 | 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 |

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 | 13/06/29 | Business Account | |

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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST124 027129
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 124
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R6.82 Dr**

29 June 2013 to 30 July 2013

| Cashflow Summary | | |
|---------------------------------------|---|-----------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 3.59 Dr |
| Funds Received/Credits | 1 | 700.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 700.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 1 | 55.50 Dr |
| Service Fees | 1 | 55.50 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 640.91 Cr |
| Available Balance (00h06 - 31 Jul 13) | | 640.91 |

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 13/07/30 | 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 |

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 | 13/07/30 | Business Account | |

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

BBST125 027356
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT: R0 - R10M TURNOV : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 125
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R515.07 Dr**

30 July 2013 to 30 August 2013

| Cashflow Summary | | |
|---------------------------------------|---|---------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 640.91 Cr |
| Funds Received/Credits | 1 | 500,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 500,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 6 | 494,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 1 | 300,000.00 Dr |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 4 | 94,000.00 Dr |
| Inter-Account Transfers Out | 1 | 100,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 4,194.10 Dr |
| Service Fees | 2 | 144.10 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 4,050.00 Dr |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 2,446.81 Cr |
| Available Balance (00h33 - 31 Aug 13) | | 2,446.81 |

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 13/08/30 | 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 | |

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 |

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 | 13/09/30 | Business Account: R0 - R10m Turnov | |

 Killamey
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

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 | 13/10/30 | 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 |

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 | 13/10/30 | Business Account | |

✉ Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code
256205
(011) 4861207
Fax
(011) 6464893
Lost Cards
0800-11-01-32
Account Enquiries
087-575-9479

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

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

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Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 13/11/30 | 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 | 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 | 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 | 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 |

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 | 13/11/30 | 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

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 13/12/30 | 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 | |

✉ Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST130 028847
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 130
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R8.81 Dr**

30 December 2013 to 30 January 2014

| Cashflow Summary | | |
|---------------------------------------|---|---------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 6,360.44 Cr |
| Funds Received/Credits | 2 | 29,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 29,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 3 | 34,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 1 | 3,000.00 Dr |
| Inter-Account Transfers Out | 2 | 31,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 2 | 71.70 Dr |
| Service Fees | 2 | 71.70 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,288.74 Cr |
| Available Balance (23h47 - 30 Jan 14) | | 1,288.74 |

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/01/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 130

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|----------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | | 6,360.44 Cr | 0.00 |
| 04 Jan | Internet Pmt To | Trf | 3,000.00 | 3,360.44 Cr | |
| 04 Jan | Internet Trf From | Trf | 14,000.00 Cr | 17,360.44 Cr | |
| 04 Jan | Internet Trf To | Trf | 16,000.00 | 1,360.44 Cr | 3.80 |
| 10 Jan | Internet Trf From | Trf | 15,000.00 Cr | 16,360.44 Cr | |
| 10 Jan | Internet Trf To | Trf | 15,000.00 | 1,360.44 Cr | 3.80 |
| 30 Jan | Electronic Payments | Bis/Int 1 On True Tiering = 8.60 | 0.00 | 1,360.44 Cr | 8.60 |
| 30 Jan | #Monthly Account Fee | | 55.50 | 1,304.94 Cr | |
| 30 Jan | #Service Fees | | 16.20 | 1,288.74 Cr | (16.20) |
| Closing Balance | | | | 1,288.74 Cr | 0.00 |

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 | 14/01/30 | Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
087-575-9479

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

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 |

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 | 14/02/28 | 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 |

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/02/28 | Business Account | |

✉ Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
e-Mail
Web
Branch Code 256205
(011) 4861207
Fax (011) 6464893
Lost Cards 0800-11-01-32
Account Enquiries 087-575-9479

BBST132 046569
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 132
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R190.12 Dr**

28 February 2014 to 29 March 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

| Cashflow Summary | | | |
|---------------------------------------|---|--|----------------------|
| Overdraft Limit | | | 0.00 |
| Opening Balance | | | 750.68 Cr |
| Funds Received/Credits | 2 | | 205,000.00 Cr |
| Cash Deposit | 0 | | 0.00 |
| Other Deposits | 0 | | 0.00 |
| Inter-Account Transfers In | 2 | | 205,000.00 Cr |
| Electronic Payments Received | 0 | | 0.00 |
| Funds Used/Debits | 6 | | 152,900.00 Dr |
| Cash Withdrawals (Branch) | 0 | | 0.00 |
| Cash Withdrawals (Other) | 0 | | 0.00 |
| Cheques Processed (Non Cash) | 1 | | 100,000.00 Dr |
| Debit/Stop Orders | 0 | | 0.00 |
| Account Payments | 3 | | 28,900.00 Dr |
| Inter-Account Transfers Out | 2 | | 24,000.00 Dr |
| Card Purchases (POS) | 0 | | 0.00 |
| Fuel Purchases | 0 | | 0.00 |
| Bank Charges | 4 | | 1,548.10 Dr |
| Service Fees | 2 | | 122.10 Dr |
| Cash Deposit Fees | 0 | | 0.00 |
| Cash Handling Fees | 1 | | 1,350.00 Dr |
| Internet Fees | 0 | | 0.00 |
| Other Fees | 1 | | 76.00 Dr |
| Interest on Credit Balance | 0 | | 0.00 |
| Interest on Debit Balance | 0 | | 0.00 |
| Inward Unpaid Items | 0 | | 0.00 |
| Unpaid Cheques and Debits | 0 | | 0.00 |
| Refunds/Adjustments | 0 | | 0.00 |
| Closing Balance | | | 51,302.58 Cr |
| Available Balance (01h53 - 30 Mar 14) | | | 51,302.58 |

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

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Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
|---------------|----------------|----------|----------------------------------|-------|
| 486 | 62052928060 | 14/03/29 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 132

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|----------------------------------|----|---------------|---------------|----------------------|
| Opening Balance | | | | | 750.68 Cr | 0.00 |
| 10 Mar | Internet Trf To | Trf | | 4,000.00 | 3,249.32 | 3.80 |
| 10 Mar | Internet Trf From | Trf | | 5,000.00 Cr | 1,750.68 Cr | |
| 13 Mar | Rtc Express Pmt To | Mangaliso | Mc | 900.00 | 850.68 Cr | 38.00 |
| 25 Mar | Internet Trf From | Transfer | | 200,000.00 Cr | 200,850.68 Cr | |
| 25 Mar | Item Cashed 498 | Rosebank | | 100,000.00 | 100,850.68 Cr | 50.40 |
| 25 Mar | Cash Handling Fee | | | 0.00 | 100,850.68 Cr | 1,350.00 |
| 27 Mar | Rtc Express Pmt To | Pay | | 3,000.00 | 97,850.68 Cr | 38.00 |
| 28 Mar | Internet Pmt To | Moving Mc | Mc | 25,000.00 | 72,850.68 Cr | |
| 29 Mar | Internet Trf To | Trf | | 20,000.00 | 52,850.68 Cr | 3.80 |
| 29 Mar | Electronic Payments | Bis/Int 1 On True Tiering = 8.60 | | 0.00 | 52,850.68 Cr | 8.60 |
| 29 Mar | #Monthly Account Fee | | | 55.50 | 52,795.18 Cr | |
| 29 Mar | #Cash Handling Fees | | | 1,350.00 | 51,445.18 Cr | (1,350.00) |
| 29 Mar | #Value Added Serv Fees | | | 76.00 | 51,369.18 Cr | (76.00) |
| 29 Mar | #Service Fees | | | 66.60 | 51,302.58 Cr | (66.60) |
| Closing Balance | | | | | 51,302.58 Cr | 0.00 |


If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/03/29 | Business Account | |

 Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(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 | |

✉ Killamey
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
087-575-9479

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST134 025757
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 134
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R112.24 Dr**

30 April 2014 to 30 May 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

| Cashflow Summary | | | |
|------------------------------|---|--|----------------------|
| Overdraft Limit | | | 0.00 |
| Opening Balance | | | 2,650.88 Cr |
| Funds Received/Credits | 2 | | 170,000.00 Cr |
| Cash Deposit | 0 | | 0.00 |
| Other Deposits | 0 | | 0.00 |
| Inter-Account Transfers In | 2 | | 170,000.00 Cr |
| Electronic Payments Received | 0 | | 0.00 |
| Funds Used/Debits | 7 | | 170,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | | 0.00 |
| Cash Withdrawals (Other) | 0 | | 0.00 |
| Cheques Processed (Non Cash) | 2 | | 50,000.00 Dr |
| Debit/Stop Orders | 0 | | 0.00 |
| Account Payments | 1 | | 3,500.00 Dr |
| Inter-Account Transfers Out | 4 | | 116,500.00 Dr |
| Card Purchases (POS) | 0 | | 0.00 |
| Fuel Purchases | 0 | | 0.00 |
| Bank Charges | 4 | | 913.80 Dr |
| Service Fees | 2 | | 176.30 Dr |
| Cash Deposit Fees | 0 | | 0.00 |
| Cash Handling Fees | 1 | | 725.00 Dr |
| Internet Fees | 0 | | 0.00 |
| Other Fees | 1 | | 12.50 Dr |
| Interest on Credit Balance | 0 | | 0.00 |
| Interest on Debit Balance | 0 | | 0.00 |
| Inward Unpaid Items | 0 | | 0.00 |
| Unpaid Cheques and Debits | 0 | | 0.00 |
| Refunds/Adjustments | 0 | | 0.00 |
| Closing Balance | | | 1,737.08 Cr |

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
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Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
|---------------|----------------|----------|----------------------------------|-------|
| 486 | 62052928060 | 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) |

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 | 14/05/30 | Business Account | |

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

Page 1 of 2
Delivery Method R07
EN/30/NV/DDA AA
486

656479

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.

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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 | |

CSFZFN0:6205292806

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 |

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 | 14/06/30 | 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

 (011) 6464893

Fax
0800-11-01-32

Lost Cards
087-575-9479

Account Enquiries

BBST136 025891
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 136
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R9.09 Dr**

30 June 2014 to 30 July 2014

| Cashflow Summary | | |
|------------------------------|---|----------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 94.92 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 2 | 74.00 Dr |
| Service Fees | 1 | 61.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 13.00 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 20.92 Cr |

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

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.

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Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/07/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 136

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|----------------------|--------|----------|----------------------|
| Opening Balance | | | | 94.92 Cr | 0.00 |
| 23 Jul | #Archive Statement Fee | #Stmnt Emailed @Brch | 13.00 | 81.92 Cr | |
| 30 Jul | #Monthly Account Fee | | 61.00 | 20.92 Cr | |
| Closing Balance | | | | 20.92 Cr | 0.00 |

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 | 14/07/30 | 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

BBST137 237294
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 137
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R7.49 Dr**

30 July 2014 to 30 August 2014

| Cashflow Summary | | |
|------------------------------|---|----------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 20.92 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 1 | 61.00 Dr |
| Service Fees | 1 | 61.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 40.08 Dr |

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



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.

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Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/08/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 137

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|----------|----------------------|
| Opening Balance | | | 20.92 Cr | 0.00 |
| 30 Aug | #Monthly Account Fee | 61.00 | 40.08 | |
| Closing Balance | | | 40.08 Dr | 0.00 |

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 | 14/08/30 | Business Account | |

✉

Killarney

P O Box 87124

Houghton 2041

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www.fnb.co.za

256205

(011) 4861207

(011) 6464893

0800-11-01-32

087-575-9479

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

BBST138297725

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-R49990.00%

R5000+0.00%



See overleaf for transactions

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Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/09/30 | 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 |

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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 | 14/09/30 | 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

 (011) 6464893

Fax
Lost Cards
0800-11-01-32

Account Enquiries
087-575-9479

BBST139 027606
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62052928060
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 139
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R14.60 Dr**

30 September 2014 to 30 October 2014

| Cashflow Summary | | |
|------------------------------|---|--------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 63,315.09 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 3 | 61,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 0 | 0.00 |
| Account Payments | 3 | 61,000.00 Dr |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 118.90 Dr |
| Service Fees | 2 | 78.90 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 40.00 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 2,196.19 Cr |

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

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Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/10/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 139

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|--|-----------|--------------|----------------------|
| Opening Balance | | | | 63,315.09 Cr | 0.00 |
| 02 Oct | Express Pmt Pending | | 0.00 | 63,315.09 Cr | |
| 02 Oct | Express Pmt Pending | Express Pmt Complete | 0.00 | 63,315.09 Cr | |
| 02 Oct | FNB App Rtc Pmt To | Geoff FNB | 20,000.00 | 43,315.09 Cr | 40.00 |
| 02 Oct | Internet Pmt To | Kakali Geoff | 11,000.00 | 32,315.09 Cr | |
| 02 Oct | Internet Pmt To | Nono FNB From Geoff | 30,000.00 | 2,315.09 Cr | |
| 30 Oct | Electronic Payments | Bis/Int 2 On True Tiering = 17.90 | 0.00 | 2,315.09 Cr | 17.90 |
| 30 Oct | #Monthly Account Fee | | 61.00 | 2,254.09 Cr | |
| 30 Oct | #Value Added Serv Fees | | 40.00 | 2,214.09 Cr | (40.00) |
| 30 Oct | #Service Fees | | 17.90 | 2,196.19 Cr | (17.90) |
| Closing Balance | | | | 2,196.19 Cr | 0.00 |

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/10/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 140

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|-------------|----------------------|
| Opening Balance | | | 2,196.19 Cr | |
| 29 Nov | #Monthly Account Fee | 61.00 | 2,135.19 Cr | |
| Closing Balance | | | 2,135.19 Cr | |

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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 14/11/29 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 141

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|----------------------------------|---------------|---------------|----------------------|
| Opening Balance | | | 2,135.19 Cr | | |
| 18 Dec | Magtape Credit | Tss Managed Services (Pty) Ltd | 171,000.00 Cr | 173,135.19 Cr | |
| 27 Dec | Internet Pmt To | Kakali Salary Geoff | 11,000.00 | 162,135.19 Cr | |
| 30 Dec | Electronic Payments | Bis/Int 1 On True Tiering = 8.95 | 0.00 | 162,135.19 Cr | 8.95 |
| 30 Dec | #Monthly Account Fee | | 61.00 | 162,074.19 Cr | |
| 30 Dec | #Service Fees | | 8.95 | 162,065.24 Cr | (8.95) |
| Closing Balance | | | 162,065.24 Cr | | |

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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 | 14/12/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 142

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|---------------|---------------|----------------------|
| Opening Balance | | | 162,065.24 Cr | | |
| 31 Dec | Internet Trf To | Trf | 30,000.00 | 132,065.24 Cr | 4.00 |
| 02 Jan | Internet Trf To | Trf | 25,000.00 | 107,065.24 Cr | 4.00 |
| 05 Jan | Internet Trf To | Trf | 20,000.00 | 87,065.24 Cr | 4.00 |
| 12 Jan | Internet Pmt To | Right To Learn Geoff | 750.00 | 86,315.24 Cr | |
| 14 Jan | Internet Airtime Topup | Airtime 0712748808 | 110.00 | 86,205.24 Cr | 1.10 |
| 19 Jan | Internet Pmt To | Contribution G | 15,000.00 | 71,205.24 Cr | |
| 20 Jan | Internet Trf To | Trf | 10,000.00 | 61,205.24 Cr | 4.00 |
| 30 Jan | Electronic Payments | Bis/Int 2 On True Tiering = 17.90 | 0.00 | 61,205.24 Cr | 17.90 |
| 30 Jan | #Monthly Account Fee | | 61.00 | 61,144.24 Cr | |
| 30 Jan | #Service Fees | | 35.00 | 61,109.24 Cr | (35.00) |
| Closing Balance | | | 61,109.24 Cr | | |

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Inclusive of VAT @ 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 | |

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 | |

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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| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| 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 : 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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First National Bank - a 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 | |

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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| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 15/06/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 148

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 1,032.59 Cr | |
| 01 Jul | Cash Deposit | 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 | |

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 | | | |

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

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 15/08/29 | Business Account | |

BUSINESS ACCOUNT: 62052928060


Tax Invoice/Statement Number : 150

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|-----------------------------------|-----------|-----------|--------------|----------------------|
| Opening Balance | | | | | 50,573.94 Cr | |
| 01 Sep | Internet Pmt To | Geoff Standard | Geoff FNB | 20,000.00 | 30,573.94 Cr | |
| 01 Sep | Internet Pmt To | Funds | Geoff | 14,000.00 | 16,573.94 Cr | |
| 02 Sep | Internet Pmt To | Media | Geoff | 5,000.00 | 11,573.94 Cr | |
| 04 Sep | Internet Pmt To | Dlamini | G | 4,000.00 | 7,573.94 Cr | |
| 07 Sep | Internet Pmt To | Dlamini | G | 4,000.00 | 3,573.94 Cr | |
| 30 Sep | Electronic Payments | Bis/Int 5 On True Tiering = 44.75 | | 0.00 | 3,573.94 Cr | 44.75 |
| 30 Sep | #Monthly Account Fee | | | 65.00 | 3,508.94 Cr | |
| 30 Sep | #Service Fees | | | 44.75 | 3,464.19 Cr | (44.75) |

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 | 15/09/30 | 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


Statement Period : 30 September 2015 to 30 October 2015
Statement Date : 30 October 2015


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


Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 3,464.19 Cr |
| Funds Received (Credits) | | 2 130,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 2 | 130,000.00 Cr |
| Funds Used (Debits) | | 7 63,480.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 6 | 48,480.00 Dr |
| Inter-Account Transfers Out | 1 | 15,000.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 3 215.85 Dr |
| Service Fees | 2 | 95.85 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 120.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 69,768.34 Cr |
| Overdraft Limit | | 0.00 |


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www.fnb.co.za

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087-575-9479

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% |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 15/10/30 | Business Account | |

BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 151

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | 3,464.19 Cr | | |
| 02 Oct | FNB OB Pmt | Salary Loan Refund | 65,000.00 Cr | 68,464.19 Cr | |
| 06 Oct | Rtc Express Pmt To | Bm Geoff | 10,000.00 | 58,464.19 Cr | 40.00 |
| 06 Oct | Rtc Express Pmt To | Don Donation | 8,000.00 | 50,464.19 Cr | 40.00 |
| 06 Oct | Rtc Express Pmt To | Cont Geoff | 4,000.00 | 46,464.19 Cr | 40.00 |
| 06 Oct | Internet Pmt To | Fees Tyson Mncube | 11,480.00 | 34,984.19 Cr | |
| 07 Oct | Internet Pmt To | Jci World Con Geoff Acc | 7,000.00 | 27,984.19 Cr | |
| 08 Oct | Internet Pmt To | Ngc Geoff | 8,000.00 | 19,984.19 Cr | |
| 09 Oct | Internet Trf To | Trf | 15,000.00 | 4,984.19 Cr | 4.00 |
| 29 Oct | FNB App Payment From | Salary Loan Refund | 65,000.00 Cr | 69,984.19 Cr | |
| 30 Oct | Electronic Payments | Bis/Int 3 On True Tiering = 26.85 | 0.00 | 69,984.19 Cr | 26.85 |
| 30 Oct | #Monthly Account Fee | | 65.00 | 69,919.19 Cr | |
| 30 Oct | #Value Added Serv Fees | | 120.00 | 69,799.19 Cr | |
| 30 Oct | #Service Fees | | 30.85 | 69,768.34 Cr | |
| Closing Balance | | | 69,768.34 Cr | | |

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

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

| | | | | | | | | |
|---|---|--------------------|---------|----------------------|---------|---------|----------|-----------|
| Monthly Account Fee | R65.00 | Cheque Service Fee | R85.00 | Credit Interest Rate | | | | 0.00% |
| Cheque Deposit Fee | R30.00 | Inward Unpaid Fee | R105.00 | Debit Interest Rate | | | | 15.00% |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R30.00) R8.40 plus | | R2.550 | R1.490 | R1.490 | R1.400 | R1.180 | R1.180 |
| Bulk: | (Min fee per deposit R30.00) R5.00 plus | | R2.350 | R1.670 | R1.670 | R1.390 | R1.040 | R1.040 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.660 | R1.960 | R1.960 | R1.620 | R1.500 | R1.500 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.450 | R1.870 | R1.870 | R1.550 | R1.440 | R1.440 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 15/10/30 | Business Account | |

FNB BUSINESS CHEQUE ACC: 62052928060

Tax Invoice/Statement Number : 152

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | 69,768.34 Cr | | |
| 03 Nov | Internet Trf To | Trf | 25,000.00 | 44,768.34 Cr | 4.00 |
| 03 Nov | Internet Pmt To | Kt Fees Makhubo Kt-school Fe | 7,000.00 | 37,768.34 Cr | |
| 03 Nov | Internet Pmt To | Jci Geoff | 8,000.00 | 29,768.34 Cr | |
| 03 Nov | Internet Pmt To | ABSA Credit Card 4787692035950018 | 10,000.00 | 19,768.34 Cr | |
| 03 Nov | Internet Pmt To | Kakali Salary Molelwane Salary | 10,000.00 | 9,768.34 Cr | |
| 04 Nov | Notification - Email | Email Sending Fee Abbott College | 0.00 | 9,768.34 Cr | 0.74 |
| 05 Nov | Internet Trf To | CC Pmt | 3,500.00 | 6,268.34 Cr | 4.00 |
| 05 Nov | Send Money Dr | Send 27824924203 | 3,000.00 | 3,268.34 Cr | 9.50 |
| 10 Nov | Internet Trf To | Trf | 2,000.00 | 1,268.34 Cr | 4.00 |
| 10 Nov | Send Money Dr | Send 27837258990 | 1,000.00 | 268.34 Cr | 9.50 |
| 25 Nov | Send Money Refund Cr | Send Rev 27837258990 | 1,000.00 Cr | 1,268.34 Cr | |
| 30 Nov | Electronic Payments | Bis/Int 4 On True Tiering = 35.80 | 0.00 | 1,268.34 Cr | 35.80 |
| 30 Nov | #Monthly Account Fee | | 65.00 | 1,203.34 Cr | |
| 30 Nov | #Value Added Serv Fees | | 19.74 | 1,183.60 Cr | |
| 30 Nov | #Service Fees | | 47.80 | 1,135.80 Cr | |
| Closing Balance | | | 1,135.80 Cr | | |


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An Authorised Financial Services and Credit Provider (NCRCP20).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)


| | | | | | | | | | |
|---|---|--------------------|---------|----------------------|---------|---------|----------|-----------|--------|
| Monthly Account Fee | R65.00 | Cheque Service Fee | R85.00 | Credit Interest Rate | | | | | 0.00% |
| Cheque Deposit Fee | R30.00 | Inward Unpaid Fee | R105.00 | Debit Interest Rate | | | | | 16.00% |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | (Min fee per deposit R30.00) R8.40 plus | | R2.550 | R1.490 | R1.490 | R1.400 | R1.180 | R1.180 | |
| Bulk: | (Min fee per deposit R30.00) R5.00 plus | | R2.350 | R1.670 | R1.670 | R1.390 | R1.040 | R1.040 | |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.660 | R1.960 | R1.960 | R1.620 | R1.500 | R1.500 | |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.450 | R1.870 | R1.870 | R1.550 | R1.440 | R1.440 | |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | | |


| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 15/11/30 | FNB Business Cheque Acc | |

 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 110.51 Dr


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


BBST153 006602
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 | | 1,135.80 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 |


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www.fnb.co.za
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087-575-9479
087-311-8607

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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 | 15/12/30 | 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 | Kilamey Salaries | 60,000.00 Cr | 60,135.80 Cr | 716.40 |
| 28 Dec | Internet Pmt To | Luthuli 4 Luthuli 4 Donation | 5,000.00 | 55,135.80 Cr | |
| 28 Dec | Internet Trf To | Trf | 20,000.00 | 35,135.80 Cr | 4.00 |
| 29 Dec | FNB OB Pmt | Salary Loan Settleme | 65,000.00 Cr | 100,135.80 Cr | |
| 29 Dec | Internet Trf To | Trf | 40,000.00 | 60,135.80 Cr | 4.00 |
| 30 Dec | Rtc Express Pmt To | Zaza Geoff | 7,000.00 | 53,135.80 Cr | 40.00 |
| 30 Dec | Electronic Payments | Bis/Int 1 On True Tiering = 8.95 | 0.00 | 53,135.80 Cr | 8.95 |
| 30 Dec | #Monthly Account Fee | | 65.00 | 53,070.80 Cr | |
| 30 Dec | #Value Added Serv Fees | | 89.50 | 52,981.30 Cr | |
| 30 Dec | #Service Fees | | 28.95 | 52,952.35 Cr | |
| 30 Dec | #Cash Deposit Fee | | 716.40 | 52,235.95 Cr | |
| Closing Balance | | | 52,235.95 Cr | | |


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Inclusive of VAT @ 14.00%
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

Total VAT Charged : R 26.88 Dr


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


BBST154 088754
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 | | 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 |


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087-575-9479

087-311-8607

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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 | 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 | | |


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 | 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

Total VAT Charged : R 7.98 Dr


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

BBST155 093544
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 | | 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 |


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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)
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 | |


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

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

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)


| | | | | | | | | |
|---|---|--------------------|---------|----------------------|---------|---------|----------|-----------|
| Monthly Account Fee | R65.00 | Cheque Service Fee | R85.00 | Credit Interest Rate | | | | 0.00% |
| Cheque Deposit Fee | R30.00 | Inward Unpaid Fee | R105.00 | Debit Interest Rate | | | | 17.00% |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R30.00) R8.40 plus | | R2.550 | R1.490 | R1.490 | R1.400 | R1.180 | R1.180 |
| Bulk: | (Min fee per deposit R30.00) R5.00 plus | | R2.350 | R1.670 | R1.670 | R1.390 | R1.040 | R1.040 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.660 | R1.960 | R1.960 | R1.620 | R1.500 | R1.500 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.450 | R1.870 | R1.870 | R1.550 | R1.440 | R1.440 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |


| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62052928060 | 16/02/29 | FNB Business Cheque Acc | |

 Killarney
P O Box 87124
Houghton 2041

Street Address Bank No 6 ,Riviera Road ,Killarney Mall

Branch Code 256205

 (011) 4861207

 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 156

Total VAT Charged : R 29.49 Dr


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


BBST156 006825
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 | | 852.10 Cr |
| Funds Received (Credits) | | 4 120,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 4 | 120,000.00 Cr |
| Funds Used (Debits) | | 17 118,800.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 8 | 48,500.00 Dr |
| Inter-Account Transfers Out | 9 | 70,300.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 3 240.20 Dr |
| Service Fees | 2 | 150.70 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 89.50 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,811.90 Cr |
| Overdraft Limit | | 0.00 |


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 Fraud

info@fnb.co.za
www.fnb.co.za
087-575-9406
087-575-9479
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 | 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 |


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info@fnb.co.za

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 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

Total VAT Charged : R 11.74 Dr


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

BBST158 007055
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 | | 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

 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 | 16/06/30 | 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

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 AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 16/06/30 | Gold Business Account | |

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

| | | | | | | | | | |
|---|---|--------------------|---------|----------------------|---------|---------|----------|-----------|--------|
| Monthly Account Fee | R65.00 | Cheque Service Fee | R85.00 | Credit Interest Rate | | | | | 0.00% |
| Cheque Deposit Fee | R30.00 | Inward Unpaid Fee | R105.00 | Debit Interest Rate | | | | | 24.00% |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | (Min fee per deposit R30.00) R8.40 plus | | R2.550 | R1.490 | R1.490 | R1.400 | R1.180 | R1.180 | |
| Bulk: | (Min fee per deposit R30.00) R5.00 plus | | R2.350 | R1.670 | R1.670 | R1.390 | R1.040 | R1.040 | |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.660 | R1.960 | R1.960 | R1.620 | R1.500 | R1.500 | |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.450 | R1.870 | R1.870 | R1.550 | R1.440 | R1.440 | |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | | |

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 16/06/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 160

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|-----------|----------------------|
| Opening Balance | | | 967.50 Cr | |
| 30 Jul | #Monthly Account Fee | 69.00 | 898.50 Cr | |
| Closing Balance | | | 898.50 Cr | |

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

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

| | | | | | | | |
|---|---|--------------------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | |

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 16/07/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 161

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|---------------|---------------|----------------------|
| Opening Balance | | | 898.50 Cr | | |
| 05 Aug | FNB OB Pmt | Salary Loan Refund | 200,000.00 Cr | 200,898.50 Cr | |
| 05 Aug | FNB App Transfer To | Trf | 40,000.00 | 160,898.50 Cr | 4.00 |
| 05 Aug | FNB App Payment To | ABSA Credit Card 4787692035950018 | 10,000.00 | 150,898.50 Cr | |
| 05 Aug | FNB App Transfer To | CC Payment | 6,000.00 | 144,898.50 Cr | 4.00 |
| 05 Aug | FNB App Transfer To | Trf | 20,000.00 | 124,898.50 Cr | 4.00 |
| 05 Aug | FNB App Transfer To | Trf | 5,000.00 | 119,898.50 Cr | 4.00 |
| 06 Aug | Rtc Express Pmt To | Geoff Standard Geoff FNB | 15,000.00 | 104,898.50 Cr | 42.00 |
| 06 Aug | Internet Trf To | Trf | 80,000.00 | 24,898.50 Cr | 4.00 |
| 10 Aug | FNB App Payment To | Trf Geoff | 5,000.00 | 19,898.50 Cr | |
| 30 Aug | Electronic Payments | Bis/Int 2 On True Tiering = 17.90 | 0.00 | 19,898.50 Cr | 17.90 |
| 30 Aug | #Monthly Account Fee | | 69.00 | 19,829.50 Cr | |
| 30 Aug | #Value Added Serv Fees | | 42.00 | 19,787.50 Cr | |
| 30 Aug | #Service Fees | | 37.90 | 19,749.60 Cr | |
| Closing Balance | | | 19,749.60 Cr | | |

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 | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 162

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 19,749.60 Cr | |
| 31 Aug | Express Pmt Pending | | | 0.00 | 19,749.60 Cr | |
| 31 Aug | Express Pmt Pending | Express Pmt Complete | | 0.00 | 19,749.60 Cr | |
| 31 Aug | FNB App Rtc Pmt To | Geoff | | 4,000.00 | 15,749.60 Cr | 42.00 |
| 01 Sep | FNB App Payment To | Sasco | G | 3,000.00 | 12,749.60 Cr | |
| 01 Sep | FNB OB Pmt | Molelwane | | 80,000.00 Cr | 92,749.60 Cr | |
| 01 Sep | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 7,000.00 | 85,749.60 Cr | |
| 01 Sep | Rtc Express Pmt To | Geoff Standard | Geoff FNB | 20,000.00 | 65,749.60 Cr | 42.00 |
| 01 Sep | Internet Trf To | CC Payment | | 5,000.00 | 60,749.60 Cr | 4.00 |
| 01 Sep | Internet Pmt To | Geoff Standard | Geoff FNB | 10,000.00 | 50,749.60 Cr | |
| 06 Sep | Internet Trf To | Deposit | | 30,000.00 | 20,749.60 Cr | 4.00 |
| 06 Sep | Internet Pmt To | Phone | G | 4,000.00 | 16,749.60 Cr | |
| 09 Sep | FNB App Transfer To | Trf | | 12,000.00 | 4,749.60 Cr | 4.00 |
| 17 Sep | FNB App Rtc Pmt To | Ward 77 | Geoff | 2,000.00 | 2,749.60 Cr | 42.00 |
| 26 Sep | FNB App Payment To | Keba | Geoff | 1,000.00 | 1,749.60 Cr | |
| 30 Sep | Electronic Payments | Bis/Int 5 On True Tiering = 44.75 | | 0.00 | 1,749.60 Cr | 44.75 |
| 30 Sep | #Monthly Account Fee | | | 69.00 | 1,680.60 Cr | |
| 30 Sep | #Value Added Serv Fees | | | 126.00 | 1,554.60 Cr | |
| 30 Sep | #Service Fees | | | 56.75 | 1,497.85 Cr | |
| Closing Balance | | | | | 1,497.85 Cr | |

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 | 16/09/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 163

Total VAT Charged : R 11.04 Dr


Statement Period : 30 September 2016 to 29 October 2016
Statement Date : 29 October 2016


BBST163 014179
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 1,497.85 Cr |
| Funds Received (Credits) | | 1 80,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 1 | 80,000.00 Cr |
| Funds Used (Debits) | | 4 80,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 1 | 11,000.00 Dr |
| Inter-Account Transfers Out | 3 | 69,000.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 2 89.95 Dr |
| Service Fees | 2 | 89.95 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,407.90 Cr |
| Overdraft Limit | | 0.00 |


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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 | KakaliMolelwane | 11,000.00 | 40,497.85 Cr | |
| 05 Oct | Internet Trf To | Trf | 36,000.00 | 4,497.85 Cr | 4.00 |
| 05 Oct | Internet Trf To | CC Payment | 3,000.00 | 1,497.85 Cr | 4.00 |
| 29 Oct | Electronic Payments | Bis/Int 1 On True Tiering = 8.95 | 0.00 | 1,497.85 Cr | 8.95 |
| 29 Oct | #Monthly Account Fee | | 69.00 | 1,428.85 Cr | |
| 29 Oct | #Service Fees | | 20.95 | 1,407.90 Cr | |
| Closing Balance | | | 1,407.90 Cr | | |

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 | 16/10/29 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 164

Total VAT Charged : R 45.76 Dr


Statement Period : 29 October 2016 to 30 November 2016
Statement Date : 30 November 2016


BBST164 096441
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
PO BOX 2680
JOHANNESBURG
2000


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|----|-------------|
| Opening Balance | | 1,407.90 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 1 | 400.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 400.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 22 | 373.00 Dr |
| Service Fees | 2 | 73.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 20 | 300.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 634.90 Cr |
| Overdraft Limit | | 0.00 |


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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 | |

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

| | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 16/11/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 165

Total VAT Charged : R 8.47 Dr


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 |


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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 | 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 | |

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

| | | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|--|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 | |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 | |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 | |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 | |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | | |

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 16/12/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 166

Total VAT Charged : R 8.47 Dr


Statement Period : 30 December 2016 to 30 January 2017
Statement Date : 30 January 2017


BBST166 008129
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------|
| Opening Balance | | 565.90 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 1 | 69.00 Dr |
| Service Fees | 1 | 69.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 496.90 Cr |
| Overdraft Limit | | 0.00 |


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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 | | | | | | | | |

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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/CK/N | FNBUS |
| 486 | 62052928060 | 17/01/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 167

Total VAT Charged : R 8.47 Dr


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


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


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------|
| Opening Balance | | 496.90 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 1 | 69.00 Dr |
| Service Fees | 1 | 69.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 427.90 Cr |
| Overdraft Limit | | 0.00 |


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info@fnb.co.za

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087-575-9406

087-575-9479

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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 | 17/02/28 | 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 |


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087-575-9479

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 | 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 |
| 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 | 17/03/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 169

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|-------------|----------------------|
| Opening Balance | | | 2,339.95 Cr | |
| 29 Apr | #Monthly Account Fee | 69.00 | 2,270.95 Cr | |
| Closing Balance | | | 2,270.95 Cr | |

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

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

| | | | | | | | | | |
|---|---|--------------------|---------|--------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | | |

Inclusive of VAT @ 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 |

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Debit Interest Rates (Usury)
24.00%

Page 1 of 2

Delivery Method E1 R05

EN/30/NV/DDA AA

486

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 17/05/30 | Gold Business Account | |

21137

CSE2FENO: 62052928060

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 | |

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 | |

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 | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 173

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|----------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | 7,057.95 Cr | | |
| 31 Jul | Internet Trf From | Salaries | 20,000.00 Cr | 27,057.95 Cr | |
| 31 Jul | Internet Trf To | Transfer Back | 20,000.00 | 7,057.95 Cr | 4.00 |
| 07 Aug | Internet Pmt To | LpnG | 3,000.00 | 4,057.95 Cr | |
| 18 Aug | Internet Trf From | Tran | 1,500.00 Cr | 5,557.95 Cr | |
| 18 Aug | Rtc Express Pmt To | SydneyGeoff | 5,000.00 | 557.95 Cr | 45.00 |
| 30 Aug | Electronic Payments | Bis/Int 1 On True Tiering = 9.10 | 0.00 | 557.95 Cr | 9.10 |
| 30 Aug | #Monthly Account Fee | | 75.00 | 482.95 Cr | |
| 30 Aug | #Value Added Serv Fees | | 45.00 | 437.95 Cr | |
| 30 Aug | #Service Fees | | 13.10 | 424.85 Cr | |
| Closing Balance | | | 424.85 Cr | | |

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 | 17/08/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 174

Total VAT Charged : R 9.21 Dr


Statement Period : 30 August 2017 to 30 September 2017
Statement Date : 30 September 2017


BBST174 104219
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------|
| Opening Balance | | 424.85 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 1 | 75.00 Dr |
| Service Fees | 1 | 75.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 349.85 Cr |
| Overdraft Limit | | 0.00 |


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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 |


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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 17/10/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 175

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|-----------|----------------------|
| Opening Balance | | | 349.85 Cr | |
| 30 Oct | #Monthly Account Fee | 75.00 | 274.85 Cr | |
| Closing Balance | | | 274.85 Cr | |

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 | 17/10/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 176

Total VAT Charged : R 9.21 Dr


Statement Period : 30 October 2017 to 30 November 2017
Statement Date : 30 November 2017


BBST176 106769
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------|
| Opening Balance | | 274.85 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 1 | 75.00 Dr |
| Service Fees | 1 | 75.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 199.85 Cr |
| Overdraft Limit | | 0.00 |


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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 17/11/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 176

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|-----------|----------------------|
| Opening Balance | | | 274.85 Cr | |
| 30 Nov | #Monthly Account Fee | 75.00 | 199.85 Cr | |
| Closing Balance | | | 199.85 Cr | |

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An Authorised Financial Services and Credit Provider (NCRCP20).

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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 17/11/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 177

Total VAT Charged : R 9.21 Dr


Statement Period : 30 November 2017 to 30 December 2017
Statement Date : 30 December 2017


BBST177 107049
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------|
| Opening Balance | | 199.85 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 1 | 75.00 Dr |
| Service Fees | 1 | 75.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 124.85 Cr |
| Overdraft Limit | | 0.00 |


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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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An Authorised Financial Services and Credit Provider (NCRCP20).

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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 17/12/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 178

Total VAT Charged : R 12.92 Dr


Statement Period : 30 December 2017 to 30 January 2018
Statement Date : 30 January 2018


BBST178 008610
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|--------------|
| Opening Balance | | 124.85 Cr |
| Funds Received (Credits) | | 22,500.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 22,500.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 22,400.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 2 | 15,500.00 Dr |
| Inter-Account Transfers Out | 3 | 6,900.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 105.20 Dr |
| Service Fees | 2 | 105.20 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 119.65 Cr |
| Overdraft Limit | | 0.00 |


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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 | |

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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/01/30 | Gold Business Account | |

✉ 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 |


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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 | 18/02/28 | 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 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| FNB ATM Advance: | R3.95 + R0.80 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | Cheque Service Fee (min R40.00) plus | R3.220 | R2.190 | R2.190 | R1.810 | R1.680 | R1.680 | |
| Bulk: | Cheque Service Fee (min R40.00) plus | R2.970 | R2.100 | R2.100 | R1.740 | R1.620 | R1.620 | |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

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| | | | | |
|---------------|----------------|----------|-------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/02/28 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 180

Total VAT Charged : R 9.70 Dr


Statement Period : 28 February 2018 to 29 March 2018
Statement Date : 29 March 2018


BBST180 016091
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-------------|
| Opening Balance | | 440.65 Cr |
| Funds Received (Credits) | | 0 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 1 350.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 350.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 2 79.00 Dr |
| Service Fees | 2 | 79.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 11.65 Cr |
| Overdraft Limit | | 0.00 |


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Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/03/29 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 180

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------|--------|-----------|----------------------|
| Opening Balance | | | 440.65 Cr | |
| 02 Mar | Internet Trf To Trf | 350.00 | 90.65 Cr | 4.00 |
| 29 Mar | ##Monthly Account Fee | 75.00 | 15.65 Cr | |
| 29 Mar | ##Service Fees | 4.00 | 11.65 Cr | |
| Closing Balance | | | 11.65 Cr | |

Pay as You use Pricing Option (Refer to Business Pricing Guide on [fnb.co.za](#) for more)

| | | | |
|---|---|--------------------|-----------|
| Monthly Account Fee | R75.00 | Cheque Service Fee | R100.00 |
| Cheque Deposit Fee | R45.00 + R5.00 per Cheque (Max R100.00) | Inward Unpaid Fee | R120.00 |
| Cash Swap Fee | R10.00 per R1000.00 or part thereof | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| FNB ATM Advance: | | <R15000 | <R50000 |
| R3.95 + R0.80 per R100 or part thereof | | <R150000 | >=R150000 |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| Branch: | | <R15000 | <R50000 |
| Cheque Service Fee (min R40.00) plus | | <R150000 | >=R150000 |
| Bulk: | | R3.220 | R2.190 |
| Cheque Service Fee (min R40.00) plus | | R2.190 | R1.810 |
| FNB ATM: | | R2.970 | R2.100 |
| R3.95 + R1.45 per R100 or part thereof | | R1.740 | R1.620 |

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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 | 18/03/29 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 181

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------|-----------|-----------|----------------------|
| Opening Balance | | | 11.65 Cr | |
| 31 Mar | ##Monthly Account Fee | 5.00 | 6.65 Cr | |
| 05 Apr | Internet Trf FromTrf | 600.00 Cr | 606.65 Cr | |
| 30 Apr | ##Monthly Account Fee | 75.66 | 530.99 Cr | |
| Closing Balance | | | 530.99 Cr | |

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| | | | |
|---|---|--------------------|-----------|
| 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 | R2.210 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | 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 9.87 Dr
Inclusive of VAT @ 14.00% = R 0.61 Dr
Total VAT Charged : R 10.48 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/04/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 182

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|-----------|----------------------|
| Opening Balance | | | 530.99 Cr | |
| 30 May | #Monthly Account Fee | 75.66 | 455.33 Cr | |
| Closing Balance | | | 455.33 Cr | |

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

| | | | |
|---|---|--------------------|-----------|
| Monthly Account Fee | R75.66 | Cheque Service Fee | R100.88 |
| Cheque Deposit Fee | R45.39 + R5.04 per Cheque (Max R100.88) | Inward Unpaid Fee | R121.05 |
| Cash Swap Fee | R10.00 per R1000.00 or part thereof | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| FNB ATM Advance: | | <R15000 | <R50000 |
| R3.98 + R0.81 per R100 or part thereof | | <R150000 | >=R150000 |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| Branch: | | <R15000 | <R50000 |
| Cheque Service Fee (min R40.00) plus | | <R150000 | >=R150000 |
| Bulk: | | R3.250 | R2.210 |
| Cheque Service Fee (min R40.00) plus | | R2.210 | R2.120 |
| FNB ATM: | | R3.000 | R2.210 |
| R3.95 + R1.45 per R100 or part thereof | | R2.120 | R1.760 |
| | | 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 9.87 Dr
Total VAT Charged : R 9.87 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/05/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 183

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|-----------|----------------------|
| Opening Balance | | | 455.33 Cr | |
| 30 Jun | #Monthly Account Fee | 75.66 | 379.67 Cr | |
| Closing Balance | | | 379.67 Cr | |

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

| | | | |
|---|---|--------------------|-----------|
| Monthly Account Fee | R75.66 | Cheque Service Fee | R100.88 |
| Cheque Deposit Fee | R45.39 + R5.04 per Cheque (Max R100.88) | Inward Unpaid Fee | R121.05 |
| Cash Swap Fee | R10.00 per R1000.00 or part thereof | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| FNB ATM Advance: | | <R15000 | <R50000 |
| R3.98 + R0.81 per R100 or part thereof | | <R150000 | >=R150000 |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| Branch: | | <R15000 | <R50000 |
| Cheque Service Fee (min R40.00) plus | | <R150000 | >=R150000 |
| Bulk: | | R3.250 | R2.210 |
| Cheque Service Fee (min R40.00) plus | | R2.210 | R2.120 |
| FNB ATM: | | R3.000 | R2.210 |
| R3.95 + R1.45 per R100 or part thereof | | R2.120 | R1.760 |
| | | 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 9.87 Dr
Total VAT Charged : R 9.87 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/06/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 184

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

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

Inclusive of VAT @ 15.00% = R 10.43 Dr
Total VAT Charged : R 10.43 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/07/30 | Gold Business Account | |

✉

Killarney
P O Box 87124
Houghton 2041

Branch Code256205

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

BBST185009347

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 |

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)

24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 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 |


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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/09/29 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 186

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|-----|--------------|--------------|----------------------|
| Opening Balance | | | | 219.67 Cr | |
| 05 Sep | Internet Trf From | Trf | 26,000.00 Cr | 26,219.67 Cr | |
| 05 Sep | Internet Trf To | Trf | 25,900.00 | 319.67 Cr | 4.20 |
| 12 Sep | Internet Trf From | Trf | 3,000.00 Cr | 3,319.67 Cr | |
| 12 Sep | Internet Trf To | Trf | 2,000.00 | 1,319.67 Cr | 4.20 |
| 29 Sep | #Monthly Account Fee | | 80.00 | 1,239.67 Cr | |
| 29 Sep | #Service Fees | | 8.40 | 1,231.27 Cr | |
| Closing Balance | | | | 1,231.27 Cr | |

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

Inclusive of VAT @ 15.00% = R 11.53 Dr
Total VAT Charged : R 11.53 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/09/29 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 187


Statement Period : 29 September 2018 to 30 October 2018
Statement Date : 30 October 2018


BBST187 009122
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 1,231.27 Cr |
| Funds Received (Credits) | | 1 37,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 37,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 2 38,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 1 | 1,000.00 Dr |
| Inter-Account Transfers Out | 1 | 37,000.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 2 93.84 Dr |
| Service Fees | 2 | 93.84 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 137.43 Cr |
| Overdraft Limit | | 0.00 |


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087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/10/30 | 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 124Cde Geoff | 1,000.00 | 231.27 Cr | |
| 30 Oct | Electronic Payments | Bis/Int 1 On True Tiering = 9.64 | 0.00 | 231.27 Cr | 9.64 |
| 30 Oct | #Monthly Account Fee | | 80.00 | 151.27 Cr | |
| 30 Oct | #Service Fees | | 13.84 | 137.43 Cr | |
| Closing Balance | | | 137.43 Cr | | |

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

Inclusive of VAT @ 15.00% = R 12.24 Dr
Total VAT Charged : R 12.24 Dr

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

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/10/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 188


Statement Period : 30 October 2018 to 30 November 2018
Statement Date : 30 November 2018


BBST188 115654
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------|
| Opening Balance | | 137.43 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 0 | 0.00 |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 1 | 80.00 Dr |
| Service Fees | 1 | 80.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 57.43 Cr |
| Overdraft Limit | | 0.00 |


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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 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 |


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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/12/29 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 189

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

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

Inclusive of VAT @ 15.00% = R 10.98 Dr
Total VAT Charged : R 10.98 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities .

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 18/12/29 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 190


Statement Period : 29 December 2018 to 30 January 2019
Statement Date : 30 January 2019


BBST190 009504
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-------------|
| Opening Balance | | 73.23 Cr |
| Funds Received (Credits) | 1 | 1,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 1,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 2 | 900.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 2 | 900.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 2 | 88.40 Dr |
| Service Fees | 2 | 88.40 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 84.83 Cr |
| Overdraft Limit | | 0.00 |


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 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/01/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 190

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------|-----|-------------|-------------|----------------------|
| Opening Balance | | | 73.23 Cr | | |
| 05 Jan | FNB App Transfer From | Trf | 1,000.00 Cr | 1,073.23 Cr | |
| 14 Jan | Internet Trf To | Trf | 500.00 | 573.23 Cr | 4.20 |
| 19 Jan | FNB App Transfer To | Trf | 400.00 | 173.23 Cr | 4.20 |
| 30 Jan | #Monthly Account Fee | | 80.00 | 93.23 Cr | |
| 30 Jan | #Service Fees | | 8.40 | 84.83 Cr | |
| Closing Balance | | | 84.83 Cr | | |

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

Inclusive of VAT @ 15.00% = R 11.53 Dr
Total VAT Charged : R 11.53 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities .

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/01/30 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 191


Statement Period : 30 January 2019 to 28 February 2019
Statement Date : 28 February 2019


BBST191 137074
MOLELWANE CONSULTING CC
CK 1997/026316/23 SALARY ACCOUNT
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62052928060


| Summary in Rand | | ZAR |
|---------------------------------|---|-------------|
| Opening Balance | | 84.83 Cr |
| Funds Received (Credits) | 1 | 4,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 4,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 2 | 3,000.00 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 0 | 0.00 |
| Account Payments | 1 | 1,000.00 Dr |
| Inter-Account Transfers Out | 1 | 2,000.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 2 | 93.84 Dr |
| Service Fees | 2 | 93.84 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 990.99 Cr |
| Overdraft Limit | | 0.00 |


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info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/02/28 | 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 | | |

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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 |


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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/03/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 192

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|--------|-----------|----------------------|
| Opening Balance | | | 990.99 Cr | |
| 30 Mar | #Monthly Account Fee | 80.00 | 910.99 Cr | |
| Closing Balance | | | 910.99 Cr | |

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

Inclusive of VAT @ 15.00% = R 10.43 Dr
Total VAT Charged : R 10.43 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities .

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/03/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 193

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 910.99 Cr | |
| 01 Apr | ADT Cash Deposit | 00390121 | Anc | 10,000.00 Cr | 10,910.99 Cr | 89.00 |
| 02 Apr | Internet Pmt To | Loan | Refilwe | 4,000.00 | 6,910.99 Cr | |
| 02 Apr | FNB App Transfer To | Trf | | 4,000.00 | 2,910.99 Cr | 4.20 |
| 05 Apr | FNB App Payment From | Study Loan Refund | | 65,000.00 Cr | 67,910.99 Cr | |
| 05 Apr | Internet Trf To | Trf | | 50,000.00 | 17,910.99 Cr | 4.20 |
| 05 Apr | Internet Trf To | Trf | | 15,000.00 | 2,910.99 Cr | 4.20 |
| 05 Apr | Internet Pmt To | Geoff Standard | Geoff FNB | 1,000.00 | 1,910.99 Cr | |
| 06 Apr | FNB App Transfer To | Trf | | 1,000.00 | 910.99 Cr | 4.20 |
| 09 Apr | Magtape Credit | ABSA Bank Jeff | | 6,000.00 Cr | 6,910.99 Cr | |
| 10 Apr | Internet Trf To | CC Payment | | 6,000.00 | 910.99 Cr | 4.20 |
| 12 Apr | Cell Pmnt To | Traf Fine 0240990087 | | 250.00 | 660.99 Cr | |
| 23 Apr | FNB App Transfer To | Trf | | 600.00 | 60.99 Cr | 4.20 |
| 29 Apr | Int-banking Pmt Frm | Assets Purchases | | 230,745.95 Cr | 230,806.94 Cr | |
| 30 Apr | FNB App Rtc Pmt To | Geoff Standard | Geoff FNB | 25,000.00 | 205,806.94 Cr | 47.50 |
| 30 Apr | FNB App Transfer To | Trf | | 40,000.00 | 165,806.94 Cr | 4.20 |
| 30 Apr | FNB App Transfer To | Deposit | | 100,000.00 | 65,806.94 Cr | 4.20 |
| 30 Apr | FNB App Transfer To | CC Payment | | 10,000.00 | 55,806.94 Cr | 4.20 |
| 30 Apr | FNB App Transfer To | Deposit | | 30,000.00 | 25,806.94 Cr | 4.20 |
| 30 Apr | FNB App Transfer To | Trf | | 10,000.00 | 15,806.94 Cr | 4.20 |
| 30 Apr | FNB App Transfer To | Deposit | | 1,000.00 | 14,806.94 Cr | 4.20 |
| 30 Apr | FNB App Payment To | ABSA Credit Card | 4787692035950018 | 10,000.00 | 4,806.94 Cr | |
| 30 Apr | Send Money Dr | Send 27614206775 | | 1,000.00 | 3,806.94 Cr | 10.95 |
| 30 Apr | Electronic Payments | Bis/Int 4 On True Tiering = 38.56 | | 0.00 | 3,806.94 Cr | 38.56 |
| 30 Apr | #Monthly Account Fee | | | 80.00 | 3,726.94 Cr | |
| 30 Apr | #Value Added Serv Fees | | | 58.45 | 3,668.49 Cr | |
| 30 Apr | #Service Fees | | | 88.96 | 3,579.53 Cr | |
| 30 Apr | #Cash Deposit Fee | | | 89.00 | 3,490.53 Cr | |
| Closing Balance | | | | | 3,490.53 Cr | |

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

Inclusive of VAT @ 15.00% = R 41.26 Dr

Total VAT Charged : R 41.26 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/04/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 194

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|----------|-------------|----------------------|
| Opening Balance | | | 3,490.53 Cr | |
| 06 May | FNB App Transfer To Trf | 3,000.00 | 490.53 Cr | 4.20 |
| 30 May | #Monthly Account Fee | 80.00 | 410.53 Cr | |
| 30 May | #Service Fees | 4.20 | 406.33 Cr | |
| Closing Balance | | | 406.33 Cr | |

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

Inclusive of VAT @ 15.00% = R 10.98 Dr
Total VAT Charged : R 10.98 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities .

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/05/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 195

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------|-----|-----------|-----------|----------------------|
| Opening Balance | | | | 406.33 Cr | |
| 05 Jun | Internet Trf To | Trf | 350.00 | 56.33 Cr | 4.20 |
| 20 Jun | FNB App Transfer From | Trf | 500.00 Cr | 556.33 Cr | |
| 20 Jun | FNB App Transfer To | Trf | 200.00 | 356.33 Cr | 4.20 |
| 29 Jun | FNB App Transfer To | Trf | 300.00 | 56.33 Cr | 4.20 |
| 29 Jun | #Monthly Account Fee | | 80.00 | 23.67 | |
| 29 Jun | #Service Fees | | 12.60 | 36.27 | |
| Closing Balance | | | | 36.27 Dr | |

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

Inclusive of VAT @ 15.00% = R 12.07 Dr
Total VAT Charged : R 12.07 Dr

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

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities .

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/06/29 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 196

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|------------------|-------------|-----------|----------------------|
| Opening Balance | | | 36.27 Dr | | |
| 01 Jul | Dr.Int.Rate | 24,00000 | 0.00 | 36.27 | |
| 02 Jul | FNB App Transfer From | Trf | 1,000.00 Cr | 963.73 Cr | |
| 08 Jul | Send Money Dr | Send 27712843900 | 500.00 | 463.73 Cr | 11.00 |
| 17 Jul | FNB App Transfer From | Trf | 150.00 Cr | 613.73 Cr | |
| 17 Jul | Send Money App Dr | Send 27823602337 | 500.00 | 113.73 Cr | 11.00 |
| 30 Jul | Int On Debit Balance | | 0.02 | 113.71 Cr | |
| 30 Jul | #Monthly Account Fee | | 80.00 | 33.71 Cr | |
| 30 Jul | #Value Added Serv Fees | | 22.00 | 11.71 Cr | |
| Closing Balance | | | 11.71 Cr | | |

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

Inclusive of VAT @ 15.00% = R 13.30 Dr
Total VAT Charged : R 13.30 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities .

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/07/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 197

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|------------------|---------------|---------------|----------------------|
| Opening Balance | | | | 11.71 Cr | | |
| 01 Aug | Int-banking Pmt Frm | Pulego Repayment | | 200,000.00 Cr | 200,011.71 Cr | |
| 01 Aug | FNB App Transfer To | Loan Repayments | | 50,000.00 | 150,011.71 Cr | 4.20 |
| 01 Aug | FNB App Rtc Pmt To | Geoff Standard | Geoff FNB | 25,000.00 | 125,011.71 Cr | 45.00 |
| 01 Aug | FNB App Payment To | ABSA Credit Card | 4787692035950018 | 10,000.00 | 115,011.71 Cr | |
| 01 Aug | FNB App Payment To | Geoff Standard | Geoff FNB | 60,000.00 | 55,011.71 Cr | |
| 01 Aug | FNB App Transfer To | Trf | | 50,000.00 | 5,011.71 Cr | 4.20 |
| 05 Aug | Int-banking Pmt Frm | Assets Purchases | | 25,000.00 Cr | 30,011.71 Cr | |
| 05 Aug | FNB App Rtc Pmt To | Geoff Standard | Geoff FNB | 25,000.00 | 5,011.71 Cr | 45.00 |
| 05 Aug | Send Money App Dr | Send 27766187644 | | 2,000.00 | 3,011.71 Cr | 11.00 |
| 07 Aug | FNB App Payment From | Assets Purchases | | 10,400.00 Cr | 13,411.71 Cr | |
| 12 Aug | Send Money App Dr | Send 27710833316 | | 2,600.00 | 10,811.71 Cr | 11.00 |
| 26 Aug | Send Money App Dr | Send 27641914011 | | 1,000.00 | 9,811.71 Cr | 11.00 |
| 30 Aug | Electronic Payments | Bis/Int 2 On True Tiering = 19.60 | | 0.00 | 9,811.71 Cr | 19.60 |
| 30 Aug | #Monthly Account Fee | | | 80.00 | 9,731.71 Cr | |
| 30 Aug | #Value Added Serv Fees | | | 33.00 | 9,698.71 Cr | |
| 30 Aug | #Service Fees | | | 118.00 | 9,580.71 Cr | |
| Closing Balance | | | | 9,580.71 Cr | | |

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 |


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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 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

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 Fraud

fnb.co.za

087-575-9406

087-736-2247

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/11/30 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62052928060

Tax Invoice/Statement Number : 200

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

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

Inclusive of VAT @ 15.00% = R 10.43 Dr

Total VAT Charged : R 10.43 Dr

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

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities .

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62052928060 | 19/11/30 | Gold Business Account | |

 Killarney
P O Box 87124
Houghton 2041

e-Mail
info@fnb.co.za

Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST57
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **57**
Statement period **21 December 2007 - 21 January 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Set up your payments for 2008 in advance
Set up future or recurring payments on your FNB Business Account. Visit your FNB branch or call 0860-11-22-44 and ask about our scheduled payment facility.

Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|---------------------------|---------|-----------|----------------------|
| | | R | R | R |
| 21 Dec | Opening Balance | | 104.97 Cr | 3.00 |
| 3 Jan | Internet Trf To Inter Acc | 100.00 | 4.97 Cr | 3.00 |
| 19 Jan | #Monthly Account Fee | 22.50 | 17.53 | |
| 19 Jan | #Service Fees | 6.00 | 23.53 | (6.00) |
| 21 Jan | Closing Balance | | 23.53 Dr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.50
Total Bank Charges R28.50

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R22.50 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/01/21 | Money Market Account | BV |

 Killarney
P O Box 87124
Houghton 2041

e-Mail
Web

info@fnb.co.za
www.fnb.co.za

Branch Code
 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST58
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **58**
Statement period **21 January 2008 - 21 February 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Enjoy the luxury of a fixed monthly income at fantastic interest rates.
Open an FNB Business Income Planner Account today. Visit www.fnb.co.za for more information.

Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|-----------------------------|-----------|-----------|----------------------|
| | | R | R | R |
| 21 Jan | Opening Balance | | 23.53 Dr | 0.00 |
| 7 Feb | Internet Trf From Inter Acc | 500.00 Cr | 476.47 Cr | |
| 13 Feb | Internet Trf To Inter Acc | 470.00 | 6.47 Cr | 3.00 |
| 20 Feb | Int On Debit Balance | 0.24 | 6.23 Cr | |
| 20 Feb | Penalty Interest | 0.04 | 6.19 Cr | |
| 20 Feb | #Monthly Account Fee | 22.50 | 16.31 | |
| 20 Feb | #Service Fees | 3.00 | 19.31 | (3.00) |
| 21 Feb | Closing Balance | | 19.31 Dr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.13
Total Bank Charges R25.54

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R22.50 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/02/21 | Money Market Account | BV |

 Killarney
P O Box 87124
Houghton 2041

e-Mail
info@fnb.co.za

Web
www.fnb.co.za

Branch Code
256205

 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST59
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **59**
Statement period **21 February 2008 - 20 March 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

inContact-Pro is FNB's innovative sms/e-mail messaging service specially designed around your business needs. For more information contact your Relationship Manager, phone FNB Business on Call on 0860-263-362 or visit your FNB branch.

Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|-----------------------------|-----------|-----------|----------------------|
| | | R | R | R |
| 21 Feb | Opening Balance | | 19.31 Dr | 0.00 |
| 5 Mar | Internet Trf From Inter Acc | 400.00 Cr | 380.69 Cr | |
| 7 Mar | Internet Trf To Inter Acc | 300.00 | 80.69 Cr | 3.00 |
| 20 Mar | Int On Debit Balance | 0.15 | 80.54 Cr | |
| 20 Mar | Penalty Interest | 0.02 | 80.52 Cr | |
| 20 Mar | #Monthly Account Fee | 22.50 | 58.02 Cr | |
| 20 Mar | #Service Fees | 3.00 | 55.02 Cr | (3.00) |
| 20 Mar | Closing Balance | | 55.02 Cr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.13
Total Bank Charges R25.52

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R22.50 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/03/20 | Money Market Account | BV |

 Killarney
P O Box 87124
Houghton 2041

e-Mail
Web

info@fnb.co.za
www.fnb.co.za

Branch Code
 (011) 4861207

Fax
(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST60
MOLELWANE CONSULTING CC
PO BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **60**
Statement period **20 March 2008 - 21 April 2008**

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

Empower your employees and WIN!
Apply for and use FNB Business Debit Cards 5 times or more between 15 April and 15 June 2008 and you could win R100 000 for your business to spend any way you choose. Terms and Conditions apply. Contact FNB Business on Call on 0860-362-000 or visit your nearest FNB branch to apply for FNB's Business Debit Cards today!

Free up the cashflow in your business
Apply for a Flexi Business Loan today. Call 0860-263-362.

Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|---------------------------|---------|----------|----------------------|
| | | R | R | R |
| 20 Mar | Opening Balance | | 55.02 Cr | 0.00 |
| 25 Mar | Internet Trf To Inter Acc | 55.00 | 0.02 Cr | 3.00 |
| 19 Apr | #Monthly Account Fee | 22.50 | 22.48 | |
| 19 Apr | #Service Fees | 3.00 | 25.48 | (3.00) |
| 21 Apr | Dr.Int.Rate 23,00000 | 0.00 | 25.48 | |
| 21 Apr | Closing Balance | | 25.48 Dr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.13
Total Bank Charges R25.50

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R22.50 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/04/21 | Money Market Account | BV |

 Killarney
P O Box 87124
Houghton 2041

e-Mail
Web
Branch Code

 (011) 4861207
(011) 6464893

Fax

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 | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R22.50 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/05/21 | Money Market Account | BV |

 Killarney
P O Box 87124
Houghton 2041

e-Mail
Web

Branch Code

 (011) 4861207

Fax (011) 6464893

Bank VAT Registration Number 4210102051

IPH ST62
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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

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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 | 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 |

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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 | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R22.50 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/06/21 | Money Market Account | BV |

 Killarney
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Branch Code


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Bank VAT Registration Number 4210102051

IPH ST63
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Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 63
Statement period 21 June 2008 - 21 July 2008

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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.
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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.68
Total Bank Charges R30.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a 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 |

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 256205

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Bank VAT Registration Number4210102051

Product
Account number
COPY Tax Invoice/Statement Number
Statement period

Money Market Account
62053686295
64
21 July 2008 - 21 August 2008

IPH ST64

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2000

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To register for FNB Cellphone Banking visit your nearest FNB branch today.

Account Transactions

| Date | Description | | Amounts | Balance | | Accrued Bank Charges |
|--------|-------------------------|-------------|---------------|------------|----|----------------------|
| | | | R | R | | R |
| 21 Jul | Opening Balance | | | 135.48 Cr | | 0.00 |
| 29 Jul | Internet Trf From | Deposit | 150,000.00 Cr | 150,135.48 | Cr | |
| 29 Jul | Cr.Int.Rate | 10,40000 | 0.00 | 150,135.48 | Cr | |
| 5 Aug | Internet Pmt To | YI-Transfer | 50,000.00 | 100,135.48 | Cr | 10.00 |
| 5 Aug | Internet Trf To | Inter-7025 | 50,000.00 | 50,135.48 | Cr | 3.00 |
| 5 Aug | Cr.Int.Rate | 9,90000 | 0.00 | 50,135.48 | Cr | |
| 6 Aug | Internet Trf To | Inter | 40,000.00 | 10,135.48 | Cr | 3.00 |
| 6 Aug | #Notification Fee - Sms | | 0.75 | 10,134.73 | Cr | |
| 6 Aug | Cr.Int.Rate | 7,30000 | 0.00 | 10,134.73 | Cr | |
| 13 Aug | Internet Trf To | To 7025 | 10,000.00 | 134.73 | Cr | 3.00 |
| 13 Aug | Cr.Int.Rate | ,00000 | 0.00 | 134.73 | Cr | |
| 20 Aug | Int On Credit Balance | | 327.23 Cr | 461.96 | Cr | |
| 20 Aug | #Monthly Account Fee | | 30.00 | 431.96 | Cr | |
| 20 Aug | #Service Fees | | 19.00 | 412.96 | Cr | (19.00) |
| 21 Aug | Closing Balance | | | 412.96 Cr | | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %

| | |
|--------------------------------------|--------|
| Total VAT included on this statement | R6.10 |
| Total Bank Charges | R49.75 |

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/08/21 | Money Market Account | BV |


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Bank VAT Registration Number 4210102051

IPH ST65
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PO BOX 2680
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Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 65
Statement period 21 August 2008 - 20 September 2008

Our message to you:
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At FNB Commercial Banking will help your business navigate the rapids of today's economy. Contact us on 0860-362-000 to find out about solutions for your business.

Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|----------------------|---------|-----------|----------------------|
| | | R | R | R |
| 21 Aug | Opening Balance | | 412.96 Cr | 0.00 |
| 20 Sep | #Monthly Account Fee | 30.00 | 382.96 Cr | |
| 20 Sep | Closing Balance | | 382.96 Cr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.68
Total Bank Charges R30.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

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

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a 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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IPH ST66
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Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 66
Statement period 20 September 2008 - 21 October 2008

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At FNB Commercial Banking will help your business navigate the rapids of today's economy. Contact us on 0860-362-000 to find out about solutions for your business.

Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|----------------------|---------|-----------|----------------------|
| | | R | R | R |
| 20 Sep | Opening Balance | | 382.96 Cr | 0.00 |
| 20 Oct | #Monthly Account Fee | 30.00 | 352.96 Cr | |
| 21 Oct | Closing Balance | | 352.96 Cr | 0.00 |

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R3.68
Total Bank Charges R30.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| | | |
|---|---|---|
| Service Fee
A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash deposit fee
Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value. | ATM Cash Withdrawals
Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |
|---|---|---|

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62053686295 | 08/10/21 | Money Market Account | BV |

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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**

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Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|-----------------------|---------|-----------|----------------------|
| | | R | R | R |
| 21 Oct | Opening Balance | | 352.96 Cr | 0.00 |
| 20 Nov | Internet Trf To Inter | 300.00 | 52.96 Cr | 3.00 |
| 20 Nov | #Monthly Account Fee | 30.00 | 22.96 Cr | |
| 20 Nov | #Service Fees | 3.00 | 19.96 Cr | (3.00) |
| 21 Nov | Closing Balance | | 19.96 Cr | 0.00 |

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/11/21 | Money Market Account | BV |

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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 | R |
| 21 Nov | Opening Balance | | | | 19.96 Cr | 0.00 |
| 5 Dec | Internet Trf From | Inter | | 550,000.00 Cr | 550,019.96 Cr | |
| 5 Dec | Internet Trf To | Inter | | 300,000.00 | 250,019.96 Cr | 3.00 |
| 5 Dec | Internet Pmt To | Pcb Accsolve | Accsolve | 56,210.00 | 193,809.96 Cr | 10.00 |
| 5 Dec | Cr.Int.Rate | 10,40000 | | 0.00 | 193,809.96 Cr | |
| 8 Dec | Internet Trf To | Inter | | 5,000.00 | 188,809.96 Cr | 3.00 |
| 9 Dec | Internet Pmt To | Limdev/Accsolve | 128151 Reservation | 5,250.00 | 183,559.96 Cr | 10.00 |
| 9 Dec | Internet Pmt To | Mc Telephone | 0001894233529592011 | 9,120.00 | 174,439.96 Cr | 10.00 |
| 10 Dec | Internet Pmt To | Accsolve Salary | Accsolve | 16,987.50 | 157,452.46 Cr | 10.00 |
| 11 Dec | Internet Pmt To | Assets | Dwp331Gp | 107,388.00 | 50,064.46 Cr | 10.00 |
| 11 Dec | Cr.Int.Rate | 9,90000 | | 0.00 | 50,064.46 Cr | |
| 15 Dec | Internet Pmt To | Nono FNB | From Mc | 4,000.00 | 46,064.46 Cr | 10.00 |
| 15 Dec | Cr.Int.Rate | 9,30000 | | 0.00 | 46,064.46 Cr | |
| 17 Dec | Internet Trf To | Water & Lights | | 15,000.00 | 31,064.46 Cr | 3.00 |
| 19 Dec | Internet Trf To | Inter | | 30,000.00 | 1,064.46 Cr | 3.00 |
| 19 Dec | Cr.Int.Rate | ,00000 | | 0.00 | 1,064.46 Cr | |
| 20 Dec | Int On Credit Balance | | | 407.66 Cr | 1,472.12 Cr | |
| 20 Dec | #Monthly Account Fee | | | 30.00 | 1,442.12 Cr | |
| 20 Dec | #Service Fees | | | 72.00 | 1,370.12 Cr | (72.00) |
| 20 Dec | Closing Balance | | | | 1,370.12 Cr | 0.00 |

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

Service Fee

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

Cash deposit fee

Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value.

ATM Cash Withdrawals

Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62053686295 | 08/12/20 | Money Market Account | BV |

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R12.52
Total Bank Charges R102.00

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 08/12/20 | Money Market Account | BV |

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Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 69
Statement period 20 December 2008 - 21 January 2009

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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 | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/01/21 | Money Market Account | BV |

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Bank VAT Registration Number 4210102051

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2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **70**
Statement period **21 January 2009 - 21 February 2009**

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Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|------------------------------|-------------|-------------|----------------------|
| | | R | R | R |
| 21 Jan | Opening Balance | | 25.78 Dr | 0.00 |
| 28 Jan | Internet Trf From Inter-7025 | 3,000.00 Cr | 2,974.22 Cr | |
| 3 Feb | Internet Trf To Inter | 2,000.00 | 974.22 Cr | 3.00 |
| 20 Feb | Int On Debit Balance | 0.11 | 974.11 Cr | |
| 20 Feb | Penalty Interest | 0.01 | 974.10 Cr | |
| 20 Feb | #Monthly Account Fee | 30.00 | 944.10 Cr | |
| 20 Feb | #Service Fees | 3.00 | 941.10 Cr | (3.00) |
| 21 Feb | Closing Balance | | 941.10 Cr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.01

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/02/21 | Money Market Account | BV |


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IPH ST71
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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

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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
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 | 09/03/20 | Money Market Account | BV |


Killarney
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Bank VAT Registration Number 4210102051

IPH ST72
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 72
Statement period 20 March 2009 - 21 April 2009

Our message to you:
Investment Product House is proud to introduce the Product Profiler. This interactive product selection tool helps determine possible banking investment options for your individual needs. For more information visit www.fnb.co.za. Click on Personal and then click on the Investment link.

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

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 | 09/04/21 | Money Market Account | BV |

 Killarney
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Branch Code
 256205

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(011) 6464893

Bank VAT Registration Number 4210102051

IPH ST73
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **73**
Statement period **21 April 2009 - 21 May 2009**

Our message to you:
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 on banking fees by making the right choices
Want to save on banking fees? Learn how to make the right choices that can save your business money.
Visit www.savvybanking.co.za for more information.

Account Transactions

| Date | Description | | | Amounts | Balance | Accrued Bank Charges |
|--------|--------------------------|--------------------|------------------|-----------------|-----------------|----------------------|
| | | | | R | R | R |
| 21 Apr | Opening Balance | | | | 881.10 Cr | 0.00 |
| 12 May | Internet Trf From | Deposit | | 1,000,000.00 Cr | 1,000,881.10 Cr | |
| 12 May | Cr.Int.Rate | 6,90000 | | 0.00 | 1,000,881.10 Cr | |
| 14 May | Internet Pmt To | Fixed Assets | Geoff Makhubo | 791,000.00 | 209,881.10 Cr | 10.00 |
| 15 May | Internet Pmt To | Rapu Molekane | Geoff Makhubo | 11,000.00 | 198,881.10 Cr | 10.00 |
| 15 May | #Notification Fee E-Mail | #Email Sending Fee | Once-Off Payment | 0.50 | 198,880.60 Cr | |
| 18 May | ATM Cash | Hamkraal | 4790561117376225 | 3,000.00 | 195,880.60 Cr | 15.90 |
| 20 May | Internet Pmt To | Conciliation | 20 Janena | 17,300.00 | 178,580.60 Cr | 10.00 |
| 20 May | Internet Trf To | Inter-8060 | | 10,000.00 | 168,580.60 Cr | 3.00 |
| 20 May | Int On Credit Balance | | | 636.81 Cr | 169,217.41 Cr | |
| 20 May | #Monthly Account Fee | | | 30.00 | 169,187.41 Cr | |
| 20 May | #Service Fees | | | 48.90 | 169,138.51 Cr | (48.90) |
| 21 May | #Notification Fee E-Mail | #Email Sending Fee | Once-Off Payment | 0.50 | 169,138.01 Cr | |
| 21 May | Closing Balance | | | | 169,138.01 Cr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R9.81
Total Bank Charges R79.90

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/05/21 | Money Market Account | BV |

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Bank VAT Registration Number 4210102051

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P O BOX 2680
JOHANNESBURG
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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 | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R30.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.05% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62053686295 | 09/06/20 | Money Market Account | BV |

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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 **75**
Statement period **20 June 2009 - 21 July 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 |
| 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 | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R33.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/07/21 | Money Market Account | BV |

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Bank VAT Registration Number4210102051

Product
Account number
COPY Tax Invoice/Statement Number
Statement period

Money Market Account
62053686295
76
21 July 2009 - 21 August 2009

IPH ST76

MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Our message to you:

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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 statementR4.05
Total Bank ChargesR33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R33.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/08/21 | Money Market Account | BV |

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Bank VAT Registration Number 4210102051

IPH ST77
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Product Money Market Account
Account number 62053686295
COPY Tax Invoice/Statement Number 77
Statement period 21 August 2009 - 21 September 2009

Our message to you:
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Use our Savvy Investing Tool to find a solution that suits your business investment needs and save time and money by applying online.
Visit www.savvybanking.co.za. or call 0860 054 321.

Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|----------------------|---------|-----------|----------------------|
| | | R | R | R |
| 21 Aug | Opening Balance | | 656.21 Cr | 0.00 |
| 19 Sep | #Monthly Account Fee | 33.00 | 623.21 Cr | |
| 21 Sep | Closing Balance | | 623.21 Cr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R33.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/09/21 | Money Market Account | BV |

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Branch Code


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(011) 4861207

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(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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Visit www.savvybanking.co.za. or call 0860 054 321.

Account Transactions

| Date | Description | Amounts | Balance | Accrued Bank Charges |
|--------|----------------------|---------|-----------|----------------------|
| | | R | R | R |
| 21 Sep | Opening Balance | | 623.21 Cr | 0.00 |
| 20 Oct | #Monthly Account Fee | 33.00 | 590.21 Cr | |
| 21 Oct | Closing Balance | | 590.21 Cr | 0.00 |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).
#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.05
Total Bank Charges R33.00

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R33.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

G6/F4 Bus Debit Card Insert

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/10/21 | Money Market Account | BV |

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IPH ST79
MOLELWANE CONSULTING CC
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Product **Money Market Account**
Account number **62053686295**
COPY Tax Invoice/Statement Number **79**
Statement period **21 October 2009 - 21 November 2009**

Our message to you:

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Entrepreneurship is at the heart of our business too. That's why we proudly support Global Entrepreneurship Week from 16-22 November 2009. Visit www.fnb.co.za for more information.

Account Transactions

| Date | Description | | Amounts | Balance | Accrued Bank Charges |
|--------|----------------------|---------------------|---------|-----------|----------------------|
| | | | R | R | R |
| 21 Oct | Opening Balance | | | 590.21 Cr | 0.00 |
| 26 Oct | Internet Pmt To | Geoff 41317 Makhubo | 170.00 | 420.21 Cr | 11.00 |
| 28 Oct | Internet Trf To | Transfer-7025 | 400.00 | 20.21 Cr | 3.30 |
| 20 Nov | #Monthly Account Fee | | 33.00 | 12.79 | |
| 20 Nov | #Service Fees | | 14.30 | 27.09 | (14.30) |
| 21 Nov | Dr.Int.Rate | 17,00000 | 0.00 | 27.09 | |
| 21 Nov | Closing Balance | | | 27.09 Dr | 0.00 |

Please refer to the next page of your statement for an important notice on using your VISA Cheque Card and VISA Electron Debit Card overseas.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R5.81
Total Bank Charges R47.30

Bank Charges

Please note, not all fees applicable to this account have been stated below. Should you have any enquiries kindly visit your nearest FNB branch.

| Service Fee | Cash deposit fee | ATM Cash Withdrawals |
|---|--|--|
| A Monthly account fee of R33.00 will be charged.
Thereafter you will be charged at prevailing rates. | Cash Deposit Fee is equal to R0.00 + 1.10% of deposit value. | Withdrawals at a FNB ATM will be charged at the following rates:
R0.01 - R500.00 = R5.00 per transaction
R500.01 - R1000.00 = R10.00 per transaction
R1000.01 and more = R15.00 per transaction
Withdrawals at a Saswitch ATM will attract an additional R5.75 |

G9(02) GEW 01112009
G9(02) Voucher2 01112009

Page 1 of 1

Delivery Method R3
PO/21 /NV/DDA AK

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/11/21 | Money Market Account | BV |

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Lost Cards
0800-11-01-32

Account Enquiries
0860-05-43-21

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2000

COPY Tax Invoice/Statement Number 80

Bank VAT Registration Number4210102051

ProductMoney Market Account

Account number62053686295

Statement period21 November 2009 - 21 December 2009

Our message to you:

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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.
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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.46
Total Bank Charges R36.31

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 09/12/21 | Money Market Account | BV |

 Killarney
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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

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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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Account Enquiries
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COPY Tax Invoice/Statement Number 82

Bank VAT Reg. No.
Product
Account number
Statement period

4210102051
Money Market Account
62053686295
21 January 2010 - 20 February 2010

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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 |

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement R4.46
Total Bank Charges R36.30

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 10/02/20 | Money Market Account | BV |

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Bank VAT Reg. No.
Product
Account number
Statement period

4210102051
Money Market Account
62053686295
20 February 2010 - 20 March 2010

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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.

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#: Inclusive of VAT @ 14.00 %

Total VAT included on this statement R4.05

Total Bank Charges R33.00

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62053686295 | 10/03/20 | Money Market Account | BV |

20 March 2010

IMPORTANT ANNOUNCEMENT Regarding "NOT TRANSFERABLE" CHEQUES

Dear Valued Client,

Fraudulent activity in the form of the interception and stealing of cheques is on the increase. To mitigate cheque fraud and losses that may accrue to you and First National Bank as a result, we have decided to take a more proactive approach to accepting cheques being paid into bank accounts. In future, the naming convention of payees on cheques will have to be more strictly adhered to.

In the past, the bank applied a degree of leniency in accepting and collecting cheques for Commercial Banking clients as far as the payee's name was concerned. To cut the risk even further, First National Bank is adopting the following position in respect of "not transferable" cheques:

- a. *"Not transferable" cheques will only be accepted if the payee has been cited in full, ie the registered name, including "(Pty) Limited" or "CC";*
and/or
- b. *The full trading name of the entity has been quoted as the payee.*

For example:

| | | |
|--|-------------------|-------------------|
| Sole proprietorship | Acceptable | Acceptable |
| Joe Blogg t/a The Soap Shop | Joe Blogg | The Soap Shop |
| Close Corporation | Acceptable | Acceptable |
| ABC CC t/a The Soap Shop | ABC CC | The Soap Shop |
| Company | Acceptable | Acceptable |
| ABC (Pty) Ltd t/a The Soap Shop | ABC (Pty) Ltd | The Soap Shop |

Please take note that from **1 April 2010** we will no longer accept any "not transferable" cheques where the payee's name is not correctly cited as per a. or b. above.

It would be appreciated if you could advise your debtors that cheques made payable to your business should reflect the full registered name or trading name of your entity. The same rule applies to cheques made out to your creditors. This process will afford your business improved protection in the event that cheques are intercepted or stolen.

Another mitigant to fraud is of course the use of electronic banking. Please do not hesitate to contact us to assist you in this regard.

Join us in the fight against crime.

If you have any further queries or require any further clarification, please contact your Commercial Banker.

Yours sincerely

Howard Arrand
Head of Core Banking Sales

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62053686295 | 10/03/20 | Money Market Account | BV |

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IPH ST84
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P O BOX 2680
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COPY Tax Invoice/Statement Number 84

Bank VAT Reg. No.
Product
Account number
Statement period

4210102051
Money Market Account
62053686295
20 March 2010 - 21 April 2010

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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.
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#: Inclusive of VAT @ 14.00 %

Total VAT included on this statement R4.05

Total Bank Charges R33.00

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62053686295 | 10/04/21 | Money Market Account | BV |

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0860-05-43-21

IPH ST85
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JOHANNESBURG
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COPY Tax Invoice/Statement Number 85

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

Our message to you:
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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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0860-05-43-21

IPH ST86
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P O BOX 2680
JOHANNESBURG
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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

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Annual Price Review
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Account Transactions

| Date | Description | Amount | Balance | Accrued Bank Charges |
|------------------------------------|--|---------------|---------------|----------------------|
| Opening Balance as at 21 May 2010 | | ZAR | 20.17 Cr | 0.00 |
| 7 Jun | FNB Ob Trf 7025 | 105,000.00 Cr | 105,020.17 Cr | |
| 7 Jun | Cr.Int.Rate 4,90000 | 0.00 | 105,020.17 Cr | |
| 9 Jun | FNB Ob Pmt FNB Ob 000000002 Wat Watersmith Training | 18,126.00 | 86,894.17 Cr | |
| 9 Jun | FNB Ob Pmt FNB Ob 000000001 SI SI Weideman | 8,833.16 | 78,061.01 Cr | |
| 9 Jun | Cr.Int.Rate 4,40000 | 0.00 | 78,061.01 Cr | |
| 10 Jun | FNB Ob Trf 8060 | 50,000.00 | 28,061.01 Cr | |
| 10 Jun | Internet Trf To Transfer Salaries | 5,000.00 | 23,061.01 Cr | 3.30 |
| 10 Jun | Internet Trf To Wc | 5,000.00 | 18,061.01 Cr | 3.30 |
| 10 Jun | ATM Cash Marlboro 4057691002003200 | 3,000.00 | 15,061.01 Cr | 16.50 |
| 10 Jun | Cr.Int.Rate 1,80000 | 0.00 | 15,061.01 Cr | |
| 12 Jun | ATM Cash Proteapo 4057691002003200 | 3,000.00 | 12,061.01 Cr | 16.50 |
| 15 Jun | FNB Ob Pmt FNB Ob 000000004 Nto Ntombi Vena | 6,000.00 | 6,061.01 Cr | |
| 15 Jun | FNB Ob Pmt FNB Ob 000000003 Sbu Sbusiso Mash Ego Med | 2,000.00 | 4,061.01 Cr | |
| 15 Jun | Cr.Int.Rate ,00000 | 0.00 | 4,061.01 Cr | |
| 17 Jun | Internet Trf To Deposit Cheque | 2,000.00 | 2,061.01 Cr | 3.30 |
| 17 Jun | FNB Ob Pmt FNB Ob 000000005 Sep Sep Malete | 1,500.00 | 561.01 Cr | |
| 19 Jun | Int On Credit Balance | 40.88 Cr | 601.89 Cr | |
| 19 Jun | #Monthly Account Fee | 33.00 | 568.89 Cr | |
| 19 Jun | #Service Fees | 42.90 | 525.99 Cr | (42.90) |
| Closing Balance as at 21 June 2010 | | ZAR | 525.99 Cr | 0.00 |

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62053686295 | 10/06/21 | Money Market Account | BV |

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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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2000

COPY Tax Invoice/Statement Number 87

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Account
62053686295
21 June 2010 - 21 July 2010

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Account Transactions

| Date | Description | Amount | Balance | Accrued Bank Charges |
|------------------------------------|----------------------|--------|-----------|----------------------|
| Opening Balance as at 21 June 2010 | | ZAR | 525.99 Cr | 0.00 |
| 20 Jul | #Monthly Account Fee | 35.50 | 490.49 Cr | |
| Closing Balance as at 21 July 2010 | | ZAR | 490.49 Cr | 0.00 |

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 | 10/07/21 | Money Market Account |

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COPY Tax Invoice/Statement Number 88

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Account
62053686295
21 July 2010 - 21 August 2010

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Account Transactions

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|--------------------------------------|----------------------|-------|------------------|-----------|-----------|----------------------|
| Opening Balance as at 21 July 2010 | | | ZAR | 490.49 Cr | | 0.00 |
| 27 Jul | ATM Cash | Sasol | 4195721000003929 | 300.00 | 190.49 Cr | 5.50 |
| 20 Aug | #Monthly Account Fee | | | 35.50 | 154.99 Cr | |
| 20 Aug | #Service Fees | | | 5.50 | 149.49 Cr | (5.50) |
| Closing Balance as at 21 August 2010 | | | ZAR | 149.49 Cr | | 0.00 |



If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

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#: Inclusive of VAT @ 14.00 %
Total VAT included on this statement 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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IPH ST89
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COPY Tax Invoice/Statement Number 89

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Account
62053686295
21 August 2010 - 21 September 2010

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Account Transactions

| Date | Description | Amount | Balance | Accrued Bank Charges |
|---|----------------------|--------|-----------|----------------------|
| Opening Balance as at 21 August 2010 | | ZAR | 149.49 Cr | 0.00 |
| 20 Sep | #Monthly Account Fee | 35.50 | 113.99 Cr | |
| Closing Balance as at 21 September 2010 | | ZAR | 113.99 Cr | 0.00 |

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 |

 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
0860-05-43-21

IPH ST90
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 90

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Account
62053686295
21 September 2010 - 21 October 2010

e-mail Statements
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Account Transactions

| Date | Description | Amount | Balance | Accrued Bank Charges |
|---|----------------------|--------|-----------|----------------------|
| Opening Balance as at 21 September 2010 | | ZAR | 113.99 Cr | 0.00 |
| 20 Oct | #Monthly Account Fee | 35.50 | 78.49 Cr | |
| Closing Balance as at 21 October 2010 | | ZAR | 78.49 Cr | 0.00 |

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 |

 Killarney
P O Box 87124
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Branch Code
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(011) 4861207
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0800-11-01-32
0860-05-43-21

 (011) 4861207
(011) 6464893
0800-11-01-32
0860-05-43-21

 (011) 6464893
0800-11-01-32
0860-05-43-21

Lost Cards
Account Enquiries

IPH ST91
MOLELWANE CONSULTING CC
P O BOX 2680
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
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Account Transactions

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|--|----------------------|------------------|---------------|---------------|----------------------|
| Opening Balance as at 21 October 2010 | | | ZAR | 78.49 Cr | 0.00 |
| 30 Oct | Internet Trf From | Advance Holdings | 239,200.00 Cr | 239,278.49 Cr | |
| 30 Oct | Internet Trf To | To Main | 239,000.00 | 278.49 Cr | 3.30 |
| 10 Nov | Internet Trf To | To Main | 200.00 | 78.49 Cr | 3.30 |
| 20 Nov | #Monthly Account Fee | | 35.50 | 42.99 Cr | |
| 20 Nov | #Service Fees | | 6.60 | 36.39 Cr | (6.60) |
| Closing Balance as at 20 November 2010 | | | ZAR | 36.39 Cr | 0.00 |

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 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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Account Enquiries
0860-05-43-21

IPH ST92
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 92

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Account
62053686295
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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 (011) 4861207
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0860-05-43-21

IPH ST93
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number 93

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Account
62053686295
21 December 2010 - 21 January 2011

e-mail Statements
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Account Transactions

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|--|-----------------------|-------------|-------------|--------------|--------------|----------------------|
| Opening Balance as at 21 December 2010 | | | | ZAR | 0.89 Cr | 0.00 |
| 13 Jan | Internet Trf From | Transfer In | | 20,000.00 Cr | 20,000.89 Cr | |
| 13 Jan | Cr.Int.Rate | 3,30000 | | 0.00 | 20,000.89 Cr | |
| 18 Jan | ATM Cash | Sasol | 405769*3200 | 3,000.00 | 17,000.89 Cr | 22.00 |
| 18 Jan | Cr.Int.Rate | 1,00000 | | 0.00 | 17,000.89 Cr | |
| 20 Jan | Int On Credit Balance | | | 10.44 Cr | 17,011.33 Cr | |
| 20 Jan | #Monthly Account Fee | | | 35.50 | 16,975.83 Cr | |
| 20 Jan | #Service Fees | | | 22.00 | 16,953.83 Cr | (22.00) |
| 21 Jan | ATM Cash | Braamshp | 405769*3200 | 3,000.00 | 13,953.83 Cr | 22.00 |
| Closing Balance as at 21 January 2011 | | | | ZAR | 13,953.83 Cr | 22.00 |

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

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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Houghton 2041
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(011) 4861207
Fax
(011) 6464893
Lost Cards
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Account Enquiries
0860-05-43-21

IPH ST94
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

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
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Account Transactions

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|--|-----------------------|---------------|-------------|--------------|--------------|----------------------|
| Opening Balance as at 21 January 2011 | | | ZAR | 13,953.83 Cr | | 22.00 |
| 22 Jan | ATM Cash | Bp Sowet | 405769*3200 | 3,000.00 | 10,953.83 Cr | 22.00 |
| 1 Feb | Internet Pmt To | YI | Geoff | 5,000.00 | 5,953.83 Cr | 11.00 |
| 1 Feb | Cr.Int.Rate | ,00000 | | 0.00 | 5,953.83 Cr | |
| 4 Feb | Internet Trf To | Inter Account | | 5,000.00 | 953.83 Cr | 3.30 |
| 19 Feb | Int On Credit Balance | | | 3.38 Cr | 957.21 Cr | |
| 19 Feb | #Monthly Account Fee | | | 35.50 | 921.71 Cr | |
| 19 Feb | #Service Fees | | | 58.30 | 863.41 Cr | (58.30) |
| Closing Balance as at 21 February 2011 | | | ZAR | 863.41 Cr | | 0.00 |

If there is an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

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 |

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(011) 6464893

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Account Enquiries
0860-05-43-21

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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 Banning 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 |

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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

BBST96 022544
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

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.


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An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statement R4.77

Total Bank Charges R38.80


| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/P6/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 11/04/21 | Money Market Account | |

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Houghton 2041

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Branch Code 256205

 (011) 4861207

Fax (011) 6464893

Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

BBST98 010273
MOLELWANE CONSULTING CC
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2000

Copy Tax Invoice/Statement Number 98

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Account

Account number 62053686295

Statement period 21 May 2011 - 21 June 2011

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011. Please look out for further communications.

Account Transactions:

| Date | Description | Amount | Balance | Accrued Bank Charges |
|------------------------------------|----------------------|--------|-----------|----------------------|
| Opening Balance as at 21 May 2011 | | ZAR | 253.61 Cr | 0.00 |
| 20 Jun | #Monthly Account Fee | 35.50 | 218.11 Cr | |
| Closing Balance as at 21 June 2011 | | ZAR | 218.11 Cr | 0.00 |

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statementR4.36

Total Bank ChargesR35.50

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/P6/M6/TT/N | FNMMA |
| 486 | 62053686295 | 11/06/21 | Money Market Account | |

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Branch Code 256205

 (011) 4861207

Fax (011) 6464893

Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

BBST99 010548
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JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 99

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

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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.


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#: Inclusive of VAT @ 14.00%

Total VAT included on this statement R4.91

Total Bank Charges R39.99

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 11/07/21 | Money Market Transactor | |

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Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

BBST100 022779
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P O BOX 2680
JOHANNESBURG
2000

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 an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.


First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statement R4.91

Total Bank Charges R40.00


| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMA |
| 486 | 62053686295 | 11/08/20 | Money Market Transactor | |

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Copy Tax Invoice/Statement Number 101

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 an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.


First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statementR4.91

Total Bank ChargesR40.00


| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMA |
| 486 | 62053686295 | 11/09/21 | Money Market Transactor | |

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BBST102 010171
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Copy Tax Invoice/Statement Number 102

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

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Account Transactions:

| Date | Description | Amount | Balance | Accrued Bank Charges |
|---|----------------------|--------|----------|----------------------|
| Opening Balance as at 21 September 2011 | | ZAR | 98.12 Cr | 0.00 |
| 20 Oct | #Monthly Account Fee | 40.00 | 58.12 Cr | |
| Closing Balance as at 21 October 2011 | | ZAR | 58.12 Cr | 0.00 |

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.


First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statementR4.91

Total Bank ChargesR40.00


| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 11/10/21 | Money Market Transactor | |

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Branch Code 256205

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Account Enquiries 0860-05-43-21

BBST103 010030
MOLELWANE CONSULTING CC
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JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 103

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 entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statement R4.91

Total Bank Charges R40.00

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 11/11/21 | Money Market Transactor | |

✉

Killarney

P O Box 87124

Houghton 2041

info@fnb.co.za

www.fnb.co.za

256205

(011) 4861207

(011) 6464893

0800-11-01-32

0860-05-43-21

e-Mail

Web

Branch Code

Fax

Lost Cards

Account Enquiries

BBST105020935

MOLELWANE CONSULTING CC

P O BOX 2680

JOHANNESBURG

2000

Copy Tax Invoice/Statement Number 105

Customer VAT Reg. No.

Bank VAT Reg. No.

Product

Account number

Statement period

Not Provided

4210102051

Money Market Transactor

62053686295

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 statementR5.75

Total Bank ChargesR46.80

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00???/B9/M6/TT/N | FNMMA |
| 486 | 62053686295 | 12/01/21 | Money Market Transactor | |

☐

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0860-05-43-21

e-Mail
Web
Branch Code
Branch Code
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Lost Cards
Account Enquiries

BBST106 010149
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 106

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Transactor
62053686295
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 | FNMMA |
| 486 | 62053686295 | 12/02/21 | Money Market Transactor | |

✉

Killarney
P O Box 87124
Houghton 2041

e-Mail

Web

Branch Code

Fax

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Account Enquiries

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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-05-43-21

BBST107 022621
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 107

Customer VAT Reg. No.
Bank VAT Reg. No.
Product
Account number
Statement period

Not Provided
4210102051
Money Market Transactor
62053686295
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 | FNMMA |
| 486 | 62053686295 | 12/03/20 | Money Market Transactor | |

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Branch Code 256205

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Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

BBST108020476

MOLELWANE CONSULTING CC

P O BOX 2680

JOHANNESBURG

2000

Copy Tax Invoice/Statement Number 108

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 20 March 2012 - 21 April 2012

Cheque Limit Reduction
The Payments Association of South Africa (PASA) will reduce the maximum value for which a cheque can be written from R5 million per cheque to R500,000 as of 16 July 2012.
Clients are encouraged to make use of the various electronic payment options available. For guidance on payment options, please contact your nearest FNB Branch or call the Investment Call Centre on 0860 054 321.

Account Transactions:

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-------------------------------------|----------------------|--------|-----------|----------------------|
| Opening Balance as at 20 March 2012 | | ZAR | 342.12 Cr | 0.00 |
| 20 Apr | #Monthly Account Fee | 40.00 | 302.12 Cr | |
| Closing Balance as at 21 April 2012 | | ZAR | 302.12 Cr | 0.00 |

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statementR4.91

Total Bank ChargesR40.00


| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00???/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 12/04/21 | Money Market Transactor | |

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Branch Code 256205

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Fax (011) 6464893

Lost Cards 0800-11-01-32

Account Enquiries 0860-05-43-21

BBST109009936

MOLELWANE CONSULTING CC

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 an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statementR4.91

Total Bank ChargesR40.00

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 12/05/21 | 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

BBST110009816

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 an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 0860-054-321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%

Total VAT included on this statementR4.91

Total Bank ChargesR40.00

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 12/06/21 | Money Market Transactor | |

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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 an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 087-320-4321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R5.22
Total Bank Charges R42.50

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 12/07/21 | Money Market Transactor | |

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P O Box 87124
Houghton 2041

e-Mail info@fnb.co.za

Web www.fnb.co.za

Branch Code 256205

 (011) 4861207

Fax (011) 6464893

Lost Cards 0800-11-01-32

Account Enquiries 087-320-4321

BBST113 009945
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 113

Customer VAT Reg. No. 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 an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 087-320-4321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%


Total VAT included on this statement R5.22

Total Bank Charges R42.50

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.


| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 12/08/21 | 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 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 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 statementR5.22

Total Bank ChargesR42.50

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 12/09/21 | Money Market Transactor | |

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Branch Code 256205

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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 | FNMMMA |
| 486 | 62053686295 | 12/10/20 | 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 087-320-4321

BBST116 355988
MOLELWANE CONSULTING CC
P O BOX 2680
JOHANNESBURG
2000

Copy Tax Invoice/Statement Number 116

Customer VAT Reg. No. Not Provided

Bank VAT Reg. No. 4210102051

Product Money Market Transactor

Account number 62053686295

Statement period 20 October 2012 - 10 November 2012

Cheque Limit Reduction
As of 16 July 2012, the Payments Association of South Africa (PASA) reduced the maximum value for which a cheque can be written from R5 million per cheque to R500,000.
For guidance on payment options, please contact your nearest FNB branch.

Account Transactions:

| Date | Description | Amount | Balance | Accrued Bank Charges |
|--|-----------------------------|----------|----------|----------------------|
| Opening Balance as at 20 October 2012 | | ZAR | 31.48 Dr | 0.00 |
| 22 Oct | Dr.int.rate 14,00000 | 0.00 | 31.48 | |
| 09 Nov | Int On Debit Balance | 0.22 | 31.70 | |
| 09 Nov | Penalty Interest | 0.05 | 31.75 | |
| 09 Nov | #Monthly Account Fee | 28.32 | 60.07 | |
| 10 Nov | #Rev Revenue | 60.07 Cr | 0.00 | |
| 10 Nov | #Monthly Account Fee | 1.42 | 1.42 | |
| 10 Nov | Charge Off Account - Credit | 1.42 Cr | 0.00 | |
| Closing Balance as at 10 November 2012 | | ZAR | 0.00 | 0.00 |

If there is an an entry on your statement you wish to query, please contact your nearest FNB branch or FNB Telephone Banking Enquiries at 087-320-4321 as soon as possible, preferably within 30 days, in order that it may be investigated.

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

#: Inclusive of VAT @ 14.00%
Total VAT included on this statement R3.73
Total Bank Charges R30.28

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA AK/BV/52/KY/00/??/B9/M6/TT/N | FNMMMA |
| 486 | 62053686295 | 12/11/10 | Money Market Transactor | |

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Lost Cards 0800-11-01-32
Account Enquiries 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 <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.00</td><td>R10.00</td><td>R15.00</td></tr><tr><td>MINI FNB</td><td>R1.50</td><td>R5.00</td><td>R8.50</td></tr><tr><td>SASWITCH</td><td>R10.75</td><td>R15.75</td><td>R20.75</td></tr></table> | | R1-R500 | R501-R1000 | R1001 + | FNB | R5.00 | R10.00 | R15.00 | MINI FNB | R1.50 | R5.00 | R8.50 | SASWITCH | R10.75 | R15.75 | 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. |
| | 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 | | | | | | | | | | | | | | | |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/01/17 | Business Cheque Account | BV |

| | | | | | | | |
|--------------------------------------|-------------|--------|---------|-----------------------------------|--|-------------------------------------|----------------------|
| BUSINESS CHEQUE ACCOUNT: 62002637025 | | | | Tax Invoice/Statement Number : 69 | | <input checked="" type="checkbox"/> | Accrued Bank Charges |
| Date | Description | Amount | Balance | | | | |

Opening Balance

4,888.99 Cr

0.00

| | | | | | | | | |
|--------|----------------------|-------------------------------|---------------------|-----------|-----------|----|--------------------------|----------|
| 21 Dec | Internet Pmt To | Accsolve | Accsolve Salary | 2,000.00 | 2,888.99 | Cr | <input type="checkbox"/> | |
| 21 Dec | Internet Trf To | Inter Acc | | 1,000.00 | 1,888.99 | Cr | <input type="checkbox"/> | 3.00 |
| 21 Dec | Internet Trf From | Inter Acc | | 400.00 | 2,288.99 | Cr | <input type="checkbox"/> | |
| 21 Dec | Internet Trf From | Inter Acc | | 350.00 | 2,638.99 | Cr | <input type="checkbox"/> | |
| 21 Dec | Internet Trf From | Inter Acc | | 500.00 | 3,138.99 | Cr | <input type="checkbox"/> | |
| 21 Dec | Internet Pmt To | Lindiwe Salary | Molelwane Salary | 2,970.00 | 168.99 | Cr | <input type="checkbox"/> | |
| 21 Dec | Magtape Debit | Playmoregopmg008545(Curr+1) | | 75.00 | 93.99 | Cr | <input type="checkbox"/> | 12.00 |
| 31 Dec | Magtape Debit | Sos | Pro Sure D11814 | 290.00 | 196.01 | | <input type="checkbox"/> | 12.00 |
| 2 Jan | Magtape Debit | Ccainsure 00191Cc&a061125 | | 1,987.96 | 2,183.97 | | <input type="checkbox"/> | 12.00 |
| 2 Jan | Magtape Debit | Ccainsure 00191Cc&apfb91420/0 | | 2,927.49 | 5,111.46 | | <input type="checkbox"/> | 12.00 |
| 2 Jan | Magtape Debit | Mweb | Internet 23170813 | 145.00 | 5,256.46 | | <input type="checkbox"/> | 12.00 |
| 2 Jan | #Excess Item Fee | 1 Items On 07/12/31 | | 75.00 | 5,331.46 | | <input type="checkbox"/> | (75.00) |
| 3 Jan | #Excess Item Fee | 3 Items On 08/01/02 | | 225.00 | 5,556.46 | | <input type="checkbox"/> | (225.00) |
| 4 Jan | Magtape Debit | Citele//fa-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 | 173.94 | Cr | <input type="checkbox"/> | |
| 7 Jan | Magtape Debit | Liblife | 05Jan56686653200C/P | 582.87 | 408.93 | | <input type="checkbox"/> | 12.00 |
| 8 Jan | #Excess Item Fee | 1 Items On 08/01/07 | | 75.00 | 483.93 | | <input type="checkbox"/> | (75.00) |
| 11 Jan | Internet Pmt | Lethabile Consultin | | 15,000.00 | 14,516.07 | Cr | <input type="checkbox"/> | |
| 14 Jan | Internet Pmt To | Mc Telephone | 0001894233529592011 | 5,399.00 | 9,117.07 | Cr | <input type="checkbox"/> | |
| 14 Jan | Internet Trf To | Inter Acc | | 500.00 | 8,617.07 | Cr | <input type="checkbox"/> | 3.00 |
| 14 Jan | Internet Trf To | Part Sal | | 6,000.00 | 2,617.07 | Cr | <input type="checkbox"/> | 3.00 |
| 14 Jan | Internet Pmt To | Kakali | Salary Molelwane | 300.00 | 2,317.07 | Cr | <input type="checkbox"/> | |
| 14 Jan | Internet Pmt To | Nono Fnb | From Geoff | 2,000.00 | 317.07 | Cr | <input type="checkbox"/> | |
| 15 Jan | Internet Trf To | Inter Acc | | 300.00 | 17.07 | Cr | <input type="checkbox"/> | 3.00 |
| 17 Jan | Int On Debit Balance | | | 18.40 | 1.33 | | <input type="checkbox"/> | |
| 17 Jan | Penalty Interest | | | 2.46 | 3.79 | | <input type="checkbox"/> | |
| 17 Jan | Electronic Payments | Bis/Int 5 @ 6.50 = | 32.50 | 0.00 | 3.79 | | <input type="checkbox"/> | 32.50 |
| 17 Jan | #Monthly Account Fee | | | 30.00 | 33.79 | | <input type="checkbox"/> | (30.00) |
| 17 Jan | #Service Fees | | | 128.50 | 162.29 | | <input type="checkbox"/> | (128.50) |

Closing Balance

162.29 Dr

0.00

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

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 08/01/17 | Business Cheque Account | BV |

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

BB ST70
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : 70
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R84.49Dr**

Statement from **17 January 2008** to **16 February 2008**

Enjoy the luxury of a fixed monthly income at fantastic interest rates.
Open an FNB Business Income Planner Account today. Visit www.fnb.co.za for more information.

| Cashflow Summary | | |
|---------------------------------------|----|---------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 162.29 Dr |
| Funds Received/Credits | 6 | 311,747.53 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 1 | 626.42 Cr |
| Inter-Account Transfers In | 4 | 2,090.00 Cr |
| Electronic Payments Received | 1 | 309,031.11 Cr |
| Funds Used/Debits | 32 | 316,099.91 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 2 | 5,600.00 Dr |
| Debit/Stop Orders | 7 | 6,202.92 Dr |
| Account Payments | 16 | 255,503.86 Dr |
| Inter-Account Transfers Out | 7 | 48,793.13 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 6 | 689.44 Dr |
| Service Fees | 2 | 298.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 4 | 391.44 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 5.05 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 2 | 4,915.45 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 293.71 Dr |
| Available Balance (12h43 - 17 Feb 08) | | 0.00 |

Interest Rates (Usury)
Interest Charged on Debit Balance 22.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

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Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

| | | | | | |
|--|--|---|--|--|--|
| Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item. | | Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.

Inter-Account Transfer Fee Rate
R3.00 per transfer | | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value. | |
| ATM Cash Withdrawals | | R1-R500 | | R501-R1000 | |
| FNB | | R5.00 | | R10.00 | |
| MINI FNB | | R1.50 | | R5.00 | |
| SASWITCH | | R10.75 | | R15.75 | |
| | | R1001 + | | R15.00 | |
| | | | | R8.50 | |
| | | | | R20.75 | |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/02/16 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 70

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

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/02/16 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 70

| Date | Description | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|---|--------|---------|-------------------------------------|----------------------|
| 16 Feb | Electronic Payments Bis/Int 18 @ 6.50 = 117.00 | 0.00 | 4.29 Cr | <input type="checkbox"/> | 117.00 |
| 16 Feb | #Monthly Account Fee | 30.00 | 25.71 | <input type="checkbox"/> | |
| 16 Feb | #Service Fees | 268.00 | 293.71 | <input type="checkbox"/> | (268.00) |

Closing Balance

293.71 Dr

0.00

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

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 | 08/02/16 | Business Cheque Account | BV |

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

e-Mail
Web

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BB ST71
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : 71
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R52.93Dr**

Statement from **16 February 2008** to **17 March 2008**

inContact-Pro is FNB's innovative sms/e-mail messaging service specially designed around your business needs. For more information contact your Relationship Manager, phone FNB Business on Call on 0860-263-362 or visit your FNB branch.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 293.71 Dr |
| Funds Received/Credits | 4 | 182,498.75 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 1 | 626.42 Cr |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 3 | 181,872.33 Cr |
| Funds Used/Debits | 17 | 187,224.94 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 2 | 150,000.00 Dr |
| Debit/Stop Orders | 7 | 6,607.94 Dr |
| Account Payments | 2 | 24,300.00 Dr |
| Inter-Account Transfers Out | 6 | 6,317.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 5 | 431.70 Dr |
| Service Fees | 2 | 191.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 3 | 240.70 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 2 | 5,320.47 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 131.13 Dr |
| Available Balance (23h30 - 17 Mar 08) | | 0.00 |

Interest Rates (Usury)
Interest Charged on Debit Balance
22.00%

Interest Rate Earned on Credit
Balance
R0.01+R4999 :0%
R5000+ :0%



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction.
Inter-Account Transfer Fee Rate
R3.00 per transfer
ATM Cash Withdrawals

| | | | |
|-----------------|----------------|-------------------|----------------|
| | R1-R500 | R501-R1000 | R1001 + |
| FNB | R5.00 | R10.00 | R15.00 |
| MINI FNB | R1.50 | R5.00 | R8.50 |
| SASWITCH | R10.75 | R15.75 | R20.75 |

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00
Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/03/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 71

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-------------------------------|------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 293.71 Dr | | 0.00 |
| 18 Feb | Magtape Credit | Transfer Accsolve | | 151,000.00 Cr | 150,706.29 Cr | <input type="checkbox"/> | |
| 21 Feb | Cheque 923 | North Rand(Closed) | 4049643144 | 50,000.00 | 100,706.29 Cr | <input type="checkbox"/> | 23.00 |
| 21 Feb | Cheque 924 | North Rand(Closed) | 4049643144 | 100,000.00 | 706.29 Cr | <input type="checkbox"/> | 23.00 |
| 28 Feb | Cheque Deposit | Braamfnt | 01140304444 | 626.42 Cr | 1,332.71 Cr | <input type="checkbox"/> | |
| 29 Feb | Magtape Debit | Sos Pro Sure D11814 | | 290.00 | 1,042.71 Cr | <input type="checkbox"/> | 12.00 |
| 1 Mar | Magtape Debit | Ccainsure 00214Cc&a061125 | | 1,987.96 | 945.25 | <input type="checkbox"/> | 12.00 |
| 1 Mar | Magtape Debit | Ccainsure 00214Cc&apfb91420/0 | | 3,332.51 | 4,277.76 | <input type="checkbox"/> | 12.00 |
| 1 Mar | Magtape Unpaid | | Not Provided For | 1,987.96 Cr | 2,289.80 | <input type="checkbox"/> | |
| 1 Mar | #Unpaid Item Charge | | | 120.00 | 2,409.80 | <input type="checkbox"/> | |
| 1 Mar | Magtape Unpaid | | Not Provided For | 3,332.51 Cr | 922.71 Cr | <input type="checkbox"/> | |
| 1 Mar | #Unpaid Item Charge | | | 120.00 | 802.71 Cr | <input type="checkbox"/> | |
| 3 Mar | Internet Pmt From | Indmph-Tax | | 872.33 Cr | 1,675.04 Cr | <input type="checkbox"/> | |
| 3 Mar | Magtape Credit | Transfer Accsolve | | 30,000.00 Cr | 31,675.04 Cr | <input type="checkbox"/> | |
| 3 Mar | Magtape Debit | Playmoregopmg008545(Curr+1) | | 75.00 | 31,600.04 Cr | <input type="checkbox"/> | 12.00 |
| 3 Mar | Magtape Debit | Mweb Internet 23658763 | | 145.00 | 31,455.04 Cr | <input type="checkbox"/> | 12.00 |
| 5 Mar | Internet Trf To | Inter Acc | | 1,000.00 | 30,455.04 Cr | <input type="checkbox"/> | 3.00 |
| 5 Mar | Internet Trf To | Inter Acc | | 500.00 | 29,955.04 Cr | <input type="checkbox"/> | 3.00 |
| 5 Mar | Internet Trf To | Inter Acc | | 3,000.00 | 26,955.04 Cr | <input type="checkbox"/> | 3.00 |
| 5 Mar | Internet Trf To | Inter Acc | | 400.00 | 26,555.04 Cr | <input type="checkbox"/> | 3.00 |
| 5 Mar | Internet Trf To | Inter Acc | | 400.00 | 26,155.04 Cr | <input type="checkbox"/> | 3.00 |
| 5 Mar | Internet Pmt To | Nono Fnb | From Geoff | 18,000.00 | 8,155.04 Cr | <input type="checkbox"/> | |
| 5 Mar | Internet Pmt To | Geoff Makhubo | 271045034 | 6,300.00 | 1,855.04 Cr | <input type="checkbox"/> | |
| 5 Mar | Magtape Debit | Cltele/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/lnt 2 @ 6.50 = | 13.00 | 0.00 | 59.87 Cr | <input type="checkbox"/> | 13.00 |
| 17 Mar | #Monthly Account Fee | | | 30.00 | 29.87 Cr | <input type="checkbox"/> | |
| 17 Mar | #Service Fees | | | 161.00 | 131.13 | <input type="checkbox"/> | (161.00) |

Closing Balance

131.13 Dr

0.00

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

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 | 08/03/17 | Business Cheque Account | BV |

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

BB ST72
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : 72
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R47.83Dr**

Statement from **17 March 2008 to 17 April 2008**


Empower your employees and WIN!
Apply for and use FNB Business Debit Cards 5 times or more between 15 April and 15 June 2008 and you could win R100 000 for your business to spend any way you choose. Terms and Conditions apply. Contact FNB Business on Call on 0860-362-000 or visit your nearest FNB branch to apply for FNB's Business Debit Cards today!

Free up the cashflow in your business
Apply for a Flexi Business Loan today. Call 0860-263-362.

Interest Rates (Usury)
Interest Charged on Debit Balance 22.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| Cashflow Summary | | |
|---------------------------------------|----|--------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 131.13 Dr |
| Funds Received/Credits | 7 | 34,162.17 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 2 | 5,777.15 Cr |
| Inter-Account Transfers In | 1 | 1,300.00 Cr |
| Electronic Payments Received | 4 | 27,085.02 Cr |
| Funds Used/Debits | 17 | 40,358.04 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 2 | 16,652.64 Dr |
| Debit/Stop Orders | 7 | 11,998.41 Dr |
| Account Payments | 3 | 6,506.99 Dr |
| Inter-Account Transfers Out | 5 | 5,200.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 5 | 390.18 Dr |
| Service Fees | 2 | 194.50 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 3 | 195.68 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 1.29 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 1 | 6,685.02 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 33.45 Dr |
| Available Balance (23h21 - 17 Apr 08) | | 0.00 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

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

Inter-Account Transfer Fee Rate
R3.00 per transfer

ATM Cash Withdrawals

| | | | |
|-----------------|----------------|-------------------|----------------|
| | R1-R500 | R501-R1000 | R1001 + |
| FNB | R5.00 | R10.00 | R15.00 |
| MINI FNB | R1.50 | R5.00 | R8.50 |
| SASWITCH | R10.75 | R15.75 | R20.75 |

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

G4/F2 Debit Insert

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/04/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 72

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-------------------------------|-------------------|--------------|--------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 131.13 Dr | | 0.00 |
| 31 Mar | Magtape Debit | Sos | Pro Sure D11814 | 320.00 | 451.13 | <input type="checkbox"/> | 12.00 |
| 1 Apr | Cheque Deposit | Braamfnt | Elements | 5,219.70 Cr | 4,768.57 Cr | <input type="checkbox"/> | |
| 1 Apr | Magtape Debit | 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 | Ctele/lfa-0804403452039 | | 194.60 | 10,163.05 Cr | <input type="checkbox"/> | 12.00 |
| 5 Apr | Internet Trf To | Inter Acc | | 300.00 | 9,863.05 Cr | <input type="checkbox"/> | 3.00 |
| 5 Apr | Internet Trf To | Inter Acc | | 500.00 | 9,363.05 Cr | <input type="checkbox"/> | 3.00 |
| 5 Apr | Internet Pmt To | Castro | Geoff | 990.00 | 8,373.05 Cr | <input type="checkbox"/> | |
| 5 Apr | Internet Pmt To | Insurance Premium | Makhubo | 3,342.51 | 5,030.54 Cr | <input type="checkbox"/> | |
| 7 Apr | Cheque Deposit | Braamfnt | Gun Free Sa | 557.45 Cr | 5,587.99 Cr | <input type="checkbox"/> | |
| 7 Apr | Magtape Debit | Liblife 05Apr56686653200C/P | | 582.87 | 5,005.12 Cr | <input type="checkbox"/> | 12.00 |
| 9 Apr | Internet Trf To | Inter | | 3,000.00 | 2,005.12 Cr | <input type="checkbox"/> | 3.00 |
| 9 Apr | Internet Trf To | Inter | | 900.00 | 1,105.12 Cr | <input type="checkbox"/> | 3.00 |
| 9 Apr | Internet Trf To | Inter | | 500.00 | 605.12 Cr | <input type="checkbox"/> | 3.00 |
| 12 Apr | Cheque 925 | Firstnat Melville | 62025197379 | 500.00 | 105.12 Cr | <input type="checkbox"/> | 23.00 |
| 15 Apr | Magtape Credit | Tax | | 400.00 Cr | 505.12 Cr | <input type="checkbox"/> | |
| 15 Apr | Magtape Credit | Ccainsure 00230Cc&a Refund | | 6,685.02 Cr | 7,190.14 Cr | <input type="checkbox"/> | |
| 16 Apr | Internet Pmt To | Electricity | 5659644 | 2,174.48 | 5,015.66 Cr | <input type="checkbox"/> | |
| 16 Apr | Internet Trf From | Inter Acc | | 1,300.00 Cr | 6,315.66 Cr | <input type="checkbox"/> | |
| 16 Apr | Magtape Credit | Transfer Accsolve | | 10,000.00 Cr | 16,315.66 Cr | <input type="checkbox"/> | |
| 16 Apr | Cheque 926 | Standard Braamfontei | 2047640 | 16,152.64 | 163.02 Cr | <input type="checkbox"/> | 23.00 |
| 17 Apr | Int On Debit Balance | | | 1.29 | 161.73 Cr | <input type="checkbox"/> | |
| 17 Apr | Penalty Interest | | | 0.68 | 161.05 Cr | <input type="checkbox"/> | |
| 17 Apr | Electronic Payments | Bis/Int 3 @ 6.50 = | 19.50 | 0.00 | 161.05 Cr | <input type="checkbox"/> | 19.50 |
| 17 Apr | #Monthly Account Fee | | | 30.00 | 131.05 Cr | <input type="checkbox"/> | |
| 17 Apr | #Service Fees | | | 164.50 | 33.45 | <input type="checkbox"/> | (164.50) |

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.

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 | 08/04/17 | 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

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.

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/05/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 73

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 33.45 Dr | | 0.00 |
| 18 Apr | Dr.Int.Rate | 23,00000 | | 0.00 | 33.45 | <input type="checkbox"/> | |
| 30 Apr | Magtape Debit | Mweb Internet 24292557 | | 145.00 | 178.45 | <input type="checkbox"/> | 12.00 |
| 30 Apr | Magtape Debit | Sos Pro Sure D11814 | | 320.00 | 498.45 | <input type="checkbox"/> | 12.00 |
| 3 May | #Excess Item Fee | 2 Items On 08/04/30 | | 150.00 | 648.45 | <input type="checkbox"/> | (150.00) |
| 5 May | Magtape Debit | Playmoregopmg008545(Curr+1) | | 75.00 | 723.45 | <input type="checkbox"/> | 12.00 |
| 5 May | Magtape Debit | Cltele/lfa-0805403452039 | | 194.60 | 918.05 | <input type="checkbox"/> | 12.00 |
| 5 May | Magtape Debit | Liblife 05May56686653200C/P | | 582.87 | 1,500.92 | <input type="checkbox"/> | 12.00 |
| 5 May | Magtape Unpaid | | Not Provided For | 582.87 Cr | 918.05 | <input type="checkbox"/> | |
| 5 May | #Unpaid Item Charge | | | 120.00 | 1,038.05 | <input type="checkbox"/> | |
| 6 May | Internet Trf From | Inter | | 800.00 Cr | 238.05 | <input type="checkbox"/> | |
| 6 May | Internet Trf From | Inter Acc | | 500.00 Cr | 261.95 Cr | <input type="checkbox"/> | |
| 6 May | #Excess Item Fee | 2 Items On 08/05/05 | | 150.00 | 111.95 Cr | <input type="checkbox"/> | (150.00) |
| 7 May | Magtape Credit | Reg Fund Mgrs | | 77,940.41 Cr | 78,052.36 Cr | <input type="checkbox"/> | |
| 8 May | Internet Trf To | Geoff Salary | | 36,193.13 | 41,859.23 Cr | <input type="checkbox"/> | 3.00 |
| 8 May | Internet Pmt To | Pcb Comp Account | Molelwane Consulting | 28,743.25 | 13,115.98 Cr | <input type="checkbox"/> | |
| 8 May | Cheque Cashed 937 | Firstnat Killarney | | 10,000.00 | 3,115.98 Cr | <input type="checkbox"/> | 23.00 |
| 8 May | Cash Handling Fee | | | 0.00 | 3,115.98 Cr | <input type="checkbox"/> | 105.00 |
| 8 May | Internet Trf To | Inter Acc | | 3,100.00 | 15.98 Cr | <input type="checkbox"/> | 3.00 |
| 15 May | Magtape Credit | Tax | | 472.33 Cr | 488.31 Cr | <input type="checkbox"/> | |
| 15 May | Cheque 927 | Standard Braamfontei | 2047640 | 15,388.18 | 14,899.87 | <input type="checkbox"/> | 23.00 |
| 15 May | Cheque Unpaid | | Refer To Drawer/Make | 15,388.18 Cr | 488.31 Cr | <input type="checkbox"/> | |
| 15 May | #Unpaid Item Charge | | | 120.00 | 368.31 Cr | <input type="checkbox"/> | |
| 16 May | Magtape Credit | Pwc Pricewaterhouse | | 637,000.08 Cr | 637,368.39 Cr | <input type="checkbox"/> | |
| 17 May | Internet Pmt To | Mc Rent | Dmenosmolcon | 30,844.98 | 606,523.41 Cr | <input type="checkbox"/> | |
| 17 May | Internet Pmt To | Mc Rent | Dmenosmolcon | 15,388.18 | 591,135.23 Cr | <input type="checkbox"/> | |
| 17 May | Internet Pmt To | Mc Telephone | 0001894233529592011 | 18,000.00 | 573,135.23 Cr | <input type="checkbox"/> | |
| 17 May | Internet Pmt To | Finance Outsourcing | Molelwane Consulting | 40,000.00 | 533,135.23 Cr | <input type="checkbox"/> | |
| 17 May | Internet Trf To | Geoff Salary | | 30,000.00 | 503,135.23 Cr | <input type="checkbox"/> | 3.00 |
| 17 May | Internet Trf To | Inter Acc | | 300.00 | 502,835.23 Cr | <input type="checkbox"/> | 3.00 |
| 17 May | Internet Pmt To | Accsolve Pmt | Accsolve | 21,000.00 | 481,835.23 Cr | <input type="checkbox"/> | |
| 17 May | Cheque Cashed 928 | Firstnat Killarney | | 30,000.00 | 451,835.23 Cr | <input type="checkbox"/> | 23.00 |
| 17 May | Cash Handling Fee | | | 0.00 | 451,835.23 Cr | <input type="checkbox"/> | 315.00 |
| 17 May | Int On Debit Balance | | | 2.66 | 451,832.57 Cr | <input type="checkbox"/> | |
| 17 May | Penalty Interest | | | 0.36 | 451,832.21 Cr | <input type="checkbox"/> | |
| 17 May | Electronic Payments | Bis/Int 6 @ 6.50 = | 39.00 | 0.00 | 451,832.21 Cr | <input type="checkbox"/> | 39.00 |
| 17 May | #Monthly Account Fee | | | 30.00 | 451,802.21 Cr | <input type="checkbox"/> | |
| 17 May | #Cash Handling Fees | | | 420.00 | 451,382.21 Cr | <input type="checkbox"/> | (420.00) |
| 17 May | #Service Fees | | | 180.00 | 451,202.21 Cr | <input type="checkbox"/> | (180.00) |

Closing Balance

451,202.21 Cr

0.00

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

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 08/05/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 73

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

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.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R30.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R23.00 per cheque issued. External Debit Orders at R12.00 per item.

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

Inter-Account Transfer Fee Rate
R3.00 per transfer

| ATM Cash Withdrawals | R1-R500 | R501-R1000 | R1001 + |
|----------------------|---------|------------|---------|
| FNB | R5.00 | R10.00 | R15.00 |
| MINI FNB | R1.50 | R5.00 | R8.50 |
| SASWITCH | R10.75 | R15.75 | R20.75 |

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee + 1.05% on the value of the withdrawal to a maximum of R500.00

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to R2.60 + 1.05% of deposit value.

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/06/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 74

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|---------------------|-----------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 451,202.21 Cr | | 0.00 |
| 19 May | Internet Pmt To | Accsolve | 1425804 Accsolve | 229,000.00 | 222,202.21 Cr | <input type="checkbox"/> | |
| 19 May | Internet Trf To | Inter-Salaries | | 100,000.00 | 122,202.21 Cr | <input type="checkbox"/> | 3.00 |
| 19 May | Internet Pmt To | 0119413949 | 0002694205924972011 | 158.70 | 122,043.51 Cr | <input type="checkbox"/> | |
| 19 May | Internet Pmt To | 0119425911 | 0003494205924972011 | 530.95 | 121,512.56 Cr | <input type="checkbox"/> | |
| 19 May | Internet Pmt To | Electricity | 5659644 | 1,134.30 | 120,378.26 Cr | <input type="checkbox"/> | |
| 19 May | Internet Pmt To | Fani Legal Fees | Dingiswayo-C0006722 | 5,205.88 | 115,172.38 Cr | <input type="checkbox"/> | |
| 19 May | Internet Pmt To | Auction Picture | Molelwane-0510 | 5,000.00 | 110,172.38 Cr | <input type="checkbox"/> | |
| 19 May | Internet Pmt To | Auction-Pictures | Molelwane-0504 | 4,500.00 | 105,672.38 Cr | <input type="checkbox"/> | |
| 19 May | Internet Pmt To | Front Door Repairs | Molelwane Cons | 1,048.65 | 104,623.73 Cr | <input type="checkbox"/> | |
| 19 May | Internet Pmt To | Sowaten Subscription | 6255305-Molelwane | 625.00 | 103,998.73 Cr | <input type="checkbox"/> | |
| 19 May | Internet Pmt To | Busness Day Subs | 6255305 | 1,572.49 | 102,426.24 Cr | <input type="checkbox"/> | |
| 19 May | Magtape Credit | Reg Fund Mgrs | | 288,633.94 Cr | 391,060.18 Cr | <input type="checkbox"/> | |
| 19 May | Cheque 930 | North Rand(Closed) | 4787692035950018 | 50,000.00 | 341,060.18 Cr | <input type="checkbox"/> | 23.00 |
| 20 May | Internet Trf To | Mm Deposit | | 100,000.00 | 241,060.18 Cr | <input type="checkbox"/> | 3.00 |
| 20 May | Internet Pmt To | Transfer Accsolve | Transfer Molelwane | 100,000.00 | 141,060.18 Cr | <input type="checkbox"/> | |
| 20 May | Internet Trf To | Geoff Bon | | 30,000.00 | 111,060.18 Cr | <input type="checkbox"/> | 3.00 |
| 20 May | Internet Pmt To | Geoff Standard | Molelwane Consulting | 10,000.00 | 101,060.18 Cr | <input type="checkbox"/> | |
| 20 May | Cheque Deposit | Braamfnt | 0114030444 | 1,767.50 Cr | 102,827.68 Cr | <input type="checkbox"/> | |
| 20 May | Cheque Deposit | Braamfnt | 0114030444 | 1,765.50 Cr | 104,593.18 Cr | <input type="checkbox"/> | |
| 20 May | Internet Pmt To | Mc Rent | Dmenosmocons | 17,654.49 | 86,938.69 Cr | <input type="checkbox"/> | |
| 20 May | Cheque 929 | North Rand(Closed) | 4054423561 | 5,000.00 | 81,938.69 Cr | <input type="checkbox"/> | 23.00 |
| 22 May | Internet Pmt To | Pcb Comp Account | Molelwane Consulting | 13,790.00 | 68,148.69 Cr | <input type="checkbox"/> | |
| 22 May | Internet Pmt To | Health Sub Contract | Molelwane Consulting | 23,360.00 | 44,788.69 Cr | <input type="checkbox"/> | |
| 22 May | Internet Trf From | Inter Acc | | 2,000.00 Cr | 46,788.69 Cr | <input type="checkbox"/> | |
| 22 May | Internet Trf From | Inter Acc | | 1,000.00 Cr | 47,788.69 Cr | <input type="checkbox"/> | |
| 22 May | Internet Pmt To | Sahara-Computer | Mlc001 | 43,771.44 | 4,017.25 Cr | <input type="checkbox"/> | |
| 22 May | Internet Trf From | From Geoff | | 5,000.00 Cr | 9,017.25 Cr | <input type="checkbox"/> | |
| 22 May | Internet Pmt To | Website Deisign | Molelwane 16647 | 4,936.20 | 4,081.05 Cr | <input type="checkbox"/> | |
| 27 May | Internet Pmt To | Repairs & Maintenanc | Mg Makhubo | 4,000.00 | 81.05 Cr | <input type="checkbox"/> | |
| 28 May | Internet Trf From | From Money Market | | 4,000.00 Cr | 4,081.05 Cr | <input type="checkbox"/> | |
| 28 May | Internet Pmt To | Furniture Repairs | Molelwane Consulting | 2,050.00 | 2,031.05 Cr | <input type="checkbox"/> | |
| 29 May | Internet Trf To | Transfer Salaries | | 2,000.00 | 31.05 Cr | <input type="checkbox"/> | 3.00 |
| 30 May | Magtape Credit | Geoff Makhubo | | 4,000.00 Cr | 4,031.05 Cr | <input type="checkbox"/> | |
| 30 May | Magtape Debit | Sos Pro Sure D11814 | | 320.00 | 3,711.05 Cr | <input type="checkbox"/> | 12.00 |
| 2 Jun | Internet Pmt To | Geoff Makhubo | From Geoff | 1,000.00 | 2,711.05 Cr | <input type="checkbox"/> | |
| 2 Jun | Magtape Credit | Transfer Accsolve | | 100,000.00 Cr | 102,711.05 Cr | <input type="checkbox"/> | |
| 2 Jun | Magtape Debit | Playmoregopmg008545(Curr+1) | | 75.00 | 102,636.05 Cr | <input type="checkbox"/> | 12.00 |
| 2 Jun | Magtape Debit | Mweb Internet 24533013 | | 145.00 | 102,491.05 Cr | <input type="checkbox"/> | 12.00 |
| 3 Jun | Internet Trf To | Geoff Salary | | 37,389.52 | 65,101.53 Cr | <input type="checkbox"/> | 3.00 |
| 3 Jun | Internet Pmt To | Meredale FNB | From Geoff | 45,000.00 | 20,101.53 Cr | <input type="checkbox"/> | |
| 3 Jun | Internet Trf To | Inter | | 20,000.00 | 101.53 Cr | <input type="checkbox"/> | 3.00 |
| 3 Jun | Cheque 931 | Standard Braamfontei | 33003882 | 1,026.00 | 924.47 | <input type="checkbox"/> | 23.00 |
| 3 Jun | Cheque Unpaid | | Refer To Drawer/Make | 1,026.00 Cr | 101.53 Cr | <input type="checkbox"/> | |
| 3 Jun | #Unpaid Item Charge | | | 120.00 | 18.47 | <input type="checkbox"/> | |
| 5 Jun | Magtape Debit | Citele/lfa-0806403452039 | | 194.60 | 213.07 | <input type="checkbox"/> | 12.00 |

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 08/06/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 74

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|-------------------------|----------------------|---------------------|--------------|--------------|-------------------------------------|----------------------|
| 5 Jun | Magtape Debit | Liblife | 05Jun56686653200A/P | 582.87 | 795.94 | <input type="checkbox"/> | 12.00 |
| 5 Jun | Magtape Debit | Liblife | 05Jun56686653200Etc | 990.98 | 1,786.92 | <input type="checkbox"/> | 12.00 |
| 5 Jun | Magtape Unpaid | | Not Provided For | 990.98 Cr | 795.94 | <input type="checkbox"/> | |
| 5 Jun | #Unpaid Item Charge | | | 120.00 | 915.94 | <input type="checkbox"/> | |
| 5 Jun | Magtape Unpaid | | Not Provided For | 582.87 Cr | 333.07 | <input type="checkbox"/> | |
| 5 Jun | #Unpaid Item Charge | | | 120.00 | 453.07 | <input type="checkbox"/> | |
| 5 Jun | Magtape Unpaid | | Not Provided For | 194.60 Cr | 258.47 | <input type="checkbox"/> | |
| 5 Jun | #Unpaid Item Charge | | | 120.00 | 378.47 | <input type="checkbox"/> | |
| 9 Jun | Magtape Credit | Reg Fund Mgrs | | 39,178.48 Cr | 38,800.01 Cr | <input type="checkbox"/> | |
| 10 Jun | Internet Trf To | Inter | | 5,000.00 | 33,800.01 Cr | <input type="checkbox"/> | 3.00 |
| 10 Jun | Internet Trf To | Inter | | 1,500.00 | 32,300.01 Cr | <input type="checkbox"/> | 3.00 |
| 10 Jun | Internet Pmt To | Repairs & Maintenanc | Geoff Makhubo | 15,000.00 | 17,300.01 Cr | <input type="checkbox"/> | |
| 11 Jun | Internet Pmt To | Marketing | Geoff Makhubo | 1,148.00 | 16,152.01 Cr | <input type="checkbox"/> | |
| 11 Jun | Cheque Cashed 932 | Firstnat Killarney | | 15,000.00 | 1,152.01 Cr | <input type="checkbox"/> | 23.00 |
| 11 Jun | Cash Handling Fee | | | 0.00 | 1,152.01 Cr | <input type="checkbox"/> | 157.50 |
| 12 Jun | #Notification Fee - Fax | | | 2.00 | 1,150.01 Cr | <input type="checkbox"/> | |
| 17 Jun | Magtape Credit | Transfer Accsolve | | 50,000.00 Cr | 51,150.01 Cr | <input type="checkbox"/> | |
| 17 Jun | Int On Debit Balance | | | 0.97 | 51,149.04 Cr | <input type="checkbox"/> | |
| 17 Jun | Penalty Interest | | | 0.32 | 51,148.72 Cr | <input type="checkbox"/> | |
| 17 Jun | Electronic Payments | Bis/Int 23 @ 6.50 = | 149.50 | 0.00 | 51,148.72 Cr | <input type="checkbox"/> | 149.50 |
| 17 Jun | #Monthly Account Fee | | | 30.00 | 51,118.72 Cr | <input type="checkbox"/> | |
| 17 Jun | #Cash Handling Fees | | | 157.50 | 50,961.22 Cr | <input type="checkbox"/> | (157.50) |
| 17 Jun | #Service Fees | | | 337.50 | 50,623.72 Cr | <input type="checkbox"/> | (337.50) |

Closing Balance

50,623.72 Cr

0.00

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

This time period for cheque clearance is valid as at the date of this statement and may be changed at any time at the Bank's discretion. However, you remain liable if a cheque is not paid for any reason, even after the Bank has made the funds available, unless special clearance was requested on the cheque when making the deposit.

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/06/17 | Business Cheque Account | BV |

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

BB ST75
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : 75
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R88.17Dr**

Statement from **17 June 2008 to 17 July 2008**

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

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item.

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

Inter-Account Transfer Fee Rate
R3.00 per transfer

| ATM Cash Withdrawals | R1-R500 | R501-R1000 | R1001 + |
|----------------------|---------|------------|---------|
| FNB | R5.30 | R10.60 | R15.90 |
| MINI FNB | R2.00 | R5.50 | |
| SASWITCH | R11.05 | R16.35 | R21.65 |

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99

Cash Deposit Fee @ Branches
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00

| Branch Number | Account Number | Date | CDF=KM, RATE=48, CHF=P6, CDF TP=P | SV Code |
|---------------|----------------|----------|-----------------------------------|---------|
| 486 | 62002637025 | 08/07/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 75

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----|--------------------------------------|--------------|--------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 50,623.72 Cr | | 0.00 |
| 18 Jun | Cheque Cashed | 938 | Firstnat Killarney | 50,000.00 | 623.72 Cr | <input type="checkbox"/> | 23.00 |
| 18 Jun | Cash Handling Fee | | | 0.00 | 623.72 Cr | <input type="checkbox"/> | 500.00 |
| 18 Jun | Magtape Credit | | Transfer Accsolve | 15,000.00 Cr | 15,623.72 Cr | <input type="checkbox"/> | |
| 20 Jun | Internet Pmt To | | Repairs & Maintenanc Mg Makhubo | 7,000.00 | 8,623.72 Cr | <input type="checkbox"/> | |
| 20 Jun | Internet Trf To | | Inter | 5,000.00 | 3,623.72 Cr | <input type="checkbox"/> | 3.00 |
| 20 Jun | Internet Trf To | | Inter | 1,000.00 | 2,623.72 Cr | <input type="checkbox"/> | 3.00 |
| 20 Jun | Internet Pmt To | | Transfer Accsolve Transfer Molelwane | 100.00 | 2,523.72 Cr | <input type="checkbox"/> | |
| 23 Jun | Internet Pmt To | | Teboho Geoff | 2,000.00 | 523.72 Cr | <input type="checkbox"/> | |
| 25 Jun | Naedo Collection | | Incltl/lfao403452039 080625 | 194.60 | 329.12 Cr | <input type="checkbox"/> | 12.00 |
| 28 Jun | Magtape Credit | | Transfer Accsolve | 40,000.00 Cr | 40,329.12 Cr | <input type="checkbox"/> | |
| 30 Jun | Internet Trf To | | Geoff Salary | 36,581.04 | 3,748.08 Cr | <input type="checkbox"/> | 3.00 |
| 30 Jun | Magtape Debit | | Sos Pro Sure D11814 | 320.00 | 3,428.08 Cr | <input type="checkbox"/> | 12.00 |
| 1 Jul | Magtape Debit | | Playmoregopmg008545(Curr+1) | 75.00 | 3,353.08 Cr | <input type="checkbox"/> | 12.00 |
| 1 Jul | Magtape Debit | | Mweb Internet 24771275 | 145.00 | 3,208.08 Cr | <input type="checkbox"/> | 12.00 |
| 2 Jul | Internet Pmt To | | 0119413949 0002694205924972011 | 153.08 | 3,055.00 Cr | <input type="checkbox"/> | |
| 2 Jul | Internet Pmt To | | 0119425911 0003494205924972011 | 964.75 | 2,090.25 Cr | <input type="checkbox"/> | |
| 2 Jul | Internet Trf From | | Inter-Geoff | 2,000.00 Cr | 4,090.25 Cr | <input type="checkbox"/> | |
| 2 Jul | Internet Pmt To | | Electricity 5659644 | 3,688.15 | 402.10 Cr | <input type="checkbox"/> | |
| 3 Jul | Internet Trf From | | From Geoff | 4,000.00 Cr | 4,402.10 Cr | <input type="checkbox"/> | |
| 3 Jul | Internet Pmt To | | Electricity 5659644 | 631.11 | 3,770.99 Cr | <input type="checkbox"/> | |
| 3 Jul | Internet Pmt To | | Accsolve | 1,039.70 | 2,731.29 Cr | <input type="checkbox"/> | |
| 4 Jul | Magtape Debit | | Cltel/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 |

BB ST76
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

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% |



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

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

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/08/16 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 76

| Date | Description | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|----------------------|--------|-------------|-------------------------------------|----------------------|
| 16 Aug | #Monthly Account Fee | 35.00 | 1,321.88 Cr | <input type="checkbox"/> | |
| 16 Aug | #Cash Handling Fees | 630.00 | 691.88 Cr | <input type="checkbox"/> | (630.00) |
| 16 Aug | #Service Fees | 283.00 | 408.88 Cr | <input type="checkbox"/> | (283.00) |

Closing Balance

408.88 Cr

0.00

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 | 08/08/16 | Business Cheque Account | BV |

CDREFNO:0200203/02

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 77

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 408.88 Cr | | 0.00 |
| 19 Aug | Magtape Credit | Transfer Accsolve | | 200,000.00 Cr | 200,408.88 Cr | <input type="checkbox"/> | |
| 20 Aug | Internet Trf To | Inter Acc | | 10,000.00 | 190,408.88 Cr | <input type="checkbox"/> | 3.00 |
| 20 Aug | Internet Pmt To | Makapanstad | Geoff Makhubo | 4,000.00 | 186,408.88 Cr | <input type="checkbox"/> | |
| 22 Aug | Internet Trf To | Inter Salaries | | 80,000.00 | 106,408.88 Cr | <input type="checkbox"/> | 3.00 |
| 22 Aug | Internet Trf To | Inter | | 20,000.00 | 86,408.88 Cr | <input type="checkbox"/> | 3.00 |
| 22 Aug | Internet Pmt To | Conference Acc | Conference | 22,365.00 | 64,043.88 Cr | <input type="checkbox"/> | |
| 26 Aug | Internet Trf To | Geoff Makhubo | | 20,000.00 | 44,043.88 Cr | <input type="checkbox"/> | 3.00 |
| 28 Aug | Internet Pmt To | Mc Telephone | 0001894233529592011 | 9,301.84 | 34,742.04 Cr | <input type="checkbox"/> | |
| 29 Aug | Internet Pmt To | Accsolve Salary | | 22,426.15 | 12,315.89 Cr | <input type="checkbox"/> | |
| 29 Aug | Magtape Debit | Sos | Pro Sure D11814 | 320.00 | 11,995.89 Cr | <input type="checkbox"/> | 10.50 |
| 1 Sep | Internet Trf To | Geoff Salary | | 13,000.00 | 1,004.11 | <input type="checkbox"/> | 3.00 |
| 1 Sep | Internet Trf From | Inter Acc | | 5,500.00 Cr | 4,495.89 Cr | <input type="checkbox"/> | |
| 1 Sep | Magtape Debit | Playmoregopmg008545(Curr+1) | | 75.00 | 4,420.89 Cr | <input type="checkbox"/> | 10.50 |
| 1 Sep | Magtape Debit | Mweb | Internet 25245910 | 145.00 | 4,275.89 Cr | <input type="checkbox"/> | 10.50 |
| 5 Sep | Magtape Debit | Cltele/lfa-0809403452039 | | 199.60 | 4,076.29 Cr | <input type="checkbox"/> | 10.50 |
| 5 Sep | Magtape Debit | Liblife | 05Sep59426971600Etc | 1,238.91 | 2,837.38 Cr | <input type="checkbox"/> | 10.50 |
| 10 Sep | Internet Pmt To | Telkom-R | 0001894361562322011 | 463.61 | 2,373.77 Cr | <input type="checkbox"/> | |
| 10 Sep | Magtape Credit | Transfer Accsolve | | 55,000.00 Cr | 57,373.77 Cr | <input type="checkbox"/> | |
| 11 Sep | Internet Pmt To | Pcb Comp Account | Molelwane Consulting | 20,440.00 | 36,933.77 Cr | <input type="checkbox"/> | |
| 11 Sep | Internet Pmt To | Mc Rent | Dmenosmolcon | 23,278.32 | 13,655.45 Cr | <input type="checkbox"/> | |
| 11 Sep | Internet Pmt To | Electricity | 5659644 | 2,854.09 | 10,801.36 Cr | <input type="checkbox"/> | |
| 12 Sep | Cheque Cashed | 935 | Firstnat Killarney | 10,000.00 | 801.36 Cr | <input type="checkbox"/> | 26.00 |
| 12 Sep | Cash Handling Fee | | | 0.00 | 801.36 Cr | <input type="checkbox"/> | 105.00 |
| 17 Sep | Electronic Payments | Bis/Int 8 @ | 6.50 = 52.00 | 0.00 | 801.36 Cr | <input type="checkbox"/> | 52.00 |
| 17 Sep | #Monthly Account Fee | | | 35.00 | 766.36 Cr | <input type="checkbox"/> | |
| 17 Sep | #Cash Handling Fees | | | 105.00 | 661.36 Cr | <input type="checkbox"/> | (105.00) |
| 17 Sep | #Service Fees | | | 145.50 | 515.86 Cr | <input type="checkbox"/> | (145.50) |

Closing Balance 515.86 Cr 0.00

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 | 08/09/17 | 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 | | 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 |
|------|-------------|--------|---------|--|
|------|-------------|--------|---------|--|

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 08/10/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 79

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------|----------------------|--------------|--------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 30,328.09 Cr | | 0.00 |
| 20 Oct | Internet Trf To | Inter Acc | | 3,000.00 | 27,328.09 Cr | <input type="checkbox"/> | 3.00 |
| 20 Oct | Cheque Cashed 939 | Firstnat Killarney | | 10,000.00 | 17,328.09 Cr | <input type="checkbox"/> | 26.00 |
| 20 Oct | Cash Handling Fee | | | 0.00 | 17,328.09 Cr | <input type="checkbox"/> | 105.00 |
| 20 Oct | Internet Pmt To | Repairs & Maintenanc | Mg Makhubo | 3,000.00 | 14,328.09 Cr | <input type="checkbox"/> | |
| 21 Oct | Internet Pmt To | Staff Training | Molelwane Consulting | 5,617.35 | 8,710.74 Cr | <input type="checkbox"/> | |
| 30 Oct | Internet Pmt To | Prince Salary | Molelwane Salary | 4,753.23 | 3,957.51 Cr | <input type="checkbox"/> | |
| 30 Oct | Magtape Credit | Transfer Accsolve | | 30,000.00 Cr | 33,957.51 Cr | <input type="checkbox"/> | |
| 31 Oct | Magtape Debit | Sos Pro Sure D11814 | | 445.00 | 33,512.51 Cr | <input type="checkbox"/> | 12.00 |
| 1 Nov | ATM Cash | Sasol Gr | 4790561117376225 | 3,000.00 | 30,512.51 Cr | <input type="checkbox"/> | 15.90 |
| 1 Nov | Magtape Debit | Playmoregopmg008545(Curr+1) | | 89.00 | 30,423.51 Cr | <input type="checkbox"/> | 12.00 |
| 3 Nov | Cheque Cashed 940 | Firstnat Killarney | | 15,000.00 | 15,423.51 Cr | <input type="checkbox"/> | 26.00 |
| 3 Nov | Cash Handling Fee | | | 0.00 | 15,423.51 Cr | <input type="checkbox"/> | 157.50 |
| 4 Nov | Internet Trf To | Geoff Salary | | 12,000.00 | 3,423.51 Cr | <input type="checkbox"/> | 3.00 |
| 5 Nov | Magtape Debit | Citele/lfa-11M403452039 | | 216.76 | 3,206.75 Cr | <input type="checkbox"/> | 12.00 |
| 5 Nov | Magtape Debit | Liblife 05Nov56686653200Etc | | 1,821.78 | 1,384.97 Cr | <input type="checkbox"/> | 12.00 |
| 7 Nov | Internet Trf To | Inter Acc | | 1,300.00 | 84.97 Cr | <input type="checkbox"/> | 3.00 |
| 13 Nov | #Archive Statement Fee | | | 8.00 | 76.97 Cr | <input type="checkbox"/> | |
| 13 Nov | #Archive Statement Fee | | | 8.00 | 68.97 Cr | <input type="checkbox"/> | |
| 17 Nov | Electronic Payments | Bis/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.
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| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 08/11/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 80

| Date | Description | | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----------------------------|----------------------|-------------|-------------|-----------|-------------------------------------|----------------------|
| Opening Balance | | | | | | 372.93 Dr | | 0.00 |
| 20 Nov | Internet Trf From | Inter | | 300.00 Cr | 72.93 | | <input type="checkbox"/> | |
| 20 Nov | Internet Trf From | Inter | | 100.00 Cr | 27.07 Cr | | <input type="checkbox"/> | |
| 27 Nov | Cheque Deposit | Braamfnt | Elements Advertising | 3,453.20 Cr | 3,480.27 Cr | | <input type="checkbox"/> | |
| 28 Nov | Magtape Debit | Sos | Pro Sure D11814/22 | 320.00 | 3,160.27 Cr | | <input type="checkbox"/> | 12.00 |
| 1 Dec | Magtape Debit | Playmoregopmg008545(Curr+1) | | 89.00 | 3,071.27 Cr | | <input type="checkbox"/> | 12.00 |
| 5 Dec | Magtape Debit | Cltele/lfa-12M403452039 | | 216.76 | 2,854.51 Cr | | <input type="checkbox"/> | 12.00 |
| 5 Dec | Magtape Debit | Liblife 05Dec56686653200Etc | | 1,821.78 | 1,032.73 Cr | | <input type="checkbox"/> | 12.00 |
| 9 Dec | Internet Pmt To | Angela Salary | Molelwane Salary | 500.00 | 532.73 Cr | | <input type="checkbox"/> | |
| 17 Dec | Int On Debit Balance | | | 0.49 | 532.24 Cr | | <input type="checkbox"/> | |
| 17 Dec | Penalty Interest | | | 0.06 | 532.18 Cr | | <input type="checkbox"/> | |
| 17 Dec | Electronic Payments | Bis/Int 1 @ 6.50 = | 6.50 | 0.00 | 532.18 Cr | | <input type="checkbox"/> | 6.50 |
| 17 Dec | #Monthly Account Fee | | | 35.00 | 497.18 Cr | | <input type="checkbox"/> | |
| 17 Dec | #Service Fees | | | 54.50 | 442.68 Cr | | <input type="checkbox"/> | (54.50) |
| Closing Balance | | | | | | 442.68 Cr | | 0.00 |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 08/12/17 | Business Cheque Account | BV |

BB ST81
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number : 81
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R69.69Dr

Statement from 17 December 2008 to 17 January 2009

Score goals to win tickets to the 2010 FIFA World Cup™
by making 4 online payments - visit www.fnb.co.za today. Terms and conditions apply.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 442.68 Cr |
| Funds Received/Credits | 8 | 367,161.85 Cr |
| Cash @ Branches | 1 | 27,300.00 Cr |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 5 | 59,500.00 Cr |
| Electronic Payments Received | 2 | 280,361.85 Cr |
| Funds Used/Debits | 35 | 367,103.55 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 2 | 6,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 5 | 2,679.97 Dr |
| Account Payments | 20 | 292,642.54 Dr |
| Inter-Account Transfers Out | 8 | 65,781.04 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 4 | 567.46 Dr |
| Service Fees | 2 | 280.80 Dr |
| Cash Deposit Fees | 1 | 286.65 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 0.01 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.04 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 66.52 Dr |
| Available Balance (08h26 - 18 Jan 09) | | 0.00 |

Interest Rates (Usury)
Interest Charged on Debit Balance
23.00%

| | |
|---|-----|
| Interest Rate Earned on Credit Balance | |
| R0.01+R4999 | :0% |
| R5000+ | :0% |



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

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 | 09/01/17 | 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 |

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% |



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of 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 | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|--------------------------|-----------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 66.52 Dr | | 0.00 |
| 23 Jan | Magtape Credit | Transfer Accsolve | | 60,000.00 Cr | 59,933.48 Cr | <input type="checkbox"/> | |
| 23 Jan | Cheque 942 | Killarney | 2840189565 | 3,550.00 | 56,383.48 Cr | <input type="checkbox"/> | 26.00 |
| 23 Jan | Cheque 941 | Killarney | 407042682000 | 54,840.00 | 1,543.48 Cr | <input type="checkbox"/> | 26.00 |
| 26 Jan | Magtape Credit | Pwc Pricewaterhouse | | 900,600.00 Cr | 902,143.48 Cr | <input type="checkbox"/> | |
| 27 Jan | Internet Pmt To | Ind057-Indyebo | Molelwane Helath | 271,475.04 | 630,668.44 Cr | <input type="checkbox"/> | |
| 27 Jan | Internet Pmt To | Transfer Accsolve | Transfer Molelwane | 200,000.00 | 430,668.44 Cr | <input type="checkbox"/> | |
| 27 Jan | Internet Pmt To | Pcb Comp Account | Molelwane Consulting | 7,595.00 | 423,073.44 Cr | <input type="checkbox"/> | |
| 27 Jan | Internet Pmt To | Mc Telephone | 0001894233529592011 | 6,135.95 | 416,937.49 Cr | <input type="checkbox"/> | |
| 27 Jan | Internet Pmt To | Electricity | 5659644 | 1,803.08 | 415,134.41 Cr | <input type="checkbox"/> | |
| 27 Jan | Internet Pmt To | Payroll Consulting | F07201 Molelwane Con | 458.85 | 414,675.56 Cr | <input type="checkbox"/> | |
| 27 Jan | Cheque Cashed 943 | Firstnat Killarney | | 30,000.00 | 384,675.56 Cr | <input type="checkbox"/> | 26.00 |
| 27 Jan | Cash Handling Fee | | | 0.00 | 384,675.56 Cr | <input type="checkbox"/> | 315.00 |
| 27 Jan | Cheque 946 | Killarney | 1007930905 | 5,228.28 | 379,447.28 Cr | <input type="checkbox"/> | 26.00 |
| 28 Jan | Internet Pmt To | Angela Salary | Molelwane Salary | 23,414.39 | 356,032.89 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Lindiwe Salary | Molelwane Salary | 3,930.00 | 352,102.89 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Diana Salary | Salary Molelwane | 7,169.99 | 344,932.90 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Nathi Salary | Molelwane Salary | 4,740.00 | 340,192.90 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Prince Salary | Molelwane Salary | 4,740.00 | 335,452.90 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Obakeng Salary | Molelwane Salary | 15,849.38 | 319,603.52 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Kakali | Salary Molelwane | 6,764.99 | 312,838.53 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Trf To | Geoff Salary | | 36,581.05 | 276,257.48 Cr | <input type="checkbox"/> | 3.00 |
| 28 Jan | Internet Pmt To | Mc Rent | Dmenosmolcon | 24,125.21 | 252,132.27 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | 0119425911 | 0003494205924972011 | 977.20 | 251,155.07 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Payroll Consulting | F07201 Molelwane Con | 14,540.70 | 236,614.37 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Mc Rent | Dmenosmolp05 | 15,207.60 | 221,406.77 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | G-Fleet Business Pla | Molelwane-Inv000013 | 41,701.20 | 179,705.57 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Office Furniture | Molelwane | 25,064.04 | 154,641.53 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Absa Credit Card | 4787692035950018 | 50,000.00 | 104,641.53 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Pmt To | Transfer Accsolve | Transfer Molelwane | 60,000.00 | 44,641.53 Cr | <input type="checkbox"/> | |
| 28 Jan | Internet Trf To | Inter-Mm | | 3,000.00 | 41,641.53 Cr | <input type="checkbox"/> | 3.00 |
| 28 Jan | Internet Trf To | Inter-Salaries | | 500.00 | 41,141.53 Cr | <input type="checkbox"/> | 3.00 |
| 28 Jan | #Notification Fee E-Mail | #Email Sending Fee | Once-Off Payment | 0.50 | 41,141.03 Cr | <input type="checkbox"/> | |
| 29 Jan | Cheque 945 | Standard Johannesburg | 10547002 | 270.00 | 40,871.03 Cr | <input type="checkbox"/> | 26.00 |
| 30 Jan | Internet Pmt To | Amdec Reg Fees | Geoff Makhubo | 2,500.00 | 38,371.03 Cr | <input type="checkbox"/> | |
| 30 Jan | Internet Pmt To | Dr Menzi Branch | Geoff Makhubo | 3,000.00 | 35,371.03 Cr | <input type="checkbox"/> | |
| 30 Jan | Internet Pmt To | Vuyani | Geoff Makhubo | 3,000.00 | 32,371.03 Cr | <input type="checkbox"/> | |
| 30 Jan | Internet Pmt To | Angela Salary | Molelwane Salary | 15,000.00 | 17,371.03 Cr | <input type="checkbox"/> | |
| 30 Jan | Magtape Debit | Sos Pro Sure D11814/21 | | 320.00 | 17,051.03 Cr | <input type="checkbox"/> | 12.00 |
| 2 Feb | Internet Pmt To | Accsolve T-Shirts | Accsolve | 9,496.60 | 7,554.43 Cr | <input type="checkbox"/> | |
| 2 Feb | Magtape Debit | Playmoregopmg008545(Curr+1) | | 89.00 | 7,465.43 Cr | <input type="checkbox"/> | 12.00 |
| 2 Feb | Magtape Debit | Mweb Internet 26407278 | | 145.00 | 7,320.43 Cr | <input type="checkbox"/> | 12.00 |
| 3 Feb | Internet Trf From | From Geoff | | 3,000.00 Cr | 10,320.43 Cr | <input type="checkbox"/> | |
| 3 Feb | Internet Trf From | Inter | | 2,000.00 Cr | 12,320.43 Cr | <input type="checkbox"/> | |
| 3 Feb | Internet Trf From | Inter | | 1,000.00 Cr | 13,320.43 Cr | <input type="checkbox"/> | |
| 3 Feb | Internet Pmt To | Tekere | Geoff Makhubo | 10,000.00 | 3,320.43 Cr | <input type="checkbox"/> | |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 09/02/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 82

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|----------------------|-----------------------------|------------------|---------------|---------------|-------------------------------------|----------------------|
| 5 Feb | Magtape Debit | Citele/lfa-02M403452039 | | 216.76 | 3,103.67 Cr | <input type="checkbox"/> | 12.00 |
| 5 Feb | Magtape Debit | Liblife 05Feb56686653200Etc | | 1,909.21 | 1,194.46 Cr | <input type="checkbox"/> | 12.00 |
| 13 Feb | Internet Pmt To | Geoff | | 1,000.00 | 194.46 Cr | <input type="checkbox"/> | |
| 14 Feb | Magtape Credit | Reg Fund Mgrs | | 900,000.00 Cr | 900,194.46 Cr | <input type="checkbox"/> | |
| 16 Feb | Internet Trf To | Geoff Makhubo | | 45,000.00 | 855,194.46 Cr | <input type="checkbox"/> | 3.00 |
| 16 Feb | Internet Pmt To | Nono FNB | From Geoff | 20,000.00 | 835,194.46 Cr | <input type="checkbox"/> | |
| 17 Feb | Internet Pmt To | Absa Credit Card | 4787692035950018 | 35,000.00 | 800,194.46 Cr | <input type="checkbox"/> | |
| 17 Feb | Int On Debit Balance | | | 0.16 | 800,194.30 Cr | <input type="checkbox"/> | |
| 17 Feb | Penalty Interest | | | 0.02 | 800,194.28 Cr | <input type="checkbox"/> | |
| 17 Feb | Electronic Payments | Bis/Int 30 @ 6.50 = 195.00 | | 0.00 | 800,194.28 Cr | <input type="checkbox"/> | 195.00 |
| 17 Feb | #Monthly Account Fee | | | 35.00 | 800,159.28 Cr | <input type="checkbox"/> | |
| 17 Feb | #Cash Handling Fees | | | 315.00 | 799,844.28 Cr | <input type="checkbox"/> | (315.00) |
| 17 Feb | #Service Fees | | | 397.00 | 799,447.28 Cr | <input type="checkbox"/> | (397.00) |

Closing 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 |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 83

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|-------------------|----------------------|----------------------|---------------|-----------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 799,447.28 Cr | | 0.00 |
| 18 Feb | Magtape Credit | Reg Fund Mgrs | | 220,198.95 Cr | 1,019,646.23 Cr | <input type="checkbox"/> | |
| 19 Feb | FNB Ob Pmt | FNB Ob 000000002 Mol | Molelwane Consulting | 25,953.04 | 993,693.19 Cr | <input type="checkbox"/> | |
| 19 Feb | FNB Ob Pmt | FNB Ob 000000005 Pcb | Pcb Technologies | 8,850.00 | 984,843.19 Cr | <input type="checkbox"/> | |
| 19 Feb | FNB Ob Pmt | FNB Ob 000000003 Fin | Finance Outsourcing | 1,083.00 | 983,760.19 Cr | <input type="checkbox"/> | |
| 19 Feb | FNB Ob Pmt | FNB Ob 000000004 Tim | Timba Consulting | 115,826.70 | 867,933.49 Cr | <input type="checkbox"/> | |
| 19 Feb | FNB Ob Pmt | FNB Ob 000000006 Fin | Finance Outsourcing | 1,083.00 | 866,850.49 Cr | <input type="checkbox"/> | |
| 19 Feb | FNB Ob Pmt | FNB Ob 000000001 Mol | Molelwane Consulting | 5,263.95 | 861,586.54 Cr | <input type="checkbox"/> | |
| 19 Feb | Magtape Credit | Reg Fund Mgrs | | 142,719.23 Cr | 1,004,305.77 Cr | <input type="checkbox"/> | |
| 19 Feb | Cheque 947 | Killarney | 1007930905 | 500.48 | 1,003,805.29 Cr | <input type="checkbox"/> | 26.00 |
| 21 Feb | FNB Ob Pmt | FNB Ob 000000007 Nhl | Nhlanganiso Cc | 7,750.00 | 996,055.29 Cr | <input type="checkbox"/> | |
| 21 Feb | FNB Ob Pmt | FNB Ob 000000008 Mol | Molelwane Consulting | 1,916.05 | 994,139.24 Cr | <input type="checkbox"/> | |
| 21 Feb | Cheque Cashed 950 | Killarney | | 120,000.00 | 874,139.24 Cr | <input type="checkbox"/> | 26.00 |
| 21 Feb | Cash Handling Fee | | | 0.00 | 874,139.24 Cr | <input type="checkbox"/> | 999.99 |
| 23 Feb | Cheque 949 | Killarney | 4055105295 | 10,000.00 | 864,139.24 Cr | <input type="checkbox"/> | 26.00 |
| 23 Feb | Cheque 951 | Killarney | 1288067682 | 12,000.00 | 852,139.24 Cr | <input type="checkbox"/> | 26.00 |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000009 Tra | Transfer To Accsolve | 100,000.00 | 752,139.24 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000012 Acc | Accsolve Paye Jan 09 | 34,340.03 | 717,799.21 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000013 Acc | Accsolve-Sdl Jan09 | 1,726.17 | 716,073.04 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000010 Pay | Paye- Jan 2009 | 25,616.28 | 690,456.76 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000011 Uif | Uif- Jan 2009 | 1,338.68 | 689,118.08 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000014 Acc | Accsolve Uif Jan09 | 1,893.08 | 687,225.00 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000015 Cit | City Of Jhb Metropol | 52,600.00 | 634,625.00 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000018 Acc | Accsolve Paye Dec08 | 28,239.42 | 606,385.58 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000019 Acc | Accsolve-Sdl Dec08 | 1,478.85 | 604,906.73 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000016 Pay | Paye- Dec08 | 25,932.67 | 578,974.06 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000017 Uif | Uif- Dec08 | 1,447.78 | 577,526.28 Cr | <input type="checkbox"/> | |
| 24 Feb | FNB Ob Pmt | FNB Ob 000000020 Acc | Accsolve Uif Dec08 | 1,868.18 | 575,658.10 Cr | <input type="checkbox"/> | |
| 24 Feb | Cheque 948 | Killarney | 62071416145 | 100,000.00 | 475,658.10 Cr | <input type="checkbox"/> | 26.00 |
| 25 Feb | Internet Pmt To | Olof Palme | Geoff Makhubo | 20,000.00 | 455,658.10 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000023 Ang | Angela Salary | 23,239.35 | 432,418.75 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000028 Dia | Diana Salary | 7,170.02 | 425,248.73 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000027 Geo | Geoff Makhubo | 36,581.17 | 388,667.56 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000021 Kak | Kakali Salary | 6,765.02 | 381,902.54 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000022 Lin | Lindiwe Salary | 4,020.00 | 377,882.54 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000024 Nat | Nathi Salary | 4,715.43 | 373,167.11 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000026 Oba | Obakeng Salary | 15,849.44 | 357,317.67 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000025 Pri | Prince Salary | 4,702.20 | 352,615.47 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000031 Acc | Accsolve Salary | 20,239.37 | 332,376.10 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000035 Acc | Accsolve Salary | 7,550.43 | 324,825.67 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000036 Acc | Accsolve Salary | 24,294.47 | 300,531.20 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000030 Acc | Accsolve Salary | 9,541.70 | 290,989.50 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000032 Acc | Accsolve Salaries-Pm | 24,294.47 | 266,695.03 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000029 Acc | Accsolve Salary | 9,948.70 | 256,746.33 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000034 Acc | Accsolve Salary | 7,550.44 | 249,195.89 Cr | <input type="checkbox"/> | |
| 26 Feb | FNB Ob Pmt | FNB Ob 000000033 Acc | Accsolve Salary | 2,200.00 | 246,995.89 Cr | <input type="checkbox"/> | |

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 09/03/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 83

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|------------------------|-----------------------------|--------------------|-----------|------------|-------------------------------------|----------------------|
| 27 Feb | FNB Ob Pmt | FNB Ob 000000038 | Mc Rent | 24,078.67 | 222,917.22 | Cr <input type="checkbox"/> | |
| 27 Feb | FNB Ob Pmt | FNB Ob 000000037 | Mc Telephone | 10,904.93 | 212,012.29 | Cr <input type="checkbox"/> | |
| 27 Feb | FNB Ob Pmt | FNB Ob 000000039 | Broll Apex | 3,705.00 | 208,307.29 | Cr <input type="checkbox"/> | |
| 27 Feb | #Service Calls Charges | #FNB Onl Bc Ob Fees 11369 | | 850.00 | 207,457.29 | Cr <input type="checkbox"/> | |
| 27 Feb | Magtape Debit | Sos Pro Sure D11814 | | 320.00 | 207,137.29 | Cr <input type="checkbox"/> | 12.00 |
| 2 Mar | Internet Trf To | Geoff Loan | | 26,000.00 | 181,137.29 | Cr <input type="checkbox"/> | 3.00 |
| 2 Mar | Internet Pmt To | Transfer Accsolve | Transfer Molelwane | 65,000.00 | 116,137.29 | Cr <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000040 | Accsolve-B Ebrahim | 8,250.00 | 107,887.29 | Cr <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000041 | Accsolve -Bashir | 21,450.00 | 86,437.29 | Cr <input type="checkbox"/> | |
| 2 Mar | Magtape Debit | Playmoregopmg008545(Curr) | | 89.00 | 86,348.29 | Cr <input type="checkbox"/> | 12.00 |
| 2 Mar | Magtape Debit | Mweb Internet 26637656 | | 145.00 | 86,203.29 | Cr <input type="checkbox"/> | 12.00 |
| 3 Mar | #FNB Ob Fees | #Internet Fees | | 319.63 | 85,883.66 | Cr <input type="checkbox"/> | |
| 4 Mar | FNB Ob Pmt | FNB Ob 000000042 | Ss Ss Ratsatsi | 30,000.00 | 55,883.66 | Cr <input type="checkbox"/> | |
| 4 Mar | Cheque Cashed 952 | Killarney | | 14,000.00 | 41,883.66 | Cr <input type="checkbox"/> | 26.00 |
| 4 Mar | Cash Handling Fee | | | 0.00 | 41,883.66 | Cr <input type="checkbox"/> | 147.00 |
| 5 Mar | Cheque Cashed 953 | Killarney | | 30,000.00 | 11,883.66 | Cr <input type="checkbox"/> | 26.00 |
| 5 Mar | Cash Handling Fee | | | 0.00 | 11,883.66 | Cr <input type="checkbox"/> | 315.00 |
| 5 Mar | Magtape Debit | Citele/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 | Telkom-Geoff | 1,216.85 | 8,540.84 | Cr <input type="checkbox"/> | |
| 10 Mar | FNB Ob Pmt | FNB Ob 000000044 | Telkom-Geoff | 567.88 | 7,972.96 | Cr <input type="checkbox"/> | |
| 17 Mar | Electronic Payments | Bis/Int 2 @ 6.50 = | 13.00 | 0.00 | 7,972.96 | Cr <input type="checkbox"/> | 13.00 |
| 17 Mar | #Monthly Account Fee | | | 35.00 | 7,937.96 | Cr <input type="checkbox"/> | |
| 17 Mar | #Cash Handling Fees | | | 1,461.99 | 6,475.97 | Cr <input type="checkbox"/> | (1,461.99) |
| 17 Mar | #Service Fees | | | 258.00 | 6,217.97 | Cr <input type="checkbox"/> | (258.00) |

Closing Balance6,217.97 Cr0.00

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First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 09/03/17 | Business Cheque Account | BV |

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

e-Mail
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
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%

**eBucks**
The Reward of Choice

See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

| | | |
|---|---|---|
| Service Fee
Pay-as-you-use
A Monthly Account Fee of R35.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R26.00 per cheque issued . External Debit Orders at R12.00 per item. | Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R6.50 per payment transaction. | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R21.00 + 1.05% on the value of the withdrawal to a maximum of R999.99 |
| | Inter-Account Transfer Fee Rate
R3.00 per transfer | Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.05% of deposit value with a minimum of R15.00 |
| | ATM Cash Withdrawals | |
| | R1-R500 | R501-R1000 |
| FNB | R5.30 | R10.60 |
| MINI FNB | R2.00 | R5.50 |
| SASWITCH | R11.05 | R16.35 |
| | | R1001 + |
| | | R15.90 |
| | | R21.65 |

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| 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 |

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 | 09/04/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 85

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

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

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 85

| Date | Description | | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|----------------------|-----|---------------------|-------------|------------|---------------|-------------------------------------|----------------------|
| 12 May | Cheque | 961 | Killarney | 58860026261 | 890.00 | 634,099.63 Cr | <input type="checkbox"/> | 26.00 |
| 12 May | Cheque | 962 | Killarney | 62028411289 | 4,550.00 | 629,549.63 Cr | <input type="checkbox"/> | 26.00 |
| 13 May | Cheque Cashed | 963 | Killarney | | 400,000.00 | 229,549.63 Cr | <input type="checkbox"/> | 26.00 |
| 13 May | Cash Handling Fee | | | | 0.00 | 229,549.63 Cr | <input type="checkbox"/> | 999.99 |
| 16 May | Electronic Payments | | Bis/Int 19 @ 6.50 = | 123.50 | 0.00 | 229,549.63 Cr | <input type="checkbox"/> | 123.50 |
| 16 May | #Monthly Account Fee | | | | 35.00 | 229,514.63 Cr | <input type="checkbox"/> | |
| 16 May | #Cash Handling Fees | | | | 1,314.99 | 228,199.64 Cr | <input type="checkbox"/> | (1,314.99) |
| 16 May | #Service Fees | | | | 441.10 | 227,758.54 Cr | <input type="checkbox"/> | (441.10) |

Closing Balance

227,758.54 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 | 09/05/16 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 86

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------|-----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 227,758.54 Cr | | 0.00 |
| 18 May | FNB Ob Pmt | FNB Ob 000000047 Nat | Nathi -Reimbursement | 1,508.00 | 226,250.54 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000048 Pri | Prince Reimbursement | 1,220.00 | 225,030.54 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000050 Jiy | Jiyane & Co Consulti | 93,252.00 | 131,778.54 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000049 Sof | Softline Vip | 1,359.56 | 130,418.98 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000053 Acc | Accsolve Paye Mar09 | 24,687.52 | 105,731.46 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000054 Acc | Accsolve-Sdl Mar09 | 1,415.07 | 104,316.39 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000051 Pay | Paye- Mar 2009 | 23,985.86 | 80,330.53 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000052 Uif | Uif- Mar 2009 | 1,338.68 | 78,991.85 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000055 Acc | Accsolve Uif Mar09 | 1,869.02 | 77,122.83 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000056 Gcn | Gcns Communications | 1,208.40 | 75,914.43 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000057 Mc | Mc Telephone | 7,427.72 | 68,486.71 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000060 Acc | Accsolve Paye Feb 09 | 26,009.30 | 42,477.41 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000061 Acc | Accsolve-Sdl Feb 09 | 1,388.39 | 41,089.02 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000058 Mc | Mc Paye- Feb 2009 | 25,788.03 | 15,300.99 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000059 Mc | Mc Uif- Feb 2009 | 1,338.68 | 13,962.31 Cr | <input type="checkbox"/> | |
| 18 May | FNB Ob Pmt | FNB Ob 000000062 Acc | Accsolve Uif Feb 09 | 1,813.05 | 12,149.26 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Trf | 62053686295 | | 124,526.88 Cr | 136,676.14 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000065 Ang | Angela Salary | 28,278.35 | 108,397.79 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000070 Dia | Diana Salary | 8,588.99 | 99,808.80 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000069 Geo | Geoff Makhubo | 43,041.54 | 56,767.26 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000063 Kak | Kakali Salary | 8,102.99 | 48,664.27 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000064 Lin | Lindiwe Salary | 4,701.00 | 43,963.27 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000066 Nat | Nathi Salary | 5,988.90 | 37,974.37 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000068 Oba | Obakeng Salary | 19,836.21 | 18,138.16 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000067 Pri | Prince Salary | 5,988.90 | 12,149.26 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000072 Fle | Fleet Subscription | 680.00 | 11,469.26 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000071 Med | Media -Business Day | 2,969.88 | 8,499.38 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000073 Onl | Online Tenders | 4,680.00 | 3,819.38 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000074 Ind | Independent Newspaper | 1,137.58 | 2,681.80 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Trf | 62053686295 | | 30,000.00 Cr | 32,681.80 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000075 Lin | Lindiwe Mncube- Fees | 4,930.00 | 27,751.80 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000076 Lin | Lindiwe Mncube- Fees | 3,440.00 | 24,311.80 Cr | <input type="checkbox"/> | |
| 28 May | Magtape Credit | Elements Deposit | | 80,000.00 Cr | 104,311.80 Cr | <input type="checkbox"/> | |
| 28 May | #Service Calls Charges | #FNB Onl Bc React1189495 | | 137.00 | 104,174.80 Cr | <input type="checkbox"/> | |
| 28 May | Magtape Debit | Playmoregopmg008545(Curr) | | 89.00 | 104,085.80 Cr | <input type="checkbox"/> | 12.00 |
| 29 May | FNB Ob Coll | Sosd11814 | 62026539306 | 320.00 | 103,765.80 Cr | <input type="checkbox"/> | |
| 1 Jun | Internet Pmt To | Accsolve Salary | Accsolve | 61,408.00 | 42,357.80 Cr | <input type="checkbox"/> | |
| 1 Jun | Magtape Debit | Mweb Internet 27305879 | | 145.00 | 42,212.80 Cr | <input type="checkbox"/> | 12.00 |
| 2 Jun | FNB Ob Pmt | FNB Ob 000000077 Bro | Broll Apex | 26,612.40 | 15,600.40 Cr | <input type="checkbox"/> | |
| 2 Jun | FNB Ob Pmt | FNB Ob 000000078 Bro | Broll Apex | 3,705.00 | 11,895.40 Cr | <input type="checkbox"/> | |
| 2 Jun | Magtape Credit | Transfer Accsolve | | 40,000.00 Cr | 51,895.40 Cr | <input type="checkbox"/> | |
| 3 Jun | #FNB Ob Fees | #Internet Fees | | 237.05 | 51,658.35 Cr | <input type="checkbox"/> | |
| 5 Jun | Magtape Debit | Cltele/lfa-06M403452039 | | 216.76 | 51,441.59 Cr | <input type="checkbox"/> | 12.00 |
| 5 Jun | Magtape Debit | Liblife 05Jun56686653200Etc | | 1,936.89 | 49,504.70 Cr | <input type="checkbox"/> | 12.00 |
| 9 Jun | FNB Ob Pmt | FNB Ob 000000079 Emp | Empowermentsa | 399.00 | 49,105.70 Cr | <input type="checkbox"/> | |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 09/06/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 86

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|----------------------|----------------------|-------------|-----------|-------------|-------------------------------------|----------------------|
| 15 Jun | FNB Ob Pmt | FNB Ob 000000080 Dad | Dada Morero | 40,000.00 | 9,105.70 Cr | <input type="checkbox"/> | |
| 17 Jun | Electronic Payments | Bis/Int 1 @ 6.50 = | 6.50 | 0.00 | 9,105.70 Cr | <input type="checkbox"/> | 6.50 |
| 17 Jun | #Monthly Account Fee | | | 35.00 | 9,070.70 Cr | <input type="checkbox"/> | |
| 17 Jun | #Service Fees | | | 54.50 | 9,016.20 Cr | <input type="checkbox"/> | (54.50) |

Closing Balance

9,016.20 Cr

0.00

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#: 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.

Interest Rates (Usury)
Interest Charged on Debit Balance 18.00%

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| 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 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

| | | | | | | | | | | | | | | | | | | |
|---|--|-------------------|----------------|-------------------|----------------|------------|-------|--------|--------|-----------------|-------|-------|--|-----------------|--------|--------|--------|--|
| Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item. | Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.50</td><td>R11.00</td><td>R16.50</td></tr><tr><td>MINI FNB</td><td>R2.00</td><td>R5.50</td><td></td></tr><tr><td>SASWITCH</td><td>R11.25</td><td>R16.75</td><td>R22.25</td></tr></table> | | R1-R500 | R501-R1000 | R1001 + | FNB | R5.50 | R11.00 | R16.50 | MINI FNB | R2.00 | R5.50 | | SASWITCH | R11.25 | R16.75 | R22.25 | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50 |
| | R1-R500 | R501-R1000 | R1001 + | | | | | | | | | | | | | | | |
| FNB | R5.50 | R11.00 | R16.50 | | | | | | | | | | | | | | | |
| MINI FNB | R2.00 | R5.50 | | | | | | | | | | | | | | | | |
| SASWITCH | R11.25 | R16.75 | R22.25 | | | | | | | | | | | | | | | |

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

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
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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
Web
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
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!

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 | 09/08/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 88

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----------------------------|----------------------|--------------|--------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 2,909.58 Cr | | 0.00 |
| 29 Jul | FNB Ob Pmt | FNB Ob 000000090 Med | Media -Sowetan | 743.75 | 2,165.83 Cr | <input type="checkbox"/> | |
| 29 Jul | FNB Ob Trf | 62052928060 | | 2,000.00 | 165.83 Cr | <input type="checkbox"/> | |
| 31 Jul | Magtape Debit | Mweb | Internet 27763016 | 145.00 | 20.83 Cr | <input type="checkbox"/> | 13.25 |
| 31 Jul | FNB Ob Coll | Sosd11814 | 62026539306 | 320.00 | 299.17 | <input type="checkbox"/> | |
| 31 Jul | Dr.Int.Rate | 18,00000 | | 0.00 | 299.17 | <input type="checkbox"/> | |
| 1 Aug | Magtape Debit | Playmoregopmg008545(Curr) | | 89.00 | 388.17 | <input type="checkbox"/> | 13.25 |
| 1 Aug | #Excess Item Fee | 1 Items On 09/07/31 | | 65.00 | 453.17 | <input type="checkbox"/> | (65.00) |
| 3 Aug | Internet Trf From | Fromm Geoff | | 5,000.00 Cr | 4,546.83 Cr | <input type="checkbox"/> | |
| 3 Aug | #FNB Ob Fees | #Internet Fees | | 227.43 | 4,319.40 Cr | <input type="checkbox"/> | |
| 3 Aug | FNB Ob Trf | 62052928060 | | 74,000.00 Cr | 78,319.40 Cr | <input type="checkbox"/> | |
| 3 Aug | FNB Ob Pmt | FNB Ob 000000094 Bro | Broll Apex | 26,807.70 | 51,511.70 Cr | <input type="checkbox"/> | |
| 3 Aug | FNB Ob Pmt | FNB Ob 000000096 Bro | Broll/Apex Hi | 3,705.00 | 47,806.70 Cr | <input type="checkbox"/> | |
| 3 Aug | FNB Ob Pmt | FNB Ob 000000093 Nhl | Nhlanganiso Maintena | 6,503.50 | 41,303.20 Cr | <input type="checkbox"/> | |
| 3 Aug | FNB Ob Pmt | FNB Ob 000000092 Pcb | Pcb Technologies | 7,595.00 | 33,708.20 Cr | <input type="checkbox"/> | |
| 3 Aug | FNB Ob Pmt | FNB Ob 000000091 Mol | Molelwane Consulting | 5,263.77 | 28,444.43 Cr | <input type="checkbox"/> | |
| 3 Aug | FNB Ob Pmt | FNB Ob 000000095 Mc | Mc Telephone | 11,294.14 | 17,150.29 Cr | <input type="checkbox"/> | |
| 3 Aug | #Excess Item Fee | 1 Items On 09/08/01 | | 65.00 | 17,085.29 Cr | <input type="checkbox"/> | (65.00) |
| 5 Aug | Magtape Debit | Ctlele/lfa-08M403452039 | | 221.76 | 16,863.53 Cr | <input type="checkbox"/> | 13.25 |
| 5 Aug | Magtape Debit | Liblife 05Aug56686653200Etc | | 2,026.09 | 14,837.44 Cr | <input type="checkbox"/> | 13.25 |
| 6 Aug | FNB Ob Pmt | FNB Ob 000000097 Sta | Staff Training | 3,102.50 | 11,734.94 Cr | <input type="checkbox"/> | |
| 6 Aug | FNB Ob Pmt | FNB Ob 000000098 Izi | Izigi Technical Serv | 5,940.03 | 5,794.91 Cr | <input type="checkbox"/> | |
| 14 Aug | FNB Ob Pmt | FNB Ob 000000099 Nat | Nathi Unisa Study Fe | 1,495.00 | 4,299.91 Cr | <input type="checkbox"/> | |
| 17 Aug | Int On Debit Balance | | | 0.59 | 4,299.32 Cr | <input type="checkbox"/> | |
| 17 Aug | Penalty Interest | | | 0.09 | 4,299.23 Cr | <input type="checkbox"/> | |
| 17 Aug | #Monthly Account Fee | | | 38.50 | 4,260.73 Cr | <input type="checkbox"/> | |
| 17 Aug | #Service Fees | | | 53.00 | 4,207.73 Cr | <input type="checkbox"/> | (53.00) |

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 | 09/08/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 89

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|-------------------|---------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 4,207.73 Cr | | 0.00 |
| 21 Aug | Magtape Credit | Reg Fund Mgrs | | 900,000.00 Cr | 904,207.73 Cr | <input type="checkbox"/> | |
| 24 Aug | Internet Pmt To | Transfer Accsolve | Geoff-Refund | 21,500.00 | 882,707.73 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000100 Pay | Paye- May 2009 | 32,876.98 | 849,830.75 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000101 Uif | Uif- Jan 2009 | 1,472.28 | 848,358.47 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000104 Ang | Angela Salary | 25,945.05 | 822,413.42 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000109 Dia | Diana Salary | 27,584.22 | 794,829.20 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000108 Geo | Geoff Makhubo | 40,041.55 | 754,787.65 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000102 Kak | Kakali Salary | 25,903.22 | 728,884.43 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000103 Lin | Lindiwe Salary | 8,172.00 | 720,712.43 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000105 Nat | Nathi Salary | 5,743.90 | 714,968.53 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000107 Oba | Obakeng Salary | 39,198.85 | 675,769.68 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000106 Pri | Prince Salary | 5,743.90 | 670,025.78 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000112 Cae | Caesar Salary | 22,891.52 | 647,134.26 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000116 Din | Dineo Salary | 11,712.45 | 635,421.81 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000117 Geo | Geoff Salary | 26,701.54 | 608,720.27 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000111 Mas | Mashudu Salary | 11,465.72 | 597,254.55 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000113 Pat | Patrick Salary | 26,701.54 | 570,553.01 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000110 Tha | Thandi Salary | 10,986.97 | 559,566.04 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000115 Tsh | Tshepo Salary | 9,582.40 | 549,983.64 Cr | <input type="checkbox"/> | |
| 27 Aug | FNB Ob Pmt | FNB Ob 000000114 Zan | Zanele Salary | 5,191.87 | 544,791.77 Cr | <input type="checkbox"/> | |
| 27 Aug | Magtape Credit | Citibank 3M Sa 1480 | | 17,100.00 Cr | 561,891.77 Cr | <input type="checkbox"/> | |
| 28 Aug | Cheque Cashed 964 | Killarney | | 300,000.00 | 261,891.77 Cr | <input type="checkbox"/> | 28.50 |
| 28 Aug | Cash Handling Fee | | | 0.00 | 261,891.77 Cr | <input type="checkbox"/> | 1,500.00 |
| 31 Aug | Magtape Debit | Mweb Internet 27984214 | | 145.00 | 261,746.77 Cr | <input type="checkbox"/> | 13.25 |
| 31 Aug | FNB Ob Coll | Sosd11814 | 62026539306 | 320.00 | 261,426.77 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000118 Cra | Cradle Of Humankind | 5,250.00 | 256,176.77 Cr | <input type="checkbox"/> | |
| 1 Sep | Magtape Credit | Reg Fund Mgrs | | 82,250.00 Cr | 338,426.77 Cr | <input type="checkbox"/> | |
| 1 Sep | Magtape Debit | Playmoregopmg008545(Curr) | | 89.00 | 338,337.77 Cr | <input type="checkbox"/> | 13.25 |
| 2 Sep | #FNB Ob Fees | #Internet Fees | | 222.21 | 338,115.56 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000119 Pay | Paye- April 2009 | 24,227.75 | 313,887.81 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000120 Uif | Uif- April 2009 | 1,354.28 | 312,533.53 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000123 Acc | Accsolve Paye Jun 09 | 29,270.81 | 283,262.72 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000124 Acc | Accsolve-Sdl June09 | 1,620.80 | 281,641.92 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000121 Pay | Paye - June 2009 | 28,650.24 | 252,991.68 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000122 Uif | Uif- June 2009 | 1,413.28 | 251,578.40 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000125 Acc | Accsolve Uif June09 | 2,062.48 | 249,515.92 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000128 Acc | Accsolve Uif Apr09 | 1,848.79 | 247,667.13 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000127 Acc | Accsolve-Sdl Apr09 | 1,393.80 | 246,273.33 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000126 Acc | Accsolve Paye Apr 09 | 24,190.50 | 222,082.83 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000131 Acc | Accsolve Uif May09 | 2,055.92 | 220,026.91 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000130 Acc | Accsolve-Sdl May09 | 1,727.41 | 218,299.50 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000129 Acc | Accsolve Paye May 09 | 33,012.82 | 185,286.68 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000134 Bro | Broll Apex | 3,705.00 | 181,581.68 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000135 Bro | Broll/Apex Hi | 25,618.36 | 155,963.32 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000133 Pcb | Pcb Technologies | 22,175.00 | 133,788.32 Cr | <input type="checkbox"/> | |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 09/09/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 89

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|----------------------|-----------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| 2 Sep | FNB Ob Pmt | FNB Ob 000000132 Mol | Molelwane Consulting | 8,608.60 | 125,179.72 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000136 Sta | Staff Training | 9,857.88 | 115,321.84 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000137 Lin | Lindiwe Mncube- Fees | 6,660.00 | 108,661.84 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000138 Cae | Caesar Salary | 378.65 | 108,283.19 Cr | <input type="checkbox"/> | |
| 2 Sep | Internet Pmt To | Accsolve-Patrick | Aoc Contra | 32,000.00 | 76,283.19 Cr | <input type="checkbox"/> | 13.25 |
| 4 Sep | Magtape Debit | Cltele/lfa-09M403452039 | | 221.76 | 76,061.43 Cr | <input type="checkbox"/> | |
| 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"/> | 13.25 |
| 7 Sep | Magtape Debit | Liblife 05Sep56686653200Etc | | 2,026.09 | 150,575.90 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000151 Sa | Sa Payroll Associati | 2,200.00 | 148,375.90 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000152 Acc | Acc Durban Govtech | 3,300.00 | 145,075.90 Cr | <input type="checkbox"/> | |
| 11 Sep | Internet Pmt To | Accsolve-Oursource | Accsolve | 40,000.00 | 105,075.90 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000144 Ec | Ec Security Services | 513.00 | 104,562.90 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000141 Cra | Cradle Of Humankind | 700.00 | 103,862.90 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000145 Fin | Finance Outsourcing | 1,128.60 | 102,734.30 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000143 Uif | Uif- July 2009 | 1,413.28 | 101,321.02 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000149 Lin | Lindiwe Mncube- Fees | 1,793.68 | 99,527.34 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000150 Lin | Lindiwe Mncube-Books | 2,119.25 | 97,408.09 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000146 Rur | Rural Maintenance | 7,065.75 | 90,342.34 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000147 Pcb | Pcb Technologies | 8,345.00 | 81,997.34 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000148 Tel | Telkom | 11,926.27 | 70,071.07 Cr | <input type="checkbox"/> | |
| 11 Sep | FNB Ob Pmt | FNB Ob 000000142 Pay | Paye- July 2009 | 28,650.27 | 41,420.80 Cr | <input type="checkbox"/> | |
| 12 Sep | Cheque Cashed 965 | Killarney | | 2,400.00 | 39,020.80 Cr | <input type="checkbox"/> | 28.50 |
| 12 Sep | Cash Handling Fee | | | 0.00 | 39,020.80 Cr | <input type="checkbox"/> | 26.40 |
| 14 Sep | ATM Cash | Columbin | 4790561133631967 | 3,000.00 | 36,020.80 Cr | <input type="checkbox"/> | 16.50 |
| 17 Sep | Internet Trf To | Govtech | | 5,000.00 | 31,020.80 Cr | <input type="checkbox"/> | 3.30 |
| 17 Sep | ATM Cash | Icc Durb | 4790561133631967 | 3,000.00 | 28,020.80 Cr | <input type="checkbox"/> | 16.50 |
| 17 Sep | Electronic Payments | Bis/Int 3 @ 7.20 = | 21.60 | 0.00 | 28,020.80 Cr | <input type="checkbox"/> | 21.60 |
| 17 Sep | #Monthly Account Fee | | | 38.50 | 27,982.30 Cr | <input type="checkbox"/> | |
| 17 Sep | #Cash Handling Fees | | | 1,526.40 | 26,455.90 Cr | <input type="checkbox"/> | (1,526.40) |
| 17 Sep | #Service Fees | | | 167.90 | 26,288.00 Cr | <input type="checkbox"/> | (167.90) |

Closing Balance

26,288.00 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %

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 |

BB ST90
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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**

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% |



eBucks
The Reward of Choice

See next page for transactions

earned on your **FNB Cheque Account**

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item.

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

Inter-Account Transfer Fee Rate
R3.30 per transfer

| ATM Cash Withdrawals | | | |
|----------------------|---------|------------|---------|
| | R1-R500 | R501-R1000 | R1001 + |
| FNB | R5.50 | R11.00 | R16.50 |
| MINI FNB | R2.00 | R5.50 | |
| SASWITCH | R11.25 | R16.75 | R22.25 |

Over-the-counter fees
Cash handling fee on withdrawals
 Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1 500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

G6/F4 Bus Debit Card Insert

Page 1 of 3

Delivery Method R3
PQ/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 |

CONFIDENTIAL

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

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 09/10/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 90

| Date | Description | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|--|--------|--------------|-------------------------------------|----------------------|
| 17 Oct | Electronic Payments Bis/Int 4 @ 7.20 = 28.80 | 0.00 | 16,185.40 Cr | <input type="checkbox"/> | 28.80 |
| 17 Oct | #Monthly Account Fee | 38.50 | 16,146.90 Cr | <input type="checkbox"/> | |
| 17 Oct | #Service Fees | 98.30 | 16,048.60 Cr | <input type="checkbox"/> | (98.30) |

Closing Balance

16,048.60 Cr

0.00

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

Closing Balance


646.15 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 09/11/17 | Business Cheque Account | BV |

| | |
|---|----------------|
| 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
P O BOX 2680
JOHANNESBURG
2000

Customer VAT Registration Number : Not available

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R51.03Dr

Statement from 17 November 2009 to 17 December 2009

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

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

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 09/12/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 92

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

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 09/12/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 92

| Date | Description | | | Amount | Balance | | Accrued Bank Charges |
|--------|-----------------------------------|----------------------------|-----------------|-----------|--------------|--------------------------|--|
| 15 Dec | FNB Ob Pmt | FNB Ob 000000241 Geo | Geoff-Computers | 5,000.00 | 21,331.13 Cr | <input type="checkbox"/> | 60.00
115.20

(60.00)
(258.40) |
| 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"/> | |
| 17 Dec | Electronic Payments | Bis/Int 16 @ 7.20 = 115.20 | | 0.00 | 5,381.01 Cr | <input type="checkbox"/> | |
| 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"/> | |
| 17 Dec | #Service Fees | | | 258.40 | 5,024.11 Cr | <input type="checkbox"/> | |

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
☎ (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
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**

Automate your bookkeeping for FREE with FNB Instant Accounting
FNB Instant Accounting is NOW FREE to all FNB Commercial clients. FNB Instant Accounting is an integrated, online accounting solution which uses your electronic bank statement to automatically generate your financials
To register for FNB Instant Accounting, call **0860 22 22 55** between 08h00 and 17h00 on weekdays, email us at fnbqwill@fnbcommercial.co.za or visit www.fnb.co.za

Interest Rates (Usury)
Interest Charged on Debit Balance 17.00%
Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| Cashflow Summary | | |
|---------------------------------------|----|--------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 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 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

| | | | | | | | | | | | | | | | | | | |
|---|--|-------------------|----------------|-------------------|----------------|------------|-------|--------|--------|-----------------|-------|-------|--|-----------------|--------|--------|--------|--|
| Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item. | Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.50</td><td>R11.00</td><td>R16.50</td></tr><tr><td>MINI FNB</td><td>R2.00</td><td>R5.50</td><td></td></tr><tr><td>SASWITCH</td><td>R11.25</td><td>R16.75</td><td>R22.25</td></tr></table> | | R1-R500 | R501-R1000 | R1001 + | FNB | R5.50 | R11.00 | R16.50 | MINI FNB | R2.00 | R5.50 | | SASWITCH | R11.25 | R16.75 | R22.25 | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50 |
| | R1-R500 | R501-R1000 | R1001 + | | | | | | | | | | | | | | | |
| FNB | R5.50 | R11.00 | R16.50 | | | | | | | | | | | | | | | |
| MINI FNB | R2.00 | R5.50 | | | | | | | | | | | | | | | | |
| SASWITCH | R11.25 | R16.75 | R22.25 | | | | | | | | | | | | | | | |

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KY, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 62002637025 | 10/01/16 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 93

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|--------------------------------|----------------------|--------------|--------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 5,024.11 Cr | | 0.00 |
| 18 Dec | FNB Ob Trf | 6295 | | 20,000.00 Cr | 25,024.11 Cr | <input type="checkbox"/> | |
| 18 Dec | FNB Ob Trf | 8060 | | 10,000.00 Cr | 35,024.11 Cr | <input type="checkbox"/> | |
| 18 Dec | FNB Ob Pmt | FNB Ob 000000243 Rur | Rural Maintenance | 3,315.12 | 31,708.99 Cr | <input type="checkbox"/> | |
| 18 Dec | FNB Ob Pmt | FNB Ob 000000244 Anc | Anc Greater Jhb | 8,000.00 | 23,708.99 Cr | <input type="checkbox"/> | |
| 18 Dec | Internet Trf To | Inter Acc | | 10,000.00 | 13,708.99 Cr | <input type="checkbox"/> | 3.30 |
| 18 Dec | Magtape Credit | Element Advertising Elements A | | 10,950.00 Cr | 24,658.99 Cr | <input type="checkbox"/> | |
| 21 Dec | Magtape Debit | Playmoregopmg008545(Curr) | | 103.00 | 24,555.99 Cr | <input type="checkbox"/> | 13.25 |
| 28 Dec | Internet Trf To | Project 11 | | 21,000.00 | 3,555.99 Cr | <input type="checkbox"/> | 3.30 |
| 30 Dec | FNB Ob Pmt | Patrick Loan To Accs | | 40,000.00 Cr | 43,555.99 Cr | <input type="checkbox"/> | |
| 31 Dec | Internet Trf To | Inter | | 4,000.00 | 39,555.99 Cr | <input type="checkbox"/> | 3.30 |
| 31 Dec | Internet Trf To | Inter | | 12,000.00 | 27,555.99 Cr | <input type="checkbox"/> | 3.30 |
| 31 Dec | Internet Trf To | Cc Pmt | | 2,000.00 | 25,555.99 Cr | <input type="checkbox"/> | 3.30 |
| 31 Dec | Magtape Debit | Mweb Internet 28859292 | | 145.00 | 25,410.99 Cr | <input type="checkbox"/> | 13.25 |
| 31 Dec | FNB Ob Coll | Sosd11814 | 62026539306 | 320.00 | 25,090.99 Cr | <input type="checkbox"/> | |
| 2 Jan | ATM Cash | Columbin | 4790561141125622 | 3,000.00 | 22,090.99 Cr | <input type="checkbox"/> | 16.50 |
| 2 Jan | #FNB Ob Fees | #Internet Fees | | 537.65 | 21,553.34 Cr | <input type="checkbox"/> | |
| 2 Jan | Rtc Express Pmt To | Geoff Standard | Molelwane Consulting | 2,000.00 | 19,553.34 Cr | <input type="checkbox"/> | 32.00 |
| 4 Jan | Internet Pmt To | Nono FNB | From Mc | 12,000.00 | 7,553.34 Cr | <input type="checkbox"/> | |
| 5 Jan | Magtape Debit | Citele/lfa-01M403452039 | | 240.64 | 7,312.70 Cr | <input type="checkbox"/> | 13.25 |
| 5 Jan | Magtape Debit | Liblife 05Jan56686653200Etc | | 2,126.64 | 5,186.06 Cr | <input type="checkbox"/> | 13.25 |
| 9 Jan | ATM Cash | Ranchmts | 4195721000003929 | 3,000.00 | 2,186.06 Cr | <input type="checkbox"/> | 16.50 |
| 13 Jan | Internet Trf To | Inter-Loan | | 2,000.00 | 186.06 Cr | <input type="checkbox"/> | 3.30 |
| 16 Jan | Electronic Payments | Bis/lnt 1 @ 7.20 = | 7.20 | 0.00 | 186.06 Cr | <input type="checkbox"/> | 7.20 |
| 16 Jan | #Monthly Account Fee | | | 38.50 | 147.56 Cr | <input type="checkbox"/> | |
| 16 Jan | #Service Fees | | | 145.00 | 2.56 Cr | <input type="checkbox"/> | (145.00) |
| 16 Jan | #Statement Fee | | | 7.50 | 4.94 | <input type="checkbox"/> | (7.50) |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 10/01/16 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 94

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----------------------------|---------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 4.94 Dr | | 0.00 |
| 25 Jan | Magtape Credit | New Africa Consulting | | 47,543.47 Cr | 47,538.53 Cr | <input type="checkbox"/> | |
| 26 Jan | FNB Ob Pmt | FNB Ob 000000245 Tra | Transfer Accsolve | 10,000.00 | 37,538.53 Cr | <input type="checkbox"/> | |
| 29 Jan | FNB Ob Pmt | FNB Ob 000000247 Blu | Blue Star Media | 25,000.00 | 12,538.53 Cr | <input type="checkbox"/> | |
| 29 Jan | FNB Ob Pmt | FNB Ob 000000246 Geo | Geoff- Lele | 4,000.00 | 8,538.53 Cr | <input type="checkbox"/> | |
| 29 Jan | Magtape Debit | Mweb Internet 29074439 | | 145.00 | 8,393.53 Cr | <input type="checkbox"/> | 13.25 |
| 29 Jan | FNB Ob Coll | Sosd11814 | 62026539306 | 320.00 | 8,073.53 Cr | <input type="checkbox"/> | |
| 30 Jan | Internet Trf To | Payment Geoff | | 5,000.00 | 3,073.53 Cr | <input type="checkbox"/> | 3.30 |
| 30 Jan | FNB Ob Pmt | Tssms | | 338,400.00 Cr | 341,473.53 Cr | <input type="checkbox"/> | |
| 30 Jan | Internet Trf To | Geoff Salary | | 40,041.00 | 301,432.53 Cr | <input type="checkbox"/> | 3.30 |
| 1 Feb | FNB Ob Pmt | FNB Ob 000000248 Acc | Accsolve-Lits | 145,000.00 | 156,432.53 Cr | <input type="checkbox"/> | |
| 1 Feb | Internet Pmt To | Consulting | Molelwane | 114,000.00 | 42,432.53 Cr | <input type="checkbox"/> | |
| 1 Feb | Internet Pmt To | Advance Repayment | Accsolve Loan | 40,000.00 | 2,432.53 Cr | <input type="checkbox"/> | |
| 1 Feb | Magtape Debit | Playmoregopmg008545(Curr) | | 103.00 | 2,329.53 Cr | <input type="checkbox"/> | 13.25 |
| 2 Feb | #FNB Ob Fees | #Internet Fees | | 38.44 | 2,291.09 Cr | <input type="checkbox"/> | |
| 2 Feb | Internet Trf From | From Geoff | | 20,000.00 Cr | 22,291.09 Cr | <input type="checkbox"/> | |
| 2 Feb | Internet Pmt To | Mc Telephone | 0001894233529592011 | 20,684.33 | 1,606.76 Cr | <input type="checkbox"/> | |
| 5 Feb | Magtape Debit | Cltele/lfa-02M403452039 | | 240.64 | 1,366.12 Cr | <input type="checkbox"/> | 13.25 |
| 5 Feb | Magtape Debit | Liblife 05Feb56686653200Etc | | 2,126.64 | 760.52 | <input type="checkbox"/> | 13.25 |
| 6 Feb | #Excess Item Fee | 1 Items On 10/02/05 | | 90.00 | 850.52 | <input type="checkbox"/> | (90.00) |
| 13 Feb | Internet Trf From | Inter | | 800.00 Cr | 50.52 | <input type="checkbox"/> | |
| 13 Feb | Internet Trf From | Inter | | 100.00 Cr | 49.48 Cr | <input type="checkbox"/> | |
| 17 Feb | Int On Debit Balance | | | 3.14 | 46.34 Cr | <input type="checkbox"/> | |
| 17 Feb | Penalty Interest | | | 0.54 | 45.80 Cr | <input type="checkbox"/> | |
| 17 Feb | Electronic Payments | Bis/Int 3 @ 7.20 = | 21.60 | 0.00 | 45.80 Cr | <input type="checkbox"/> | 21.60 |
| 17 Feb | #Monthly Account Fee | | | 38.50 | 7.30 Cr | <input type="checkbox"/> | |
| 17 Feb | #Service Fees | | | 81.20 | 73.90 | <input type="checkbox"/> | (81.20) |
| 17 Feb | #Statement Fee | | | 7.50 | 81.40 | <input type="checkbox"/> | (7.50) |

Closing Balance

81.40 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 | 62002637025 | 10/02/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 95

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|-----------------|-----------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 81.40 Dr | | 0.00 |
| 22 Feb | Magtape Credit | Reg Fund Mgrs | | 190,889.29 Cr | 190,807.89 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Nkosi Salary | Accsolve Salary | 16,451.96 | 174,355.93 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Neo Salary | Accsolve Salary | 14,309.24 | 160,046.69 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Accsolve Salary | | 12,708.26 | 147,338.43 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Lindiwe Salary | Molelwane Salary | 4,479.00 | 142,859.43 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Nathi Salary | Molelwane Salary | 5,568.31 | 137,291.12 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Accsolve Salary | | 10,825.76 | 126,465.36 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Prince Salary | Molelwane Salary | 5,568.31 | 120,897.05 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Accsolve Salaries | Accsolve Salary | 13,906.82 | 106,990.23 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Accsolve Salary | | 21,907.87 | 85,082.36 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Kakali | Salary Molelwane | 7,495.52 | 77,586.84 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Pmt To | Angela Salary | Molelwane Salary | 25,881.47 | 51,705.37 Cr | <input type="checkbox"/> | |
| 25 Feb | Internet Trf To | Geoff Salary | | 40,041.68 | 11,663.69 Cr | <input type="checkbox"/> | 3.30 |
| 26 Feb | Magtape Debit | Mweb Internet 29289271 | | 145.00 | 11,518.69 Cr | <input type="checkbox"/> | 13.25 |
| 26 Feb | FNB Ob Coll | Sosd11814 | 62026539306 | 320.00 | 11,198.69 Cr | <input type="checkbox"/> | |
| 1 Mar | Magtape Debit | Playmoregopmg008545(Curr) | | 103.00 | 11,095.69 Cr | <input type="checkbox"/> | 13.25 |
| 2 Mar | #FNB Ob Fees | #Internet Fees | | 62.80 | 11,032.89 Cr | <input type="checkbox"/> | |
| 3 Mar | FNB Ob Pmt | FNB Ob 000000249 Geo | Geoff- Daisy Mashego | 1,500.00 | 9,532.89 Cr | <input type="checkbox"/> | |
| 3 Mar | Magtape Credit | Transfer Accsolve | | 70,000.00 Cr | 79,532.89 Cr | <input type="checkbox"/> | |
| 4 Mar | Magtape Credit | Reg Fund Mgrs | | 694,615.14 Cr | 774,148.03 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000251 Bro | Broll Apex | 27,116.73 | 747,031.30 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000252 Bro | Broll/Apex Hi | 4,075.50 | 742,955.80 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000250 Pcb | Pcb Technologies | 11,590.00 | 731,365.80 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000253 L S | L Seeco-Rent | 30,000.00 | 701,365.80 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000256 Sar | Sars-Vat-Nov 2009 | 95,067.63 | 606,298.17 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000255 Uif | Uif- Dec 2009 | 1,413.28 | 604,884.89 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000254 Pay | Paye- Dec 2009 | 28,669.28 | 576,215.61 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000259 Sar | Sars-Vat | 91,771.38 | 484,444.23 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000258 Uif | Uif- Jan 2010 | 1,413.28 | 483,030.95 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000257 Pay | Paye- Jan 2010 | 28,665.82 | 454,365.13 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000260 Pay | Paye- Feb 2010 | 28,634.69 | 425,730.44 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000261 Uif | Uif- Feb 2010 | 1,413.28 | 424,317.16 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000264 Nhl | Nhlanganiso Maintena | 5,030.00 | 419,287.16 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000263 Rur | Rural Maintenance | 2,566.94 | 416,720.22 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000266 Sof | Softline Vip | 14,540.70 | 402,179.52 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000265 Tel | Telkom | 11,659.05 | 390,520.47 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000267 Med | Media -Mail & Guardi | 893.00 | 389,627.47 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000268 The | The Accounting Shop | 855.00 | 388,772.47 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000269 Tha | Thandi Salary | 2,800.00 | 385,972.47 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000270 Tra | Transfer Accsolve | 115,000.00 | 270,972.47 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000271 Tra | Transfer Accsolve | 70,000.00 | 200,972.47 Cr | <input type="checkbox"/> | |
| 5 Mar | FNB Ob Pmt | FNB Ob 000000272 Ang | Angela Salary | 5,000.00 | 195,972.47 Cr | <input type="checkbox"/> | |
| 5 Mar | Magtape Debit | Cltele/lfa-03M403452039 | | 240.64 | 195,731.83 Cr | <input type="checkbox"/> | 13.25 |
| 5 Mar | Magtape Debit | Liblife 05Mar56686653200Etc | | 2,126.64 | 193,605.19 Cr | <input type="checkbox"/> | 13.25 |
| 8 Mar | FNB Ob Pmt | FNB Ob 000000273 Pay | Paye- Penalty& Int | 17,589.35 | 176,015.84 Cr | <input type="checkbox"/> | |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 10/03/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 95

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|-------------------------|----------------------|----------------------|-----------|---------------|-------------------------------------|----------------------|
| 8 Mar | FNB Ob Pmt | FNB Ob 000000274 Sar | Sars-Sdl | 7,182.76 | 168,833.08 Cr | <input type="checkbox"/> | |
| 11 Mar | FNB Ob Trf | 8060 | | 40,000.00 | 128,833.08 Cr | <input type="checkbox"/> | |
| 11 Mar | FNB Ob Trf | 8060 | | 10,000.00 | 118,833.08 Cr | <input type="checkbox"/> | |
| 11 Mar | FNB Ob Pmt | FNB Ob 000000276 Jci | Jci South Africa | 10,000.00 | 108,833.08 Cr | <input type="checkbox"/> | |
| 11 Mar | FNB Ob Pmt | FNB Ob 000000275 Vfv | Vfv Mseleku Attorney | 3,591.00 | 105,242.08 Cr | <input type="checkbox"/> | |
| 13 Mar | Internet Pmt To | Nunucorn Acquisition | Holdings Acquisition | 20,000.00 | 85,242.08 Cr | <input type="checkbox"/> | |
| 13 Mar | Internet Pmt To | Marketing-Staff | Geoff Makhubo | 900.00 | 84,342.08 Cr | <input type="checkbox"/> | |
| 13 Mar | Internet Pmt To | Accsolve Trf | Accsolve-Refund | 15,000.00 | 69,342.08 Cr | <input type="checkbox"/> | |
| 15 Mar | #Notification Fee - Fax | #Fax Sending Fee | Crown Mines Golf Cl | 3.90 | 69,338.18 Cr | <input type="checkbox"/> | |
| 17 Mar | Int On Debit Balance | | | 0.15 | 69,338.03 Cr | <input type="checkbox"/> | |
| 17 Mar | Penalty Interest | | | 0.03 | 69,338.00 Cr | <input type="checkbox"/> | |
| 17 Mar | Electronic Payments | Bis/Int 14 @ 7.20 = | 100.80 | 0.00 | 69,338.00 Cr | <input type="checkbox"/> | 100.80 |
| 17 Mar | #Monthly Account Fee | | | 38.50 | 69,299.50 Cr | <input type="checkbox"/> | |
| 17 Mar | #Service Fees | | | 157.10 | 69,142.40 Cr | <input type="checkbox"/> | (157.10) |
| 17 Mar | #Statement Fee | | | 7.50 | 69,134.90 Cr | <input type="checkbox"/> | (7.50) |

Closing 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 | Acceptable | Acceptable |
| Joe Blogg t/a The Soap Shop | Joe Blogg | The Soap Shop |
| Close Corporation | Acceptable | Acceptable |
| ABC CC t/a The Soap Shop | ABC CC | The Soap Shop |
| Company | Acceptable | Acceptable |
| ABC (Pty) Ltd t/a The Soap Shop | ABC (Pty) Ltd | The Soap Shop |

Please take note that from **1 April 2010** we will no longer accept any "not transferable" cheques where the payee's name is not correctly cited as per a. or b. above.

It would be appreciated if you could advise your debtors that cheques made payable to your business should reflect the full registered name or trading name of your entity. The same rule applies to cheques made out to your creditors. This process will afford your business improved protection in the event that cheques are intercepted or stolen.

Another mitigant to fraud is of course the use of electronic banking. Please do not hesitate to contact us to assist you in this regard.

Join us in the fight against crime.

If you have any further queries or require any further clarification, please contact your Commercial Banker.

Yours sincerely

Howard Arrand
Head of Core Banking Sales

| | | | | |
|---------------|----------------|----------|---------------------------------|---------|
| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
| 486 | 62002637025 | 10/03/17 | Business Cheque Account | BV |

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

BB ST96
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : 96
Bank's VAT Registration Number : 4210102051

Total VAT Charged: R84.35Dr

17 March 2010 to 17 April 2010

Make your franchise dream a reality with FNB

Come visit us at the International Franchise and Entrepreneurs Exhibition (IFE), Sandton Convention Centre from 6 - 8 May 2010.

Save on banking fees by making the right choices

Save your business between 27% and 95% on banking fees by making the right choices.

Visit www.savvybanking.co.za for more information on how to save.

Terms apply.

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

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| Cashflow Summary | | |
|---------------------------------------|----|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 69,134.90 Cr |
| Funds Received/Credits | 4 | 243,839.29 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 1,650.00 Cr |
| Electronic Payments Received | 2 | 242,189.29 Cr |
| Funds Used/Debits | 19 | 205,581.68 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 5 | 2,965.28 Dr |
| Account Payments | 8 | 91,616.40 Dr |
| Inter-Account Transfers Out | 6 | 111,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 5 | 212.80 Dr |
| Service Fees | 3 | 122.70 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 474.13 Dr |
| Other Fees | 2 | 90.10 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.58 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 106,705.00 Cr |
| Available Balance (08h51 - 18 Apr 10) | | 106,705.00 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates: Cheques will be charged at R28.50 per cheque issued. External Debit Orders at R13.25 per item.

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

Inter-Account Transfer Fee Rate
R3.30 per transfer

| ATM Cash Withdrawals | | | |
|----------------------|---------|------------|---------|
| | R1-R500 | R501-R1000 | R1001 + |
| FNB | R5.50 | R11.00 | R16.50 |
| MINI FNB | R2.00 | R5.50 | |
| SASWITCH | R11.25 | R16.75 | R22.25 |

Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KY, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 62002637025 | 10/04/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 96

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------------|-----------------------------|-------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 69,134.90 Cr | | 0.00 |
| 18 Mar | Internet Pmt To | Geoff Advance | Geoff Makhubo | 45,000.00 | 24,134.90 Cr | <input type="checkbox"/> | |
| 19 Mar | Internet Trf To | Transfer-Mkt | | 20,000.00 | 4,134.90 Cr | <input type="checkbox"/> | 3.30 |
| 23 Mar | Internet Trf To | Trf Money Market | | 1,000.00 | 3,134.90 Cr | <input type="checkbox"/> | 3.30 |
| 23 Mar | FNB Ob Pmt | Argon Am | | 51,300.00 Cr | 54,434.90 Cr | <input type="checkbox"/> | |
| 27 Mar | ATM Trf To | 62118509655 | 62118509655 | 20,000.00 | 34,434.90 Cr | <input type="checkbox"/> | 3.30 |
| 29 Mar | FNB Ob Pmt | FNB Ob 000000277 Sof | Softline Vip | 1,881.00 | 32,553.90 Cr | <input type="checkbox"/> | |
| 29 Mar | FNB Ob Pmt | FNB Ob 000000278 Nat | Nathi Salary | 2,300.00 | 30,253.90 Cr | <input type="checkbox"/> | |
| 29 Mar | FNB Ob Pmt | FNB Ob 000000279 Kak | Kakali Salary | 7,495.50 | 22,758.40 Cr | <input type="checkbox"/> | |
| 29 Mar | FNB Ob Pmt | FNB Ob 000000280 Lin | Lindiwe Salary | 4,356.00 | 18,402.40 Cr | <input type="checkbox"/> | |
| 29 Mar | FNB Ob Pmt | FNB Ob 000000281 Nat | Nathi Salary | 5,583.90 | 12,818.50 Cr | <input type="checkbox"/> | |
| 30 Mar | FNB Ob Pmt | FNB Ob 000000282 Tra | Transfer Accsolve | 10,000.00 | 2,818.50 Cr | <input type="checkbox"/> | |
| 31 Mar | Magtape Debit | Mweb Internet 29504052 | | 145.00 | 2,673.50 Cr | <input type="checkbox"/> | 13.25 |
| 31 Mar | FNB Ob Coll | Sosd11814 | 62026539306 | 350.00 | 2,323.50 Cr | <input type="checkbox"/> | |
| 1 Apr | Magtape Debit | Playmoregopmg008545(Curr) | | 103.00 | 2,220.50 Cr | <input type="checkbox"/> | 13.25 |
| 1 Apr | Magtape Debit | Citele/lfa-04M403452039 | | 240.64 | 1,979.86 Cr | <input type="checkbox"/> | 13.25 |
| 3 Apr | #FNB Ob Fees | #Internet Fees | | 474.13 | 1,505.73 Cr | <input type="checkbox"/> | |
| 6 Apr | Magtape Debit | Liblife 05Apr56686653200Etc | | 2,126.64 | 620.91 | <input type="checkbox"/> | 13.25 |
| 6 Apr | Dr.Int.Rate | 16,00000 | | 0.00 | 620.91 | <input type="checkbox"/> | |
| 7 Apr | #Excess Item Fee | 1 Items On 10/04/06 | | 90.00 | 710.91 | <input type="checkbox"/> | (90.00) |
| 8 Apr | Internet Trf From | Inter-8060 | | 750.00 Cr | 39.09 Cr | <input type="checkbox"/> | |
| 8 Apr | Magtape Credit | Reg Fund Mgrs | | 190,889.29 Cr | 190,928.38 Cr | <input type="checkbox"/> | |
| 9 Apr | Internet Trf To | Tss -Vpn | | 40,000.00 | 150,928.38 Cr | <input type="checkbox"/> | 3.30 |
| 13 Apr | FNB Ob Pmt | FNB Ob 000000283 Acc | Accpac | 15,000.00 | 135,928.38 Cr | <input type="checkbox"/> | |
| 14 Apr | FNB Ob Trf | 6295 | | 900.00 Cr | 136,828.38 Cr | <input type="checkbox"/> | |
| 14 Apr | FNB Ob Trf | 8060 | | 20,000.00 | 116,828.38 Cr | <input type="checkbox"/> | |
| 17 Apr | Internet Trf To | Gns Pmt | | 10,000.00 | 106,828.38 Cr | <input type="checkbox"/> | 3.30 |
| 17 Apr | Int On Debit Balance | | | 0.58 | 106,827.80 Cr | <input type="checkbox"/> | |
| 17 Apr | Penalty Interest | | | 0.10 | 106,827.70 Cr | <input type="checkbox"/> | |
| 17 Apr | Electronic Payments | Bis/Int 1 @ 7.20 = | 7.20 | 0.00 | 106,827.70 Cr | <input type="checkbox"/> | 7.20 |
| 17 Apr | #Monthly Account Fee | | | 38.50 | 106,789.20 Cr | <input type="checkbox"/> | |
| 17 Apr | #Service Fees | | | 76.70 | 106,712.50 Cr | <input type="checkbox"/> | (76.70) |
| 17 Apr | #Statement Fee | | | 7.50 | 106,705.00 Cr | <input type="checkbox"/> | (7.50) |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 10/04/17 | Business Cheque Account | BV |

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

BB ST97
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : 97
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R101.91Dr**
17 April 2010 to 17 May 2010

Save on banking fees by making savvy banking choices. Visit www.savvybanking.co.za to see how you can save.

FNB's reviewed fees will be effective from 1 July 2010. Please look out for further communications.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.

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

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

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| Cashflow Summary | | |
|---------------------------------------|----|---------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 106,705.00 Cr |
| Funds Received/Credits | 5 | 446,076.26 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 17,000.00 Cr |
| Electronic Payments Received | 3 | 429,076.26 Cr |
| Funds Used/Debits | 36 | 551,797.70 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 5 | 2,965.28 Dr |
| Account Payments | 26 | 408,432.42 Dr |
| Inter-Account Transfers Out | 5 | 140,400.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 3 | 119.40 Dr |
| Service Fees | 3 | 119.40 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 710.49 Dr |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 153.67 Cr |
| Available Balance (00h37 - 18 May 10) | | |
| | | 153.67 |



See next page for transactions

earned on your FNB Cheque Account

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 | | 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 | |
| ATM Cash Withdrawals | | R1-R500 | | R501-R1000 | |
| FNB | | R5.50 | | R11.00 | |
| MINI FNB | | R2.00 | | R5.50 | |
| SASWITCH | | R11.25 | | R16.75 | |
| | | | | R1001 + | |
| | | | | R16.50 | |
| | | | | R22.25 | |

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

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 10/05/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 97

| Date | Description | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|----------------|--------|-----------|-------------------------------------|----------------------|
| 17 May | #Statement Fee | 7.50 | 153.67 Cr | <input type="checkbox"/> | (7.50) |
| Closing Balance | | | 153.67 Cr | | 0.00 |

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.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.

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

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

Interest Rate Earned on Credit Balance
R0.01+R4999 :0%
R5000+ :0%

| Cashflow Summary | | |
|---------------------------------------|----|-----------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 153.67 Cr |
| Funds Received/Credits | 5 | 1,627,623.64 Cr |
| Cash @ Branches | 0 | 0.00 |
| Cash @ Bulk Cash Depots | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 5 | 1,627,623.64 Cr |
| Funds Used/Debits | 70 | 1,612,126.57 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 4 | 7,600.00 Dr |
| Cheques Processed (Non Cash) | 2 | 65,000.00 Dr |
| Debit/Stop Orders | 5 | 2,994.12 Dr |
| Account Payments | 46 | 914,052.10 Dr |
| Inter-Account Transfers Out | 6 | 595,000.00 Dr |
| Card Purchases (POS) | 7 | 27,480.35 Dr |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 4 | 972.85 Dr |
| Service Fees | 3 | 257.85 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 715.00 Dr |
| Internet Fees | 1 | 417.50 Dr |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 14,260.39 Cr |
| Available Balance (23h05 - 17 Jun 10) | | 14,260.39 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

| | | | | | | | | | | | | | | | | | | |
|---|--|-------------------|----------------|-------------------|----------------|------------|-------|--------|--------|-----------------|-------|-------|--|-----------------|--------|--------|--------|--|
| Service Fee
Pay-as-you-use
A Monthly Account Fee of R38.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R28.50 per cheque issued . External Debit Orders at R13.25 per item. | Electronic Fees
Electronic Account Payment Transaction Rate
Tiered. Maximum of R7.20 per payment transaction.

Inter-Account Transfer Fee Rate
R3.30 per transfer

ATM Cash Withdrawals <table><tr><td></td><td>R1-R500</td><td>R501-R1000</td><td>R1001 +</td></tr><tr><td>FNB</td><td>R5.50</td><td>R11.00</td><td>R16.50</td></tr><tr><td>MINI FNB</td><td>R2.00</td><td>R5.50</td><td></td></tr><tr><td>SASWITCH</td><td>R11.25</td><td>R16.75</td><td>R22.25</td></tr></table> | | R1-R500 | R501-R1000 | R1001 + | FNB | R5.50 | R11.00 | R16.50 | MINI FNB | R2.00 | R5.50 | | SASWITCH | R11.25 | R16.75 | R22.25 | Over-the-counter fees
Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R23.50 + 1.10% on the value of the withdrawal to a maximum of R1,500.00

Cash Deposit Fee @ Branches/FNB ATMs
Cash Deposit Fee is equal to 1.10% of deposit value with a minimum of R16.50 |
| | R1-R500 | R501-R1000 | R1001 + | | | | | | | | | | | | | | | |
| FNB | R5.50 | R11.00 | R16.50 | | | | | | | | | | | | | | | |
| MINI FNB | R2.00 | R5.50 | | | | | | | | | | | | | | | | |
| SASWITCH | R11.25 | R16.75 | R22.25 | | | | | | | | | | | | | | | |

| | | | | |
|---------------|----------------|----------|-----------------------------------|---------|
| Branch Number | Account Number | Date | CDF=KY, RATE=48, CHF=P6, CDF TP=P | SV Code |
| 486 | 62002637025 | 10/06/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 98

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|-------------------------|----------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 153.67 Cr | | 0.00 |
| 18 May | Magtape Credit | Reg Fund Mgrs | | 700,000.00 Cr | 700,153.67 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000309 Pcb | Pcb Technologies | 24,815.00 | 675,338.67 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000310 Tel | Telkom | 10,852.63 | 664,486.04 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000311 Fle | Fleet Subscription | 680.00 | 663,806.04 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000312 The | The Accounting Shop | 2,997.00 | 660,809.04 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000314 Rur | Rural Maintenance | 3,103.35 | 657,705.69 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000315 Tel | Telkom | 10,043.14 | 647,662.55 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000313 Fin | Finance Outsourcing | 7,079.40 | 640,583.15 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000316 Med | Media -Business Day | 3,426.90 | 637,156.25 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000317 P-N | P-Net (Pty) Ltd | 22,420.00 | 614,736.25 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000318 Wit | Wits-Fred Mokoko | 10,000.00 | 604,736.25 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000319 Mod | Modjadji Office Furn | 1,584.60 | 603,151.65 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000320 Tra | Transfer Accsolve | 350,000.00 | 253,151.65 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Trf | 8060 | | 200,000.00 | 53,151.65 Cr | <input type="checkbox"/> | |
| 19 May | FNB Ob Pmt | FNB Ob 000000322 S R | S Rikhotso | 5,000.00 | 48,151.65 Cr | <input type="checkbox"/> | |
| 19 May | Internet Trf To | Geoff-Mkt | | 10,000.00 | 38,151.65 Cr | <input type="checkbox"/> | 3.30 |
| 19 May | Magtape Credit | Reg Fund Mgrs | | 660,183.64 Cr | 698,335.29 Cr | <input type="checkbox"/> | |
| 20 May | Internet Trf To | To Salaries | | 205,000.00 | 493,335.29 Cr | <input type="checkbox"/> | 3.30 |
| 20 May | Internet Trf To | To Salaries | | 40,000.00 | 453,335.29 Cr | <input type="checkbox"/> | 3.30 |
| 20 May | POS Purchase Debit Card | M*makro Crown Mines | 467846*7879 20 May | 8,253.80 | 445,081.49 Cr | <input type="checkbox"/> | 2.75 |
| 21 May | ATM Cash | Bpsmitst | 4678461000007879 | 1,200.00 | 443,881.49 Cr | <input type="checkbox"/> | 16.50 |
| 21 May | Internet Pmt To | Pono-Inve | Geoff | 22,000.00 | 421,881.49 Cr | <input type="checkbox"/> | |
| 21 May | Internet Pmt To | Zone 5 | For Zome 5 | 6,000.00 | 415,881.49 Cr | <input type="checkbox"/> | |
| 27 May | Cheque Cashed 970 | Killarney | | 40,000.00 | 375,881.49 Cr | <input type="checkbox"/> | 28.50 |
| 27 May | Cash Handling Fee | | | 0.00 | 375,881.49 Cr | <input type="checkbox"/> | 440.00 |
| 27 May | FNB Ob Pmt | FNB Ob 000000323 Ang | Angela Salary | 28,082.49 | 347,799.00 Cr | <input type="checkbox"/> | |
| 27 May | FNB Ob Pmt | FNB Ob 000000325 Dia | Diana Salary | 10,761.39 | 337,037.61 Cr | <input type="checkbox"/> | |
| 27 May | FNB Ob Pmt | FNB Ob 000000324 Oba | Obakeng Salary | 21,098.05 | 315,939.56 Cr | <input type="checkbox"/> | |
| 27 May | FNB Ob Pmt | FNB Ob 000000326 Pat | Patrick Salary | 32,472.94 | 283,466.62 Cr | <input type="checkbox"/> | |
| 27 May | FNB Ob Pmt | FNB Ob 000000327 Din | Dineo Salary | 14,306.87 | 269,159.75 Cr | <input type="checkbox"/> | |
| 27 May | FNB Ob Pmt | FNB Ob 000000328 Nko | Nkosiyabo Sibanda | 17,043.32 | 252,116.43 Cr | <input type="checkbox"/> | |
| 27 May | FNB Ob Pmt | FNB Ob 000000331 Geo | Geoff Salary | 32,472.94 | 219,643.49 Cr | <input type="checkbox"/> | |
| 27 May | FNB Ob Pmt | FNB Ob 000000330 Tsh | Tshepo Salary | 9,544.74 | 210,098.75 Cr | <input type="checkbox"/> | |
| 27 May | FNB Ob Pmt | FNB Ob 000000329 Zan | Zanele Salary | 4,791.60 | 205,307.15 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000335 Geo | Geoff Makhubo | 41,741.54 | 163,565.61 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000332 Kak | Kakali Salary | 8,163.75 | 155,401.86 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000333 Lin | Lindiwe Salary | 5,537.73 | 149,864.13 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000334 Nat | Nathi Salary | 6,029.40 | 143,834.73 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000338 Cae | Caesar Salary | 22,396.47 | 121,438.26 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000337 Mas | Mashudu Salary | 12,193.92 | 109,244.34 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000339 Mph | Mpho Ramaisa | 15,659.02 | 93,585.32 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000340 Pri | Prince Salary | 8,702.39 | 84,882.93 Cr | <input type="checkbox"/> | |
| 28 May | FNB Ob Pmt | FNB Ob 000000336 Tha | Thandi Salary | 19,133.21 | 65,749.72 Cr | <input type="checkbox"/> | |
| 28 May | Cheque Cashed 971 | Killarney | | 25,000.00 | 40,749.72 Cr | <input type="checkbox"/> | 28.50 |
| 28 May | Cash Handling Fee | | | 0.00 | 40,749.72 Cr | <input type="checkbox"/> | 275.00 |

| Branch Number | Account Number | Date | Account Sub Product Description | SV Code |
|---------------|----------------|----------|---------------------------------|---------|
| 486 | 62002637025 | 10/06/17 | Business Cheque Account | BV |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 98

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|-------------------------|-----------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| 29 May | POS Purchase Debit Card | S*the Butcher Shop | 467846*7887 29 May | 3,993.00 | 36,756.72 Cr | <input type="checkbox"/> | 2.75 |
| 31 May | ATM Cash | Sasol | 4678461000007879 | 3,000.00 | 33,756.72 Cr | <input type="checkbox"/> | 16.50 |
| 31 May | ATM Cash | Sasol | 4678461000007879 | 3,000.00 | 30,756.72 Cr | <input type="checkbox"/> | 16.50 |
| 31 May | ATM Cash | Sasol | 4678461000007879 | 400.00 | 30,356.72 Cr | <input type="checkbox"/> | 5.50 |
| 31 May | Magtape Debit | Mweb Internet 29942219 | | 145.00 | 30,211.72 Cr | <input type="checkbox"/> | 13.25 |
| 31 May | FNB Ob Coll | Sosd11814 | 62026539306 | 350.00 | 29,861.72 Cr | <input type="checkbox"/> | |
| 1 Jun | Magtape Debit | Playmoregopmg008545(Curr) | | 103.00 | 29,758.72 Cr | <input type="checkbox"/> | 13.25 |
| 2 Jun | FNB Ob Pmt | FNB Ob 000000341 Geo | Geoff -Entert Reimbu | 9,520.00 | 20,238.72 Cr | <input type="checkbox"/> | |
| 2 Jun | #FNB Ob Fees | #Internet Fees 1189495 | | 417.50 | 19,821.22 Cr | <input type="checkbox"/> | |
| 2 Jun | Magtape Credit | Reimbursement Wc Tickets | | 8,040.00 Cr | 27,861.22 Cr | <input type="checkbox"/> | |
| 4 Jun | FNB Ob Pmt | FNB Ob 000000342 Ged | Geduka General Tradi | 25,000.00 | 2,861.22 Cr | <input type="checkbox"/> | |
| 4 Jun | Magtape Debit | Citele/lfa-06M403452039 | | 240.64 | 2,620.58 Cr | <input type="checkbox"/> | 13.25 |
| 5 Jun | Internet Trf To | Nhlanganiso Trading | | 35,000.00 | 32,379.42 | <input type="checkbox"/> | 3.30 |
| 5 Jun | Magtape Credit | Corpay Tssms | 002039 | 239,400.00 Cr | 207,020.58 Cr | <input type="checkbox"/> | |
| 5 Jun | POS Purchase Debit Card | M*makro Woodmead | 467846*7887 05 Jun | 12,127.75 | 194,892.83 Cr | <input type="checkbox"/> | 2.75 |
| 7 Jun | FNB Ob Pmt | FNB Ob 000000344 Bro | Broll Apex | 32,741.84 | 162,150.99 Cr | <input type="checkbox"/> | |
| 7 Jun | FNB Ob Pmt | FNB Ob 000000345 Bro | Broll/Apex Hi | 4,076.85 | 158,074.14 Cr | <input type="checkbox"/> | |
| 7 Jun | FNB Ob Pmt | FNB Ob 000000348 Fli | Flick Pest Control | 598.50 | 157,475.64 Cr | <input type="checkbox"/> | |
| 7 Jun | FNB Ob Pmt | FNB Ob 000000343 Pcb | Pcb Technologies | 16,229.00 | 141,246.64 Cr | <input type="checkbox"/> | |
| 7 Jun | FNB Ob Pmt | FNB Ob 000000347 Tel | Telkom | 901.86 | 140,344.78 Cr | <input type="checkbox"/> | |
| 7 Jun | FNB Ob Pmt | FNB Ob 000000346 Tel | Telkom | 224.51 | 140,120.27 Cr | <input type="checkbox"/> | |
| 7 Jun | FNB Ob Pmt | FNB Ob 000000349 The | The Beach Hotel | 5,020.00 | 135,100.27 Cr | <input type="checkbox"/> | |
| 7 Jun | FNB Ob Pmt | FNB Ob 000000350 The | The Star | 1,205.75 | 133,894.52 Cr | <input type="checkbox"/> | |
| 7 Jun | FNB Ob Trf | 6295 | | 105,000.00 | 28,894.52 Cr | <input type="checkbox"/> | |
| 7 Jun | Magtape Debit | Liblife 05Jun56686653200Etc | | 2,155.48 | 26,739.04 Cr | <input type="checkbox"/> | 13.25 |
| 8 Jun | FNB Ob Pmt | FNB Ob 000000351 Pcb | Pcb Technologies | 20,000.00 | 6,739.04 Cr | <input type="checkbox"/> | |
| 9 Jun | Magtape Credit | Mc Refund | | 20,000.00 Cr | 26,739.04 Cr | <input type="checkbox"/> | |
| 9 Jun | POS Purchase Debit Card | M*makro Crown Mines | 467846*7879 09 Jun | 564.55 | 26,174.49 Cr | <input type="checkbox"/> | 2.75 |
| 9 Jun | POS Purchase Debit Card | M*makro Crown Mines | 467846*7879 09 Jun | 1,013.30 | 25,161.19 Cr | <input type="checkbox"/> | 2.75 |
| 9 Jun | POS Purchase Debit Card | S*sandwich Baron So | 467846*7879 09 Jun | 960.00 | 24,201.19 Cr | <input type="checkbox"/> | 2.75 |
| 14 Jun | FNB Ob Pmt | FNB Ob 000000352 Did | Didintle Supply & Pr | 6,000.00 | 18,201.19 Cr | <input type="checkbox"/> | |
| 14 Jun | FNB Ob Pmt | FNB Ob 000000353 Oba | Obakeng Salary | 2,400.00 | 15,801.19 Cr | <input type="checkbox"/> | |
| 15 Jun | POS Purchase Debit Card | M*makro Crown Mines | 467846*7879 15 Jun | 567.95 | 15,233.24 Cr | <input type="checkbox"/> | 2.75 |
| 17 Jun | Electronic Payments | Bis/lnt 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 |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 99

| Date | | Description | | Amount | Balance | <input checked="" type="checkbox"/> | 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/lfa-07M403452039 | | 245.64 | 11,471.94 Cr | <input type="checkbox"/> | 13.25 |
| 5 Jul | Magtape Debit | Liblife 05Jul56686653200Etc | | 2,263.22 | 9,208.72 Cr | <input type="checkbox"/> | 13.25 |
| 7 Jul | FNB Ob Pmt | FNB Ob 000000365 Gwe | Gwen Ndebele | 2,100.00 | 7,108.72 Cr | <input type="checkbox"/> | |
| 7 Jul | FNB Ob Pmt | FNB Ob 000000366 Mud | Mudau Alfred Lufuno | 2,400.00 | 4,708.72 Cr | <input type="checkbox"/> | |
| 7 Jul | Magtape Credit | Transfer Accsolve | | 50,000.00 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) |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | Account Sub Product Description |
| 486 | 62002637025 | 10/07/17 | Business Cheque Account |



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



e-Mail



Web



Branch Code



256205
 (011) 4861207



Fax



Lost Cards



Account Enquiries

0800-11-01-32
 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 | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|-------------------------|-----------------------------|----------------------|--------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | | 3,993.53 Cr | | 0.00 |
| 22 Jul | POS Purchase Debit Card | M*makro Crown Mines | 467846*7879 | 22 Jul | 1,367.95 | 2,625.58 Cr | <input type="checkbox"/> | 2.75 |
| 26 Jul | Magtape Credit | Reg Fund Mgrs | | | 106,871.19 Cr | 109,496.77 Cr | <input type="checkbox"/> | |
| 27 Jul | POS Purchase Debit Card | S*mtn The Glen Serv | 467846*7887 | 27 Jul | 4,201.02 | 105,295.75 Cr | <input type="checkbox"/> | 2.75 |
| 29 Jul | ATM Cash | Pepcrltn | 4057691002003200 | | 3,000.00 | 102,295.75 Cr | <input type="checkbox"/> | 22.00 |
| 29 Jul | FNB Ob Pmt | FNB Ob 000000372 Geo | Geoff- Daisy Mashego | | 1,500.00 | 100,795.75 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000373 Kak | Kakali Salary | | 8,205.75 | 92,590.00 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000374 Lin | Lindiwe Salary | | 11,390.22 | 81,199.78 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000375 Nat | Nathi Salary | | 6,071.40 | 75,128.38 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000376 Ang | Angela Salary | | 27,563.85 | 47,564.53 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000378 Dia | Diana Salary | | 10,834.20 | 36,730.33 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000377 Oba | Obakeng Salary | | 21,295.04 | 15,435.29 Cr | <input type="checkbox"/> | |
| 30 Jul | FNB Ob Pmt | FNB Ob 000000379 Rur | Rural Maintenance | | 7,408.18 | 8,027.11 Cr | <input type="checkbox"/> | |
| 30 Jul | Magtape Debit | Mweb Internet 30393194 | | | 145.00 | 7,882.11 Cr | <input type="checkbox"/> | 13.25 |
| 30 Jul | FNB Ob Coll | Sosd11814 | 62026539306 | | 350.00 | 7,532.11 Cr | <input type="checkbox"/> | |
| 30 Jul | POS Purchase Debit Card | S*kebraware (Pty) L | 467846*7887 | 30 Jul | 506.00 | 7,026.11 Cr | <input type="checkbox"/> | 2.75 |
| 31 Jul | Internet Trf To | To 8060 | | | 6,500.00 | 526.11 Cr | <input type="checkbox"/> | 3.30 |
| 2 Aug | #FNB Ob Fees | #Internet Fees 1189495 | | | 705.97 | 179.86 | <input type="checkbox"/> | |
| 2 Aug | Magtape Debit | Playmoregopmg008545(Curr) | | | 159.00 | 338.86 | <input type="checkbox"/> | 13.25 |
| 3 Aug | Internet Trf From | From 8060 | | | 50,000.00 Cr | 49,661.14 Cr | <input type="checkbox"/> | |
| 3 Aug | FNB Ob Pmt | FNB Ob 000000380 Geo | Geoff Makhubo | | 42,036.04 | 7,625.10 Cr | <input type="checkbox"/> | |
| 4 Aug | FNB Ob Pmt | FNB Ob 000000381 Avu | Avusa Media -Sowetan | | 806.76 | 6,818.34 Cr | <input type="checkbox"/> | |
| 5 Aug | Magtape Debit | Citele/Ifa-08M403452039 | | | 245.64 | 6,572.70 Cr | <input type="checkbox"/> | 13.25 |
| 5 Aug | Magtape Debit | Liblife 05Aug56686653200Etc | | | 2,263.22 | 4,309.48 Cr | <input type="checkbox"/> | 13.25 |
| 17 Aug | Int On Debit Balance | | | | 0.14 | 4,309.34 Cr | <input type="checkbox"/> | |
| 17 Aug | Penalty Interest | | | | 0.03 | 4,309.31 Cr | <input type="checkbox"/> | |
| 17 Aug | #Monthly Account Fee | | | | 41.50 | 4,267.81 Cr | <input type="checkbox"/> | |
| 17 Aug | #Service Fees | | | | 86.55 | 4,181.26 Cr | <input type="checkbox"/> | (86.55) |
| 17 Aug | #Statement Fee | | | | 8.00 | 4,173.26 Cr | <input type="checkbox"/> | (8.00) |

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description |
|---------------|----------------|----------|---------------------------------|
| 486 | 62002637025 | 10/08/17 | Business Cheque Account |

BB ST101
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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

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 brings you Pay! at 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!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee

Pay-as-you-use

Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals

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 | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|-------------------------|---------------------------|----------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 4,173.26 Cr | | 0.00 |
| 27 Aug | POS Purchase Debit Card | S*don Sandton 111 | 467846*7887 27 Aug | 3,434.00 | 739.26 Cr | <input type="checkbox"/> | 2.75 |
| 28 Aug | ATM Cash | Vill Wal | 4195721000003929 | 600.00 | 139.26 Cr | <input type="checkbox"/> | 11.00 |
| 31 Aug | Magtape Credit | Reg Fund Mgrs | | 600,000.00 Cr | 600,139.26 Cr | <input type="checkbox"/> | |
| 31 Aug | Magtape Debit | Mweb Internet 30621680 | | 145.00 | 599,994.26 Cr | <input type="checkbox"/> | 13.25 |
| 31 Aug | FNB Ob Coll | Sosd11814 | 62026539306 | 350.00 | 599,644.26 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000382 Pcb | Pcb Technologies | 13,435.00 | 586,209.26 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000383 Pat | Patrick Salary | 32,570.45 | 553,638.81 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000384 Che | Chenjerai Chimbwanda | 25,200.14 | 528,438.67 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000385 Geo | Geoff Salary | 32,570.45 | 495,868.22 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000387 Luc | Lucy Rogers | 36,536.04 | 459,332.18 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000386 Wer | Werner Nesor | 19,196.31 | 440,135.87 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000389 Geo | Geoff Makhubo | 42,036.04 | 398,099.83 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000388 Kak | Kakali Salary | 8,205.75 | 389,894.08 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000391 Oba | Obakeng Salary | 20,900.05 | 368,994.03 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000390 Pri | Prince Salary | 1,361.25 | 367,632.78 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000392 Nto | Ntombi Vena | 15,000.00 | 352,632.78 Cr | <input type="checkbox"/> | |
| 1 Sep | FNB Ob Pmt | FNB Ob 000000393 Mr | Mr Sethole | 5,000.00 | 347,632.78 Cr | <input type="checkbox"/> | |
| 1 Sep | Magtape Credit | Reg Fund Mgrs | | 539,519.54 Cr | 887,152.32 Cr | <input type="checkbox"/> | |
| 1 Sep | Magtape Debit | Playmoregopmg008545(Curr) | | 159.00 | 886,993.32 Cr | <input type="checkbox"/> | 13.25 |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000396 Bro | Broll Apex | 31,933.29 | 855,060.03 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000398 Bro | Broll/Apex Hi | 4,097.10 | 850,962.93 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000399 Izi | Izigi Technical Serv | 3,512.25 | 847,450.68 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000395 Pcb | Pcb Technologies | 10,565.00 | 836,885.68 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000394 Rur | Rural Maintenance | 10,701.23 | 826,184.45 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000401 Tel | Telkom | 2,552.72 | 823,631.73 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000400 Tel | Telkom | 732.77 | 822,898.96 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000397 Tel | Telkom | 12,367.69 | 810,531.27 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000402 Onl | Online Tenders | 5,280.00 | 805,251.27 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000403 P-N | P-Net (Pty) Ltd | 22,420.00 | 782,831.27 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000404 Geo | Geoff- Daisy Mashego | 1,500.00 | 781,331.27 Cr | <input type="checkbox"/> | |
| 2 Sep | #FNB Ob Fees | #Internet Fees 1189495 | | 41.77 | 781,289.50 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000405 Sar | Sars-Vat | 188,134.81 | 593,154.69 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000406 Sar | Sars-Vat | 117,361.31 | 475,793.38 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000407 Pay | Paye- March 2010 | 32,379.71 | 443,413.67 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000408 Pay | Paye- April 2010 | 37,902.00 | 405,511.67 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000409 Pay | Paye- May 2010 | 38,159.67 | 367,352.00 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000410 Pay | Paye- Jun 2010 | 38,415.97 | 328,936.03 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000411 Pay | Paye- Jul 2010 | 34,327.04 | 294,608.99 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000412 Pay | Paye- Aug 2010 | 37,303.13 | 257,305.86 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000413 Dri | Driver Funeral- Sol | 5,000.00 | 252,305.86 Cr | <input type="checkbox"/> | |
| 2 Sep | FNB Ob Pmt | FNB Ob 000000414 Mun | Munlin Travel-Govtec | 7,344.00 | 244,961.86 Cr | <input type="checkbox"/> | |
| 2 Sep | Internet Pmt To | Refund | 4787692035950018 | 40,000.00 | 204,961.86 Cr | <input type="checkbox"/> | |
| 2 Sep | Internet Pmt To | Main Street | Lvdw/001885 | 50,000.00 | 154,961.86 Cr | <input type="checkbox"/> | |
| 2 Sep | Internet Trf To | Govtech Registration | | 10,000.00 | 144,961.86 Cr | <input type="checkbox"/> | 3.30 |
| 2 Sep | Internet Trf To | 8060 Transfer | | 5,000.00 | 139,961.86 Cr | <input type="checkbox"/> | 3.30 |

| Branch Number | Account Number | Date | Account Sub Product Description |
|---------------|----------------|----------|---------------------------------|
| 486 | 62002637025 | 10/09/17 | Business Cheque Account |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 101

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|-------------------------|-----------------------------|----------------------|--------------|---------------|-------------------------------------|----------------------|
| 3 Sep | FNB Ob Pmt | FNB Ob 000000415 Mat | Matamela Communicati | 7,153.50 | 132,808.36 Cr | <input type="checkbox"/> | |
| 3 Sep | FNB Ob Pmt | FNB Ob 000000417 Oas | Oasys Exhibitions | 29,837.22 | 102,971.14 Cr | <input type="checkbox"/> | |
| 3 Sep | FNB Ob Pmt | FNB Ob 000000416 Pro | Protea Hotel -Govtec | 17,200.00 | 85,771.14 Cr | <input type="checkbox"/> | |
| 3 Sep | FNB Ob Pmt | FNB Ob 000000418 Mud | Mudau Alfred Lufuno | 4,000.00 | 81,771.14 Cr | <input type="checkbox"/> | |
| 3 Sep | Internet Pmt To | Blue Star | Geoff | 5,000.00 | 76,771.14 Cr | <input type="checkbox"/> | |
| 3 Sep | Magtape Debit | Cltele/lfa-09M403452039 | | 245.64 | 76,525.50 Cr | <input type="checkbox"/> | 13.25 |
| 6 Sep | FNB Ob Pmt | FNB Ob 000000420 Rod | Roders Makhubele | 1,000.00 | 75,525.50 Cr | <input type="checkbox"/> | |
| 6 Sep | FNB Ob Pmt | FNB Ob 000000419 Mun | Munlin Travel-Govtec | 1,348.79 | 74,176.71 Cr | <input type="checkbox"/> | |
| 6 Sep | Magtape Debit | Liblife 05Sep56686653200Etc | | 2,263.22 | 71,913.49 Cr | <input type="checkbox"/> | 13.25 |
| 9 Sep | POS Purchase Debit Card | S*protea Hotel Edwa | 467846*7887 09 Sep | 1,706.76 | 70,206.73 Cr | <input type="checkbox"/> | 2.75 |
| 10 Sep | FNB Ob Pmt | FNB Ob 000000422 Oba | Obakeng Salary | 700.00 | 69,506.73 Cr | <input type="checkbox"/> | |
| 10 Sep | Cheque Cashed 972 | Killarney | | 50,000.00 | 19,506.73 Cr | <input type="checkbox"/> | 31.00 |
| 10 Sep | Cash Handling Fee | | | 0.00 | 19,506.73 Cr | <input type="checkbox"/> | 575.00 |
| 10 Sep | FNB Ob Pmt | FNB Ob 000000423 Oba | Obakeng Loan | 1,000.00 | 18,506.73 Cr | <input type="checkbox"/> | |
| 10 Sep | Internet Pmt To | Stipend Govtech | Geoff | 2,000.00 | 16,506.73 Cr | <input type="checkbox"/> | |
| 14 Sep | Magtape Credit | Reg Fund Mgrs | | 27,604.03 Cr | 44,110.76 Cr | <input type="checkbox"/> | |
| 15 Sep | POS Purchase Debit Card | M*makro Crown Mines | 467846*7879 15 Sep | 587.45 | 43,523.31 Cr | <input type="checkbox"/> | 2.75 |
| 16 Sep | FNB Ob Pmt | FNB Ob 000000424 Km | Km Molusi | 10,000.00 | 33,523.31 Cr | <input type="checkbox"/> | |
| 16 Sep | FNB Ob Pmt | FNB Ob 000000425 S M | S Motha | 2,000.00 | 31,523.31 Cr | <input type="checkbox"/> | |
| 16 Sep | Internet Trf To | Consulting Sars | | 7,000.00 | 24,523.31 Cr | <input type="checkbox"/> | 3.30 |
| 17 Sep | Internet Trf To | Regiments Golf | | 7,000.00 | 17,523.31 Cr | <input type="checkbox"/> | 3.30 |
| 17 Sep | Electronic Payments | Bis/Int 4 @ 7.20 = | 28.80 | 0.00 | 17,523.31 Cr | <input type="checkbox"/> | 28.80 |
| 17 Sep | #Monthly Account Fee | | | 41.50 | 17,481.81 Cr | <input type="checkbox"/> | |
| 17 Sep | #Cash Handling Fees | | | 575.00 | 16,906.81 Cr | <input type="checkbox"/> | (575.00) |
| 17 Sep | #Service Fees | | | 145.25 | 16,761.56 Cr | <input type="checkbox"/> | (145.25) |
| 17 Sep | #Statement Fee | | | 8.00 | 16,753.56 Cr | <input type="checkbox"/> | (8.00) |

Closing Balance

16,753.56 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | Account Sub Product Description |
| 486 | 62002637025 | 10/09/17 | Business Cheque Account |

BB ST102
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

COPY Tax Invoice/Statement Number : 102
Bank's VAT Registration Number : 4210102051

17 September 2010 to 16 October 2010

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 Pay! at 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

Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals

Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits

Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/ /P6/C6/TT/N |
| 486 | 62002637025 | 10/10/16 | Business Cheque Account |

| BUSINESS CHEQUE ACCOUNT: 62002637025 | | | | Tax Invoice/Statement Number : 102 | | | | | |
|--------------------------------------|-------------------------|-----------------------------|---------------------|------------------------------------|---------------|-------------------------------------|----------------------|--|--|
| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges | | |
| Opening Balance | | | | | 16,753.56 Cr | | 0.00 | | |
| 22 Sep | FNB Ob Pmt | FNB Ob 000000426 Ang | Angela -Petty Cash | 4,000.00 | 12,753.56 Cr | <input type="checkbox"/> | | | |
| 22 Sep | Internet Trf To | Pbf | | 11,000.00 | 1,753.56 Cr | <input type="checkbox"/> | 3.30 | | |
| 22 Sep | Internet Trf From | Pbf | | 11,000.00 Cr | 12,753.56 Cr | <input type="checkbox"/> | | | |
| 22 Sep | POS Purchase Debit Card | S*hilton Hotel-Rain | 467846*7887 22 Sep | 810.50 | 11,943.06 Cr | <input type="checkbox"/> | 2.75 | | |
| 22 Sep | POS Purchase Debit Card | S*hilton Hotel-Rive | 467846*7887 22 Sep | 877.00 | 11,066.06 Cr | <input type="checkbox"/> | 2.75 | | |
| 23 Sep | FNB Ob Pmt | FNB Ob 000000427 B M | B Morake | 1,500.00 | 9,566.06 Cr | <input type="checkbox"/> | | | |
| 23 Sep | FNB Ob Pmt | FNB Ob 000000428 G M | G Monama | 1,500.00 | 8,066.06 Cr | <input type="checkbox"/> | | | |
| 25 Sep | Internet Pmt To | Nathi Salary | Molelwane Salary | 2,000.00 | 6,066.06 Cr | <input type="checkbox"/> | | | |
| 27 Sep | Internet Trf To | Office Repairs | | 3,000.00 | 3,066.06 Cr | <input type="checkbox"/> | 3.30 | | |
| 30 Sep | Magtape Credit | Reg Fund Mgrs | | 33,099.30 Cr | 36,165.36 Cr | <input type="checkbox"/> | | | |
| 30 Sep | Magtape Debit | Mweb Internet 30853549 | | 145.00 | 36,020.36 Cr | <input type="checkbox"/> | 13.25 | | |
| 30 Sep | FNB Ob Coll | Sosd11814 | 62026539306 | 350.00 | 35,670.36 Cr | <input type="checkbox"/> | | | |
| 1 Oct | Internet Pmt To | Lindiwe Salary | Molelwane Salary | 6,120.00 | 29,550.36 Cr | <input type="checkbox"/> | | | |
| 1 Oct | Internet Pmt To | Accsolve Salary | | 27,905.02 | 1,645.34 Cr | <input type="checkbox"/> | | | |
| 1 Oct | Magtape Debit | Playmoregopmg008545(Curr) | | 159.00 | 1,486.34 Cr | <input type="checkbox"/> | 13.25 | | |
| 2 Oct | Internet Trf From | Transfer 8060 | | 500.00 Cr | 1,986.34 Cr | <input type="checkbox"/> | | | |
| 4 Oct | #FNB Ob Fees | #Internet Fees 1189495 | | 1,155.63 | 830.71 Cr | <input type="checkbox"/> | | | |
| 4 Oct | Magtape Credit | Reg Fund Mgrs | | 200,000.00 Cr | 200,830.71 Cr | <input type="checkbox"/> | | | |
| 5 Oct | FNB Ob Pmt | FNB Ob 000000429 Pat | Patrick Salary | 32,570.45 | 168,260.26 Cr | <input type="checkbox"/> | | | |
| 5 Oct | FNB Ob Pmt | FNB Ob 000000430 Dai | Daisy Mashego | 1,500.00 | 166,760.26 Cr | <input type="checkbox"/> | | | |
| 5 Oct | FNB Ob Pmt | FNB Ob 000000433 Geo | Geoff Makhubo | 42,036.04 | 124,724.22 Cr | <input type="checkbox"/> | | | |
| 5 Oct | FNB Ob Pmt | FNB Ob 000000431 Kak | Kakali Salary | 7,678.33 | 117,045.89 Cr | <input type="checkbox"/> | | | |
| 5 Oct | FNB Ob Pmt | FNB Ob 000000432 Nat | Nathi Salary | 4,900.62 | 112,145.27 Cr | <input type="checkbox"/> | | | |
| 5 Oct | FNB Ob Pmt | FNB Ob 000000435 Dia | Diana Salary | 9,238.42 | 102,906.85 Cr | <input type="checkbox"/> | | | |
| 5 Oct | FNB Ob Pmt | FNB Ob 000000434 Oba | Obakeng Salary | 23,000.00 | 79,906.85 Cr | <input type="checkbox"/> | | | |
| 5 Oct | FNB Ob Pmt | FNB Ob 000000436 Mph | Mpho Ramaisa | 11,926.50 | 67,980.35 Cr | <input type="checkbox"/> | | | |
| 5 Oct | Magtape Debit | Cltele/lfa-10M403452039 | | 245.64 | 67,734.71 Cr | <input type="checkbox"/> | 13.25 | | |
| 5 Oct | Magtape Debit | Liblife 05Oct56686653200Etc | | 2,263.22 | 65,471.49 Cr | <input type="checkbox"/> | 13.25 | | |
| 6 Oct | POS Purchase Debit Card | S?tiger Wheel & Tyr | 467846*7887 06 Oct | 19,353.10 | 46,118.39 Cr | <input type="checkbox"/> | 2.75 | | |
| 7 Oct | Internet Trf To | W & L | | 6,000.00 | 40,118.39 Cr | <input type="checkbox"/> | 3.30 | | |
| 8 Oct | Internet Trf To | Transfer | | 10,000.00 | 30,118.39 Cr | <input type="checkbox"/> | 3.30 | | |
| 10 Oct | POS Purchase Debit Card | S*moyo Restaurant | 467846*7887 10 Oct | 3,144.90 | 26,973.49 Cr | <input type="checkbox"/> | 2.75 | | |
| 15 Oct | FNB Ob Pmt | FNB Ob 000000438 P-N | P-Net (Pty) Ltd | 11,210.00 | 15,763.49 Cr | <input type="checkbox"/> | | | |
| 15 Oct | FNB Ob Pmt | FNB Ob 000000437 The | The Accounting Shop | 1,128.60 | 14,634.89 Cr | <input type="checkbox"/> | | | |
| 15 Oct | FNB Ob Pmt | FNB Ob 000000439 Rur | Rural Maintenance | 9,469.97 | 5,164.92 Cr | <input type="checkbox"/> | | | |
| 16 Oct | Electronic Payments | Bis/lnt 3 @ 7.20 = | 21.60 | 0.00 | 5,164.92 Cr | <input type="checkbox"/> | 21.60 | | |
| 16 Oct | #Monthly Account Fee | | | 41.50 | 5,123.42 Cr | <input type="checkbox"/> | | | |
| 16 Oct | #Service Fees | | | 98.80 | 5,024.62 Cr | <input type="checkbox"/> | (98.80) | | |
| 16 Oct | #Statement Fee | | | 8.00 | 5,016.62 Cr | <input type="checkbox"/> | (8.00) | | |
| 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 |
|------|-------------|--------|---------|--|
|------|-------------|--------|---------|--|

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description |
|---------------|----------------|----------|---------------------------------|
| 486 | 62002637025 | 10/10/16 | Business Cheque Account |

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
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 ST103
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : **103**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R116.44Dr**

16 October 2010 to 17 November 2010

Automatic Cheque Book Order Function
Please note that, with immediate effect, we will no longer be automatically ordering cheque books. Should you require a cheque book in future, you will have to order new cheque books via your FNB Account holding branch. For more information please contact the client resolution centre on 0860 263 362 or visit your nearest FNB branch.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience. Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

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

| Cashflow Summary | | |
|---------------------------------------|----|---------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 5,016.62 Cr |
| Funds Received/Credits | 8 | 268,600.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 7 | 253,600.00 Cr |
| Electronic Payments Received | 1 | 15,000.00 Cr |
| Funds Used/Debits | 19 | 272,716.71 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 5 | 3,308.62 Dr |
| Account Payments | 13 | 259,408.09 Dr |
| Inter-Account Transfers Out | 1 | 10,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 5 | 185.83 Dr |
| Service Fees | 3 | 105.80 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 762.41 Dr |
| Other Fees | 2 | 80.03 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.18 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 48.51 Dr |
| Available Balance (22h55 - 17 Nov 10) | | 0.00 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager.

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/ /P6/C6/TT/N |
| 486 | 62002637025 | 10/11/17 | Business Cheque Account |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 103

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

Opening Balance

5,016.62 Cr

0.00

| | | | | | | | |
|--------|----------------------|-----------------------------|------------------|---------------|---------------|--------------------------|---------|
| 20 Oct | FNB Ob Pmt | FNB Ob 000000440 Jci | Jci Sandton | 750.00 | 4,266.62 Cr | <input type="checkbox"/> | |
| 20 Oct | FNB Ob Pmt | FNB Ob 000000441 Mun | Munlin Travel | 4,073.61 | 193.01 Cr | <input type="checkbox"/> | |
| 29 Oct | Magtape Debit | Mweb Internet 31083798 | | 145.00 | 48.01 Cr | <input type="checkbox"/> | 13.25 |
| 29 Oct | FNB Ob Coll | Sosd11814 | 62026539306 | 475.00 | 426.99 | <input type="checkbox"/> | |
| 30 Oct | Internet Trf From | Advance Holdings | | 239,000.00 Cr | 238,573.01 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000448 Geo | Geoff Salary | 32,570.45 | 206,002.56 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000450 Luc | Lucy Rogers | 36,536.04 | 169,466.52 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000449 Wer | Werner Nesar | 18,069.39 | 151,397.13 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000443 Ang | Angela Salary | 50,069.85 | 101,327.28 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000444 Oba | Obakeng Salary | 21,295.05 | 80,032.23 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000447 Geo | Geoff Makhubo | 42,036.04 | 37,996.19 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000445 Kak | Kakali Salary | 8,205.75 | 29,790.44 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000446 Nat | Nathi Salary | 6,071.40 | 23,719.04 Cr | <input type="checkbox"/> | |
| 30 Oct | FNB Ob Pmt | FNB Ob 000000442 Dai | Daisy Mashego | 1,500.00 | 22,219.04 Cr | <input type="checkbox"/> | |
| 30 Oct | Internet Trf To | Geoff Forex-Stipend | | 10,000.00 | 12,219.04 Cr | <input type="checkbox"/> | 3.30 |
| 30 Oct | #Excess Item Fee | 1 Items On 10/10/29 | | 80.00 | 12,139.04 Cr | <input type="checkbox"/> | (80.00) |
| 1 Nov | Magtape Debit | Playmoregopmg008545(Curr) | | 159.00 | 11,980.04 Cr | <input type="checkbox"/> | 13.25 |
| 2 Nov | #FNB Ob Fees | #Internet Fees 1189495 | | 762.41 | 11,217.63 Cr | <input type="checkbox"/> | |
| 3 Nov | FNB Ob Pmt | FNB Ob 000000451 Rod | Roders Makhubele | 5,000.00 | 6,217.63 Cr | <input type="checkbox"/> | |
| 5 Nov | Magtape Debit | Ctlele/lfa-11M403452039 | | 266.40 | 5,951.23 Cr | <input type="checkbox"/> | 13.25 |
| 5 Nov | Magtape Debit | Liblife 05Nov56686653200Etc | | 2,263.22 | 3,688.01 Cr | <input type="checkbox"/> | 13.25 |
| 10 Nov | Internet Trf From | From Geoff | | 11,000.00 Cr | 14,688.01 Cr | <input type="checkbox"/> | |
| 10 Nov | Internet Trf From | From Geoff | | 1,500.00 Cr | 16,188.01 Cr | <input type="checkbox"/> | |
| 10 Nov | Internet Trf From | From Geoff | | 1,000.00 Cr | 17,188.01 Cr | <input type="checkbox"/> | |
| 10 Nov | Internet Trf From | From Salaries | | 400.00 Cr | 17,588.01 Cr | <input type="checkbox"/> | |
| 10 Nov | Internet Trf From | From Money Mkt | | 200.00 Cr | 17,788.01 Cr | <input type="checkbox"/> | |
| 10 Nov | Magtape Credit | From Geoff Makhubo | | 15,000.00 Cr | 32,788.01 Cr | <input type="checkbox"/> | |
| 11 Nov | Internet Trf From | From Geoff | | 500.00 Cr | 33,288.01 Cr | <input type="checkbox"/> | |
| 11 Nov | FNB Ob Pmt | FNB Ob 000000452 Bro | Broll Apex | 33,230.51 | 57.50 Cr | <input type="checkbox"/> | |
| 17 Nov | Int On Debit Balance | | | 0.18 | 57.32 Cr | <input type="checkbox"/> | |
| 17 Nov | Penalty Interest | | | 0.03 | 57.29 Cr | <input type="checkbox"/> | |
| 17 Nov | #Monthly Account Fee | | | 41.50 | 15.79 Cr | <input type="checkbox"/> | |
| 17 Nov | #Service Fees | | | 56.30 | 40.51 | <input type="checkbox"/> | (56.30) |
| 17 Nov | #Statement Fee | | | 8.00 | 48.51 | <input type="checkbox"/> | (8.00) |

Closing Balance

48.51 Dr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| Branch Number | Account Number | Date | Account Sub Product Description |
|---------------|----------------|----------|---------------------------------|
| 486 | 62002637025 | 10/11/17 | Business Cheque Account |

✉ Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
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 ST104
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : 104
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R86.64Dr**

17 November 2010 to 17 December 2010

Automatic Cheque Book Order Function
Please note that, with immediate effect, we will no longer be automatically ordering cheque books. Should you require a cheque book in future, you will have to order new cheque books via your FNB Account holding branch. For more information please contact the client resolution centre on 0860 263 362 or visit your nearest FNB branch.

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience. Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

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

| Cashflow Summary | | | |
|---------------------------------------|---|--|-------------|
| Overdraft Limit | | | 0.00 |
| Opening Balance | | | 48.51 Dr |
| Funds Received/Credits | 0 | | 0.00 |
| Cash Deposits | 0 | | 0.00 |
| Other Deposits | 0 | | 0.00 |
| Inter-Account Transfers In | 0 | | 0.00 |
| Electronic Payments Received | 0 | | 0.00 |
| Funds Used/Debits | 5 | | 3,183.62 Dr |
| Cash Withdrawals (Branch) | 0 | | 0.00 |
| Cash Withdrawals (Other) | 0 | | 0.00 |
| Cheques Processed (Non Cash) | 0 | | 0.00 |
| Debit/Stop Orders | 5 | | 3,183.62 Dr |
| Account Payments | 0 | | 0.00 |
| Inter-Account Transfers Out | 0 | | 0.00 |
| Card Purchases (POS) | 0 | | 0.00 |
| Petrol Card Purchases | 0 | | 0.00 |
| Bank Charges | 8 | | 631.84 Dr |
| Service Fees | 3 | | 102.50 Dr |
| Cash Deposit Fees | 0 | | 0.00 |
| Cash Handling Fees | 0 | | 0.00 |
| Internet Fees | 1 | | 78.06 Dr |
| Other Fees | 5 | | 529.34 Dr |
| Interest on Credit Balance | 0 | | 0.00 |
| Interest on Debit Balance | 1 | | 21.93 Dr |
| Inward Unpaid Items | 0 | | 0.00 |
| Unpaid Cheques and Debits | 0 | | 0.00 |
| Refunds/Adjustments | 0 | | 0.00 |
| Closing Balance | | | 3,963.96 Dr |
| Available Balance (01h32 - 18 Dec 10) | | | 0.00 |



See next page for transactions

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 | Citele/lfa-12M403452039 | 266.40 | 1,361.97 | <input type="checkbox"/> | 13.25 |
| 4 Dec | #Excess Item Fee | 1 Items On 10/12/03 | 105.00 | 1,466.97 | <input type="checkbox"/> | (105.00) |
| 6 Dec | Magtape Debit | Liblife 05Dec56686653200Etc | 2,263.22 | 3,730.19 | <input type="checkbox"/> | 13.25 |
| 7 Dec | #Excess Item Fee | 1 Items On 10/12/06 | 105.00 | 3,835.19 | <input type="checkbox"/> | (105.00) |
| 17 Dec | Int On Debit Balance | | 21.93 | 3,857.12 | <input type="checkbox"/> | |
| 17 Dec | Penalty Interest | | 4.34 | 3,861.46 | <input type="checkbox"/> | |
| 17 Dec | #Monthly Account Fee | | 41.50 | 3,902.96 | <input type="checkbox"/> | |
| 17 Dec | #Service Fees | | 53.00 | 3,955.96 | <input type="checkbox"/> | (53.00) |
| 17 Dec | #Statement Fee | | 8.00 | 3,963.96 | <input type="checkbox"/> | (8.00) |

Closing Balance 3,963.96 Dr 0.00

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

BB ST105
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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

COPY Tax Invoice/Statement Number : **105**
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R77.29Dr**

17 December 2010 to 17 January 2011

FNB offers its Business clients FREE BizNetwork membership
Connect, learn and grow with BizNetwork - South Africa's leading entrepreneurial platform.
FREE membership gives you access to vital business tools and templates.
To join, visit www.biznetwork.co.za

FNB brings you PayPal
FNB now brings you PayPal. Buy, sell, send and receive money globally with 24/7 online convenience.
Visit www.fnb.co.za to learn more about FNB's Top Up and Withdraw service with PayPal.

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

| Cashflow Summary | | |
|---------------------------------------|----|-----------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 3,963.96 Dr |
| Funds Received/Credits | 2 | 1,800,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 2 | 1,800,000.00 Cr |
| Funds Used/Debits | 42 | 1,320,881.26 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 5 | 1,075.40 Dr |
| Account Payments | 34 | 748,202.63 Dr |
| Inter-Account Transfers Out | 3 | 571,603.23 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 8 | 612.25 Dr |
| Service Fees | 3 | 162.80 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 21.71 Dr |
| Other Fees | 5 | 449.45 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 20.79 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 5 | 3,193.62 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 477,693.65 Cr |
| Available Balance (00h28 - 18 Jan 11) | | 477,693.65 |



See next page for transactions

earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

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 | 11/01/17 | Business Cheque Account |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 105

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

Opening Balance

3,963.96 Dr

0.00

| | | | | | | |
|--------|---------------------|---|---------------|---------------|--------------------------|-------|
| 21 Dec | Magtape Unpaid | No Auth To Debit/Cre | 2,263.22 Cr | 1,700.74 | <input type="checkbox"/> | |
| 24 Dec | Magtape Debit | Playmoregopmg008545(Curr) | 169.00 | 1,869.74 | <input type="checkbox"/> | 13.25 |
| 24 Dec | Magtape Unpaid | Not Provided For | 169.00 Cr | 1,700.74 | <input type="checkbox"/> | |
| 24 Dec | #Unpaid Item Charge | | 105.00 | 1,805.74 | <input type="checkbox"/> | |
| 31 Dec | Magtape Debit | Mweb Internet 31549911 | 145.00 | 1,950.74 | <input type="checkbox"/> | 13.25 |
| 31 Dec | FNB Ob Coll | Sosd4029 62026539306 | 350.00 | 2,300.74 | <input type="checkbox"/> | |
| 31 Dec | Magtape Unpaid | Not Provided For | 145.00 Cr | 2,155.74 | <input type="checkbox"/> | |
| 31 Dec | #Unpaid Item Charge | | 105.00 | 2,260.74 | <input type="checkbox"/> | |
| 31 Dec | Magtape Unpaid | Not Provided For | 350.00 Cr | 1,910.74 | <input type="checkbox"/> | |
| 31 Dec | #Unpaid Item Charge | | 105.00 | 2,015.74 | <input type="checkbox"/> | |
| 3 Jan | #FNB Ob Fees | #Internet Fees 1189495 | 21.71 | 2,037.45 | <input type="checkbox"/> | |
| 5 Jan | Magtape Debit | Citele/Ifa-01M403452039 | 266.40 | 2,303.85 | <input type="checkbox"/> | 13.25 |
| 5 Jan | Magtape Unpaid | Not Provided For | 266.40 Cr | 2,037.45 | <input type="checkbox"/> | |
| 5 Jan | #Unpaid Item Charge | | 130.00 | 2,167.45 | <input type="checkbox"/> | |
| 10 Jan | Magtape Credit | Regimentscapital | 900,000.00 Cr | 897,832.55 Cr | <input type="checkbox"/> | |
| 10 Jan | Magtape Debit | Internet 08523927 A045 | 145.00 | 897,687.55 Cr | <input type="checkbox"/> | 13.25 |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000453 Pat Patrick Salary | 32,570.44 | 865,117.11 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000458 Che Chenjerai Chimbwanda | 20,302.05 | 844,815.06 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000455 Cae Caesar Salary | 29,458.39 | 815,356.67 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000456 Mph Mpho Ramaisa | 14,260.96 | 801,095.71 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000457 Pri Prince Salary | 8,744.40 | 792,351.31 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000454 Tha Thandi Salary | 19,540.72 | 772,810.59 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000459 Din Dineo Salary | 15,849.39 | 756,961.20 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000462 Geo Geoff Salary | 32,570.44 | 724,390.76 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000464 Luc Lucy Rogers | 36,536.04 | 687,854.72 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000461 Tsh Tshepo Salary | 15,815.20 | 672,039.52 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000463 Wer Werner Nesper | 16,630.71 | 655,408.81 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000460 Zan Zanele Salary | 4,740.62 | 650,668.19 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000468 Geo Geoff Makhubo | 42,036.05 | 608,632.14 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000465 Kak Kakali Salary | 8,205.74 | 600,426.40 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000466 Lin Lindiwe Salary | 6,120.00 | 594,306.40 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000467 Nat Nathi Salary | 6,071.40 | 588,235.00 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000469 Ang Angela Salary | 27,563.85 | 560,671.15 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000471 Dia Diana Salary | 10,788.47 | 549,882.68 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000470 Oba Obakeng Salary | 21,295.04 | 528,587.64 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000472 Dai Daisy Mashego | 1,500.00 | 527,087.64 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000474 Bro Broll Apex | 13,050.75 | 514,036.89 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000476 Bro Broll/Apex Hi | 9,003.09 | 505,033.80 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000478 Fli Flick Pest Control | 598.50 | 504,435.30 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000473 Rur Rural Maintenance | 6,917.53 | 497,517.77 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000477 Tel Telkom | 736.71 | 496,781.06 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000475 Tel Telkom | 8,855.58 | 487,925.48 Cr | <input type="checkbox"/> | |
| 11 Jan | FNB Ob Pmt | FNB Ob 000000479 P-N P-Net (Pty) Ltd | 11,210.00 | 476,715.48 Cr | <input type="checkbox"/> | |
| 11 Jan | Internet Pmt To | Pcb Comp Account Molelwane Consulting | 46,904.56 | 429,810.92 Cr | <input type="checkbox"/> | |
| 11 Jan | Internet Pmt To | Angela Salary Molelwane Salary | 31,826.00 | 397,984.92 Cr | <input type="checkbox"/> | |

| Branch Number | Account Number | Date | Account Sub Product Description |
|---------------|----------------|----------|---------------------------------|
| 486 | 62002637025 | 11/01/17 | Business Cheque Account |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 105

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|----------------------|--------------------|--------------------|---------------|-----------------|-------------------------------------|----------------------|
| 11 Jan | Magtape Credit | Reg Fund Mgrs | | 900,000.00 Cr | 1,297,984.92 Cr | <input type="checkbox"/> | |
| 12 Jan | Internet Pmt To | Transfer Accsolve | Transfer Molelwane | 50,000.00 | 1,247,984.92 Cr | <input type="checkbox"/> | |
| 12 Jan | Internet Pmt To | Main Street | Lvdw/001885 | 90,000.00 | 1,157,984.92 Cr | <input type="checkbox"/> | |
| 12 Jan | Internet Pmt To | Mc Rent | Dmenosmolcon | 34,000.00 | 1,123,984.92 Cr | <input type="checkbox"/> | |
| 12 Jan | Internet Pmt To | Absa Credit Card | 4787692035950018 | 62,000.00 | 1,061,984.92 Cr | <input type="checkbox"/> | |
| 12 Jan | Internet Trf To | Telokom Payment | | 29,566.78 | 1,032,418.14 Cr | <input type="checkbox"/> | 3.30 |
| 12 Jan | Internet Trf To | Transfer Salaries | | 500,000.00 | 532,418.14 Cr | <input type="checkbox"/> | 3.30 |
| 13 Jan | Internet Trf To | December Salary Mc | | 42,036.45 | 490,381.69 Cr | <input type="checkbox"/> | 3.30 |
| 13 Jan | Internet Pmt To | Crc Liquidation | Geoff Makhubo | 12,500.00 | 477,881.69 Cr | <input type="checkbox"/> | |
| 17 Jan | Int On Debit Balance | | | 20.79 | 477,860.90 Cr | <input type="checkbox"/> | |
| 17 Jan | Penalty Interest | | | 4.45 | 477,856.45 Cr | <input type="checkbox"/> | |
| 17 Jan | Electronic Payments | Bis/Int 7 @ 7.20 = | 50.40 | 0.00 | 477,856.45 Cr | <input type="checkbox"/> | 50.40 |
| 17 Jan | #Monthly Account Fee | | | 41.50 | 477,814.95 Cr | <input type="checkbox"/> | |
| 17 Jan | #Service Fees | | | 113.30 | 477,701.65 Cr | <input type="checkbox"/> | (113.30) |
| 17 Jan | #Statement Fee | | | 8.00 | 477,693.65 Cr | <input type="checkbox"/> | (8.00) |

Closing Balance


477,693.65 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.


#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | Account Sub Product Description |
| 486 | 62002637025 | 11/01/17 | Business Cheque Account |

| | |
|---|----------------|
| 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 |

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 | <input type="checkbox"/> | 2.75 |
| 20 Jan | POS Purchase Debit Card | S*makro Crown Mines | 467846*7879 20 Jan | 1,917.95 | 475,302.35 Cr | <input type="checkbox"/> | 2.75 |
| 21 Jan | FNB Ob Pmt | FNB Ob 000000480 Rur | Rural Maintenance | 2,907.99 | 472,394.36 Cr | <input type="checkbox"/> | |
| 21 Jan | FNB Ob Pmt | FNB Ob 000000481 Sof | Softline Vip | 13,344.84 | 459,049.52 Cr | <input type="checkbox"/> | |
| 21 Jan | FNB Ob Pmt | FNB Ob 000000482 Cit | City Of Jhb Metropol | 50,000.00 | 409,049.52 Cr | <input type="checkbox"/> | |
| 25 Jan | Naedo Collection | Incltl/lfao403452039 | 110125 | 266.40 | 408,783.12 Cr | <input type="checkbox"/> | 13.25 |
| 25 Jan | Magtape Debit | Playmoregopmg008545(Curr) | | 169.00 | 408,614.12 Cr | <input type="checkbox"/> | 13.25 |
| 27 Jan | FNB Ob Pmt | FNB Ob 000000483 Pcb | Pcb Technologies | 8,720.00 | 399,894.12 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Trf | 8060 | | 13,000.00 Cr | 412,894.12 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000488 Che | Chenjerai Chimbwanda | 27,240.40 | 385,653.72 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000485 Cae | Caesar Salary | 34,448.83 | 351,204.89 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000486 Mph | Mpho Ramaisa | 18,563.39 | 332,641.50 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000487 Pri | Prince Salary | 8,744.40 | 323,897.10 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000484 Tha | Thandi Salary | 36,311.41 | 287,585.69 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000489 Din | Dineo Salary | 21,748.59 | 265,837.10 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000491 Tsh | Tshepo Salary | 16,475.78 | 249,361.32 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000492 Wer | Werner Neser | 17,351.19 | 232,010.13 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000490 Zan | Zanele Salary | 4,749.90 | 227,260.23 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000493 Dai | Daisy Mashego | 1,500.00 | 225,760.23 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000494 Kak | Kakali Salary | 8,205.75 | 217,554.48 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000495 Lin | Lindiwe Salary | 6,120.00 | 211,434.48 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000496 Nat | Nathi Salary | 6,071.40 | 205,363.08 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000497 Ang | Angela Salary | 27,563.85 | 177,799.23 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000499 Dia | Diana Salary | 10,788.46 | 167,010.77 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000498 Oba | Obakeng Salary | 21,295.04 | 145,715.73 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000500 Geo | Geoff Salary | 32,570.45 | 113,145.28 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000501 Luc | Lucy Rogers | 36,536.04 | 76,609.24 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000502 Pat | Patrick Salary | 32,570.44 | 44,038.80 Cr | <input type="checkbox"/> | |
| 28 Jan | FNB Ob Pmt | FNB Ob 000000503 Geo | Geoff Makhubo | 42,036.04 | 2,002.76 Cr | <input type="checkbox"/> | |
| 31 Jan | Magtape Debit | Playmoregopmg008545(Curr) | | 189.00 | 1,813.76 Cr | <input type="checkbox"/> | 13.25 |
| 31 Jan | Magtape Debit | Mweb Internet 31780764 | | 145.00 | 1,668.76 Cr | <input type="checkbox"/> | 13.25 |
| 31 Jan | FNB Ob Coll | Sosd4029 | 62026539306 | 350.00 | 1,318.76 Cr | <input type="checkbox"/> | |
| 2 Feb | #FNB Ob Fees | #Internet Fees 1189495 | | 1,731.32 | 412.56 | <input type="checkbox"/> | |
| 4 Feb | Internet Trf From | Inter Account | | 5,000.00 Cr | 4,587.44 Cr | <input type="checkbox"/> | |
| 4 Feb | Magtape Debit | Citele/lfa-02M403452039 | | 266.40 | 4,321.04 Cr | <input type="checkbox"/> | 13.25 |
| 10 Feb | Internet Trf From | From Geoff | | 4,000.00 Cr | 8,321.04 Cr | <input type="checkbox"/> | |
| 10 Feb | Cheque Cashed 975 | Killarney | | 8,000.00 | 321.04 Cr | <input type="checkbox"/> | 31.00 |
| 10 Feb | Cash Handling Fee | | | 0.00 | 321.04 Cr | <input type="checkbox"/> | 92.00 |
| 10 Feb | FNB Ob Trf | 8060 | | 1,000.00 Cr | 1,321.04 Cr | <input type="checkbox"/> | |
| 11 Feb | POS Purchase Debit Card | S*braamfontein | 467846*7879 11 Feb | 324.00 | 997.04 Cr | <input type="checkbox"/> | 2.75 |
| 11 Feb | POS Purchase Debit Card | S*braamfontein | 467846*7879 11 Feb | 324.00 | 673.04 Cr | <input type="checkbox"/> | 2.75 |
| 15 Feb | Magtape Credit | From Geoff Makhubo | | 31,000.00 Cr | 31,673.04 Cr | <input type="checkbox"/> | |
| 15 Feb | Magtape Credit | Reg Fund Mgrs | | 34,273.42 Cr | 65,946.46 Cr | <input type="checkbox"/> | |
| 15 Feb | Magtape Credit | Reg Fund Mgrs | | 34,368.36 Cr | 100,314.82 Cr | <input type="checkbox"/> | |
| 15 Feb | Magtape Credit | Reg Fund Mgrs | | 34,868.35 Cr | 135,183.17 Cr | <input type="checkbox"/> | |

| Branch Number | Account Number | Date | Account Sub Product Description |
|---------------|----------------|----------|---------------------------------|
| 486 | 62002637025 | 11/02/17 | Business Cheque Account |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 106

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|----------------------|----------------------|---------------|--------------|---------------|-------------------------------------|----------------------|
| 15 Feb | Magtape Credit | Reg Fund Mgrs | | 35,147.10 Cr | 170,330.27 Cr | <input type="checkbox"/> | 11.00 |
| 16 Feb | FNB Ob Pmt | FNB Ob 000000504 Bro | Broll Apex | 19,649.94 | 150,680.33 Cr | <input type="checkbox"/> | |
| 16 Feb | FNB Ob Pmt | FNB Ob 000000505 Bro | Broll/Apex Hi | 9,115.59 | 141,564.74 Cr | <input type="checkbox"/> | |
| 17 Feb | ATM Cash | Southdal | 467846*7879 | 1,000.00 | 140,564.74 Cr | <input type="checkbox"/> | |
| 17 Feb | FNB Ob Pmt | FNB Ob 000000506 P M | P Mabasa | 120,000.00 | 20,564.74 Cr | <input type="checkbox"/> | |
| 17 Feb | FNB Ob Pmt | FNB Ob 000000507 Ccm | Ccma | 12,749.47 | 7,815.27 Cr | <input type="checkbox"/> | |
| 17 Feb | Int On Debit Balance | | | 0.33 | 7,814.94 Cr | <input type="checkbox"/> | |
| 17 Feb | Penalty Interest | | | 0.06 | 7,814.88 Cr | <input type="checkbox"/> | |
| 17 Feb | #Monthly Account Fee | | | 41.50 | 7,773.38 Cr | <input type="checkbox"/> | |
| 17 Feb | #Cash Handling Fees | | | 92.00 | 7,681.38 Cr | <input type="checkbox"/> | |
| 17 Feb | #Service Fees | | | 119.25 | 7,562.13 Cr | <input type="checkbox"/> | (119.25) |
| 17 Feb | #Statement Fee | | | 8.00 | 7,554.13 Cr | <input type="checkbox"/> | (8.00) |

Closing 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 |

BB ST107
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

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

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| 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% |



eBucks
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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

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 | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|-----------------|-------------------------|-----------------------------|---------------------|---------------|---------------|-------------------------------------|----------------------|
| Opening Balance | | | | | 7,554.13 Cr | | 0.00 |
| 17 Feb | POS Purchase Debit Card | S*sandwich Baron So | 467846*7879 17 Feb | 200.00 | 7,354.13 Cr | <input type="checkbox"/> | 2.75 |
| 17 Feb | POS Purchase Debit Card | S*pnp Fran Southdal | 467846*7879 17 Feb | 601.10 | 6,753.03 Cr | <input type="checkbox"/> | 2.75 |
| 18 Feb | FNB Ob Pmt | FNB Ob 000000508 Fc | Fc Vondo | 6,000.00 | 753.03 Cr | <input type="checkbox"/> | |
| 24 Feb | Magtape Credit | Transfer Accsolve | | 124,000.00 Cr | 124,753.03 Cr | <input type="checkbox"/> | |
| 25 Feb | FNB Ob Pmt | FNB Ob 000000509 Ang | Angela Salary | 27,414.97 | 97,338.06 Cr | <input type="checkbox"/> | |
| 25 Feb | FNB Ob Pmt | FNB Ob 000000512 Dai | Daisy Mashego | 1,500.00 | 95,838.06 Cr | <input type="checkbox"/> | |
| 25 Feb | FNB Ob Pmt | FNB Ob 000000511 Dia | Diana Salary | 10,788.51 | 85,049.55 Cr | <input type="checkbox"/> | |
| 25 Feb | FNB Ob Pmt | FNB Ob 000000510 Oba | Obakeng Salary | 21,295.15 | 63,754.40 Cr | <input type="checkbox"/> | |
| 25 Feb | FNB Ob Pmt | FNB Ob 000000516 Geo | Geoff Makhubo | 42,036.19 | 21,718.21 Cr | <input type="checkbox"/> | |
| 25 Feb | FNB Ob Pmt | FNB Ob 000000513 Kak | Kakali Salary | 8,205.77 | 13,512.44 Cr | <input type="checkbox"/> | |
| 25 Feb | FNB Ob Pmt | FNB Ob 000000514 Lin | Lindiwe Salary | 6,094.23 | 7,418.21 Cr | <input type="checkbox"/> | |
| 25 Feb | FNB Ob Pmt | FNB Ob 000000515 Nat | Nathi Salary | 6,045.63 | 1,372.58 Cr | <input type="checkbox"/> | |
| 28 Feb | Magtape Debit | Playmoregopmg008545(Curr) | | 149.00 | 1,223.58 Cr | <input type="checkbox"/> | 13.25 |
| 28 Feb | Magtape Debit | Mweb Internet 32010484 | | 145.00 | 1,078.58 Cr | <input type="checkbox"/> | 13.25 |
| 28 Feb | FNB Ob Coll | Sosd4029 | 62026539306 | 350.00 | 728.58 Cr | <input type="checkbox"/> | |
| 1 Mar | Magtape Credit | Transfer Accsolve | | 140,000.00 Cr | 140,728.58 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000522 Fli | Flick Pest Control | 634.41 | 140,094.17 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000518 Pcb | Pcb Technologies | 80,750.00 | 59,344.17 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000517 Rur | Rural Maintenance | 2,829.42 | 56,514.75 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000520 Sof | Softline Vip | 9,288.15 | 47,226.60 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000521 Tel | Telkom | 1,458.12 | 45,768.48 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000519 Tel | Telkom | 1,465.03 | 44,303.45 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000523 Red | Redefine Properties | 37,294.11 | 7,009.34 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000524 Fle | Fleet Subscription | 882.75 | 6,126.59 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000525 She | Shelf Company | 828.00 | 5,298.59 Cr | <input type="checkbox"/> | |
| 2 Mar | FNB Ob Pmt | FNB Ob 000000526 Rur | Rural Maintenance | 2,988.87 | 2,309.72 Cr | <input type="checkbox"/> | |
| 4 Mar | #FNB Ob Fees | #Internet Fees 1189495 | | 443.78 | 1,865.94 Cr | <input type="checkbox"/> | |
| 4 Mar | Magtape Debit | Cltele/lfa-03M403452039 | | 266.40 | 1,599.54 Cr | <input type="checkbox"/> | 13.25 |
| 7 Mar | Magtape Debit | Liblife 05Mar59426971600Etc | | 1,492.37 | 107.17 Cr | <input type="checkbox"/> | 13.25 |
| 17 Mar | #Monthly Account Fee | | | 41.50 | 65.67 Cr | <input type="checkbox"/> | |
| 17 Mar | #Service Fees | | | 58.50 | 7.17 Cr | <input type="checkbox"/> | (58.50) |
| 17 Mar | #Statement Fee | | | 8.00 | 0.83 | <input type="checkbox"/> | (8.00) |
| 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
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 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

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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 <input type="checkbox"/> | |
| 28 Mar | Magtape Credit | Regiments Capital (Pty) Ltd | | 1,200,000.00 | Cr | 1,200,199.17 | Cr <input type="checkbox"/> | |
| 30 Mar | Cheque 977 | Killarney | 62265314973 | 49,828.35 | | 1,150,370.82 | Cr <input type="checkbox"/> | 31.00 |
| 30 Mar | Cheque 976 | Killarney | 62265314973 | 377,234.40 | | 773,136.42 | Cr <input type="checkbox"/> | 31.00 |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000527 Din | Dineo Salary | 19,895.88 | | 753,240.54 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000528 Ang | Angela Salary | 27,895.59 | | 725,344.95 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000530 Dia | Diana Salary | 10,875.45 | | 714,469.50 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000529 Oba | Obakeng Salary | 21,532.64 | | 692,936.86 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000534 Geo | Geoff Makhubo | 42,383.97 | | 650,552.89 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000531 Kak | Kakali Salary | 8,247.00 | | 642,305.89 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000532 Lin | Lindiwe Salary | 6,175.94 | | 636,129.95 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000533 Nat | Nathi Salary | 6,127.34 | | 630,002.61 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000535 Dai | Daisy Mashego | 1,500.00 | | 628,502.61 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000538 Luc | Lucy Rogers | 44,874.87 | | 583,627.74 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000536 Tsh | Tshepo Salary | 17,151.12 | | 566,476.62 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000537 Wer | Werner Neser | 9,277.98 | | 557,198.64 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000540 Cae | Caesar Salary | 43,157.62 | | 514,041.02 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000541 Mph | Mpho Ramaisa | 14,861.17 | | 499,179.85 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000542 Pri | Prince Salary | 17,842.81 | | 481,337.04 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000539 Tha | Thandi Salary | 36,300.99 | | 445,036.05 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000543 Med | Media -Mail & Guardi | 892.92 | | 444,143.13 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Pmt | FNB Ob 000000544 Pat | Patrick Salary | 32,871.70 | | 411,271.43 | Cr <input type="checkbox"/> | |
| 31 Mar | FNB Ob Trf | FNB Ob Trf 8060 | | 405,000.00 | | 6,271.43 | Cr <input type="checkbox"/> | |
| 31 Mar | Magtape Credit | Reg Fund Mgrs | | 61,833.90 | Cr | 68,105.33 | Cr <input type="checkbox"/> | |
| 31 Mar | Magtape Debit | Playmoregopmg008545(Curr) | | 169.00 | | 67,936.33 | Cr <input type="checkbox"/> | 13.25 |
| 31 Mar | Magtape Debit | Mweb | Internet 32242520 | 145.00 | | 67,791.33 | Cr <input type="checkbox"/> | 13.25 |
| 31 Mar | FNB Ob Coll | Sosd4029 | 62026539306 | 350.00 | | 67,441.33 | Cr <input type="checkbox"/> | |
| 4 Apr | FNB Ob Pmt | FNB Ob 000000548 Red | Redefine Properties | 37,803.42 | | 29,637.91 | Cr <input type="checkbox"/> | |
| 4 Apr | FNB Ob Pmt | FNB Ob 000000547 Tel | Telkom | 551.86 | | 29,086.05 | Cr <input type="checkbox"/> | |
| 4 Apr | FNB Ob Pmt | FNB Ob 000000546 Tel | Telkom | 1,688.80 | | 27,397.25 | Cr <input type="checkbox"/> | |
| 4 Apr | FNB Ob Pmt | FNB Ob 000000545 Tel | Telkom | 10,646.84 | | 16,750.41 | Cr <input type="checkbox"/> | |
| 5 Apr | #FNB Ob Fees | #Internet Fees 1189495 | | 727.29 | | 16,023.12 | Cr <input type="checkbox"/> | |
| 5 Apr | Internet Trf From | From Salaries | | 5,000.00 | Cr | 21,023.12 | Cr <input type="checkbox"/> | |
| 5 Apr | Rtc Express Pmt To | Transfer Accsolve | Transfer Molelwane | 20,000.00 | | 1,023.12 | Cr <input type="checkbox"/> | 34.00 |
| 5 Apr | Magtape Debit | Liblife | 05Apr56686653200B/A | 231.26 | | 791.86 | Cr <input type="checkbox"/> | 13.25 |
| 5 Apr | Magtape Debit | Citele/Ifa-04M403452039 | | 266.40 | | 525.46 | Cr <input type="checkbox"/> | 13.25 |
| 5 Apr | Magtape Debit | Liblife | 05Apr56686653200A/P | 886.48 | | 361.02 | <input type="checkbox"/> | 13.25 |
| 5 Apr | Magtape Debit | Liblife | 05Apr56686653200Etc | 15,071.82 | | 15,432.84 | <input type="checkbox"/> | 13.25 |
| 6 Apr | Internet Trf From | Makhubo | | 9,000.00 | Cr | 6,432.84 | <input type="checkbox"/> | |
| 6 Apr | Internet Trf From | Makhubo | | 6,000.00 | Cr | 432.84 | <input type="checkbox"/> | |
| 6 Apr | Internet Trf From | Makhubo | | 500.00 | Cr | 67.16 | Cr <input type="checkbox"/> | |
| 6 Apr | #Excess Item Fee | 2 Items On 11/04/05 | | 210.00 | | 142.84 | <input type="checkbox"/> | (210.00) |
| 7 Apr | Magtape Credit | Reg Fund Mgrs | | 1,200,000.00 | Cr | 1,199,857.16 | Cr <input type="checkbox"/> | |
| 8 Apr | FNB Ob Trf | FNB Ob Trf 8060 | | 50,000.00 | | 1,149,857.16 | Cr <input type="checkbox"/> | |
| 8 Apr | FNB Ob Pmt | FNB Ob 000000549 Ang | Angela Salary | 4,000.00 | | 1,145,857.16 | Cr <input type="checkbox"/> | |

| Branch Number | Account Number | Date | Account Sub Product Description |
|---------------|----------------|----------|---------------------------------|
| 486 | 62002637025 | 11/04/16 | Business Cheque Account |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 108

| Date | Description | | | Amount | Balance | <input checked="" type="checkbox"/> | Accrued Bank Charges |
|--------|-------------------------|----------------------|----------------------|---------------|-----------------|-------------------------------------|----------------------|
| 8 Apr | FNB Ob Pmt | FNB Ob 000000550 Tra | Transfer Accsolve | 270,000.00 | 875,857.16 Cr | <input type="checkbox"/> | 2.75 |
| 8 Apr | FNB Ob Pmt | FNB Ob 000000551 Teb | Teboho | 20,000.00 | 855,857.16 Cr | <input type="checkbox"/> | |
| 11 Apr | Magtape Credit | Reg Fund Mgrs | | 713,064.21 Cr | 1,568,921.37 Cr | <input type="checkbox"/> | |
| 12 Apr | POS Purchase Debit Card | S*makro Crown Mines | 467846*7879 11 Apr | 3,782.55 | 1,565,138.82 Cr | <input type="checkbox"/> | |
| 13 Apr | FNB Ob Trf | FNB Ob Trf 8060 | | 6,000.00 | 1,559,138.82 Cr | <input type="checkbox"/> | |
| 13 Apr | FNB Ob Pmt | FNB Ob 000000553 Pcb | Pcb Technologies | 35,835.00 | 1,523,303.82 Cr | <input type="checkbox"/> | |
| 13 Apr | FNB Ob Pmt | FNB Ob 000000552 Rur | Rural Maintenance | 3,277.82 | 1,520,026.00 Cr | <input type="checkbox"/> | |
| 13 Apr | FNB Ob Pmt | FNB Ob 000000554 Med | Media -Business Day | 3,602.88 | 1,516,423.12 Cr | <input type="checkbox"/> | |
| 13 Apr | FNB Ob Pmt | FNB Ob 000000555 Unh | Unhu It Consulting | 7,059.00 | 1,509,364.12 Cr | <input type="checkbox"/> | |
| 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"/> | (212.55) |
| 16 Apr | Int On Debit Balance | | | 6.40 | 1,386,472.22 Cr | <input type="checkbox"/> | |
| 16 Apr | #Monthly Account Fee | | | 41.50 | 1,386,430.72 Cr | <input type="checkbox"/> | |
| 16 Apr | #Service Fees | | | 212.55 | 1,386,218.17 Cr | <input type="checkbox"/> | |
| 16 Apr | #Statement Fee | | | 8.00 | 1,386,210.17 Cr | <input type="checkbox"/> | (8.00) |

Closing Balance

1,386,210.17 Cr

0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00 %
First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | |
|---------------|----------------|----------|---------------------------------|
| Branch Number | Account Number | Date | Account Sub Product Description |
| 486 | 62002637025 | 11/04/16 | Business Cheque Account |

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

e-Mail
www.fnb.co.za

Web
256205
(011) 4861207

Branch Code
 (011) 6464893

Fax
0800-11-01-32

Lost Cards
0860-263-362

Account Enquiries

BBST109 023687
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided
Copy Tax Invoice/Statement Number : 109
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R239.69 Dr**

16 April 2011 to 17 May 2011

Cheque Clearing Period
With effect from the 1 May 2011 the cheque clearing period will increase from 5 working days to 7 working days.

For more information contact 0860 263 362 or visit your nearest branch.

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011. Please look out for further communications.

| Cashflow Summary | | |
|---------------------------------------|----|------------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 1,386,210.17 Cr |
| Funds Received/Credits | 5 | 223,795.54 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 5 | 223,795.54 Cr |
| Funds Used/Debits | 56 | 1,108,281.36 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 1 | 207.23 Dr |
| Debit/Stop Orders | 5 | 16,002.22 Dr |
| Account Payments | 41 | 779,071.91 Dr |
| Inter-Account Transfers Out | 9 | 313,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 3 | 140.10 Dr |
| Service Fees | 3 | 140.10 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 1,811.66 Dr |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 499,772.59 Cr |
| Available Balance (23h02 - 17 May 11) | | 89,372.59 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/05/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 109

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|---------------------------|---------------------|---------------|-----------------|----------------------|
| Opening Balance | | | | | 1,386,210.17 Cr | 0.00 |
| 18 Apr | FNB OB Pmt | FNB OB 000000559 Luc | Lucy Rogers | 5,000.00 | 1,381,210.17 Cr | |
| 20 Apr | FNB OB Pmt | FNB OB 000000560 Kel | Keliana Management | 40,000.00 | 1,341,210.17 Cr | |
| 21 Apr | FNB OB Trf | FNB OB Trf 8060 | | 28,000.00 | 1,313,210.17 Cr | |
| 21 Apr | FNB OB Trf | FNB OB Trf 8060 | | 10,000.00 | 1,303,210.17 Cr | |
| 28 Apr | Internet Trf To | Trf | | 10,000.00 | 1,293,210.17 Cr | 3.30 |
| 28 Apr | Cheque 981 | Killamey | 1007930905 | 207.23 | 1,293,002.94 Cr | 31.00 |
| 29 Apr | FNB OB Pmt | FNB OB 000000563 Cut | Cuthbert Gambinga | 34,793.39 | 1,258,209.55 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000562 Din | Dineo Salary | 20,934.63 | 1,237,274.92 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000564 Ang | Angela Salary | 30,565.82 | 1,206,709.10 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000566 Dia | Diana Salary | 12,007.87 | 1,194,701.23 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000565 Oba | Obakeng Salary | 23,616.33 | 1,171,084.90 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000569 Geo | Geoff Salary | 36,183.99 | 1,134,900.91 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000571 Luc | Lucy Rogers | 40,267.97 | 1,094,632.94 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000568 Tsh | Tshepo Salary | 17,621.27 | 1,077,011.67 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000570 Wer | Werner Neser | 1,572.83 | 1,075,438.84 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000567 Zan | Zanele Salary | 5,312.15 | 1,070,126.69 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000575 Geo | Geoff Makhubo | 46,739.97 | 1,023,386.72 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000572 Kak | Kakali Salary | 9,129.09 | 1,014,257.63 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000573 Lin | Lindiwe Salary | 6,793.05 | 1,007,464.58 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000574 Nat | Nathi Salary | 6,700.71 | 1,000,763.87 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000577 Cae | Caesar Salary | 34,879.99 | 965,883.88 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000578 Mph | Mpho Ramaisa | 18,125.37 | 947,758.51 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000579 Pri | Prince Salary | 10,699.35 | 937,059.16 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000576 Tha | Thandi Salary | 21,280.75 | 915,778.41 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000580 Pat | Patrick Salary | 36,183.99 | 879,594.42 Cr | |
| 29 Apr | FNB OB Pmt | FNB OB 000000581 Uni | Uni Of Cape Town | 38,500.00 | 841,094.42 Cr | |
| 29 Apr | Internet Trf To | Transfer | | 5,000.00 | 836,094.42 Cr | 3.30 |
| 29 Apr | FNB OB Trf | FNB OB Trf 8060 | | 20,000.00 | 816,094.42 Cr | |
| 29 Apr | General Credit - Domestic Trea | 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 000000582 Zan | Zanele Salary | 5,312.15 | 830,908.92 Cr | |
| 04 May | FNB OB Trf | FNB OB Trf 8060 | | 100,000.00 | 730,908.92 Cr | |
| 04 May | Magtape Credit | Revco | | 45,600.00 Cr | 776,508.92 Cr | |
| 04 May | Magtape Credit | Transfer Accsolve | | 100,000.00 Cr | 876,508.92 Cr | |
| 05 May | FNB OB Trf | FNB OB Trf 8060 | | 100,000.00 | 776,508.92 Cr | |
| 05 May | FNB OB Trf | FNB OB Trf 8060 | | 20,000.00 | 756,508.92 Cr | |
| 05 May | FNB OB Pmt | FNB OB 000000584 Pcb | Pcb Technologies | 9,035.00 | 747,473.92 Cr | |
| 05 May | FNB OB Pmt | FNB OB 000000587 Red | Redefine Properties | 36,984.83 | 710,489.09 Cr | |
| 05 May | FNB OB Pmt | FNB OB 000000586 Tel | Telkom | 309.72 | 710,179.37 Cr | |
| 05 May | FNB OB Pmt | FNB OB 000000585 Tel | Telkom | 742.98 | 709,436.39 Cr | |
| 05 May | FNB OB Pmt | FNB OB 000000583 Vum | Vuma Buka Air CC | 3,454.20 | 705,982.19 Cr | |
| 05 May | FNB OB Pmt | FNB OB 000000588 Fle | Fleet Subscription | 680.00 | 705,302.19 Cr | |
| 05 May | Magtape Debit | Citele/ffa-05m403452039 | | 266.40 | 705,035.79 Cr | 13.25 |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/05/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 109

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|--------|----------------------|---|--------------|---------------|----------------------|
| 05 May | Magtape Debit | Liblife 05may56686653200etc | 15,071.82 | 689,963.97 Cr | 13.25 |
| 09 May | FNB OB Pmt | FNB OB 000000589 Red Redefine Properties | 668.79 | 689,295.18 Cr | |
| 09 May | FNB OB Pmt | FNB OB 000000590 Ika Ikageng Itereleng Ai | 20,000.00 | 669,295.18 Cr | |
| 12 May | FNB OB Pmt | FNB OB 000000591 Nat National Stadium Sa | 22,295.28 | 646,999.90 Cr | |
| 12 May | FNB OB Pmt | FNB OB 000000592 Tel Telkom | 21,454.57 | 625,545.33 Cr | |
| 12 May | FNB OB Pmt | FNB OB 000000593 The The Star | 1,319.50 | 624,225.83 Cr | |
| 12 May | FNB OB Pmt | FNB OB 000000594 Nat National Stadium Sa | 13,133.70 | 611,092.13 Cr | |
| 13 May | FNB OB Pmt | FNB OB 000000595 Riv Rivonia Heroes | 3,000.00 | 608,092.13 Cr | |
| 13 May | FNB OB Pmt | FNB OB 000000596 War Ward 125 | 5,000.00 | 603,092.13 Cr | |
| 13 May | FNB OB Pmt | FNB OB 000000597 Pri Prince Skosana | 18,895.00 | 584,197.13 Cr | |
| 13 May | FNB OB Pmt | FNB OB 000000598 Nat National Stadium Sa | 13,137.70 | 571,059.43 Cr | |
| 13 May | FNB OB Pmt | FNB OB 000000599 Tra Transfer Accsolve | 60,000.00 | 511,059.43 Cr | |
| 13 May | Magtape Credit | Reg Fund Mgrs | 35,593.23 Cr | 546,652.66 Cr | |
| 16 May | FNB OB Pmt | FNB OB 000000600 Geo Geoff Makhubo | 46,739.97 | 499,912.69 Cr | |
| 17 May | #Monthly Account Fee | | 41.50 | 499,871.19 Cr | |
| 17 May | #Service Fees | | 90.60 | 499,780.59 Cr | (90.60) |
| 17 May | #Statement Fee | | 8.00 | 499,772.59 Cr | (8.00) |

Closing Balance 499,772.59 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Centre of Expertise on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/05/17 | Business Cheque Account | |

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

BBST110 011335
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 110
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R234.25 Dr**

17 May 2011 to 17 June 2011

Cheque Clearing Period
With effect from the 1 May 2011 the cheque clearing period will increase from 5 working days to 7 working days.

For more information contact 0860 263 362 or visit your nearest branch.

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.

Please look out for further communications.

| Cashflow Summary | | |
|---------------------------------------|-----------|------------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 499,772.59 Cr |
| Funds Received/Credits | 4 | 986,040.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 945,000.00 Cr |
| Electronic Payments Received | 1 | 41,040.00 Cr |
| Funds Used/Debits | 43 | 1,483,192.32 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 700.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 5 | 16,035.09 Dr |
| Account Payments | 33 | 1,044,242.63 Dr |
| Inter-Account Transfers Out | 1 | 420,000.00 Dr |
| Card Purchases (POS) | 3 | 2,214.60 Dr |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 5 | 174.65 Dr |
| Service Fees | 3 | 173.45 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 1,732.90 Dr |
| Other Fees | 2 | 1.20 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 712.72 Cr |
| Available Balance (22h53 - 17 Jun 11) | | 0.00 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R41.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R31.00 per cheque issued. External Debit Orders at R13.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R25.50 + 1.15% on the value of the withdrawal to a maximum of R3,000.00

Cash Deposit Fee @ Branches/FNB ATM with envelope deposits
Cash Deposit Fee is equal to 1.15% of deposit value with a minimum of R17.50
FNB ATM with Automated Cash Deposits will be charged at 75% of the branch cash deposit fee rate (maximum of 0.65% of the value), with a minimum fee of R5.00 per deposit.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/06/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 110

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------|-----------------------------|---------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 499,772.59 Cr | 0.00 |
| 19 May | Internet Trf To | Transfer Salaries | | 420,000.00 | 79,772.59 Cr | 3.30 |
| 19 May | Internet Trf From | Sms | | 420,000.00 Cr | 499,772.59 Cr | |
| 19 May | Internet Pmt To | Sms Campaign | Obakeng | 410,400.00 | 89,372.59 Cr | |
| 19 May | #Notification Fee E-mail | #Email Sending Fee | Once-off Payment | 0.60 | 89,371.99 Cr | |
| 19 May | #Notification Fee E-mail | #Email Sending Fee | Once-off Payment | 0.60 | 89,371.39 Cr | |
| 24 May | Internet Pmt From | Sms Campaign Recon. | | 41,040.00 Cr | 130,411.39 Cr | |
| 25 May | ATM Cash | Campus | 467846*7879 | 700.00 | 129,711.39 Cr | 11.00 |
| 26 May | POS Purchase Debit Card | S*nandos Melville | 467846*7879 25 May | 600.00 | 129,111.39 Cr | 2.75 |
| 26 May | POS Purchase Debit Card | S*pnp Auckland Park | 467846*7879 25 May | 999.60 | 128,111.79 Cr | 2.75 |
| 27 May | POS Purchase Debit Card | S*sandwich Baron | 467846*7879 25 May | 615.00 | 127,496.79 Cr | 2.75 |
| 30 May | FNB OB Coll | Sosd4029 | 62026539306 | 350.00 | 127,146.79 Cr | |
| 31 May | FNB OB Trf | FNB OB Trf 8060 | | 430,000.00 Cr | 557,146.79 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000602 Ang | Angela Salary | 30,565.82 | 526,580.97 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000604 Dia | Diana Salary | 11,995.27 | 514,585.70 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000603 Oba | Obakeng Salary | 23,612.66 | 490,973.04 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000608 Geo | Geoff Makhubo | 46,739.97 | 444,233.07 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000605 Kak | Kakali Salary | 9,129.09 | 435,103.98 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000606 Lin | Lindiwe Salary | 6,793.05 | 428,310.93 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000607 Nat | Nathi Salary | 6,700.71 | 421,610.22 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000609 Dai | Daisy Mashego | 1,679.99 | 419,930.23 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000612 Geo | Geoff Salary | 36,183.99 | 383,746.24 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000613 Luc | Lucy Rogers | 45,815.34 | 337,930.90 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000611 Tsh | Tshepo Salary | 18,191.28 | 319,739.62 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000610 Zan | Zanele Salary | 5,287.09 | 314,452.53 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000615 Cae | Caesar Salary | 36,477.06 | 277,975.47 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000616 Mph | Mpho Ramaisa | 16,070.17 | 261,905.30 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000617 Pri | Prince Salary | 10,193.09 | 251,712.21 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000614 Tha | Thandi Salary | 21,426.64 | 230,285.57 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000618 Pat | Patrick Salary | 36,183.99 | 194,101.58 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000620 Cut | Cuthbert Gambinga | 36,568.18 | 157,533.40 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000619 Din | Dineo Salary | 20,752.24 | 136,781.16 Cr | |
| 31 May | FNB OB Pmt | FNB OB 000000621 Min | Minatlou Trading | 35,000.00 | 101,781.16 Cr | |
| 31 May | Magtape Debit | Playmoregopmg008545(Curr) | | 169.00 | 101,612.16 Cr | 13.25 |
| 31 May | Magtape Debit | Mweb Internet | 32705104 | 145.00 | 101,467.16 Cr | 13.25 |
| 01 Jun | FNB OB Pmt | FNB OB 000000622 Ang | Angela Salary | 20,000.00 | 81,467.16 Cr | |
| 02 Jun | FNB OB Pmt | FNB OB 000000623 Jci | Jci South Africa | 10,000.00 | 71,467.16 Cr | |
| 02 Jun | #FNB OB Fees | #Internet Fees 1189495 | | 1,732.90 | 69,734.26 Cr | |
| 03 Jun | Magtape Debit | Citele/lfa-06m403452039 | | 266.40 | 69,467.86 Cr | 13.25 |
| 06 Jun | FNB OB Pmt | FNB OB 000000629 Doc | Document Warehouse | 923.40 | 68,544.46 Cr | |
| 06 Jun | FNB OB Pmt | FNB OB 000000625 Pcb | Pcb Technologies | 9,900.00 | 58,644.46 Cr | |
| 06 Jun | FNB OB Pmt | FNB OB 000000628 Red | Redefine Properties | 41,030.54 | 17,613.92 Cr | |
| 06 Jun | FNB OB Pmt | FNB OB 000000626 Tel | Telkom | 736.71 | 16,877.21 Cr | |
| 06 Jun | FNB OB Pmt | FNB OB 000000627 Tel | Telkom | 321.26 | 16,555.95 Cr | |
| 06 Jun | FNB OB Pmt | FNB OB 000000624 Vum | Vuma Buka Air CC | 763.80 | 15,792.15 Cr | |
| 06 Jun | Magtape Debit | Liblife 05jun56686653200etc | | 15,104.69 | 687.46 Cr | 13.25 |
| 09 Jun | Internet Trf From | Transfer From Salary | | 95,000.00 Cr | 95,687.46 Cr | |
| 09 Jun | Internet Pmt To | Careers-staff | Vincent | 40,000.00 | 55,687.46 Cr | |
| 09 Jun | FNB OB Pmt | FNB OB 000000630 Pm | Pm O Keefe | 43,000.00 | 12,687.46 Cr | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/06/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 110

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|----------------------|--------------------|----------|-------------|----------------------|
| 09 Jun | FNB OB Pmt | FNB OB 000000631 Rur | Rural Maintenance | 4,301.29 | 8,386.17 Cr | |
| 10 Jun | Rtc Express Pmt To | Transfer Accsolve | Transfer Molelwane | 7,500.00 | 886.17 Cr | 34.00 |
| 17 Jun | Electronic Payments | Bis/Int 2 @ 7.20 = | 14.40 | 0.00 | 886.17 Cr | 14.40 |
| 17 Jun | #Monthly Account Fee | | | 41.50 | 844.67 Cr | |
| 17 Jun | #Service Fees | | | 123.95 | 720.72 Cr | (123.95) |
| 17 Jun | #Statement Fee | | | 8.00 | 712.72 Cr | (8.00) |
| Closing Balance | | | | | 712.72 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/P6/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/06/17 | Business Cheque Account | |

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

e-Mail
Web
www.fnb.co.za

Branch Code
 256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST111 020114
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 111
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R81.78 Dr**

17 June 2011 to 16 July 2011

Annual Price Review
FNB's reviewed fees will be effective from 1 July 2011.
Please look out for further communications.

| Cashflow Summary | | |
|---------------------------------------|-----------|---------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 712.72 Cr |
| Funds Received/Credits | 5 | 71,570.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 2,500.00 Cr |
| Electronic Payments Received | 3 | 69,070.00 Cr |
| Funds Used/Debits | 13 | 68,353.96 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 6 | 16,843.41 Dr |
| Account Payments | 5 | 50,640.55 Dr |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 2 | 870.00 Dr |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 8 | 467.27 Dr |
| Service Fees | 5 | 132.10 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 198.74 Dr |
| Other Fees | 3 | 335.17 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 7.33 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3,255.42 Cr |
| Available Balance (10h59 - 17 Jul 11) | | 3,255.42 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/07/16 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 111

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|--------------------------------|---------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 712.72 Cr | 0.00 |
| 18 Jun | POS Purchase Debit Card | S*nandos Melville | 467846*7879 17 Jun | 300.00 | 412.72 Cr | 2.75 |
| 18 Jun | POS Purchase Debit Card | S*sandwich Baron | 467846*7879 17 Jun | 570.00 | 157.28 | 2.75 |
| 20 Jun | #Excess Item Fee | 1 Items On 11/06/18 | | 105.00 | 262.28 | (105.00) |
| 25 Jun | Internet Trf From | Transfer From Salary | | 1,000.00 Cr | 737.72 Cr | |
| 30 Jun | Magtape Debit | Playmorego104136-pmg(Curr) | | 169.00 | 568.72 Cr | 13.25 |
| 30 Jun | Magtape Debit | Mweb Internet 32937860 | | 145.00 | 423.72 Cr | 13.25 |
| 30 Jun | FNB OB Coll | Sosd4029 | 62026539306 | 350.00 | 73.72 Cr | |
| 02 Jul | #FNB OB Fees | #Internet Fees 1189495 | | 198.74 | 125.02 | |
| 02 Jul | #Monthly Account Fee | | | 24.75 | 149.77 | |
| 02 Jul | #Service Fees | | | 32.00 | 181.77 | (32.00) |
| 05 Jul | Magtape Debit | Cltele/lfa-07m403452039 | | 273.40 | 455.17 | 14.25 |
| 05 Jul | Magtape Debit | Liblife 05jul56686653200etc | | 15,227.83 | 15,683.00 | 14.25 |
| 06 Jul | Magtape Credit | Transfer Accsolve | | 49,650.00 Cr | 33,967.00 Cr | |
| 06 Jul | #Excess Item Fee | 2 Items On 11/07/05 | | 230.00 | 33,737.00 Cr | (230.00) |
| 07 Jul | Magtape Credit | From Geoff Makhubo | | 16,000.00 Cr | 49,737.00 Cr | |
| 08 Jul | Internet Trf From | Transfer | | 1,500.00 Cr | 51,237.00 Cr | |
| 08 Jul | FNB OB Pmt | FNB OB 000000632 T T | T Tshabalala | 1,000.00 | 50,237.00 Cr | |
| 08 Jul | FNB OB Pmt | FNB OB 000000636 Red | Redefine Properties | 41,558.12 | 8,678.88 Cr | |
| 08 Jul | FNB OB Pmt | FNB OB 000000633 Rur | Rural Maintenance | 6,982.71 | 1,696.17 Cr | |
| 08 Jul | FNB OB Pmt | FNB OB 000000635 Tel | Telkom | 363.01 | 1,333.16 Cr | |
| 08 Jul | FNB OB Pmt | FNB OB 000000634 Tel | Telkom | 736.71 | 596.45 Cr | |
| 08 Jul | Magtape Credit | Cepd Curr A/C | | 3,420.00 Cr | 4,016.45 Cr | |
| 08 Jul | Magtape Debit | Liberty047 07jul59271703300c/P | | 678.18 | 3,338.27 Cr | 14.25 |
| 16 Jul | Int On Debit Balance | | | 7.33 | 3,330.94 Cr | |
| 16 Jul | Penalty Interest | | | 0.17 | 3,330.77 Cr | |
| 16 Jul | #Monthly Account Fee | | | 23.10 | 3,307.67 Cr | |
| 16 Jul | #Service Fees | | | 42.75 | 3,264.92 Cr | (42.75) |
| 16 Jul | #Statement Fee | | | 9.50 | 3,255.42 Cr | (9.50) |
| Closing Balance | | | | | 3,255.42 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/07/16 | Business Cheque Account | |

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

BBST112 010830
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 112
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R62.52 Dr**

16 July 2011 to 17 August 2011

Let us do your business books instantly - It's Free.
Instant Accounting uses your business' FNB Electronic bank statements to automatically generate financial statements and reports.
Log on to Online Banking and click on the Instant Accounting tab for more information.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 3,255.42 Cr |
| Funds Received/Credits | 1 | 696,821.69 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 1 | 696,821.69 Cr |
| Funds Used/Debits | 14 | 220,455.09 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 5 | 16,843.41 Dr |
| Account Payments | 7 | 103,611.68 Dr |
| Inter-Account Transfers Out | 2 | 100,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 6 | 407.84 Dr |
| Service Fees | 3 | 177.75 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 101.34 Dr |
| Other Fees | 3 | 230.09 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.52 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 479,112.32 Cr |
| Available Balance (22h56 - 17 Aug 11) | | 479,112.32 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/08/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 112

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|---|---------------|---------------|----------------------|
| Opening Balance | | | | 3,255.42 Cr | 0.00 |
| 23 Jul | Internet Pmt To | Nathi Salary Molelwane Salary | 3,000.00 | 255.42 Cr | |
| 29 Jul | Magtape Debit | Mweb Internet 33171548 | 145.00 | 110.42 Cr | 14.25 |
| 29 Jul | FNB OB Coll | Sosd4029 62026539306 | 350.00 | 239.58 | |
| 30 Jul | Magtape Debit | Playmorego104136-pmg(Curr) | 169.00 | 408.58 | 14.25 |
| 30 Jul | #Excess Item Fee | 1 Items On 11/07/29 | 115.00 | 523.58 | (115.00) |
| 01 Aug | Magtape Credit | Reg Fund Mgrs | 696,821.69 Cr | 696,298.11 Cr | |
| 01 Aug | #Excess Item Fee | 1 Items On 11/07/30 | 115.00 | 696,183.11 Cr | (115.00) |
| 03 Aug | #FNB OB Fees | #Internet Fees 1189495 | 101.34 | 696,081.77 Cr | |
| 05 Aug | Magtape Debit | Citele/Ifa-08m403452039 | 273.40 | 695,808.37 Cr | 14.25 |
| 05 Aug | Magtape Debit | Liblife 05aug56686653200etc | 15,906.01 | 679,902.36 Cr | 14.25 |
| 10 Aug | Internet Pmt To | Teboho Geoff | 10,000.00 | 669,902.36 Cr | |
| 11 Aug | Internet Pmt To | Reconnect Expense Geoff | 4,000.00 | 665,902.36 Cr | |
| 12 Aug | Internet Pmt To | Nono FNB From Geoff | 20,000.00 | 645,902.36 Cr | |
| 12 Aug | Internet Pmt To | Nathi Salary Molelwane Salary | 7,000.00 | 638,902.36 Cr | |
| 12 Aug | Internet Trf To | Transfer Salaries | 50,000.00 | 588,902.36 Cr | 3.40 |
| 16 Aug | Internet Pmt To | Transfer Accsolve Transfer Molelwane | 53,611.68 | 535,290.68 Cr | |
| 16 Aug | Internet Pmt To | Angela Salary S Tshabalala | 6,000.00 | 529,290.68 Cr | |
| 17 Aug | Internet Trf To | Transfer Consult | 50,000.00 | 479,290.68 Cr | 3.40 |
| 17 Aug | Int On Debit Balance | | 0.52 | 479,290.16 Cr | |
| 17 Aug | Penalty Interest | | 0.09 | 479,290.07 Cr | |
| 17 Aug | Electronic Payments | Bis/Int 7 On True Tiering = 54.95 | 0.00 | 479,290.07 Cr | 54.95 |
| 17 Aug | #Monthly Account Fee | | 49.50 | 479,240.57 Cr | |
| 17 Aug | #Service Fees | | 118.75 | 479,121.82 Cr | (118.75) |
| 17 Aug | #Statement Fee | | 9.50 | 479,112.32 Cr | (9.50) |

Closing Balance 479,112.32 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/08/17 | Business Cheque Account | |

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

BBST113 022460
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 113
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R102.76 Dr**

17 August 2011 to 17 September 2011

Let us do your business's books instantly - It's Free.
Instant Accounting uses your business' FNB Electronic bank statements to automatically generate financial statements and reports.
Log on to Online Banking and click on the Instant Accounting tab for more information.

| Cashflow Summary | | |
|---------------------------------------|----|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 479,112.32 Cr |
| Funds Received/Credits | 1 | 36,986.02 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 1 | 36,986.02 Cr |
| Funds Used/Debits | 33 | 511,613.14 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 1,000.00 Dr |
| Cheques Processed (Non Cash) | 1 | 37,500.00 Dr |
| Debit/Stop Orders | 5 | 16,843.41 Dr |
| Account Payments | 16 | 268,584.58 Dr |
| Inter-Account Transfers Out | 9 | 187,000.00 Dr |
| Card Purchases (POS) | 1 | 685.15 Dr |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 3 | 194.15 Dr |
| Service Fees | 2 | 184.65 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 642.52 Dr |
| Other Fees | 1 | 9.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3,648.53 Cr |
| Available Balance (20h00 - 18 Sep 11) | | 3,648.53 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/09/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 113

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|-----------------------------------|---------------------|--------------|---------------|----------------------|
| Opening Balance | | | | | 479,112.32 Cr | 0.00 |
| 19 Aug | Internet Trf To | 8060 | | 100,000.00 | 379,112.32 Cr | 3.40 |
| 24 Aug | Internet Pmt To | Teboho | Geoff | 20,000.00 | 359,112.32 Cr | |
| 24 Aug | POS Purchase Debit Card | S*makro Crown Mines | 467846*7879 23 Aug | 685.15 | 358,427.17 Cr | 2.75 |
| 26 Aug | FNB OB Trf | FNB OB Trf 8060 | | 12,000.00 | 346,427.17 Cr | |
| 26 Aug | FNB OB Pmt | FNB OB 000000638 Rur | Rural Maintenance | 13,099.82 | 333,327.35 Cr | |
| 26 Aug | FNB OB Pmt | FNB OB 000000639 Tel | Telkom | 12,649.77 | 320,677.58 Cr | |
| 26 Aug | FNB OB Pmt | FNB OB 000000637 Fin | Finance Outsourcing | 13,224.00 | 307,453.58 Cr | |
| 26 Aug | FNB OB Trf | FNB OB Trf 8060 | | 12,000.00 | 295,453.58 Cr | |
| 26 Aug | FNB OB Pmt | FNB OB 000000640 Mm | Mm Ramphele | 5,000.00 | 290,453.58 Cr | |
| 27 Aug | Internet Pmt To | Bay Drive | Makhubo | 15,000.00 | 275,453.58 Cr | |
| 30 Aug | Magtape Credit | Reg Fund Mgrs | | 36,986.02 Cr | 312,439.60 Cr | |
| 31 Aug | ATM Cash | Killarne | 4678461000007879 | 1,000.00 | 311,439.60 Cr | 14.50 |
| 31 Aug | FNB OB Pmt | FNB OB 000000644 Geo | Geoff Makhubo | 46,739.97 | 264,699.63 Cr | |
| 31 Aug | FNB OB Pmt | FNB OB 000000641 Kak | Kakali Salary | 9,129.09 | 255,570.54 Cr | |
| 31 Aug | FNB OB Pmt | FNB OB 000000642 Lin | Lindiwe Salary | 12,710.67 | 242,859.87 Cr | |
| 31 Aug | FNB OB Pmt | FNB OB 000000643 Nat | Nathi Salary | 6,700.71 | 236,159.16 Cr | |
| 31 Aug | FNB OB Pmt | FNB OB 000000645 Ang | Angela Salary | 30,565.82 | 205,593.34 Cr | |
| 31 Aug | FNB OB Pmt | FNB OB 000000648 Dai | Daisy Mashego | 1,679.99 | 203,913.35 Cr | |
| 31 Aug | FNB OB Pmt | FNB OB 000000647 Dia | Diana Salary | 11,995.27 | 191,918.08 Cr | |
| 31 Aug | FNB OB Pmt | FNB OB 000000646 Oba | Obakeng Salary | 23,612.66 | 168,305.42 Cr | |
| 31 Aug | FNB OB Pmt | FNB OB 000000649 Tra | Transfer Accsolve | 5,000.00 | 163,305.42 Cr | |
| 31 Aug | Magtape Debit | Moregolf 104136-pmg(Curr) | | 169.00 | 163,136.42 Cr | 14.25 |
| 31 Aug | Magtape Debit | Mweb Internet 33405749 | | 145.00 | 162,991.42 Cr | 14.25 |
| 31 Aug | FNB OB Coll | Sosd4029 | 62026539306 | 350.00 | 162,641.42 Cr | |
| 01 Sep | FNB OB Trf | FNB OB Trf 8060 | | 12,000.00 | 150,641.42 Cr | |
| 02 Sep | Internet Trf To | Trf | | 10,000.00 | 140,641.42 Cr | 3.40 |
| 02 Sep | #FNB OB Fees | #Internet Fees 1189495 | | 642.52 | 139,998.90 Cr | |
| 03 Sep | Internet Trf To | Salaries | | 12,000.00 | 127,998.90 Cr | 3.40 |
| 05 Sep | Magtape Debit | Citele/lfa-09m403452039 | | 273.40 | 127,725.50 Cr | 14.25 |
| 05 Sep | Magtape Debit | Liblife 05sep56686653200etc | | 15,906.01 | 111,819.49 Cr | 14.25 |
| 07 Sep | FNB OB Trf | FNB OB Trf 8060 | | 12,000.00 | 99,819.49 Cr | |
| 07 Sep | FNB OB Pmt | FNB OB 000000650 Red | Redefine Properties | 41,476.81 | 58,342.68 Cr | |
| 07 Sep | Cheque 982 | Killamey | 421052112 | 37,500.00 | 20,842.68 Cr | 35.00 |
| 09 Sep | FNB OB Trf | FNB OB Trf 8060 | | 12,000.00 | 8,842.68 Cr | |
| 09 Sep | FNB OB Trf | FNB OB Trf 8060 | | 5,000.00 | 3,842.68 Cr | |
| 17 Sep | Statements | | | 0.00 | 3,842.68 Cr | 9.50 |
| 17 Sep | Electronic Payments | Bis/Int 2 On True Tiering = 15.70 | | 0.00 | 3,842.68 Cr | 15.70 |
| 17 Sep | #Monthly Account Fee | | | 49.50 | 3,793.18 Cr | |
| 17 Sep | #Value Added Serv Fees | | | 9.50 | 3,783.68 Cr | (9.50) |
| 17 Sep | #Service Fees | | | 135.15 | 3,648.53 Cr | (135.15) |
| Closing Balance | | | | | 3,648.53 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/09/17 | Business Cheque Account | |

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

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.

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 3,648.53 Cr |
| Funds Received/Credits | 3 | 592,649.64 Cr |
| Cash Deposit | 1 | 2,063.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 2 | 590,586.64 Cr |
| Funds Used/Debits | 33 | 516,205.64 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 3,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 5 | 16,843.41 Dr |
| Account Payments | 22 | 368,362.23 Dr |
| Inter-Account Transfers Out | 5 | 128,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Petrol Card Purchases | 0 | 0.00 |
| Bank Charges | 4 | 175.77 Dr |
| Service Fees | 2 | 133.15 Dr |
| Cash Deposit Fees | 1 | 33.12 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 739.47 Dr |
| Other Fees | 1 | 9.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 79,177.29 Cr |
| Available Balance (23h32 - 17 Oct 11) | | 79,177.29 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee

Pay-as-you-use

A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/10/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 114

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|--------------------------------|----------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 3,648.53 Cr | 0.00 |
| 23 Sep | ATM Cash | Aeroton | 4057691002003200 | 3,000.00 | 648.53 Cr | 37.50 |
| 27 Sep | Magtape Credit | Tss Managed Services (Pty) Ltd | | 570,000.00 Cr | 570,648.53 Cr | |
| 28 Sep | FNB OB Trf | FNB OB Trf 8060 | | 20,000.00 | 550,648.53 Cr | |
| 28 Sep | FNB OB Pmt | FNB OB 000000652 Pcb | Pcb Technologies | 24,155.00 | 526,493.53 Cr | |
| 28 Sep | FNB OB Pmt | FNB OB 000000651 Rur | Rural Maintenance | 10,171.29 | 516,322.24 Cr | |
| 28 Sep | FNB OB Pmt | FNB OB 000000654 Tel | Telkom | 756.09 | 515,566.15 Cr | |
| 28 Sep | FNB OB Pmt | FNB OB 000000655 Tel | Telkom | 565.19 | 515,000.96 Cr | |
| 28 Sep | FNB OB Pmt | FNB OB 000000653 Tel | Telkom | 11,116.74 | 503,884.22 Cr | |
| 28 Sep | FNB OB Pmt | FNB OB 000000656 Fut | Future Courier | 717.25 | 503,166.97 Cr | |
| 29 Sep | FNB OB Trf | FNB OB Trf 8060 | | 50,000.00 | 453,166.97 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000657 T N | T Ndlovu | 4,000.00 | 449,166.97 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000663 Ang | Angela Salary | 30,565.82 | 418,601.15 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000658 Dai | Daisy Mashego | 1,679.99 | 416,921.16 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000662 Dia | Diana Salary | 22,344.07 | 394,577.09 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000665 Geo | Geoff Makhubo | 46,739.97 | 347,837.12 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000661 Kak | Kakali Salary | 17,440.43 | 330,396.69 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000659 Lin | Lindiwe Salary | 6,793.05 | 323,603.64 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000660 Nat | Nathi Salary | 12,203.91 | 311,399.73 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000664 Oba | Obakeng Salary | 42,992.02 | 268,407.71 Cr | |
| 29 Sep | FNB OB Pmt | FNB OB 000000666 Tf | Tf Mashao | 20,000.00 | 248,407.71 Cr | |
| 29 Sep | Magtape Credit | Transfer Accsolve | | 20,586.64 Cr | 268,994.35 Cr | |
| 30 Sep | FNB OB Pmt | FNB OB 000000667 Dee | Dee Condolences | 4,000.00 | 264,994.35 Cr | |
| 30 Sep | FNB OB Pmt | FNB OB 000000668 Sca | Scan Squared-accsolv | 20,586.64 | 244,407.71 Cr | |
| 30 Sep | Magtape Debit | Mweb Internet 33640452 | | 145.00 | 244,262.71 Cr | 14.25 |
| 30 Sep | FNB OB Coll | Playmorego104136-pmg | 62093053579 | 169.00 | 244,093.71 Cr | |
| 30 Sep | FNB OB Coll | Sosd4029 | 62026539306 | 350.00 | 243,743.71 Cr | |
| 03 Oct | Cash Deposit | Maponya | Mb Modisane | 2,063.00 Cr | 245,806.71 Cr | 33.12 |
| 03 Oct | #FNB OB Fees | #Internet Fees 1189495 | | 739.47 | 245,067.24 Cr | |
| 05 Oct | Internet Trf To | Transfer Salaries | | 8,000.00 | 237,067.24 Cr | 3.40 |
| 05 Oct | Magtape Debit | Cltele/lfa-10m403452039 | | 273.40 | 236,793.84 Cr | 14.25 |
| 05 Oct | Magtape Debit | Liblife 05oct56686653200etc | | 15,906.01 | 220,887.83 Cr | 14.25 |
| 06 Oct | FNB OB Trf | FNB OB Trf 8060 | | 20,000.00 | 200,887.83 Cr | |
| 06 Oct | FNB OB Pmt | FNB OB 000000669 Red | Redefine Properties | 41,502.77 | 159,385.06 Cr | |
| 07 Oct | FNB OB Trf | FNB OB Trf 8060 | | 30,000.00 | 129,385.06 Cr | |
| 10 Oct | FNB OB Pmt | FNB OB 000000670 Die | Dietla Lichaba | 20,000.00 | 109,385.06 Cr | |
| 10 Oct | FNB OB Pmt | FNB OB 000000671 Geo | Geoff Makhubo | 20,000.00 | 89,385.06 Cr | |
| 13 Oct | FNB OB Pmt | FNB OB 000000672 Moo | Moore Brothers And A | 10,032.00 | 79,353.06 Cr | |
| 17 Oct | Statements | | | 0.00 | 79,353.06 Cr | 9.50 |
| 17 Oct | #Monthly Account Fee | | | 49.50 | 79,303.56 Cr | |
| 17 Oct | #Value Added Serv Fees | | | 9.50 | 79,294.06 Cr | (9.50) |
| 17 Oct | #Service Fees | | | 83.65 | 79,210.41 Cr | (83.65) |
| 17 Oct | #Cash Deposit Fee | | | 33.12 | 79,177.29 Cr | (33.12) |
| Closing Balance | | | | | 79,177.29 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/10/17 | Business Cheque Account | |

✉ Killarney
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www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
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.
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Visit www.resbank.co.za or Contacts at FNB KKondos 0875777194 or JPLeRoux 0875777192.

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

| 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

Service Fee

Pay-as-you-use

A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/11/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 115

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|-----------------------------|----------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 79,177.29 Cr | 0.00 |
| 18 Oct | Internet Trf To | Transfer Project 11 | | 25,000.00 | 54,177.29 Cr | 3.40 |
| 18 Oct | FNB OB Pmt | FNB OB 000000673 Ang | Angela Salary | 3,000.00 | 51,177.29 Cr | |
| 18 Oct | FNB OB Pmt | FNB OB 000000674 Lim | Limdev -accsolve | 5,000.00 | 46,177.29 Cr | |
| 18 Oct | Magtape Credit | Transfer Accsolve | | 5,000.00 Cr | 51,177.29 Cr | |
| 19 Oct | ATM Cash | Woodmead | 4678461000007879 | 1,000.00 | 50,177.29 Cr | 14.50 |
| 19 Oct | FNB OB Pmt | FNB OB 000000675 Fus | Fusoin Boutique Hote | 7,000.00 | 43,177.29 Cr | |
| 19 Oct | Magtape Credit | Transfer Accsolve | | 4,402.20 Cr | 47,579.49 Cr | |
| 19 Oct | Magtape Credit | Transfer Accsolve | | 7,000.00 Cr | 54,579.49 Cr | |
| 20 Oct | POS Purchase Debit Card | S*makro Crown Mines | 467846*7879 19 Oct | 1,371.60 | 53,207.89 Cr | 2.75 |
| 20 Oct | POS Purchase Debit Card | S*makro Woodmead | 467846*7879 19 Oct | 1,427.90 | 51,779.99 Cr | 2.75 |
| 20 Oct | POS Purchase Debit Card | S*makro Crown Mines | 467846*7879 19 Oct | 1,602.70 | 50,177.29 Cr | 2.75 |
| 25 Oct | Internet Trf To | Accsolve | | 30,000.00 | 20,177.29 Cr | 3.40 |
| 25 Oct | Magtape Credit | Transfer Accsolve | | 30,000.00 Cr | 50,177.29 Cr | |
| 26 Oct | POS Purchase Debit Card | Pnp Woodmead Hyperm | 467846*7879 25 Oct | 1,318.90 | 48,858.39 Cr | 2.75 |
| 31 Oct | FNB OB Pmt | FNB OB 000000676 Sca | Scan Squared-accsolv | 20,586.64 | 28,271.75 Cr | |
| 31 Oct | Magtape Credit | Transfer Accsolve | | 20,586.64 Cr | 48,858.39 Cr | |
| 31 Oct | Magtape Debit | 104136-pmg(Curr) | Playmorego | 169.00 | 48,689.39 Cr | 14.25 |
| 31 Oct | Magtape Debit | Mweb Internet | 33875100 | 145.00 | 48,544.39 Cr | 14.25 |
| 31 Oct | FNB OB Coll | Sosd4029 | 62026539306 | 475.00 | 48,069.39 Cr | |
| 02 Nov | #FNB OB Fees | #Internet Fees 1189495 | | 523.58 | 47,545.81 Cr | |
| 02 Nov | FNB OB Pmt | FNB OB 000000677 Geo | Geoff Salary | 15,000.00 | 32,545.81 Cr | |
| 03 Nov | FNB OB Trf | FNB OB Trf Tss-8060 | | 490,000.00 Cr | 522,545.81 Cr | |
| 03 Nov | FNB OB Pmt | FNB OB 000000678 Emp | Emp201-oct 2011 | 60,601.44 | 461,944.37 Cr | |
| 03 Nov | FNB OB Pmt | FNB OB 000000679 VAT | Vat-july 2011 | 74,378.53 | 387,565.84 Cr | |
| 03 Nov | FNB OB Pmt | FNB OB 000000680 Emp | Emp201-sep 2011 | 68,749.63 | 318,816.21 Cr | |
| 03 Nov | FNB OB Pmt | FNB OB 000000681 Emp | Emp201- Aug 2011 | 49,068.39 | 269,747.82 Cr | |
| 03 Nov | FNB OB Pmt | FNB OB 000000682 Emp | Emp201-july 2011 | 49,829.48 | 219,918.34 Cr | |
| 03 Nov | FNB OB Pmt | FNB OB 000000683 Emp | Emp201-june 2011 | 81,460.46 | 138,457.88 Cr | |
| 03 Nov | FNB OB Pmt | FNB OB 000000684 Emp | Emp201-may 2011 | 50,440.26 | 88,017.62 Cr | |
| 03 Nov | FNB OB Pmt | FNB OB 000000685 Emp | Emp201- April 2011 | 50,752.90 | 37,264.72 Cr | |
| 04 Nov | Magtape Debit | 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
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256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-263-362

e-Mail
Web
Branch Code
Fax
Lost Cards
Account Enquiries

BBST116 021925
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS CHEQUE ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided
Copy Tax Invoice/Statement Number : 116
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R84.93 Dr**

17 November 2011 to 17 December 2011

Change in 3rd party Cheque Book Collection process.
Due to high levels of cheque book fraud where third parties collect cheque books, only the authorized signatories may collect cheque books, with immediate effect.
For more information contact the Client Resolution Centre on 0860 263 362.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 68,580.64 Cr |
| Funds Received/Credits | 6 | 107,037.54 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 6 | 107,037.54 Cr |
| Funds Used/Debits | 19 | 172,254.45 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 500.00 Dr |
| Cheques Processed (Non Cash) | 1 | 10,000.00 Dr |
| Debit/Stop Orders | 4 | 16,516.25 Dr |
| Account Payments | 8 | 121,909.26 Dr |
| Inter-Account Transfers Out | 2 | 21,000.00 Dr |
| Card Purchases (POS) | 3 | 2,328.94 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 4 | 282.15 Dr |
| Service Fees | 2 | 147.65 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 1 | 125.00 Dr |
| Internet Fees | 1 | 409.46 Dr |
| Other Fees | 1 | 9.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 2,672.12 Cr |
| Available Balance (01h42 - 18 Dec 11) | | 2,672.12 |



See overleaf for transactions

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

| | |
|--|-------|
| Interest Rates (Usury) | |
| Interest Charged on Debit Balance | |
| 15.00% | |
| Interest Earned on Credit Balance | |
| R1-R4999 | 0.00% |
| R5000+ | 0.00% |

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 11/12/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 116

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|--|--------------|--------------|----------------------|
| Opening Balance | | | | 68,580.64 Cr | 0.00 |
| 18 Nov | FNB OB Trf | FNB OB Trf 000000686 8060 | 20,000.00 | 48,580.64 Cr | |
| 21 Nov | FNB OB Pmt | FNB OB 000000687 Aim Aimec Projects | 22,885.10 | 25,695.54 Cr | |
| 21 Nov | Magtape Credit | Aimec Projec | 22,885.10 Cr | 48,580.64 Cr | |
| 23 Nov | Magtape Credit | Makro | 2,228.95 Cr | 50,809.59 Cr | |
| 24 Nov | POS Purchase Debit Card | S*makro Crown Mines 467846*7879 23 Nov | 298.15 | 50,511.44 Cr | 2.75 |
| 24 Nov | POS Purchase Debit Card | S*makro Crown Mines 467846*7879 23 Nov | 1,930.80 | 48,580.64 Cr | 2.75 |
| 30 Nov | Magtape Debit | Mweb Internet 34110179 | 145.00 | 48,435.64 Cr | 14.25 |
| 30 Nov | FNB OB Coll | 104136-pmg(Curr) 62093053579 | 169.00 | 48,266.64 Cr | |
| 01 Dec | FNB OB Pmt | FNB OB 000000688 Aim Aimec Projects | 14,035.89 | 34,230.75 Cr | |
| 01 Dec | Magtape Credit | Aimec Projec | 14,035.89 Cr | 48,266.64 Cr | |
| 03 Dec | #FNB OB Fees | #Internet Fees 1189495 | 409.46 | 47,857.18 Cr | |
| 05 Dec | Magtape Debit | Cltele/lfa-12m403452039 | 296.24 | 47,560.94 Cr | 14.25 |
| 05 Dec | Magtape Debit | Liblife 05dec56686653200etc | 15,906.01 | 31,654.93 Cr | 14.25 |
| 07 Dec | Magtape Credit | Redefine Properties | 16,000.00 Cr | 47,654.93 Cr | |
| 08 Dec | FNB OB Pmt | FNB OB 000000689 Red Redefine Properties | 41,488.27 | 6,166.66 Cr | |
| 08 Dec | ATM Cash | Sasol Gr 4057691002003200 | 500.00 | 5,666.66 Cr | 8.75 |
| 12 Dec | FNB OB Pmt | FNB OB 000000690 Geo Geoff Makhubo | 3,000.00 | 2,666.66 Cr | |
| 12 Dec | Magtape Credit | Reg Fund Mgrs | 50,000.00 Cr | 52,666.66 Cr | |
| 13 Dec | FNB OB Pmt | FNB OB 000000691 Tha Thandi Salary | 20,100.00 | 32,566.66 Cr | |
| 13 Dec | FNB OB Pmt | FNB OB 000000692 Ang Angela Salary | 20,100.00 | 12,466.66 Cr | |
| 13 Dec | Cheque Cashed 973 | Killarney | 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
Web
www.fnb.co.za

Branch Code
256205
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST117 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

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/02/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 118

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|---|-----------------|-----------------|----------------------|
| Opening Balance | | | | 182.17 Cr | 0.00 |
| 31 Jan | Magtape Debit | Mweb Internet 34577200 | 145.00 | 37.17 Cr | 14.25 |
| 31 Jan | FNB OB Coll | 104136-pmg(Curr) 62093053579 | 169.00 | 131.83 | |
| 01 Feb | Magtape Credit | Reg Fund Mgrs | 40,065.90 Cr | 39,934.07 Cr | |
| 01 Feb | #Excess Item Fee | 1 Items On 12/01/31 | 115.00 | 39,819.07 Cr | (115.00) |
| 02 Feb | Internet Trf To | Trf | 1,000.00 | 38,819.07 Cr | 3.40 |
| 03 Feb | Internet Trf To | Geoff Part Salary | 37,739.97 | 1,079.10 Cr | 3.40 |
| 03 Feb | Magtape Debit | Citele/lfa-02m403452039 | 296.24 | 782.86 Cr | 14.25 |
| 06 Feb | Magtape Credit | Reg Fund Mgrs | 48,310.95 Cr | 49,093.81 Cr | |
| 06 Feb | Magtape Debit | Liblife 05feb56686653200etc | 16,038.98 | 33,054.83 Cr | 14.25 |
| 07 Feb | FNB OB Pmt | FNB OB 000000697 Tra Transfer Accsolve | 12,000.00 | 21,054.83 Cr | |
| 07 Feb | FNB OB Trf | FNB OB Trf 000000698 8060 | 15,000.00 | 6,054.83 Cr | |
| 09 Feb | Magtape Credit | Regiments Capital (Pty) Ltd | 1,428,767.28 Cr | 1,434,822.11 Cr | |
| 09 Feb | POS Purchase Debit Card | Braamfontein Family 467846*7879 08 Feb | 110.45 | 1,434,711.66 Cr | 2.75 |
| 09 Feb | POS Purchase Debit Card | S*nandos Braamfonte 467846*7879 08 Feb | 610.50 | 1,434,101.16 Cr | 2.75 |
| 10 Feb | Internet Trf To | Transfer | 60,000.00 | 1,374,101.16 Cr | 3.40 |
| 10 Feb | FNB OB Trf | FNB OB Trf 000000699 8060 | 250,000.00 | 1,124,101.16 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000700 Fin Finance Outsourcing | 1,047.00 | 1,123,054.16 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000701 Rur Rural Maintenance | 4,072.57 | 1,118,981.59 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000702 Pcb Pcb Technologies | 21,090.00 | 1,097,891.59 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000703 Sof Softline Vip | 8,108.82 | 1,089,782.77 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000704 Tel Telkom | 2,279.62 | 1,087,503.15 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000705 Tel Telkom | 1,406.88 | 1,086,096.27 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000706 Fli Flick Pest Control | 672.47 | 1,085,423.80 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000707 Red Redefine Properties | 41,258.07 | 1,044,165.73 Cr | |
| 10 Feb | FNB OB Pmt | FNB OB 000000708 Fut Future Courier | 957.00 | 1,043,208.73 Cr | |
| 13 Feb | FNB OB Trf | FNB OB Trf 000000709 6295 | 176,000.00 | 867,208.73 Cr | |
| 13 Feb | FNB OB Pmt | FNB OB 000000710 Emp Emp201- Nov 2011 | 49,600.53 | 817,608.20 Cr | |
| 13 Feb | FNB OB Pmt | FNB OB 000000711 Emp Emp201-dec 2011 | 49,290.10 | 768,318.10 Cr | |
| 13 Feb | FNB OB Pmt | FNB OB 000000712 Emp Emp201- Jan 2012 | 48,959.73 | 719,358.37 Cr | |
| 13 Feb | FNB OB Pmt | FNB OB 000000713 Tra Transfer Accsolve | 20,000.00 | 699,358.37 Cr | |
| 15 Feb | POS Purchase Debit Card | Braamfontein Family 467846*7879 14 Feb | 751.80 | 698,606.57 Cr | 2.75 |
| 17 Feb | FNB OB Trf | FNB OB Trf 000000714 8060 | 100,000.00 | 598,606.57 Cr | |
| 17 Feb | FNB OB Pmt | FNB OB 000000715 Geo Geoff Makhubo | 20,000.00 | 578,606.57 Cr | |
| 17 Feb | FNB OB Pmt | FNB OB 000000716 Geo Geoff Salary | 80,000.00 | 498,606.57 Cr | |
| 17 Feb | FNB OB Pmt | FNB OB 000000717 Acc Accsolve-contra | 244,714.85 | 253,891.72 Cr | |
| 17 Feb | FNB OB Pmt | FNB OB 000000718 L M L Mokoena | 1,000.00 | 252,891.72 Cr | |
| 17 Feb | FNB OB Pmt | FNB OB 000000719 Mun Munlin Travel-govtec | 28,529.79 | 224,361.93 Cr | |
| 17 Feb | Int On Debit Balance | | 0.05 | 224,361.88 Cr | |
| 17 Feb | Penalty Interest | | 0.01 | 224,361.87 Cr | |
| 17 Feb | Statements | | 0.00 | 224,361.87 Cr | 9.50 |
| 17 Feb | #Monthly Account Fee | | 49.50 | 224,312.37 Cr | |
| 17 Feb | #Value Added Serv Fees | | 9.50 | 224,302.87 Cr | (9.50) |
| 17 Feb | #Service Fees | | 61.20 | 224,241.67 Cr | (61.20) |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00%

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/02/17 | Business Cheque Account | |

An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/02/17 | Business Cheque Account | |

✉

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

e-Mail

Web

www.fnb.co.za

256205

Branch Code

☎

(011) 4861207

(011) 6464893

Fax

Lost Cards

0800-11-01-32

0860-263-362

Account Enquiries

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 | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

Interest Rates (Usury)

Interest Charged on Debit Balance

15.00%

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/03/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 119

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|--|---------------|---------------|----------------------|
| Opening Balance | | | | 224,241.67 Cr | 0.00 |
| 20 Feb | FNB OB Trf | FNB OB Trf 000000720 8060 | 20,000.00 | 204,241.67 Cr | |
| 24 Feb | FNB OB Trf | FNB OB Trf 6295 | 176,000.00 Cr | 380,241.67 Cr | |
| 24 Feb | FNB OB Pmt | FNB OB 000000721 Nat Nathi Salary | 3,000.00 | 377,241.67 Cr | |
| 24 Feb | FNB OB Pmt | FNB OB 000000722 Sar Sars-vat Jan 2012 | 168,734.70 | 208,506.97 Cr | |
| 25 Feb | POS Purchase Debit Card | S*braamfontein 467846*7879 24 Feb | 324.00 | 208,182.97 Cr | 2.75 |
| 29 Feb | FNB OB Pmt | FNB OB 000000723 Tha Thandi Salary | 21,701.54 | 186,481.43 Cr | |
| 29 Feb | FNB OB Pmt | FNB OB 000000724 Cae Caesar Salary | 41,152.52 | 145,328.91 Cr | |
| 29 Feb | FNB OB Pmt | FNB OB 000000725 Mph Mpho Ramaisa | 23,391.19 | 121,937.72 Cr | |
| 29 Feb | FNB OB Pmt | FNB OB 000000726 Pri Prince Salary | 10,849.47 | 111,088.25 Cr | |
| 29 Feb | FNB OB Pmt | FNB OB 000000727 Din Dineo Salary | 26,867.36 | 84,220.89 Cr | |
| 29 Feb | FNB OB Pmt | FNB OB 000000728 Cut Cuthbert Gambinga | 64,504.85 | 19,716.04 Cr | |
| 29 Feb | FNB OB Pmt | FNB OB 000000729 Lin Lindiwe Salary | 6,778.36 | 12,937.68 Cr | |
| 29 Feb | FNB OB Pmt | FNB OB 000000730 Nat Nathi Salary | 6,686.02 | 6,251.66 Cr | |
| 29 Feb | Magtape Credit | Reg Fund Mgrs | 48,199.03 Cr | 54,450.69 Cr | |
| 29 Feb | Magtape Debit | Mweb Internet 34810113 | 145.00 | 54,305.69 Cr | 14.25 |
| 29 Feb | FNB OB Coll | 104136-pmg(Curr) 62093053579 | 169.00 | 54,136.69 Cr | |
| 01 Mar | FNB OB Pmt | FNB OB 000000731 Geo Geoff Makhubo | 46,739.97 | 7,396.72 Cr | |
| 02 Mar | #FNB OB Fees | #Internet Fees 1189495 | 735.13 | 6,661.59 Cr | |
| 05 Mar | Internet Trf To | Transfer | 3,000.00 | 3,661.59 Cr | 3.40 |
| 05 Mar | Magtape Debit | Cltele/lfa-03m403452039 | 296.24 | 3,365.35 Cr | 14.25 |
| 05 Mar | Magtape Debit | Liblife 05mar56686653200etc | 16,038.98 | 12,673.63 | 14.25 |
| 06 Mar | Internet Trf From | Transfer From Geoff | 13,000.00 Cr | 326.37 Cr | |
| 06 Mar | #Excess Item Fee | 1 Items On 12/03/05 | 115.00 | 211.37 Cr | (115.00) |
| 15 Mar | Magtape Credit | Reg Fund Mgrs | 52,180.94 Cr | 52,392.31 Cr | |
| 17 Mar | Internet Trf To | Trf | 13,000.00 | 39,392.31 Cr | 3.40 |
| 17 Mar | Int On Debit Balance | | 5.20 | 39,387.11 Cr | |
| 17 Mar | Statements | | 0.00 | 39,387.11 Cr | 9.50 |
| 17 Mar | #Monthly Account Fee | | 49.50 | 39,337.61 Cr | |
| 17 Mar | #Value Added Serv Fees | | 9.50 | 39,328.11 Cr | (9.50) |
| 17 Mar | #Service Fees | | 52.30 | 39,275.81 Cr | (52.30) |
| Closing Balance | | | | 39,275.81 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/03/17 | Business Cheque Account | |

✉

Killarney
P O Box 87124
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e-Mail

Web

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256205

Branch Code

☎

(011) 4861207

(011) 6464893

Fax

Lost Cards

0800-11-01-32

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 | 0 | 0.00 |
| Inter-Account Transfers In | 7 | 23,640.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 16 | 65,267.61 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 5 | 15,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 18,267.61 Dr |
| Account Payments | 4 | 8,000.00 Dr |
| Inter-Account Transfers Out | 3 | 24,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 6 | 452.55 Dr |
| Service Fees | 2 | 289.95 Dr |
| Cash Deposit Fees | 1 | 38.00 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 11.16 Dr |
| Other Fees | 3 | 124.60 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 14.17 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 329.68 Dr |
| Available Balance (23h18 - 17 Apr 12) | | 0.00 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/04/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 120

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-------------------------|--------------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 39,275.81 Cr | 0.00 |
| 19 Mar | Internet Trf To | Trf | | 10,000.00 | 29,275.81 Cr | 3.40 |
| 22 Mar | ATM Cash | Sasol Vi | 4057691002003200 | 3,000.00 | 26,275.81 Cr | 37.50 |
| 22 Mar | Internet Trf To | Trf | | 10,000.00 | 16,275.81 Cr | 3.40 |
| 24 Mar | ATM Cash | Basso | 4057691002003200 | 3,000.00 | 13,275.81 Cr | 37.50 |
| 26 Mar | ATM Cash | Killame | 4057691002003200 | 3,000.00 | 10,275.81 Cr | 37.50 |
| 27 Mar | ATM Cash | Basso | 4057691002003200 | 3,000.00 | 7,275.81 Cr | 37.50 |
| 27 Mar | ATM Cash | Basso | 4057691002003200 | 3,000.00 | 4,275.81 Cr | 37.50 |
| 28 Mar | Internet Trf To | Trf | | 4,000.00 | 275.81 Cr | 3.40 |
| 30 Mar | Magtape Debit | Mweb | Internet: 35045652 | 145.00 | 130.81 Cr | 14.25 |
| 31 Mar | FNB OB Coll | 104136-pmg(Curr) | 62093053579 | 169.00 | 38.19 | |
| 03 Apr | #FNB OB Fees | #Internet Fees | 1189495 | 11.16 | 49.35 | |
| 04 Apr | Cash Deposit | Braamfnt | Vods12k64xsb | 2,500.00 Cr | 2,450.65 Cr | 38.00 |
| 05 Apr | Internet Trf From | Transfer | | 7,000.00 Cr | 9,450.65 Cr | |
| 05 Apr | FNB OB Pmt | FNB OB 000000732 | Rod Roders Makhubele | 1,000.00 | 8,450.65 Cr | |
| 05 Apr | FNB OB Pmt | FNB OB 000000733 | Thu Thulisile Tshabalala | 500.00 | 7,950.65 Cr | |
| 05 Apr | FNB OB Pmt | FNB OB 000000734 | Pad Padi Makhubo | 5,000.00 | 2,950.65 Cr | |
| 05 Apr | FNB OB Pmt | FNB OB 000000735 | Pre Precia Tshabalala | 1,500.00 | 1,450.65 Cr | |
| 05 Apr | Magtape Debit | Cltele/lfa-04m403452039 | | 296.24 | 1,154.41 Cr | 14.25 |
| 05 Apr | Magtape Debit | Liblife | 05apr56686653200etc | 17,657.37 | 16,502.96 | 14.25 |
| 07 Apr | Internet Trf From | Transfer | | 15,300.00 Cr | 1,202.96 | |
| 07 Apr | Internet Trf From | Trf | | 350.00 Cr | 852.96 | |
| 07 Apr | Internet Trf From | Trf | | 400.00 Cr | 452.96 | |
| 07 Apr | Internet Trf From | Transfer | | 150.00 Cr | 302.96 | |
| 07 Apr | Internet Trf From | Trf | | 90.00 Cr | 212.96 | |
| 07 Apr | #Excess Item Fee | 1 Items On 12/04/05 | | 115.00 | 327.96 | (115.00) |
| 11 Apr | Internet Trf From | Trf | | 350.00 Cr | 22.04 Cr | |
| 17 Apr | Int On Debit Balance | | | 14.17 | 7.87 Cr | |
| 17 Apr | Penalty Interest | | | 0.10 | 7.77 Cr | |
| 17 Apr | Statements | | | 0.00 | 7.77 Cr | 9.50 |
| 17 Apr | #Monthly Account Fee | | | 49.50 | 41.73 | |
| 17 Apr | #Value Added Serv Fees | | | 9.50 | 51.23 | (9.50) |
| 17 Apr | #Service Fees | | | 240.45 | 291.68 | (240.45) |
| 17 Apr | #Cash Deposit Fee | | | 38.00 | 329.68 | (38.00) |

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 | |

✉

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

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

www.fnb.co.za

256205

(011) 4861207

(011) 6464893

0800-11-01-32

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

Interest Rates (Usury)

Interest Charged on Debit Balance 15.00%

Interest Earned on Credit Balance

R1-R4999 0.00%

R5000+ 0.00%



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee

Pay-as-you-use

A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/05/17 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 121

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|---|---------------|---------------|----------------------|
| Opening Balance | | | | 329.68 Dr | 0.00 |
| 30 Apr | Magtape Credit | Reg Fund Mgrs | 54,341.66 Cr | 54,011.98 Cr | |
| 30 Apr | Magtape Debit | Mweb Internet: 35280245 | 145.00 | 53,866.98 Cr | 14.25 |
| 30 Apr | FNB OB Coll | 104136-pmg(Curr) 62093053579 | 169.00 | 53,697.98 Cr | |
| 02 May | Internet Trf To | Transfer Geoff | 20,000.00 | 33,697.98 Cr | 3.40 |
| 02 May | FNB OB Pmt | FNB OB 000000736 Din Dineo Salary | 13,588.41 | 20,109.57 Cr | |
| 02 May | FNB OB Pmt | FNB OB 000000737 Cut Cuthbert Gambinga | 19,454.17 | 655.40 Cr | |
| 03 May | #FNB OB Fees | #Internet Fees 1189495 | 248.25 | 407.15 Cr | |
| 03 May | Magtape Credit | Reg Fund Mgrs | 805,122.02 Cr | 805,529.17 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000738 Pat Patrick Salary | 36,521.90 | 769,007.27 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000739 Geo Geoff Salary | 36,521.90 | 732,485.37 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000740 Geo Geoff Salary | 38,685.91 | 693,799.46 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000741 Luc Lucy Rogers | 23,118.84 | 670,680.62 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000742 Ang Angela Salary | 16,670.10 | 654,010.52 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000743 Oba Obakeng Salary | 12,617.31 | 641,393.21 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000744 Dai Daisy Mashego | 1,797.59 | 639,595.62 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000745 Kak Kakali Salary | 5,147.48 | 634,448.14 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000746 Geo Geoff Makhubo | 49,985.46 | 584,462.68 Cr | |
| 04 May | Internet Trf To | Transfer | 200,000.00 | 384,462.68 Cr | 3.40 |
| 04 May | FNB OB Pmt | FNB OB 000000747 Pcb Pcb Technologies | 19,810.00 | 364,652.68 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000748 Tel Telkom | 13,110.92 | 351,541.76 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000749 Tel Telkom | 2,487.26 | 349,054.50 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000750 Tel Telkom | 790.33 | 348,264.17 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000751 Red Redefine Properties | 44,284.97 | 303,979.20 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000752 Fut Future Courier | 1,276.00 | 302,703.20 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000753 Com Compensation Commiss | 3,090.12 | 299,613.08 Cr | |
| 04 May | FNB OB Pmt | FNB OB 000000754 Med Media -business Day | 4,650.36 | 294,962.72 Cr | |
| 04 May | Magtape Debit | Clientele -05m403452039 | 296.24 | 294,666.48 Cr | 14.25 |
| 05 May | ATM Cash | Meadowpt 4057691002003200 | 3,000.00 | 291,666.48 Cr | 37.50 |
| 05 May | ATM Cash | Meadowpt 4057691002003200 | 3,000.00 | 288,666.48 Cr | 37.50 |
| 07 May | ATM Cash | Bpsmitst 4057691002003200 | 3,000.00 | 285,666.48 Cr | 37.50 |
| 07 May | Magtape Debit | Liblife 05may56686653200etc | 17,657.37 | 268,009.11 Cr | 14.25 |
| 08 May | Internet Trf To | Salaries | 220,000.00 | 48,009.11 Cr | 3.40 |
| 10 May | FNB OB Trf | FNB OB Trf 000000755 8060 | 15,000.00 | 33,009.11 Cr | |
| 10 May | POS Purchase Chq Card | Braamfontein Family 467846*7879 09 May | 328.70 | 32,680.41 Cr | 2.75 |
| 11 May | POS Purchase Chq Card | Braamfontein Family 467846*7879 10 May | 201.50 | 32,478.91 Cr | 2.75 |
| 11 May | POS Purchase Chq Card | S*nandos Braamfonte 467846*7879 10 May | 603.00 | 31,875.91 Cr | 2.75 |
| 15 May | FNB OB Trf | FNB OB Trf 000000756 8060 | 15,000.00 | 16,875.91 Cr | |
| 17 May | Int On Debit Balance | | 1.62 | 16,874.29 Cr | |
| 17 May | Penalty Interest | | 0.32 | 16,873.97 Cr | |
| 17 May | Statements | | 0.00 | 16,873.97 Cr | 9.50 |
| 17 May | #Monthly Account Fee | | 49.50 | 16,824.47 Cr | |
| 17 May | #Value Added Serv Fees | | 9.50 | 16,814.97 Cr | (9.50) |
| 17 May | #Service Fees | | 173.70 | 16,641.27 Cr | (173.70) |

Closing Balance

16,641.27 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/05/17 | Business Cheque Account | |

An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|---------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/05/17 | Business Cheque Account | |

✉

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256205

Branch Code

☎

(011) 4861207

(011) 6464893

Fax

Lost Cards

0800-11-01-32

0860-263-362

Account Enquiries

BBST122

033646

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS CHEQUE ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 122

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R144.55 Dr

17 May 2012 to 15 June 2012

Annual review
FNB's reviewed fees are effective from 1 July 2012. Look out for further communication which will be sent to you shortly.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 16,641.27 Cr |
| Funds Received/Credits | 3 | 222,100.06 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 166,000.00 Cr |
| Electronic Payments Received | 1 | 56,100.06 Cr |
| Funds Used/Debits | 13 | 181,665.73 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 2,200.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 18,309.46 Dr |
| Account Payments | 6 | 120,156.27 Dr |
| Inter-Account Transfers Out | 2 | 41,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 259.34 Dr |
| Service Fees | 2 | 134.80 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 917.71 Dr |
| Other Fees | 3 | 124.54 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 6.76 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 55,891.79 Cr |
| Available Balance (00h11 - 16 Jun 12) | | 55,891.79 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Cheque Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee
Pay-as-you-use
A Monthly account fee of R49.50 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R35.00 per cheque issued. External Debit Orders at R14.25 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R28.50 + R1.25 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.00 | R1.70 | R1.26 | R1.12 | R0.98 |
| SBV Bulk | R5.00 | + R2.00 | R1.67 | R1.27 | R1.10 | R0.98 |
| Branch/ATM | R7.50 | + R1.22 | per R100 or part thereof | | | |
| ADT | R3.50 | + R0.65 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/06/15 | Business Cheque Account | |

BUSINESS CHEQUE ACCOUNT: 62002637025

Tax Invoice/Statement Number : 122

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|--|---------------|---------------|----------------------|
| Opening Balance | | | | 16,641.27 Cr | 0.00 |
| 21 May | FNB OB Trf | FNB OB Trf 000000757 8060 | 8,000.00 | 8,641.27 Cr | |
| 21 May | FNB OB Pmt | FNB OB 000000758 Rur Rural Maintenance | 4,876.12 | 3,765.15 Cr | |
| 21 May | ATM Cash | Columbin 4057691002003200 | 2,200.00 | 1,565.15 Cr | 28.30 |
| 31 May | Magtape Debit | Mweb Internet: 35515804 | 145.00 | 1,420.15 Cr | 14.25 |
| 31 May | FNB OB Coll | 104136-pmg(Curr) 62093053579 | 169.00 | 1,251.15 Cr | 14.25 |
| 04 Jun | #FNB OB Fees | #Internet Fees 1189495 | 917.71 | 333.44 Cr | |
| 04 Jun | FNB OB Trf | FNB OB Trf 8060 | 150,000.00 Cr | 150,333.44 Cr | |
| 04 Jun | FNB OB Pmt | FNB OB 000000759 Kak Kakali Salary | 10,294.98 | 140,038.46 Cr | |
| 04 Jun | FNB OB Pmt | FNB OB 000000760 Dai Daisy Mashego | 1,797.59 | 138,240.87 Cr | |
| 04 Jun | FNB OB Pmt | FNB OB 000000761 Geo Geoff Makhubo | 49,985.46 | 88,255.41 Cr | |
| 04 Jun | FNB OB Trf | FNB OB Trf 000000762 8060 | 33,000.00 | 55,255.41 Cr | |
| 04 Jun | FNB OB Pmt | FNB OB 000000763 Tel Telkom | 8,951.42 | 46,303.99 Cr | |
| 04 Jun | FNB OB Pmt | FNB OB 000000764 Red Redefine Properties | 44,250.70 | 2,053.29 Cr | |
| 05 Jun | Naedo Collection | Incltl/lfam403452039 120605 | 296.24 | 1,757.05 Cr | 14.25 |
| 05 Jun | Magtape Debit | Liblife 05jun56686653200etc | 17,699.22 | 15,942.17 | 14.25 |
| 06 Jun | FNB OB Trf | FNB OB Trf 8060 | 16,000.00 Cr | 57.83 Cr | |
| 06 Jun | #Excess Item Fee | 1 Items On 12/06/05 | 115.00 | 57.17 | (115.00) |
| 15 Jun | Magtape Credit | Reg Fund Mgrs | 56,100.06 Cr | 56,042.89 Cr | |
| 15 Jun | Int On Debit Balance | | 6.76 | 56,036.13 Cr | |
| 15 Jun | Penalty Interest | | 0.04 | 56,036.09 Cr | |
| 15 Jun | Statements | | 0.00 | 56,036.09 Cr | 9.50 |
| 15 Jun | #Monthly Account Fee | | 49.50 | 55,986.59 Cr | |
| 15 Jun | #Value Added Serv Fees | | 9.50 | 55,977.09 Cr | (9.50) |
| 15 Jun | #Service Fees | | 85.30 | 55,891.79 Cr | (85.30) |

Closing Balance

55,891.79 Cr 0.00

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/06/15 | Business Cheque Account | |

✉

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

e-Mail

www.fnb.co.za

Web

256205

Branch Code

(011) 4861207

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

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

eB

eBucks

The Reward of Choice

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit www.eBucks.com, phone the eBucks Hotline on 086-123-3000 or contact your FNB Relationship Manager

Service Fee

Pay-as-you-use

A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to R50k + |
| 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 | 12/07/17 | 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 | |

✉

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e-Mail

Web

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256205

Branch Code

☎

(011) 4861207

(011) 6464893

Fax

Lost Cards

0800-11-01-32

0860-263-362

Account Enquiries

BBST125

010680

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 125

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R31.15 Dr

17 July 2012 to 17 August 2012

ENC Upliftment

FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.

As an alternative to using the ENC Upliftment Service, please make use of any of the following options:

Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).

Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|----|---------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 1,675.60 Cr |
| Funds Received/Credits | 2 | 315,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 15,000.00 Cr |
| Electronic Payments Received | 1 | 300,000.00 Cr |
| Funds Used/Debits | 19 | 319,091.54 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 18,508.61 Dr |
| Account Payments | 12 | 250,174.33 Dr |
| Inter-Account Transfers Out | 1 | 50,000.00 Dr |
| Card Purchases (POS) | 2 | 408.60 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 254.18 Dr |
| Service Fees | 2 | 121.40 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 1.73 Dr |
| Other Fees | 3 | 132.78 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 17.38 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 2,689.23 Dr |
| Available Balance (00h07 - 18 Aug 12) | | 0.00 |

See overleaf for transactions

Interest Rates (Usury)

Interest Charged on Debit Balance

14.00%

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

eB

eBucks

The Reward of Choice

Earned on your FNB Cheque Account

You have not yet registered to earn eBucks on your Business Account

Earn eBucks on your Business Cheque Account by performing at least 20 transactions during a calendar month. Earn 4 eBucks for each qualifying debit transaction and 7 eBucks per R100 purchased with your FNB Business Visa Cheque Card. A maximum of 15 000 eBucks can be earned every month.

Don't miss out, registration is free!

For more information or to register, visit **www.eBucks.com**, phone the **eBucks Hotline** on 086-123-3000 or contact your FNB Relationship Manager

Service Fee

Pay-as-you-use

A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/08/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 125

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|------------------------|---------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 1,675.60 Cr | 0.00 |
| 18 Jul | POS Purchase Chq Card | Braamfontein Family | 467846*7879 17 Jul | 332.45 | 1,343.15 Cr | 2.90 |
| 26 Jul | POS Purchase Chq Card | Braamfontein Family | 467846*7879 25 Jul | 76.15 | 1,267.00 Cr | 2.90 |
| 31 Jul | Magtape Debit | Mweb | Internet: 35992836 | 145.00 | 1,122.00 Cr | 15.00 |
| 31 Jul | FNB OB Coll | 104136-pm | 62093053579 | 169.00 | 953.00 Cr | 15.00 |
| 01 Aug | FNB OB Pmt | Payment Zylec | | 300,000.00 Cr | 300,953.00 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000765 Tha | Thandi Salary | 5,209.66 | 295,743.34 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000766 Cae | Caesar Salary | 22,869.06 | 272,874.28 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000767 Mph | Mpho Ramaisa | 6,819.95 | 266,054.33 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000768 Pri | Prince Salary | 5,172.86 | 260,881.47 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000769 Luc | Lucy Rogers | 62,332.91 | 198,548.56 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000770 Kak | Kakali Salary | 10,294.97 | 188,253.59 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000771 Lin | Lindiwe Salary | 5,203.50 | 183,050.09 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000772 Ang | Angela Salary | 15,668.21 | 167,381.88 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000773 Nat | Nathi Salary | 3,571.00 | 163,810.88 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000774 Oba | Obakeng Salary | 25,234.62 | 138,576.26 Cr | |
| 01 Aug | FNB OB Pmt | FNB OB 000000775 Dai | Daisy Mashego | 1,797.59 | 136,778.67 Cr | |
| 01 Aug | Internet Trf To | Payment | | 50,000.00 | 86,778.67 Cr | 3.60 |
| 03 Aug | #FNB OB Fees | #Internet Fees 1189495 | | 1.73 | 86,776.94 Cr | |
| 03 Aug | FNB OB Pmt | FNB OB 000000776 Tra | Transfer Accsolve | 86,000.00 | 776.94 Cr | |
| 03 Aug | Naedo Collection | Clientele M403452039 | 120803 | 301.24 | 475.70 Cr | 15.00 |
| 06 Aug | Magtape Debit | Liblife | 05aug56686653200etc | 17,893.37 | 17,417.67 | 15.00 |
| 06 Aug | Dr.Int.Rate | 14,00000 | | 0.00 | 17,417.67 | |
| 07 Aug | Internet Trf From | Transfer | | 15,000.00 Cr | 2,417.67 | |
| 07 Aug | #Excess Item Fee | 1 Items On 12/08/06 | | 120.00 | 2,537.67 | (120.00) |
| 17 Aug | Int On Debit Balance | | | 17.38 | 2,555.05 | |
| 17 Aug | Penalty Interest | | | 2.28 | 2,557.33 | |
| 17 Aug | #Statement Fee | | | 0.00 | 2,557.33 | 10.50 |
| 17 Aug | #Monthly Account Fee | | | 52.00 | 2,609.33 | |
| 17 Aug | #Value Added Serv Fees | | | 10.50 | 2,619.83 | (10.50) |
| 17 Aug | #Service Fees | | | 69.40 | 2,689.23 | (69.40) |
| Closing Balance | | | | | 2,689.23 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/08/17 | Business Account | |

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P O Box 87124
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Web
256205

Branch Code
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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

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/09/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 126

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-------------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | | 2,689.23 Dr | 0.00 |
| 31 Aug | Magtape Debit | Mweb Internet: 36231589 | 145.00 | 2,834.23 | 15.00 |
| 31 Aug | FNB OB Coll | 104136-pm 62093053579 | 169.00 | 3,003.23 | 15.00 |
| 01 Sep | #Excess Item Fee | 2 Items On 12/08/31 | 240.00 | 3,243.23 | (240.00) |
| 03 Sep | #FNB OB Fees | #Internet Fees 1189495 | 163.41 | 3,406.64 | |
| 04 Sep | FNB OB Pmt | Payment Zylec | 30,000.00 Cr | 26,593.36 Cr | |
| 05 Sep | Naedo Collection | Clientele 403452039 120905 | 301.24 | 26,292.12 Cr | 15.00 |
| 05 Sep | Magtape Debit | Liblife 05sep56686653200etc | 17,893.37 | 8,398.75 Cr | 15.00 |
| 06 Sep | Internet Trf To | Transfer | 5,000.00 | 3,398.75 Cr | 3.60 |
| 06 Sep | Rtc Express Pmt To | Geoff Standard Molelwane Consulting | 2,000.00 | 1,398.75 Cr | 38.00 |
| 07 Sep | FNB OB Pmt | Payment Zylec | 50,000.00 Cr | 51,398.75 Cr | |
| 07 Sep | Internet Pmt To | Nono FNB From Geoff | 12,000.00 | 39,398.75 Cr | |
| 07 Sep | Internet Pmt To | Bassonia Rent 9 Phonecian- Makhubo | 15,606.84 | 23,791.91 Cr | |
| 07 Sep | Internet Trf To | Trf | 22,000.00 | 1,791.91 Cr | 3.60 |
| 08 Sep | Internet Pmt To | Stipend Geoff | 1,500.00 | 291.91 Cr | |
| 08 Sep | Notification - Email | Email Sending Fee Lencar Properties | 0.00 | 291.91 Cr | 0.68 |
| 14 Sep | ATM Cash | Southgat 405769*3200 | 200.00 | 91.91 Cr | 6.19 |
| 17 Sep | Int On Debit Balance | | 18.35 | 73.56 Cr | |
| 17 Sep | Penalty Interest | | 3.90 | 69.66 Cr | |
| 17 Sep | #Statement Fee | | 0.00 | 69.66 Cr | 10.50 |
| 17 Sep | Electronic Payments | Bis/Int 3 On True Tiering = 24.90 | 0.00 | 69.66 Cr | 24.90 |
| 17 Sep | #Monthly Account Fee | | 52.00 | 17.66 Cr | |
| 17 Sep | #Value Added Serv Fees | | 49.18 | 31.52 | (49.18) |
| 17 Sep | #Service Fees | | 98.29 | 129.81 | (98.29) |
| Closing Balance | | | | 129.81 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/09/17 | Business Account | |

 Killarney
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

BBST127 010667
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 127
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R50.99 Dr**

17 September 2012 to 17 October 2012

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 129.81 Dr |
| Funds Received/Credits | 7 | 518,150.00 Cr |
| Cash Deposit | 1 | 10,000.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 5 | 8,150.00 Cr |
| Electronic Payments Received | 1 | 500,000.00 Cr |
| Funds Used/Debits | 18 | 517,996.58 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 18,508.61 Dr |
| Account Payments | 10 | 114,447.97 Dr |
| Inter-Account Transfers Out | 4 | 385,040.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 415.30 Dr |
| Service Fees | 2 | 192.80 Dr |
| Cash Deposit Fees | 1 | 135.90 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 2 | 86.60 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.49 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 392.18 Dr |
| Available Balance (22h44 - 17 Oct 12) | | 0.00 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

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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 your relationship manager for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/10/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 127

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|--------------------------------------|---------------|---------------|----------------------|
| Opening Balance | | | | 129.81 Dr | 0.00 |
| 28 Sep | FNB OB Pmt | Wint | 500,000.00 Cr | 499,870.19 Cr | |
| 28 Sep | Internet Trf To | Trf | 230,000.00 | 269,870.19 Cr | 3.60 |
| 28 Sep | Internet Trf To | Transfer | 55,000.00 | 214,870.19 Cr | 3.60 |
| 28 Sep | Magtape Debit | Mweb Internet: 36471387 | 145.00 | 214,725.19 Cr | 15.00 |
| 29 Sep | Internet Pmt To | 0119413949 0002694205924972011 | 4,000.00 | 210,725.19 Cr | |
| 29 Sep | Internet Trf To | Trf | 100,000.00 | 110,725.19 Cr | 3.60 |
| 29 Sep | Rtc Express Pmt To | Refund Geoff | 3,000.00 | 107,725.19 Cr | 38.00 |
| 29 Sep | Internet Pmt To | ABSA Credit Card 4787692035950018 | 12,000.00 | 95,725.19 Cr | |
| 29 Sep | FNB OB Coll | 104136-pm 62093053579 | 169.00 | 95,556.19 Cr | 15.00 |
| 02 Oct | Internet Pmt To | Nathi Salary Molelwane Salary | 3,571.00 | 91,985.19 Cr | |
| 02 Oct | Internet Pmt To | Accsolve Salaries Accsolve Salary | 11,000.00 | 80,985.19 Cr | |
| 02 Oct | Rtc Express Pmt To | Transfer Accsolve Transfer Molelwane | 20,000.00 | 60,985.19 Cr | 38.00 |
| 02 Oct | Internet Pmt To | Accsolve Salaries Accsolve Salary | 15,000.00 | 45,985.19 Cr | |
| 02 Oct | Internet Pmt To | Accsolve Salaries Accsolve Salary | 10,784.43 | 35,200.76 Cr | |
| 02 Oct | Internet Pmt To | Accsolve Salaries Accsolve Salary | 25,475.23 | 9,725.53 Cr | |
| 02 Oct | Internet Pmt To | Molelwane Salary | 9,617.31 | 108.22 Cr | |
| 05 Oct | Cash Deposit | Braamfnt Dep | 10,000.00 Cr | 10,108.22 Cr | 135.90 |
| 05 Oct | Naedo Collection | Clientele 403452039 121005 | 301.24 | 9,806.98 Cr | 15.00 |
| 05 Oct | Internet Trf From | Trf | 5,300.00 Cr | 15,106.98 Cr | |
| 05 Oct | Internet Trf From | Trf | 1,300.00 Cr | 16,406.98 Cr | |
| 05 Oct | Internet Trf From | Trf | 400.00 Cr | 16,806.98 Cr | |
| 05 Oct | Internet Trf From | Trf | 1,000.00 Cr | 17,806.98 Cr | |
| 05 Oct | Internet Trf From | Trf | 150.00 Cr | 17,956.98 Cr | |
| 05 Oct | Edo Unsuccessful Collec | 01000594902 | 301.24 | 17,956.98 Cr | |
| 05 Oct | Magtape Debit | Liblife 05oct56686653200etc | 17,893.37 | 63.61 Cr | 15.00 |
| 09 Oct | Internet Trf To | Trf | 40.00 | 23.61 Cr | 3.60 |
| 17 Oct | Int On Debit Balance | | 0.49 | 23.12 Cr | |
| 17 Oct | Penalty Interest | | 0.10 | 23.02 Cr | |
| 17 Oct | #Statement Fee | | 0.00 | 23.02 Cr | 10.50 |
| 17 Oct | Electronic Payments | Bis/Int 8 On True Tiering = 66.40 | 0.00 | 23.02 Cr | 66.40 |
| 17 Oct | #Monthly Account Fee | | 52.00 | 28.98 | |
| 17 Oct | #Value Added Serv Fees | | 86.50 | 115.48 | (86.50) |
| 17 Oct | #Service Fees | | 140.80 | 256.28 | (140.80) |
| 17 Oct | #Cash Deposit Fee | | 135.90 | 392.18 | (135.90) |
| Closing Balance | | | | 392.18 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact the Client Resolution Centre on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

Important Message! - Statement number sequence

Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/??/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/10/17 | Business Account | |

✉

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

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

www.fnb.co.za

256205

(011) 4861207

(011) 6464893

0800-11-01-32

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.

As an alternative to using the ENC Upliftment Service, please make use of any of the following options:

Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).

Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | | |
|---------------------------------------|----|--|---------------|
| Overdraft Limit | | | 0.00 |
| Opening Balance | | | 392.18 Dr |
| Funds Received/Credits | 4 | | 561,174.50 Cr |
| Cash Deposit | 1 | | 20,000.00 Cr |
| Other Deposits | 0 | | 0.00 |
| Inter-Account Transfers In | 0 | | 0.00 |
| Electronic Payments Received | 3 | | 541,174.50 Cr |
| Funds Used/Debits | 21 | | 416,064.26 Dr |
| Cash Withdrawals (Branch) | 0 | | 0.00 |
| Cash Withdrawals (Other) | 0 | | 0.00 |
| Cheques Processed (Non Cash) | 0 | | 0.00 |
| Debit/Stop Orders | 4 | | 18,533.73 Dr |
| Account Payments | 17 | | 397,530.53 Dr |
| Inter-Account Transfers Out | 0 | | 0.00 |
| Card Purchases (POS) | 0 | | 0.00 |
| Fuel Purchases | 0 | | 0.00 |
| Bank Charges | 6 | | 652.55 Dr |
| Service Fees | 2 | | 253.10 Dr |
| Cash Deposit Fees | 1 | | 263.90 Dr |
| Cash Handling Fees | 0 | | 0.00 |
| Internet Fees | 1 | | 10.39 Dr |
| Other Fees | 3 | | 135.55 Dr |
| Interest on Credit Balance | 0 | | 0.00 |
| Interest on Debit Balance | 1 | | 7.62 Dr |
| Inward Unpaid Items | 0 | | 0.00 |
| Unpaid Cheques and Debits | 0 | | 0.00 |
| Refunds/Adjustments | 0 | | 0.00 |
| Closing Balance | | | 144,047.50 Cr |
| Available Balance (11h37 - 18 Nov 12) | | | 144,047.50 |

See overleaf for transactions

Interest Rates (Usury)

Interest Charged on Debit Balance

14.00%

Interest Earned on Credit Balance

R1-R4999

R5000+

0.00%

0.00%

eB

eBucks

The Reward of Choice

Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.

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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.

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Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/11/17 | 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 | |

✉

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Web

256205

Branch Code

(011) 4861207

☎

(011) 6464893

Fax

0800-11-01-32

Lost Cards

0860-263-362

Account Enquiries

BBST129

029967

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 129

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R123.75 Dr

17 November 2012 to 15 December 2012

ENC Upliftment

FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.

As an alternative to using the ENC Upliftment Service, please make use of any of the following options:

Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).

Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|----|-----------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 144,047.50 Cr |
| Funds Received/Credits | 3 | 1,129,890.53 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 3 | 1,129,890.53 Cr |
| Funds Used/Debits | 49 | 823,170.52 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 5 | 12,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 18,533.73 Dr |
| Account Payments | 30 | 602,568.86 Dr |
| Inter-Account Transfers Out | 9 | 189,600.00 Dr |
| Card Purchases (POS) | 1 | 467.93 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 662.41 Dr |
| Service Fees | 2 | 536.55 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 345.19 Dr |
| Other Fees | 1 | 125.86 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 449,759.91 Cr |
| Available Balance (01h15 - 16 Dec 12) | | 449,759.91 |

See overleaf for transactions

Interest Rates (Usury)

Interest Charged on Debit Balance

14.00%

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Service Fee

Pay-as-you-use

A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/12/15 | 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 Cr0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 12/12/15 | Business Account | |

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

e-Mail
www.fnb.co.za

Web
256205

Branch Code
 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
0860-263-362

BBST130 026210
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 130
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R80.08 Dr**

15 December 2012 to 17 January 2013

ENC Upliftment
FNB Business Banking will no longer be offering the ENC Upliftment Service to clients from 1 September 2012 in an attempt to reduce cheque fraud.
As an alternative to using the ENC Upliftment Service, please make use of any of the following options:
Apply for special clearance at any FNB branch when making a deposit into a cheque account (R75 incl. VAT).
Accept payment by EFT from clients in order to gain faster clearance of funds.

| Cashflow Summary | | |
|---------------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 449,759.91 Cr |
| Funds Received/Credits | 4 | 413,738.11 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 4 | 413,738.11 Cr |
| Funds Used/Debits | 49 | 719,395.53 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 5 | 14,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 18,686.65 Dr |
| Account Payments | 33 | 577,208.88 Dr |
| Inter-Account Transfers Out | 7 | 109,500.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 645.12 Dr |
| Service Fees | 2 | 588.75 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 1 | 6.93 Dr |
| Other Fees | 1 | 56.37 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 143,450.44 Cr |
| Available Balance (00h41 - 18 Jan 13) | | 143,450.44 |

See overleaf for transactions

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify.
For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 13/01/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 130

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|----------------------|----------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 449,759.91 Cr | 0.00 |
| 18 Dec | Internet Pmt To | Angela Salary | Molelwane Salary | 32,644.27 | 417,115.64 Cr | |
| 18 Dec | Internet Pmt To | Dm Mncube-salary | Molelwane Salary | 12,812.24 | 404,303.40 Cr | |
| 18 Dec | Internet Pmt To | Lindiwe Mlambo Salar | Molelwane Salary | 7,262.90 | 397,040.50 Cr | |
| 18 Dec | Internet Pmt To | Nathi Salary | Molelwane Salary | 7,142.00 | 389,898.50 Cr | |
| 18 Dec | Internet Pmt To | Kakali Salary | Molelwane Salary | 10,294.97 | 379,603.53 Cr | |
| 18 Dec | Internet Pmt To | O Chikane- Salary | Molelwane Salary | 25,210.68 | 354,392.85 Cr | |
| 18 Dec | Internet Pmt To | Caesar Phiri- Salary | Accsolve Salary | 34,783.38 | 319,609.47 Cr | |
| 18 Dec | Internet Pmt To | Tshepo Phasha | Accsolve Salary | 18,722.88 | 300,886.59 Cr | |
| 18 Dec | Internet Pmt To | Dineo Kekana- Salary | Accsolve Salary | 18,722.88 | 282,163.71 Cr | |
| 18 Dec | Internet Pmt To | N Mabuza-salary | Accsolve Salary | 5,651.54 | 276,512.17 Cr | |
| 18 Dec | Internet Pmt To | Prince Nhlapo-salary | Accsolve Salary | 10,980.87 | 265,531.30 Cr | |
| 18 Dec | Internet Pmt To | Accsolve Salaries | Accsolve Salary | 23,169.82 | 242,361.48 Cr | |
| 18 Dec | Internet Pmt To | Mpho Ramaisa- Salary | Accsolve Salary | 23,794.97 | 218,566.51 Cr | |
| 18 Dec | Internet Pmt To | Cuthbert Gambia | Accsolve Salary | 38,916.59 | 179,649.92 Cr | |
| 18 Dec | Internet Pmt To | Werner Neser- Salary | Accsolve Salary | 17,658.11 | 161,991.81 Cr | |
| 18 Dec | Internet Pmt To | Lucy Rogers-salaries | Accsolve Salary | 42,980.48 | 119,011.33 Cr | |
| 18 Dec | Internet Pmt To | Pcb Technology | Molelwane Consulting | 18,998.00 | 100,013.33 Cr | |
| 18 Dec | Internet Pmt To | Angela-nandos | Molelwane Salary | 918.80 | 99,094.53 Cr | |
| 18 Dec | Internet Pmt To | Vuma Buka Air CC | Molelwane Consulting | 3,408.60 | 95,685.93 Cr | |
| 18 Dec | Internet Pmt To | Future Courier | Molelwane Consulting | 3,509.00 | 92,176.93 Cr | |
| 18 Dec | Internet Pmt To | Aquazania | J034282 | 247.38 | 91,929.55 Cr | |
| 18 Dec | Internet Pmt To | Rural Maintenance | 5659644 | 7,178.52 | 84,751.03 Cr | |
| 18 Dec | Internet Pmt To | Fezeki | Fezekisainvest | 50,000.00 | 34,751.03 Cr | |
| 19 Dec | FNB OB Pmt | Payment Zylec | | 120,000.00 Cr | 154,751.03 Cr | |
| 19 Dec | Internet Pmt To | Accommodation | Delegates Residence | 20,000.00 | 134,751.03 Cr | |
| 19 Dec | Internet Pmt To | Anc | Accommodation | 11,200.00 | 123,551.03 Cr | |
| 19 Dec | Notification - Email | Email Sending Fee | Intelligent | 0.00 | 123,551.03 Cr | 0.68 |
| 20 Dec | Express Pmt Pending | | | 0.00 | 123,551.03 Cr | |
| 20 Dec | Express Pmt Pending | Express Pmt Complete | | 0.00 | 123,551.03 Cr | |
| 20 Dec | Rtc Express Pmt To | Geoff | | 10,000.00 | 113,551.03 Cr | 38.00 |
| 21 Dec | Internet Pmt To | Transfer Accsolve | Transfer Molelwane | 20,000.00 | 93,551.03 Cr | |
| 21 Dec | Internet Trf To | 8060 | | 70,000.00 | 23,551.03 Cr | 3.60 |
| 21 Dec | FNB OB Coll | Moregolf 1 | 62093053579 | 169.00 | 23,382.03 Cr | 15.00 |
| 21 Dec | Notification - Sms | Sms Sending Fee | Yg Mafuya | 0.00 | 23,382.03 Cr | 1.05 |
| 21 Dec | Notification - Sms | Sms Sending Fee | Yg Mafuya | 0.00 | 23,382.03 Cr | 1.05 |
| 21 Dec | Notification - Sms | Sms Sending Fee | Yg Mafuya | 0.00 | 23,382.03 Cr | 1.05 |
| 21 Dec | Notification - Email | Email Sending Fee | Yg Mafuya | 0.00 | 23,382.03 Cr | 0.68 |
| 21 Dec | Notification - Email | Email Sending Fee | Yg Mafuya | 0.00 | 23,382.03 Cr | 0.68 |
| 21 Dec | Notification - Email | Email Sending Fee | Yg Mafuya | 0.00 | 23,382.03 Cr | 0.68 |
| 24 Dec | ATM Cash | Sandto | 405769*3200 | 3,000.00 | 20,382.03 Cr | 40.35 |
| 29 Dec | Internet Pmt To | Accomodation | Geoff | 2,000.00 | 18,382.03 Cr | |
| 31 Dec | FNB OB Pmt | Payment Matome | | 150,000.00 Cr | 168,382.03 Cr | |
| 31 Dec | ATM Cash | Fomiss | 405769*3200 | 3,000.00 | 165,382.03 Cr | 40.35 |
| 31 Dec | ATM Cash | Fomiss | 405769*3200 | 3,000.00 | 162,382.03 Cr | 40.35 |
| 31 Dec | ATM Trf To | 62118509655 | 62118509655 | 20,000.00 | 142,382.03 Cr | 3.60 |
| 31 Dec | ATM Cash | Fomiss | 405769*3200 | 2,000.00 | 140,382.03 Cr | 28.15 |
| 31 Dec | Internet Trf To | Trf | | 5,000.00 | 135,382.03 Cr | 3.60 |
| 31 Dec | Internet Pmt To | Geoff Standard | Geoff FNB | 65,000.00 | 70,382.03 Cr | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 13/01/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 130

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|--------|------------------------|------------------|-----------------------------|--------------|---------------|----------------------|
| 31 Dec | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 12,000.00 | 58,382.03 Cr | |
| 31 Dec | Internet Trf To | Salaries | | 6,000.00 | 52,382.03 Cr | 3.60 |
| 31 Dec | Internet Pmt To | Diners | 36135017325012 | 12,000.00 | 40,382.03 Cr | |
| 31 Dec | Send Money Dr | Send | 27711441198 | 1,500.00 | 38,882.03 Cr | 12.50 |
| 31 Dec | ATM Cash | Killarne | 479012*5394 | 3,000.00 | 35,882.03 Cr | 40.35 |
| 31 Dec | Magtape Debit | Mweb | Internet: 37195504 | 145.00 | 35,737.03 Cr | 15.00 |
| 02 Jan | Internet Pmt To | Meredale | Geoff | 6,000.00 | 29,737.03 Cr | |
| 02 Jan | Internet Pmt To | Donation | Geoff | 4,000.00 | 25,737.03 Cr | |
| 02 Jan | #FNB OB Fees | #Internet Fees | 1189495 | 6.93 | 25,730.10 Cr | |
| 03 Jan | Internet Trf To | Transf | | 6,000.00 | 19,730.10 Cr | 3.60 |
| 04 Jan | Magtape Debit | Clientele | -403452039 1301m | 326.36 | 19,403.74 Cr | 15.00 |
| 07 Jan | Magtape Debit | Liblife | 05jan56686653200etc | 18,046.29 | 1,357.45 Cr | 15.00 |
| 15 Jan | Internet Trf To | Trf | | 1,000.00 | 357.45 Cr | 3.60 |
| 16 Jan | Magtape Credit | . | 1575 Regiments Capit | 70,451.91 Cr | 70,809.36 Cr | |
| 16 Jan | Magtape Credit | . | Regiments Capital | 73,286.20 Cr | 144,095.56 Cr | |
| 17 Jan | Electronic Payments | Bis/Int | 32 On True Tiering = 265.60 | 0.00 | 144,095.56 Cr | 265.60 |
| 17 Jan | #Monthly Account Fee | | | 52.00 | 144,043.56 Cr | |
| 17 Jan | #Value Added Serv Fees | | | 56.37 | 143,987.19 Cr | (56.37) |
| 17 Jan | #Service Fees | | | 536.75 | 143,450.44 Cr | (536.75) |

Closing Balance 143,450.44 Cr 0.00

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 13/01/17 | Business Account | |

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

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

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 13/02/16 | 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

Web

www.fnb.co.za

256205

Branch Code

☎

(011) 4861207

(011) 6464893

Fax

Lost Cards

0800-11-01-32

0860-263-362

Account Enquiries

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.

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 | 13/03/16 | 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 | Cientele | -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 | |

✉

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0800-11-01-32
0860-263-362

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

BBST133

024524

MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 133

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R86.83 Dr

16 March 2013 to 17 April 2013

Change in costs on
overdrawn accounts

With effect from 1 March 2013, FNB Business Banking will change the way in which overdrawn accounts are charged. Should the account go into excess, you will be charged for the use of the unauthorised overdraft for the period in which the account is in excess to a maximum of 24%. To avoid these charges on unauthorised overdraft excesses, we recommend that you:

- apply for an overdraft facility in the event that you do not have an overdraft facility; or
- increase your overdraft facility amount.

There is no upfront fee, but instead a monthly overdraft fee is charged only if the facility is utilised in excess of R200. To apply speak to a Business Manager at an FNB branch.

| Cashflow Summary | | |
|---------------------------------------|----|-----------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 283,470.95 Cr |
| Funds Received/Credits | 1 | 839,919.56 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 1 | 839,919.56 Cr |
| Funds Used/Debits | 29 | 1,113,515.88 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 10 | 30,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 20,515.88 Dr |
| Account Payments | 10 | 703,000.00 Dr |
| Inter-Account Transfers Out | 5 | 360,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 706.96 Dr |
| Service Fees | 2 | 591.60 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 115.36 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 9,167.67 Cr |
| Available Balance (23h22 - 17 Apr 13) | | 9,167.67 |

See overleaf for transactions

Interest Rates (Usury)

Interest Charged on Debit Balance

14.00%

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%



Get MORE Rewards with eBucks for Business

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Service Fee

Pay-as-you-use

A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:

Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.

Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals

Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 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

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.
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Terms and conditions apply.

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%

Service Fee
Pay-as-you-use
A Monthly account fee of R52.00 will be charged. Transactions will be charged at the following rates:
Cheques will be charged at R42.00 per cheque issued. External Debit Orders at R15.00 per item.
Please refer to the business pricing guide on www.fnb.co.za, or contact Business Banking on 0860 263 362 for all other pricing queries.

Cash Handling fee on withdrawals
Cheque Service Fee with a minimum of R34.00 + R1.35 per R100 or part thereof.

| Depot | Fee charged per R100 or part thereof | | | | | |
|------------|--------------------------------------|-------------|--------------------------|----------------|----------------|--------|
| | Base Fee | R0 to < R5k | R5k to < R10k | R10k to < R15k | R15k to < R50k | R50k + |
| FNB Bulk | R5.00 | + R2.10 | R1.79 | R1.32 | R1.18 | R1.03 |
| SBV Bulk | R5.00 | + R2.10 | R1.75 | R1.33 | R1.16 | R1.03 |
| Branch/ATM | R7.90 | + R1.28 | per R100 or part thereof | | | |
| ADT | R3.75 | + R0.68 | per R100 or part thereof | | | |

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 13/05/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 134

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-------------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | | 9,167.67 Cr | 0.00 |
| 19 Apr | FNB OB Pmt | Accsolve Loan | 20,000.00 Cr | 29,167.67 Cr | |
| 19 Apr | Internet Trf To | Turf | 19,000.00 | 10,167.67 Cr | 3.60 |
| 29 Apr | FNB OB Pmt | Accsolve Loan | 20,000.00 Cr | 30,167.67 Cr | |
| 29 Apr | ATM Cash | Sandton 479012*5394 | 3,000.00 | 27,167.67 Cr | 40.35 |
| 29 Apr | ATM Cash | Sandton 479012*5394 | 3,000.00 | 24,167.67 Cr | 40.35 |
| 29 Apr | Internet Trf To | Trf | 19,000.00 | 5,167.67 Cr | 3.60 |
| 30 Apr | Magtape Debit | Mweb Internet: 38175611 | 145.00 | 5,022.67 Cr | 15.00 |
| 30 Apr | FNB OB Coll | More Golf 62093053579 | 169.00 | 4,853.67 Cr | 15.00 |
| 03 May | Magtape Debit | Clientele -403452039 1305m | 326.36 | 4,527.31 Cr | 15.00 |
| 06 May | Magtape Debit | Liblife 05may56686653200etc | 19,875.52 | 15,348.21 | 15.00 |
| 06 May | Magtape Unpaid | Not Provided For | 19,875.52 Cr | 4,527.31 Cr | |
| 06 May | #Unpaid Item Charge | | 122.50 | 4,404.81 Cr | |
| 07 May | Cheque Deposit | Braamfnt Mashudu | 14,100.00 Cr | 18,504.81 Cr | 16.00 |
| 07 May | Internet Trf From | Trf | 5,000.00 Cr | 23,504.81 Cr | |
| 07 May | Internet Trf From | Trf | 1,000.00 Cr | 24,504.81 Cr | |
| 08 May | Internet Pmt To | Thandi C Banda Accsolve | 10,000.00 | 14,504.81 Cr | |
| 15 May | Internet Pmt To | Sandton College Sandton College Ref | 2,500.00 | 12,004.81 Cr | |
| 15 May | Express Pmt Pending | | 0.00 | 12,004.81 Cr | |
| 15 May | Express Pmt Pending | Express Pmt Complete | 0.00 | 12,004.81 Cr | |
| 15 May | Rtc Express Pmt To | Geoff | 2,500.00 | 9,504.81 Cr | 38.00 |
| 15 May | Express Pmt Pending | | 0.00 | 9,504.81 Cr | |
| 15 May | Express Pmt Pending | Express Pmt Complete | 0.00 | 9,504.81 Cr | |
| 15 May | Rtc Express Pmt To | Geoff | 2,500.00 | 7,004.81 Cr | 38.00 |
| 15 May | Internet Pmt To | Debt Geoff | 2,000.00 | 5,004.81 Cr | |
| 17 May | Electronic Payments | Bis/Int 3 On True Tiering = 24.90 | 0.00 | 5,004.81 Cr | 24.90 |
| 17 May | #Monthly Account Fee | | 52.00 | 4,952.81 Cr | |
| 17 May | #Value Added Serv Fees | | 76.00 | 4,876.81 Cr | (76.00) |
| 17 May | #Service Fees | | 172.80 | 4,704.01 Cr | (172.80) |
| 17 May | #Cheque Deposit Fee | | 16.00 | 4,688.01 Cr | (16.00) |
| Closing Balance | | | | 4,688.01 Cr | 0.00 |

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

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 13/05/17 | Business Account | |

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

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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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 | 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 | Cientele -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
(011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
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

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| 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 | Cientele -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

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

www.fnb.co.za

256205

(011) 4861207

(011) 6464893

0800-11-01-32

0860-263-362

BBST137

050858

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 137

Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R46.03 Dr**

17 July 2013 to 17 August 2013

| Cashflow Summary | | |
|---------------------------------------|----|------------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 369,151.81 Cr |
| Funds Received/Credits | 5 | 3,754,320.19 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 5 | 3,754,320.19 Cr |
| Funds Used/Debits | 28 | 1,012,929.85 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 20,807.45 Dr |
| Account Payments | 21 | 377,122.40 Dr |
| Inter-Account Transfers Out | 3 | 615,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 374.75 Dr |
| Service Fees | 2 | 294.30 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 80.45 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3,110,167.40 Cr |
| Available Balance (11h20 - 18 Aug 13) | | 3,110,167.40 |

Interest Rates (Usury)

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

Interest Charged on Debit Balance

14.00%

Monthly Account Fee - R55.50

Cheque Deposit Fee - R19.20 per cheque deposit.

Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 13/08/17 | 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 Gambinga | 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 | |

BBST138 023049
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT: R0 - R10M TURNOV : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 138
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R53.39 Dr**

17 August 2013 to 17 September 2013

| Cashflow Summary | | |
|---------------------------------------|-----------|------------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 3,110,167.40 Cr |
| Funds Received/Credits | 4 | 2,420,103.06 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 4 | 2,420,103.06 Cr |
| Funds Used/Debits | 34 | 1,896,751.07 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 11 | 1,398,246.47 Dr |
| Account Payments | 18 | 273,504.60 Dr |
| Inter-Account Transfers Out | 5 | 225,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 434.70 Dr |
| Service Fees | 2 | 396.70 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 38.00 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3,633,084.69 Cr |
| Available Balance (22h59 - 17 Sep 13) | | 3,633,084.69 |

Interest Rates (Usury)

| | |
|--|-------|
| Interest Earned on Credit Balance | |
| R1-R4999 | 0.00% |
| R5000+ | 0.00% |
| Interest Charged on Debit Balance | |
| 14 | 00% |

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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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.

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 | |

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 | 13/09/17 | Business Account: R0 - R10m Turnov | |

✉

Killarney

P O Box 87124

Houghton 2041

info@fnb.co.za

www.fnb.co.za

256205

(011) 4861207

(011) 6464893

0800-11-01-32

087-575-9479

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

BBST139

025060

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS ACCOUNT: R0 - R10M TURNOV : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 139

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R48.05 Dr

17 September 2013 to 17 October 2013

| Cashflow Summary | | |
|---------------------------------------|----|-----------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 3,633,084.69 Cr |
| Funds Received/Credits | 1 | 10,000.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 1 | 10,000.00 Cr |
| Funds Used/Debits | 25 | 812,009.59 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 3 | 9,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 20,807.45 Dr |
| Account Payments | 16 | 377,183.14 Dr |
| Inter-Account Transfers Out | 1 | 400,000.00 Dr |
| Card Purchases (POS) | 1 | 5,019.00 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 2 | 391.25 Dr |
| Service Fees | 2 | 391.25 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 2,830,683.85 Cr |
| Available Balance (23h45 - 17 Oct 13) | | 2,830,683.85 |

Interest Rates (Usury)

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

Interest Charged on Debit Balance

14.00%

Monthly Account Fee - R55.50

Cheque Deposit Fee - R19.20 per

cheque deposit.

Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

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Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 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 | |

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(011) 4861207
(011) 6464893
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087-575-9479

e-Mail
Web
Branch Code
Fax
Lost Cards
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 | 2 | 1,421,070.42 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 2 | 1,421,070.42 Cr |
| Funds Used/Debits | 19 | 783,855.62 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 3 | 9,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 20,835.09 Dr |
| Account Payments | 8 | 252,881.51 Dr |
| Inter-Account Transfers Out | 3 | 480,000.00 Dr |
| Card Purchases (POS) | 1 | 21,139.02 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 331.41 Dr |
| Service Fees | 2 | 330.05 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 1.36 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3,467,567.24 Cr |
| Available Balance (12h07 - 17 Nov 13) | | 3,467,567.24 |

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

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Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 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 | |

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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

BBST141 022353
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 141
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R31.60 Dr**

16 November 2013 to 17 December 2013

| Cashflow Summary | | |
|---------------------------------------|-----------|------------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 3,467,567.24 Cr |
| Funds Received/Credits | 2 | 143,054.00 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 60,000.00 Cr |
| Electronic Payments Received | 1 | 83,054.00 Cr |
| Funds Used/Debits | 22 | 3,336,304.28 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 3,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 20,835.09 Dr |
| Account Payments | 6 | 212,469.19 Dr |
| Inter-Account Transfers Out | 11 | 3,100,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 257.29 Dr |
| Service Fees | 2 | 255.25 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 2.04 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 274,059.67 Cr |
| Available Balance (08h51 - 18 Dec 13) | | 274,059.67 |

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
14.00%

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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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 | 13/12/17 | 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

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 | 13/12/17 | 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

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

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/01/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 142

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------|-----------------------------------|--------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 274,059.67 Cr | 0.00 |
| 19 Dec | Internet Pmt To | Angela Salary | Molelwane Salary | 34,208.09 | 239,851.58 Cr | |
| 19 Dec | Internet Pmt To | Dm Mncube-salary | Molelwane Salary | 84,745.31 | 155,106.27 Cr | |
| 19 Dec | Internet Pmt To | Lindiwe Mlambo Salar | Molelwane Salary | 22,490.60 | 132,615.67 Cr | |
| 19 Dec | Internet Pmt To | O Chikane- Salary | Molelwane Salary | 66,992.00 | 65,623.67 Cr | |
| 20 Dec | Internet Pmt To | Kakali | Molelwane | 10,818.76 | 54,804.91 Cr | |
| 20 Dec | FNB OB Coll | More Golf | 62093053579 | 179.00 | 54,625.91 Cr | 16.00 |
| 21 Dec | ATM Cash | Southgat | 479012*5394 | 3,000.00 | 51,625.91 Cr | 42.35 |
| 23 Dec | POS Purchase Chq Card | C*restuarant Vilaka | 485442*0875 20 Dec | 4,527.00 | 47,098.91 Cr | 3.30 |
| 24 Dec | ATM Cash | Southgat | 479012*5394 | 3,000.00 | 44,098.91 Cr | 42.35 |
| 24 Dec | ATM Cash | Southgat | 479012*5394 | 3,000.00 | 41,098.91 Cr | 42.35 |
| 24 Dec | ATM Cash | Southgat | 479012*5394 | 2,000.00 | 39,098.91 Cr | 29.55 |
| 25 Dec | POS Purchase Chq Card | Makro Crownmines Sb | 485442*0875 23 Dec | 6,681.80 | 32,417.11 Cr | 3.30 |
| 25 Dec | POS Purchase Chq Card | Makro Crownmines Sb | 485442*0875 23 Dec | 24,161.70 | 8,255.41 Cr | 3.30 |
| 30 Dec | Internet Trf From | Trf | | 40,000.00 Cr | 48,255.41 Cr | |
| 31 Dec | Magtape Debit | Mweb In Internet:R497314 | | 145.00 | 48,110.41 Cr | 16.00 |
| 02 Jan | ATM Cash | Sasol Vi | 479012*5394 | 3,000.00 | 45,110.41 Cr | 42.35 |
| 02 Jan | POS Purchase Chq Card | Makro Crownmines Sb | 485442*0875 31 Dec | 16,214.10 | 28,896.31 Cr | 3.30 |
| 03 Jan | Internet Trf To | Trf | | 10,000.00 | 18,896.31 Cr | 3.80 |
| 03 Jan | Magtape Debit | Clientele -403452039 | 1401m | 359.00 | 18,537.31 Cr | 16.00 |
| 03 Jan | POS Purchase Chq Card | Builders Express- S | 485442*0875 31 Dec | 2,760.90 | 15,776.41 Cr | 3.30 |
| 06 Jan | Internet Trf From | Trf | | 100,000.00 Cr | 115,776.41 Cr | |
| 06 Jan | Magtape Debit | Liblife 05jan56686653200etc | | 20,337.95 | 95,438.46 Cr | 16.00 |
| 07 Jan | POS Purchase Chq Card | C*istore Sandton Ci | 485442*0875 05 Jan | 19,334.63 | 76,103.83 Cr | 3.30 |
| 08 Jan | Internet Pmt To | Acc Pmt | Pmt | 8,000.00 | 68,103.83 Cr | |
| 08 Jan | Internet Pmt To | Payment Advert | Refund | 4,000.00 | 64,103.83 Cr | |
| 08 Jan | Internet Pmt To | ABSA | 4787692035950018 | 10,000.00 | 54,103.83 Cr | |
| 10 Jan | Internet Trf To | Trf | | 15,000.00 | 39,103.83 Cr | 3.80 |
| 13 Jan | ATM Cash | Southgat | 479012*5394 | 3,000.00 | 36,103.83 Cr | 42.35 |
| 14 Jan | Internet Trf To | Trf | | 10,000.00 | 26,103.83 Cr | 3.80 |
| 14 Jan | POS Purchase Chq Card | Summerfields Kitche | 485442*0875 10 Jan | 9,370.00 | 16,733.83 Cr | 3.30 |
| 15 Jan | ATM Cash | Killarne | 479012*5394 | 3,000.00 | 13,733.83 Cr | 42.35 |
| 15 Jan | POS Purchase Chq Card | Summerfields Kitche | 485442*0875 12 Jan | 4,055.00 | 9,678.83 Cr | 3.30 |
| 17 Jan | Electronic Payments | Bis/Int 8 On True Tiering = 68.80 | | 0.00 | 9,678.83 Cr | 68.80 |
| 17 Jan | #Monthly Account Fee | | | 55.50 | 9,623.33 Cr | |
| 17 Jan | #Service Fees | | | 454.25 | 9,169.08 Cr | (454.25) |

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00%

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/01/17 | Business Account | |

✉

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za
256205
(011) 4861207
(011) 6464893
0800-11-01-32
087-575-9479

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

BBST143

023168

MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 143

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R16.67 Dr

17 January 2014 to 17 February 2014

Notification

Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

| Cashflow Summary | | | |
|---------------------------------------|---|--|--------------|
| Overdraft Limit | | | 0.00 |
| Opening Balance | | | 9,169.08 Cr |
| Funds Received/Credits | 1 | | 82,634.51 Cr |
| Cash Deposit | 0 | | 0.00 |
| Other Deposits | 0 | | 0.00 |
| Inter-Account Transfers In | 0 | | 0.00 |
| Electronic Payments Received | 1 | | 82,634.51 Cr |
| Funds Used/Debits | 7 | | 87,483.08 Dr |
| Cash Withdrawals (Branch) | 0 | | 0.00 |
| Cash Withdrawals (Other) | 0 | | 0.00 |
| Cheques Processed (Non Cash) | 0 | | 0.00 |
| Debit/Stop Orders | 4 | | 21,020.95 Dr |
| Account Payments | 1 | | 34,462.13 Dr |
| Inter-Account Transfers Out | 2 | | 32,000.00 Dr |
| Card Purchases (POS) | 0 | | 0.00 |
| Fuel Purchases | 0 | | 0.00 |
| Bank Charges | 2 | | 135.70 Dr |
| Service Fees | 2 | | 135.70 Dr |
| Cash Deposit Fees | 0 | | 0.00 |
| Cash Handling Fees | 0 | | 0.00 |
| Internet Fees | 0 | | 0.00 |
| Other Fees | 0 | | 0.00 |
| Interest on Credit Balance | 0 | | 0.00 |
| Interest on Debit Balance | 0 | | 0.00 |
| Inward Unpaid Items | 0 | | 0.00 |
| Unpaid Cheques and Debits | 0 | | 0.00 |
| Refunds/Adjustments | 0 | | 0.00 |
| Closing Balance | | | 4,184.81 Cr |
| Available Balance (00h14 - 18 Feb 14) | | | 4,184.81 |

Interest Rates (Usury)

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

Interest Charged on Debit Balance

15.00%

Monthly Account Fee - R55.50

Cheque Deposit Fee - R19.20 per cheque deposit.

Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is **not** registered to earn eBucks on your Business Account number.
eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/02/17 | 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 |

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 | 14/02/17 | Business Account | |

✉

Killarney

P O Box 87124

Houghton 2041

info@fnb.co.za

e-Mail

Web

www.fnb.co.za

256205

Branch Code

☎

(011) 4861207

(011) 6464893

Fax

Lost Cards

0800-11-01-32

087-575-9479

Account Enquiries

BBST144

022965

MOLELWANE CONSULTING CC

CK 1997/026316/23

P O BOX 2680

JOHANNESBURG

2000

BUSINESS ACCOUNT : 62002637025

Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 144

Bank's VAT Registration Number : 4210102051

Total VAT Charged: R35.09 Dr

17 February 2014 to 17 March 2014

Notification

Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

| Cashflow Summary | | | |
|---------------------------------------|----|--|---------------|
| Overdraft Limit | | | 0.00 |
| Opening Balance | | | 4,184.81 Cr |
| Funds Received/Credits | 2 | | 460,000.00 Cr |
| Cash Deposit | 0 | | 0.00 |
| Other Deposits | 0 | | 0.00 |
| Inter-Account Transfers In | 2 | | 460,000.00 Cr |
| Electronic Payments Received | 0 | | 0.00 |
| Funds Used/Debits | 25 | | 463,642.33 Dr |
| Cash Withdrawals (Branch) | 0 | | 0.00 |
| Cash Withdrawals (Other) | 0 | | 0.00 |
| Cheques Processed (Non Cash) | 0 | | 0.00 |
| Debit/Stop Orders | 4 | | 21,020.95 Dr |
| Account Payments | 18 | | 384,121.38 Dr |
| Inter-Account Transfers Out | 3 | | 58,500.00 Dr |
| Card Purchases (POS) | 0 | | 0.00 |
| Fuel Purchases | 0 | | 0.00 |
| Bank Charges | 2 | | 285.70 Dr |
| Service Fees | 2 | | 285.70 Dr |
| Cash Deposit Fees | 0 | | 0.00 |
| Cash Handling Fees | 0 | | 0.00 |
| Internet Fees | 0 | | 0.00 |
| Other Fees | 0 | | 0.00 |
| Interest on Credit Balance | 0 | | 0.00 |
| Interest on Debit Balance | 0 | | 0.00 |
| Inward Unpaid Items | 0 | | 0.00 |
| Unpaid Cheques and Debits | 0 | | 0.00 |
| Refunds/Adjustments | 0 | | 0.00 |
| Closing Balance | | | 256.78 Cr |
| Available Balance (00h21 - 18 Mar 14) | | | 256.78 |

Interest Rates (Usury)

Interest Earned on Credit Balance

R1-R4999

0.00%

R5000+

0.00%

Interest Charged on Debit Balance

15.00%

Monthly Account Fee - R55.50

Cheque Deposit Fee - R19.20 per cheque deposit.

Cheque Service Fee (CSF) - R50.40



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the eBucks for Business programme has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/03/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 144

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|---|---------------|---------------|----------------------|
| Opening Balance | | | | 4,184.81 Cr | 0.00 |
| 28 Feb | Internet Trf From | Transfer | 100,000.00 Cr | 104,184.81 Cr | |
| 28 Feb | Internet Trf To | Trf | 50,000.00 | 54,184.81 Cr | 3.80 |
| 28 Feb | Internet Pmt To | Travel Costs Makhubo | 34,068.28 | 20,116.53 Cr | |
| 28 Feb | Magtape Debit | Mweb In Internet:R1009467 | 145.00 | 19,971.53 Cr | 16.00 |
| 28 Feb | FNB OB Coll | More Golf 62093053579 | 179.00 | 19,792.53 Cr | 16.00 |
| 05 Mar | Internet Trf From | Main | 360,000.00 Cr | 379,792.53 Cr | |
| 05 Mar | Magtape Debit | Clientele -403452039 1403m | 359.00 | 379,433.53 Cr | 16.00 |
| 05 Mar | Magtape Debit | Liblife 05mar56686653200etc | 20,337.95 | 359,095.58 Cr | 16.00 |
| 06 Mar | Internet Pmt To | Sarseflng 0028854199 | 7,264.41 | 351,831.17 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028854024 | 7,003.55 | 344,827.62 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028852069 | 3,329.91 | 341,497.71 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028852340 | 3,122.57 | 338,375.14 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028852606 | 278.28 | 338,096.86 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028852835 | 262.98 | 337,833.88 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028853004 | 267.31 | 337,566.57 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028851567 | 13,883.56 | 323,683.01 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028851421 | 13,512.50 | 310,170.51 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028850268 | 12,928.75 | 297,241.76 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028853186 | 6,769.72 | 290,472.04 Cr | |
| 06 Mar | Internet Pmt To | Sarseflng 0028853403 | 203,881.21 | 86,590.83 Cr | |
| 06 Mar | Internet Pmt To | Transfer Accsolve Transfer Molelwane | 63,050.30 | 23,540.53 Cr | |
| 06 Mar | Internet Pmt To | Pcb Technology Molelwane Consulting | 7,524.00 | 16,016.53 Cr | |
| 06 Mar | Internet Pmt To | Document Warehouse B-mol001 Molelwane C | 659.80 | 15,356.73 Cr | |
| 06 Mar | Internet Pmt To | Accounting Practice Molel01/02 | 4,161.00 | 11,195.73 Cr | |
| 06 Mar | Internet Pmt To | Future Courier Molelwane Consulting | 2,153.25 | 9,042.48 Cr | |
| 10 Mar | Internet Trf To | Trf | 5,000.00 | 4,042.48 Cr | 3.80 |
| 15 Mar | Internet Trf To | Trf | 3,500.00 | 542.48 Cr | 3.80 |
| 17 Mar | Electronic Payments | Bis/Int 18 On True Tiering = 154.80 | 0.00 | 542.48 Cr | 154.80 |
| 17 Mar | #Monthly Account Fee | | 55.50 | 486.98 Cr | |
| 17 Mar | #Service Fees | | 230.20 | 256.78 Cr | (230.20) |

Closing Balance

256.78 Cr

0.00


If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/03/17 | Business Account | |

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

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

BBST145 051919
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 145
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R39.74 Dr**

17 March 2014 to 17 April 2014

Notification
Kindly ensure all cheque books ordered via your branch are collected at your earliest convenience, as uncollected cheque books will be destroyed on 30 April 2014 for security purposes.

| Cashflow Summary | | | |
|---------------------------------------|----|--|----------------------|
| Overdraft Limit | | | 0.00 |
| Opening Balance | | | 256.78 Cr |
| Funds Received/Credits | 1 | | 641,487.71 Cr |
| Cash Deposit | 0 | | 0.00 |
| Other Deposits | 0 | | 0.00 |
| Inter-Account Transfers In | 0 | | 0.00 |
| Electronic Payments Received | 1 | | 641,487.71 Cr |
| Funds Used/Debits | 22 | | 556,781.17 Dr |
| Cash Withdrawals (Branch) | 0 | | 0.00 |
| Cash Withdrawals (Other) | 0 | | 0.00 |
| Cheques Processed (Non Cash) | 0 | | 0.00 |
| Debit/Stop Orders | 4 | | 23,254.77 Dr |
| Account Payments | 10 | | 142,592.30 Dr |
| Inter-Account Transfers Out | 7 | | 385,251.00 Dr |
| Card Purchases (POS) | 1 | | 5,683.10 Dr |
| Fuel Purchases | 0 | | 0.00 |
| Bank Charges | 3 | | 323.60 Dr |
| Service Fees | 2 | | 209.60 Dr |
| Cash Deposit Fees | 0 | | 0.00 |
| Cash Handling Fees | 0 | | 0.00 |
| Internet Fees | 0 | | 0.00 |
| Other Fees | 1 | | 114.00 Dr |
| Interest on Credit Balance | 0 | | 0.00 |
| Interest on Debit Balance | 0 | | 0.00 |
| Inward Unpaid Items | 0 | | 0.00 |
| Unpaid Cheques and Debits | 0 | | 0.00 |
| Refunds/Adjustments | 0 | | 0.00 |
| Closing Balance | | | 84,639.72 Cr |
| Available Balance (23h36 - 17 Apr 14) | | | 84,639.72 |

Interest Rates (Usury)

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%
Interest Charged on Debit Balance
15.00%

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



See overleaf for transactions

Get MORE Rewards with eBucks for Business

Your business is not registered to earn eBucks on your Business Account number.

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/04/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 145

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|---|---------------|---------------|----------------------|
| Opening Balance | | | | 256.78 Cr | 0.00 |
| 18 Mar | Magtape Credit | . Regiments Capital | 641,487.71 Cr | 641,744.49 Cr | |
| 20 Mar | Rtc Express Pmt To | Sakhiwe G | 15,000.00 | 626,744.49 Cr | 38.00 |
| 20 Mar | Internet Trf To | Trf | 55,000.00 | 571,744.49 Cr | 3.80 |
| 21 Mar | POS Purchase Chq Card | Makro Crownmines Sb 485442*0875 19 Mar | 5,683.10 | 566,061.39 Cr | 3.30 |
| 24 Mar | Internet Trf To | T | 50,000.00 | 516,061.39 Cr | 3.80 |
| 25 Mar | Internet Trf To | Transfer | 200,000.00 | 316,061.39 Cr | 3.80 |
| 28 Mar | Internet Pmt To | Adv Joburg Adv Mc | 50,000.00 | 266,061.39 Cr | |
| 31 Mar | Magtape Debit | Mweb In Internet:R1264896 | 145.00 | 265,916.39 Cr | 16.00 |
| 31 Mar | FNB OB Coll | More Golf 62093053579 | 179.00 | 265,737.39 Cr | 16.00 |
| 02 Apr | Internet Pmt To | Sarsefing 0029177258 | 12,038.77 | 253,698.62 Cr | |
| 02 Apr | Internet Pmt To | Transfer Accsolve Transfer Molelwane | 34,637.63 | 219,060.99 Cr | |
| 02 Apr | Internet Pmt To | Pcb Technology Molelwane Consulting | 7,524.00 | 211,536.99 Cr | |
| 02 Apr | Internet Pmt To | Document Warehouse B-mol001 Molelwane C | 329.90 | 211,207.09 Cr | |
| 02 Apr | Internet Pmt To | 0119413949 0002694205924972011 | 3,662.00 | 207,545.09 Cr | |
| 04 Apr | Magtape Debit | Clientele -403452039 1404m | 359.00 | 207,186.09 Cr | 16.00 |
| 07 Apr | Magtape Debit | Liblife 05apr56686653200etc | 22,571.77 | 184,614.32 Cr | 16.00 |
| 08 Apr | Internet Trf To | Trf | 50,000.00 | 134,614.32 Cr | 3.80 |
| 08 Apr | Internet Pmt To | Kakali Salary Molelwane Salary | 10,900.00 | 123,714.32 Cr | |
| 08 Apr | Internet Trf To | Accsolve Travel | 10,251.00 | 113,463.32 Cr | 3.80 |
| 12 Apr | Internet Trf To | Trf | 10,000.00 | 103,463.32 Cr | 3.80 |
| 17 Apr | Rtc Express Pmt To | Cleaning Jozi | 4,500.00 | 98,963.32 Cr | 38.00 |
| 17 Apr | Internet Trf To | Main | 10,000.00 | 88,963.32 Cr | 3.80 |
| 17 Apr | Rtc Express Pmt To | Dibonjo Geoff | 4,000.00 | 84,963.32 Cr | 38.00 |
| 17 Apr | Electronic Payments | Bis/Int 7 On True Tiering = 60.20 | 0.00 | 84,963.32 Cr | 60.20 |
| 17 Apr | #Monthly Account Fee | | 55.50 | 84,907.82 Cr | |
| 17 Apr | #Value Added Serv Fees | | 114.00 | 84,793.82 Cr | (114.00) |
| 17 Apr | #Service Fees | | 154.10 | 84,639.72 Cr | (154.10) |
| Closing Balance | | | | 84,639.72 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/04/17 | Business Account | |

✉

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

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

www.fnb.co.za

256205

(011) 4861207

(011) 6464893

0800-11-01-32

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.

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

| 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 |



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.

| 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 | Sarseflng 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
www.fnb.co.za

Web
256205

Branch Code
 (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

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.
Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.
Terms and conditions apply.

| Pay as You use Pricing Option | | | | | | | |
|---|----------------|--------|---------|---------|---------|----------|-----------|
| Cash Deposits | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch/FNB ATM | R7.90 plus | R2.20 | R1.34 | R1.34 | R1.25 | R1.05 | R1.05 |
| Bulk | R5.00 plus | R2.10 | R1.50 | R1.50 | R1.24 | R0.93 | R0.93 |
| ATM Advance R3.75 plus R0.72 per R100 or part thereof | | | | | | | |
| Cash Withdrawals | (per R100 opt) | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: CSF | (Min R35) plus | R2.20 | R1.75 | R1.75 | R1.45 | R1.35 | R1.35 |
| Bulk: CSF | (Min R35) plus | R1.98 | R1.58 | R1.58 | R1.31 | R1.22 | R1.22 |

Please refer to Commercial Pricing Guide on www.fnb.co.za for other pricing.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/06/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 147

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|----------------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 39,518.47 Cr | 0.00 |
| 19 May | ATM Cash | Southgat | 479012*5394 | 3,000.00 | 36,518.47 Cr | 42.35 |
| 19 May | ATM Cash | Southgat | 479012*5394 | 3,000.00 | 33,518.47 Cr | 42.35 |
| 24 May | POS International Purchase Chq | Grand Hotel Les Tro | 485442*0875 22 May | 11,206.69 | 22,311.78 Cr | 3.30 |
| 30 May | Magtape Debit | Mweb In Internet:R1782773 | | 145.00 | 22,166.78 Cr | 16.00 |
| 31 May | FNB OB Coll | More Golf | 62093053579 | 179.00 | 21,987.78 Cr | 16.00 |
| 02 Jun | Internet Trf From | Trf | | 60,000.00 Cr | 81,987.78 Cr | |
| 02 Jun | Rtc Express Pmt To | Ian | Geoff | 4,000.00 | 77,987.78 Cr | 38.00 |
| 02 Jun | Internet Pmt To | Payment | Geoff | 10,000.00 | 67,987.78 Cr | |
| 05 Jun | Rtc Express Pmt To | Donation | Yes | 5,000.00 | 62,987.78 Cr | 38.00 |
| 05 Jun | Magtape Debit | Clientele -403452039 | 1406m | 359.00 | 62,628.78 Cr | 16.00 |
| 05 Jun | Magtape Debit | Liblife 05jun56686653200etc | | 22,625.43 | 40,003.35 Cr | 16.00 |
| 09 Jun | Internet Trf To | Trf | | 10,000.00 | 30,003.35 Cr | 3.80 |
| 09 Jun | Internet Trf To | CC Pmt | | 6,000.00 | 24,003.35 Cr | 3.80 |
| 09 Jun | Send Money Dr | Send 27789552354 | | 1,500.00 | 22,503.35 Cr | 12.50 |
| 13 Jun | Internet Trf To | Trf | | 16,000.00 | 6,503.35 Cr | 3.80 |
| 13 Jun | POS Purchase Chq Card | Sunnyside Park Hote | 485442*0875 10 Jun | 5,511.11 | 992.24 Cr | 3.30 |
| 17 Jun | Electronic Payments | Bis/Int 1 On True Tiering = 8.60 | | 0.00 | 992.24 Cr | 8.60 |
| 17 Jun | #Monthly Account Fee | | | 55.50 | 936.74 Cr | |
| 17 Jun | #Value Added Serv Fees | | | 88.50 | 848.24 Cr | (88.50) |
| 17 Jun | #Service Fees | | | 175.30 | 672.94 Cr | (175.30) |
| Closing Balance | | | | | 672.94 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/06/17 | Business Account | |

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

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

BBST148 023583
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 148
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R15.53 Dr**

17 June 2014 to 17 July 2014

| Cashflow Summary | | |
|-----------------------------------|----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 672.94 Cr |
| Funds Received/Credits | 3 | 201,464.91 Cr |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 30,000.00 Cr |
| Electronic Payments Received | 2 | 171,464.91 Cr |
| Funds Used/Debits | 4 | 23,583.25 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 23,583.25 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 2 | 126.50 Dr |
| Service Fees | 2 | 126.50 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 178,428.10 Cr |

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

Get MORE Rewards with eBucks for Business

eBucks for Business gives qualifying FNB Business Banking and Commercial Banking customers the ability to earn eBucks as a reward for banking with FNB. From 1 September the **eBucks for Business programme** has been refuelled providing more ways for businesses to earn and spend eBucks.

Please note: All FNB Commercial Banking customers with an annual turnover that exceeds R40-million will not qualify. For more information on how your businesses can qualify and start earning eBucks go to eBucks.com or call FNB Business Banking on 0860 263 362 or contact your FNB Commercial Banker.

Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/07/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 148

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|-----------------------------|--------------|---------------|----------------------|
| Opening Balance | | | | 672.94 Cr | 0.00 |
| 30 Jun | Magtape Debit | Mweb In Internet:R2041453 | 145.00 | 527.94 Cr | 16.00 |
| 30 Jun | FNB OB Coll | More Golf 62093053579 | 179.00 | 348.94 Cr | 16.00 |
| 02 Jul | Internet Trf From | Trf | 30,000.00 Cr | 30,348.94 Cr | |
| 04 Jul | Magtape Debit | Clientele -403452039 1407m | 364.00 | 29,984.94 Cr | 16.75 |
| 07 Jul | Magtape Debit | Liblife 05jul56686653200etc | 22,895.25 | 7,089.69 Cr | 16.75 |
| 15 Jul | Magtape Credit | . Regiments Capital | 83,024.21 Cr | 90,113.90 Cr | |
| 15 Jul | Magtape Credit | . Regiments Capital | 88,440.70 Cr | 178,554.60 Cr | |
| 17 Jul | #Monthly Account Fee | | 61.00 | 178,493.60 Cr | |
| 17 Jul | #Service Fees | | 65.50 | 178,428.10 Cr | (65.50) |
| Closing Balance | | | | 178,428.10 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00%

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/07/17 | Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

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

Copy Tax Invoice/Statement Number : 148

Total VAT Charged : R 15.53 Dr


Statement Period : 17 June 2014 to 17 July 2014
Statement Date : 17 July 2014


BBST148 022217
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Business Account 62002637025


| Summary in | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 672.94 Cr |
| Funds Received (Credits) | | 3 201,464.91 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 30,000.00 Cr |
| Electronic Payments Received | 2 | 171,464.91 Cr |
| Funds Used (Debits) | | 4 23,583.25 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 23,583.25 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 2 126.50 Dr |
| Service Fees | 2 | 126.50 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 178,428.10 Cr |
| Overdraft Limit | | 0.00 |
| Arrears Amount | | 0.00 |
| Monthly Reduction Amount | | 0.00 |


Contact us

 e-Mail

 Web

 Lost Cards

 Account Enquiries

 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

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

Debit Interest Rates (Usury)
15.00%

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| 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 | (65.50) |
| Closing Balance | | | | 178,428.10 Cr | |

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

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

| | | | | | | | | |
|---|--|--------------------|--------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R61.00 | Cheque Service Fee | R75.00 | | | | | |
| Cheque Deposit Fee | R25.00 | Inward Unpaid Fee | R0.00 | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R0.00) R8.40 plus | | R2.420 | R1.420 | R1.420 | R1.330 | R1.120 | R1.120 |
| Bulk: | (Min fee per deposit R0.00) R5.00 plus | | R2.230 | R1.590 | R1.590 | R1.320 | R0.990 | R0.990 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R1.00) plus | | R2.420 | R1.860 | R1.860 | R1.540 | R1.430 | R1.430 |
| Bulk: | Cheque Service Fee (min R1.00) plus | | R2.230 | R1.780 | R1.780 | R1.470 | R1.370 | R1.370 |
| FNB ATM: | R2.42 + R0.00 per R100 or part thereof | | | | | | | |


Inclusive of VAT @ 14.00%
First National Bank - a 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
Web
www.fnb.co.za

Branch Code
256205
(011) 4861207

 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
087-575-9479

BBST149 041781
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

BUSINESS ACCOUNT : 62002637025
Customer VAT Reg. No : Not Provided

Copy Tax Invoice/Statement Number : 149
Bank's VAT Registration Number : 4210102051

Total VAT Charged: **R27.43 Dr**

17 July 2014 to 16 August 2014

| Cashflow Summary | | |
|-----------------------------------|-----------|----------------------|
| Overdraft Limit | | 0.00 |
| Opening Balance | | 178,428.10 Cr |
| Funds Received/Credits | 0 | 0.00 |
| Cash Deposit | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used/Debits | 13 | 177,583.25 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit/Stop Orders | 4 | 23,583.25 Dr |
| Account Payments | 3 | 27,000.00 Dr |
| Inter-Account Transfers Out | 6 | 127,000.00 Dr |
| Card Purchases (POS) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 223.40 Dr |
| Service Fees | 2 | 157.90 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 65.50 Dr |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 621.45 Cr |

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

Interest Earned on Credit Balance
R1-R4999 0.00%
R5000+ 0.00%



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/08/16 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 149

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------|---------------------|------------|---------------|----------------------|
| Opening Balance | | | | | 178,428.10 Cr | 0.00 |
| 22 Jul | Rtc Express Pmt To | Accsolve | Transfer | 9,000.00 | 169,428.10 Cr | 40.00 |
| 28 Jul | Send Money Dr | Send | 27725371215 | 2,000.00 | 167,428.10 Cr | 8.50 |
| 31 Jul | Internet Trf To | Trf | | 20,000.00 | 147,428.10 Cr | 4.00 |
| 31 Jul | Internet Trf To | Trf | | 100,000.00 | 47,428.10 Cr | 4.00 |
| 31 Jul | Magtape Debit | Mweb In | Internet:R2300217 | 145.00 | 47,283.10 Cr | 16.75 |
| 31 Jul | FNB OB Coll | More Golf | 62093053579 | 179.00 | 47,104.10 Cr | 16.75 |
| 05 Aug | FNB App Payment To | ABSA Credit Card | 4787692035950018 | 7,000.00 | 40,104.10 Cr | |
| 05 Aug | FNB App Transfer To | Pmt | | 1,000.00 | 39,104.10 Cr | 4.00 |
| 05 Aug | FNB App Payment To | Kakali Salary | Molelwane Salary | 11,000.00 | 28,104.10 Cr | |
| 05 Aug | Magtape Debit | Clientele -403452039 | 1408m | 364.00 | 27,740.10 Cr | 16.75 |
| 05 Aug | Magtape Debit | Liblife | 05aug56686653200etc | 22,895.25 | 4,844.85 Cr | 16.75 |
| 06 Aug | Send Money Dr | Send | 27838655844 | 1,000.00 | 3,844.85 Cr | 8.50 |
| 13 Aug | Send Money Dr | Send | 27826687342 | 3,000.00 | 844.85 Cr | 8.50 |
| 16 Aug | Electronic Payments | Bis/Int 2 On True Tiering = | 17.90 | 0.00 | 844.85 Cr | 17.90 |
| 16 Aug | #Monthly Account Fee | | | 61.00 | 783.85 Cr | |
| 16 Aug | #Value Added Serv Fees | | | 65.50 | 718.35 Cr | (65.50) |
| 16 Aug | #Service Fees | | | 96.90 | 621.45 Cr | (96.90) |
| Closing Balance | | | | | 621.45 Cr | 0.00 |

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 | 14/08/16 | 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

☎

(011) 6464893

Fax

0800-11-01-32

Lost Cards

087-575-9479

Account Enquiries

BBST150021894

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-R49990.00%

R5000+0.00%



See overleaf for transactions

Get MORE Rewards with eBucks for Business

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Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/09/17 | 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
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e-Mail
Web
www.fnb.co.za

Branch Code
256205
 (011) 4861207

Fax
(011) 6464893

Lost Cards
0800-11-01-32

Account Enquiries
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

If there is an entry on your statement you wish to query, please contact a Business Banker on 0860-263-362 or your Relationship Manager as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/10/17 | Business Account | |

✉

Killarney

P O Box 87124

Houghton 2041

info@fnb.co.za

e-Mail

Web

Branch Code

☎

Fax

Lost Cards

Account Enquiries

www.fnb.co.za

256205

(011) 4861207

(011) 6464893

0800-11-01-32

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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Terms and conditions apply.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/11/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 152

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------|--------------|--------------|----------------------|
| Opening Balance | | | | 4,874.10 Cr | 0.00 |
| 20 Oct | Send Money Dr | Send 27763622372 | 1,000.00 | 3,874.10 Cr | 8.50 |
| 31 Oct | Internet Trf From | Trf | 30,000.00 Cr | 33,874.10 Cr | |
| 31 Oct | Magtape Debit | Mweb In Internet:R3078703 | 145.00 | 33,729.10 Cr | 16.75 |
| 31 Oct | FNB OB Coll | Moregolf 1 62093053579 | 179.00 | 33,550.10 Cr | 16.75 |
| 05 Nov | Magtape Debit | Clientele -403452039 1411m | 394.40 | 33,155.70 Cr | 16.75 |
| 05 Nov | Magtape Debit | Liblife 05nov56686653200etc | 22,895.25 | 10,260.45 Cr | 16.75 |
| 17 Nov | #Monthly Account Fee | | 61.00 | 10,199.45 Cr | |
| 17 Nov | #Value Added Serv Fees | | 8.50 | 10,190.95 Cr | (8.50) |
| 17 Nov | #Service Fees | | 67.00 | 10,123.95 Cr | (67.00) |
| Closing Balance | | | | 10,123.95 Cr | 0.00 |

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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 : 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 | Cientele -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.

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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 14/12/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 154

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|----------------------|---------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 6,972.28 Cr | |
| 19 Dec | FNB OB Coll | Moregolf 1 | 62093053579 | 189.00 | 6,783.28 Cr | 16.75 |
| 31 Dec | Magtape Debit | Mweb In | Internet:R3601080 | 145.00 | 6,638.28 Cr | 16.75 |
| 02 Jan | Internet Trf From | Trf | | 30,000.00 Cr | 36,638.28 Cr | |
| 05 Jan | Magtape Debit | Clientele -403452039 | 1501m | 394.40 | 36,243.88 Cr | 16.75 |
| 05 Jan | Magtape Debit | Liblife | 05jan56686653200etc | 23,097.48 | 13,146.40 Cr | 16.75 |
| 17 Jan | #Monthly Account Fee | | | 61.00 | 13,085.40 Cr | |
| 17 Jan | #Service Fees | | | 67.00 | 13,018.40 Cr | (67.00) |

Closing Balance

13,018.40 Cr

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

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 15/01/17 | Business Account | |

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

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 15/03/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 157

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | 30,438.92 Cr | | |
| 19 Mar | Internet Pmt To | Trf | 15,000.00 | 15,438.92 Cr | |
| 25 Mar | Internet Pmt To | Payment G | 2,000.00 | 13,438.92 Cr | |
| 26 Mar | Express Pmt Pending | | 0.00 | 13,438.92 Cr | |
| 26 Mar | Express Pmt Pending | Express Pmt Complete | 0.00 | 13,438.92 Cr | |
| 26 Mar | Rtc Express Pmt To | Donation | 4,000.00 | 9,438.92 Cr | 40.00 |
| 31 Mar | Magtape Debit | Mweb In Internet:R4387768 | 145.00 | 9,293.92 Cr | 16.75 |
| 31 Mar | FNB OB Coll | Moregolf 1 62093053579 | 189.00 | 9,104.92 Cr | 16.75 |
| 02 Apr | Internet Trf From | Trf | 50,000.00 Cr | 59,104.92 Cr | |
| 02 Apr | Internet Pmt To | Kakali Salary Mc | 11,000.00 | 48,104.92 Cr | |
| 02 Apr | Internet Pmt To | Branch Geoff | 3,000.00 | 45,104.92 Cr | |
| 02 Apr | Rtc Express Pmt To | Adv G | 8,000.00 | 37,104.92 Cr | 40.00 |
| 02 Apr | Internet Trf To | Trf | 10,000.00 | 27,104.92 Cr | 4.00 |
| 02 Apr | Rtc Express Pmt To | Mountain | 4,000.00 | 23,104.92 Cr | 40.00 |
| 02 Apr | Magtape Debit | Clientele 403452039 150405 | 394.40 | 22,710.52 Cr | 16.75 |
| 07 Apr | Internet Trf From | Trf | 2,000.00 Cr | 24,710.52 Cr | |
| 07 Apr | Magtape Debit | Liblife 05apr56686653200etc | 25,666.47 | 955.95 | 16.75 |
| 08 Apr | Internet Trf From | Trf | 2,000.00 Cr | 1,044.05 Cr | |
| 08 Apr | #Excess Item Fee | 1 Items On 15/04/07 | 105.00 | 939.05 Cr | (105.00) |
| 17 Apr | POS Purchase Chq Card | Acса Jia 485442*0875 14 Apr | 386.00 | 553.05 Cr | 3.30 |
| 17 Apr | Int On Debit Balance | | 0.39 | 552.66 Cr | |
| 17 Apr | Penalty Interest | | 0.07 | 552.59 Cr | |
| 17 Apr | Electronic Payments | Bis/Int 4 On True Tiering = 35.80 | 0.00 | 552.59 Cr | 35.80 |
| 17 Apr | #Monthly Account Fee | | 61.00 | 491.59 Cr | |
| 17 Apr | #Value Added Serv Fees | | 120.00 | 371.59 Cr | (120.00) |
| 17 Apr | #Service Fees | | 110.10 | 261.49 Cr | (110.10) |

Closing Balance

261.49 Cr

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First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
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| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 15/04/17 | 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 | |

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 | 15/05/16 | 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 |

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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 | 15/06/17 | Business Account | |

BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 159

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|-----------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | | 442.06 Cr | |
| 29 May | Magtape Debit | Mweb In Internet:R4910705 | 145.00 | 297.06 Cr | 16.75 |
| 30 May | FNB OB Coll | Moregolf 1 62093053579 | 189.00 | 108.06 Cr | 16.75 |
| 05 Jun | Magtape Credit | Transfer Accsolve | 50,000.00 Cr | 50,108.06 Cr | |
| 05 Jun | Magtape Debit | Clientele 403452039 150605 | 394.40 | 49,713.66 Cr | 16.75 |
| 05 Jun | Magtape Debit | Liblife 05jun56686653200etc | 25,737.42 | 23,976.24 Cr | 16.75 |
| 06 Jun | Rtc Express Pmt To | Geoff Standard Geoff FNB | 15,000.00 | 8,976.24 Cr | 40.00 |
| 06 Jun | Internet Pmt To | ABSA Credit Card 4787692035950018 | 7,000.00 | 1,976.24 Cr | |
| 08 Jun | Internet Pmt To | Trf | 1,500.00 | 476.24 Cr | |
| 17 Jun | Electronic Payments | Bis/Int 2 On True Tiering = 17.90 | 0.00 | 476.24 Cr | 17.90 |
| 17 Jun | #Monthly Account Fee | | 61.00 | 415.24 Cr | |
| 17 Jun | #Value Added Serv Fees | | 40.00 | 375.24 Cr | (40.00) |
| 17 Jun | #Service Fees | | 84.90 | 290.34 Cr | (84.90) |


Closing Balance

290.34 Cr

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


| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00//B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 15/06/17 | Business Account | |

 Killarney
P O Box 87124
Houghton 2041

Street Address Bank No 6 ,Riviera Road ,Killarney Mall

Branch Code 256205

 (011) 4861207

 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank's VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 160

Total VAT Charged : R 16.39 Dr

Statement Period : 17 June 2015 to 17 July 2015
Statement Date : 17 July 2015

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 | |

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 | 15/07/17 | Business Account | |

BBST161 005606
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000

✉ 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

Business Account 62002637025

| Summary in Rand | | ZAR |
|---------------------------------|---|---------------|
| Opening Balance | | 222,054.90 Cr |
| Funds Received (Credits) | 2 | 17,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 17,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 9 | 238,497.76 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 26,797.76 Dr |
| Account Payments | 3 | 31,700.00 Dr |
| Inter-Account Transfers Out | 2 | 180,000.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 378.22 Dr |
| Service Fees | 2 | 151.95 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 3 | 226.27 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.59 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 178.33 Cr |
| Overdraft Limit | | 0.00 |

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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 |


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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

Total VAT Charged : R 70.51 Dr


Statement Period : 17 September 2015 to 17 October 2015
Statement Date : 17 October 2015


BBST163 011008
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|----|------------------|
| Opening Balance | | 221,198.50 Cr |
| Funds Received (Credits) | | 1 15,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 15,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 25 229,462.96 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 3,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 26,797.76 Dr |
| Account Payments | 12 | 118,500.00 Dr |
| Inter-Account Transfers Out | 5 | 71,000.00 Dr |
| Card Purchases (Swipes) | 3 | 10,165.20 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 3 574.25 Dr |
| Service Fees | 2 | 244.75 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 329.50 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 6,161.29 Cr |
| Overdraft Limit | | 0.00 |


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www.fnb.co.za
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087-575-9479
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%

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| 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

Total VAT Charged : R 34.82 Dr


Statement Period : 17 October 2015 to 17 November 2015
Statement Date : 17 November 2015

BBST164 005790
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


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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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 | 15/11/17 | 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

Total VAT Charged : R 17.07 Dr


Statement Period : 17 November 2015 to 17 December 2015
Statement Date : 17 December 2015


BBST165 006329
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


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 |


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 Fraud

info@fnb.co.za
www.fnb.co.za
087-575-9406
087-575-9479
087-311-8607

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Debit Interest Rates (Usury)
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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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

Total VAT Charged : R 25.70 Dr


Statement Period : 17 December 2015 to 16 January 2016
Statement Date : 16 January 2016

BBST166 010894
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


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

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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 | 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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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 | |

FNB BUSINESS CHEQUE ACC: 62002637025

Tax Invoice/Statement Number : 167

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|---------------------------------------|---------------|---------------|----------------------|
| Opening Balance | | | | 6,407.19 Cr | |
| 20 Jan | Send Money Dr | Send 27835742699 | 2,000.00 | 4,407.19 Cr | 9.50 |
| 29 Jan | Magtape Debit | Mweb In Internet:R7036002 | 145.00 | 4,262.19 Cr | 17.50 |
| 30 Jan | Express Pmt Pending | | 0.00 | 4,262.19 Cr | |
| 30 Jan | Express Pmt Pending | Express Pmt Complete | 0.00 | 4,262.19 Cr | |
| 30 Jan | Rtc Express Pmt To | G | 4,000.00 | 262.19 Cr | 40.00 |
| 30 Jan | Magtape Debit | Moregolf 104136-pmg(Curr) | 199.00 | 63.19 Cr | 17.50 |
| 01 Feb | Magtape Credit | P Makhubedu Mfundi | 200,000.00 Cr | 200,063.19 Cr | |
| 02 Feb | Internet Trf To | Trf | 30,000.00 | 170,063.19 Cr | 4.00 |
| 02 Feb | Internet Pmt To | ABSA Credit Card 4787692035950018 | 10,000.00 | 160,063.19 Cr | |
| 02 Feb | Rtc Express Pmt To | Geoff Standard Geoff FNB | 30,000.00 | 130,063.19 Cr | 40.00 |
| 02 Feb | Internet Pmt To | Nono FNB From Geoff | 30,000.00 | 100,063.19 Cr | |
| 02 Feb | Internet Trf To | CC Payment | 10,000.00 | 90,063.19 Cr | 4.00 |
| 05 Feb | Magtape Debit | Clientele 403452039 160205 | 432.84 | 89,630.35 Cr | 17.50 |
| 05 Feb | Magtape Debit | Liblife 05feb56686653200etc | 26,296.93 | 63,333.42 Cr | 17.50 |
| 08 Feb | POS Purchase Chq Card | The Palazzo Monte 485442*5778 04 Feb | 3,881.00 | 59,452.42 Cr | 3.50 |
| 08 Feb | POS Purchase Chq Card | The Palazzo Monte 485442*5778 04 Feb | 18,255.94 | 41,196.48 Cr | 3.50 |
| 09 Feb | Send Money Dr | Send 27824924203 | 2,000.00 | 39,196.48 Cr | 9.50 |
| 09 Feb | Magtape Credit | . Regiments Capital | 214,125.23 Cr | 253,321.71 Cr | |
| 09 Feb | Internet Pmt To | Kakali Molelwane | 10,000.00 | 243,321.71 Cr | |
| 09 Feb | POS Purchase Chq Card | Palazzo Railto Bar 485442*5778 06 Feb | 3,405.00 | 239,916.71 Cr | 3.50 |
| 10 Feb | POS Purchase Chq Card | Dion Wired Mall Of 485442*5778 08 Feb | 15,400.00 | 224,516.71 Cr | 3.50 |
| 12 Feb | Internet Trf To | Trf | 40,000.00 | 184,516.71 Cr | 4.00 |
| 17 Feb | Electronic Payments | Bis/Int 3 On True Tiering = 26.85 | 0.00 | 184,516.71 Cr | 26.85 |
| 17 Feb | #Monthly Account Fee | | 65.00 | 184,451.71 Cr | |
| 17 Feb | #Value Added Serv Fees | | 99.00 | 184,352.71 Cr | |
| 17 Feb | #Service Fees | | 122.85 | 184,229.86 Cr | |
| Closing Balance | | | | 184,229.86 Cr | |


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

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)


| | | | | | | | | |
|---|---|--------------------|---------|----------------------|---------|---------|----------|-----------|
| Monthly Account Fee | R65.00 | Cheque Service Fee | R85.00 | Credit Interest Rate | | | | 0.00% |
| Cheque Deposit Fee | R30.00 | Inward Unpaid Fee | R105.00 | Debit Interest Rate | | | | 17.00% |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R30.00) R8.40 plus | | R2.550 | R1.490 | R1.490 | R1.400 | R1.180 | R1.180 |
| Bulk: | (Min fee per deposit R30.00) R5.00 plus | | R2.350 | R1.670 | R1.670 | R1.390 | R1.040 | R1.040 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.660 | R1.960 | R1.960 | R1.620 | R1.500 | R1.500 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.450 | R1.870 | R1.870 | R1.550 | R1.440 | R1.440 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |


| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/TT/N | FNBUS |
| 486 | 62002637025 | 16/02/17 | FNB Business Cheque Acc | |

 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

Total VAT Charged : R 50.32 Dr


Statement Period : 17 February 2016 to 17 March 2016
Statement Date : 17 March 2016

BBST168 006628
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


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 | 40.00 |
| 18 Feb | Send Money Dr Send 27835629575 | 3,000.00 | 171,229.86 Cr | 9.50 |
| 18 Feb | FNB App Transfer To Transfer | 30,000.00 | 141,229.86 Cr | 4.00 |
| 23 Feb | Rtc Express Pmt To Prince Geoff | 5,000.00 | 136,229.86 Cr | 40.00 |
| 24 Feb | Internet Pmt To Eotof Eotof Mmmj | 4,800.00 | 131,429.86 Cr | |
| 25 Feb | FNB App Transfer To Trf | 20,000.00 | 111,429.86 Cr | 4.00 |
| 25 Feb | Notification - Email Email Sending Fee Thokoane Caterers | 0.00 | 111,429.86 Cr | 0.74 |
| 29 Feb | Magtape Debit Moregolf 104136-pmg(Curr) | 199.00 | 111,230.86 Cr | 17.50 |
| 29 Feb | Magtape Debit Mweb In Internet:R7302553 | 145.00 | 111,085.86 Cr | 17.50 |
| 29 Feb | POS Purchase Chq Card Dion Wired Mall Of 485442*5778 26 Feb | 7,000.00 | 104,085.86 Cr | 3.50 |
| 29 Feb | Bank Adjustment Dr SARS | 104,400.00 | 314.14 | |
| 29 Feb | Dr.Int.Rate 17,00000 | 0.00 | 314.14 | |
| 01 Mar | Internet Trf From Trf | 5,000.00 Cr | 4,685.86 Cr | |
| 04 Mar | Magtape Debit Clientele 403452039 160305 | 432.84 | 4,253.02 Cr | 17.50 |
| 07 Mar | Magtape Debit Liblife 05mar56686653200etc | 26,296.93 | 22,043.91 | 17.50 |
| 08 Mar | #Excess Item Fee 1 Items On 16/03/07 | 145.00 | 22,188.91 | |
| 09 Mar | FNB App Transfer From Trf | 25,000.00 Cr | 2,811.09 Cr | |
| 12 Mar | Send Money Dr Send 27740609575 | 1,000.00 | 1,811.09 Cr | 9.50 |
| 12 Mar | Send Money Dr Send 27798647790 | 1,000.00 | 811.09 Cr | 9.50 |
| 17 Mar | Int On Debit Balance | 20.74 | 790.35 Cr | |
| 17 Mar | Penalty Interest | 0.02 | 790.33 Cr | |
| 17 Mar | Electronic Payments Bis/Int 1 On True Tiering = 8.95 | 0.00 | 790.33 Cr | 8.95 |
| 17 Mar | #Monthly Account Fee | 65.00 | 725.33 Cr | |
| 17 Mar | #Value Added Serv Fees | 109.24 | 616.09 Cr | |
| 17 Mar | #Service Fees | 90.45 | 525.64 Cr | |
| Closing Balance | | | 525.64 Cr | |

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Pay as You use Pricing Option (Refer to Business Pricing Guide on www.fnb.co.za for more)

| | | | | | | | | |
|---|---|--------------------|---------|----------------------|---------|---------|----------|-----------|
| Monthly Account Fee | R65.00 | Cheque Service Fee | R85.00 | Credit Interest Rate | | | | 0.00% |
| Cheque Deposit Fee | R30.00 | Inward Unpaid Fee | R105.00 | Debit Interest Rate | | | | 17.00% |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R30.00) R8.40 plus | | R2.550 | R1.490 | R1.490 | R1.400 | R1.180 | R1.180 |
| Bulk: | (Min fee per deposit R30.00) R5.00 plus | | R2.350 | R1.670 | R1.670 | R1.390 | R1.040 | R1.040 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.660 | R1.960 | R1.960 | R1.620 | R1.500 | R1.500 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.450 | R1.870 | R1.870 | R1.550 | R1.440 | R1.440 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

Inclusive of VAT @ 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 | |

FNB BUSINESS CHEQUE ACC: 62002637025

Tax Invoice/Statement Number : 169

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------|----------------------------------|--------------|--------------|----------------------|
| Opening Balance | | | | 525.64 Cr | |
| 31 Mar | Magtape Debit | Moregolf 104136-pmg(Curr) | 199.00 | 326.64 Cr | 17.50 |
| 31 Mar | Magtape Debit | Mweb In Internet:R7568013 | 145.00 | 181.64 Cr | 17.50 |
| 02 Apr | Internet Pmt To | Kakali Molelwane | 11,000.00 | 10,818.36 | |
| 02 Apr | Internet Trf From | Trf | 15,000.00 Cr | 4,181.64 Cr | |
| 05 Apr | Magtape Debit | Cientele 403452039 160405 | 432.84 | 3,748.80 Cr | 17.50 |
| 05 Apr | Magtape Debit | Liblife 05apr56686653200etc | 28,976.16 | 25,227.36 | 17.50 |
| 06 Apr | #Excess Item Fee | 1 Items On 16/04/05 | 145.00 | 25,372.36 | |
| 06 Apr | FNB App Transfer From | Transfer | 29,000.00 Cr | 3,627.64 Cr | |
| 15 Apr | ADT Cash Deposit | Ssd Gs - Main Consultingmg | 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

🌐 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)
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 | | |


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 | 62002637025 | 16/05/17 | Gold Business Account | |

 Killarney
P O Box 87124
Houghton 2041

Street Address Bank No 6 ,Riviera Road ,Killarney Mall

Branch Code 256205

 (011) 4861207

 (011) 6464893

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051
Copy Tax Invoice/Statement Number : 171

Total VAT Charged : R 24.93 Dr


Statement Period : 17 May 2016 to 17 June 2016
Statement Date : 17 June 2016

BBST171 006738
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025

| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 1,455.36 Cr |
| Funds Received (Credits) | | 3 51,500.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 51,500.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 8 43,831.27 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 29,831.27 Dr |
| Account Payments | 2 | 11,000.00 Dr |
| Inter-Account Transfers Out | 2 | 3,000.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 3 202.95 Dr |
| Service Fees | 2 | 143.95 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 59.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 8,921.14 Cr |
| Overdraft Limit | | 0.00 |


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 | | |


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 | | | | | 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 | |

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Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

| | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 16/07/16 | 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 | |

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 | 16/08/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 174

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|--|--------------|--------------|----------------------|
| Opening Balance | | | 21,004.94 Cr | |
| 20 Aug | Express Pmt Pending | 0.00 | 21,004.94 Cr | |
| 20 Aug | Express Pmt Pending | 0.00 | 21,004.94 Cr | |
| 20 Aug | Express Pmt PendingExpress Pmt Failed | 0.00 | 21,004.94 Cr | |
| 20 Aug | Express Pmt FailedT Failed | 0.00 | 21,004.94 Cr | |
| 20 Aug | Express Pmt PendingExpress Pmt Complete | 0.00 | 21,004.94 Cr | |
| 20 Aug | FNB App Rtc Pmt ToG | 5,000.00 | 16,004.94 Cr | 42.00 |
| 31 Aug | FNB App Transfer ToTrf | 5,000.00 | 11,004.94 Cr | 4.00 |
| 31 Aug | Magtape DebitMoregolf 104136-pmg(Curr) | 199.00 | 10,805.94 Cr | 17.50 |
| 31 Aug | Magtape DebitMweb In Internet:R8888624 | 145.00 | 10,660.94 Cr | 17.50 |
| 03 Sep | FNB App Payment ToDonGeoff | 3,000.00 | 7,660.94 Cr | |
| 03 Sep | FNB App Payment ToCongressG | 2,000.00 | 5,660.94 Cr | |
| 05 Sep | Magtape DebitClientele 403452039160905 | 437.84 | 5,223.10 Cr | 17.50 |
| 05 Sep | Magtape DebitLiblife 05sep56686653200etc | 29,392.91 | 24,169.81 | 17.50 |
| 05 Sep | Dr.Int.Rate24,00000 | 0.00 | 24,169.81 | |
| 06 Sep | #Excess Item Fee1 Items On 16/09/05 | 155.00 | 24,324.81 | |
| 06 Sep | Internet Trf FromTrf | 30,000.00 Cr | 5,675.19 Cr | |
| 09 Sep | FNB App Rtc Pmt ToVisionG | 1,000.00 | 4,675.19 Cr | 42.00 |
| 17 Sep | Int On Debit Balance | 15.89 | 4,659.30 Cr | |
| 17 Sep | Electronic PaymentsBis/Int 2 On True Tiering = 17.90 | 0.00 | 4,659.30 Cr | 17.90 |
| 17 Sep | #Monthly Account Fee | 69.00 | 4,590.30 Cr | |
| 17 Sep | #Value Added Serv Fees | 84.00 | 4,506.30 Cr | |
| 17 Sep | #Service Fees | 91.90 | 4,414.40 Cr | |
| Closing Balance | | | 4,414.40 Cr | |

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Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

| | | | | | | | | | |
|---|---|--------------------|---------|--------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 16/09/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 175

Total VAT Charged : R 17.56 Dr


Statement Period : 17 September 2016 to 17 October 2016
Statement Date : 17 October 2016


BBST175 006951
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 4,414.40 Cr |
| Funds Received (Credits) | | 1 30,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 30,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 5 34,174.75 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 30,174.75 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 4,000.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 2 143.00 Dr |
| Service Fees | 2 | 143.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 96.65 Cr |
| Overdraft Limit | | 0.00 |


Contact us

 e-Mail

 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%

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| 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


Statement Period : 17 October 2016 to 17 November 2016
Statement Date : 17 November 2016


BBST176 007324
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 96.65 Cr |
| Funds Received (Credits) | | 2 31,000.00 Cr |
| Cash Deposits | 1 | 16,000.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 15,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 4 30,211.53 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 30,211.53 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 5 574.35 Dr |
| Service Fees | 2 | 139.00 Dr |
| Cash Deposit Fees | 1 | 125.35 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 2 | 310.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 30.38 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 280.39 Cr |
| Overdraft Limit | | 0.00 |


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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 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 16/11/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 177

Total VAT Charged : R 84.63 Dr


Statement Period : 17 November 2016 to 17 December 2016
Statement Date : 17 December 2016


BBST177 013649
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|----|----------------|
| Opening Balance | | 280.39 Cr |
| Funds Received (Credits) | | 4 34,850.86 Cr |
| Cash Deposits | 2 | 30,000.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 400.00 Cr |
| Electronic Payments Received | 1 | 4,450.86 Cr |
| Funds Used (Debits) | | 4 30,211.53 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 30,211.53 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 24 689.50 Dr |
| Service Fees | 2 | 139.00 Dr |
| Cash Deposit Fees | 1 | 235.50 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 21 | 315.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 4,230.22 Cr |
| Overdraft Limit | | 0.00 |


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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 | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

| | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 16/12/17 | Gold Business Account | |

An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 16/12/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 178

Total VAT Charged : R 39.79 Dr


Statement Period : 17 December 2016 to 17 January 2017
Statement Date : 17 January 2017


BBST178 006915
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|--------------|
| Opening Balance | | 4,230.22 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 4 | 30,478.98 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 30,478.98 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 324.00 Dr |
| Service Fees | 2 | 139.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 185.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 1 | 29,660.36 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3,087.60 Cr |
| Overdraft Limit | | 0.00 |


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Debit Interest Rates (Usury)
24.00%

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/01/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 178

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|---|--------------|--------------|----------------------|
| Opening Balance | | | 4,230.22 Cr | |
| 20 Dec | Magtape Debit Moregolf 104136-pmg(Curr) | 199.00 | 4,031.22 Cr | 17.50 |
| 30 Dec | Naedo Collection Clientele 403452039 170105 | 474.62 | 3,556.60 Cr | 17.50 |
| 30 Dec | Magtape Debit Mweb In Internet:R9930739 | 145.00 | 3,411.60 Cr | 17.50 |
| 05 Jan | Magtape Unpaid Not Provided For | 29,660.36 Cr | 33,071.96 Cr | |
| 05 Jan | #Item Unpaid No Funds | 185.00 | 32,886.96 Cr | |
| 05 Jan | Magtape Debit Liblife 05jan56686653200etc | 29,660.36 | 3,226.60 Cr | 17.50 |
| 17 Jan | #Monthly Account Fee | 69.00 | 3,157.60 Cr | |
| 17 Jan | #Service Fees | 70.00 | 3,087.60 Cr | |

Closing Balance

3,087.60 Cr

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Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

| | | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|--|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 | |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 | |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 | |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 | |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/01/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 179

Total VAT Charged : R 73.84 Dr


Statement Period : 17 January 2017 to 17 February 2017
Statement Date : 17 February 2017


BBST179 007386
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 3,087.60 Cr |
| Funds Received (Credits) | | 3 35,000.00 Cr |
| Cash Deposits | 3 | 35,000.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 4 30,478.98 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 4 | 30,478.98 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 4 601.25 Dr |
| Service Fees | 2 | 139.00 Dr |
| Cash Deposit Fees | 1 | 277.25 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 185.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 1 | 29,660.36 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 36,667.73 Cr |
| Overdraft Limit | | 0.00 |


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Debit Interest Rates (Usury)
24.00%

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| 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 | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

| | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/02/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 180

Total VAT Charged : R 19.22 Dr


Statement Period : 17 February 2017 to 17 March 2017
Statement Date : 17 March 2017


BBST180 007530
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 36,667.73 Cr |
| Funds Received (Credits) | | 1 25,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 1 | 25,000.00 Cr |
| Funds Used (Debits) | | 5 4,929.58 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 4,929.58 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 2 156.50 Dr |
| Service Fees | 2 | 156.50 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 56,581.65 Cr |
| Overdraft Limit | | 0.00 |


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Debit Interest Rates (Usury)
24.00%

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| 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 | 17.50 |
| 28 Feb | Magtape Debit Mweb In Internet:R10449738 | 145.00 | 36,313.73 Cr | 17.50 |
| 03 Mar | Magtape Debit Clientele 403452039 170305 | 474.62 | 35,839.11 Cr | 17.50 |
| 06 Mar | Rtc Credit Mc 5192199324 | 25,000.00 Cr | 60,839.11 Cr | |
| 06 Mar | Magtape Debit Liblife 05mar56686653200a/P | 2,050.48 | 58,788.63 Cr | 17.50 |
| 06 Mar | Magtape Debit Liblife 05mar56686653200c/P | 2,050.48 | 56,738.15 Cr | 17.50 |
| 17 Mar | #Monthly Account Fee | 69.00 | 56,669.15 Cr | |
| 17 Mar | #Service Fees | 87.50 | 56,581.65 Cr | |
| Closing Balance | | | 56,581.65 Cr | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

| | | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|--|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 | |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 | |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 | |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 | |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/03/17 | 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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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 | 17.50 |
| 31 Mar | Magtape Debit Mweb In Internet:R10706771 | 145.00 | 56,227.65 Cr | 17.50 |
| 03 Apr | Magtape Credit From Geoff Makhubo | 25,000.00 Cr | 81,227.65 Cr | |
| 05 Apr | Magtape Debit Clientele 403452039 170405 | 474.62 | 80,753.03 Cr | 17.50 |
| 05 Apr | Magtape Debit Liblife 05apr56686653200c/P | 2,050.48 | 78,702.55 Cr | 17.50 |
| 15 Apr | #Monthly Account Fee | 69.00 | 78,633.55 Cr | |
| 15 Apr | #Service Fees | 70.00 | 78,563.55 Cr | |

Closing Balance

78,563.55 Cr

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Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

| | | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|--|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 | |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 | |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 | |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 | |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 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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Debit Interest Rates (Usury)
24.00%

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/05/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 182

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|--|----------|--------------|----------------------|
| Opening Balance | | | 78,563.55 Cr | |
| 28 Apr | Magtape Debit Mweb In Internet:R10963113 | 145.00 | 78,418.55 Cr | 17.50 |
| 29 Apr | Magtape Debit Moregolf 104136-pmg(Curr) | 209.00 | 78,209.55 Cr | 17.50 |
| 05 May | Magtape Debit Clientele 403452039 170505 | 474.62 | 77,734.93 Cr | 17.50 |
| 05 May | Magtape Debit Liblife 05may56686653200c/P | 2,050.48 | 75,684.45 Cr | 17.50 |
| 17 May | Magtape Debit Liberty047 17may59426974700sgl | 7,532.20 | 68,152.25 Cr | 17.50 |
| 17 May | #Monthly Account Fee | 69.00 | 68,083.25 Cr | |
| 17 May | #Service Fees | 87.50 | 67,995.75 Cr | |
| Closing Balance | | | 67,995.75 Cr | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Pay as You use Pricing Option (Refer to the Business Pricing Guide on our website for more information)

| | | | | | | | | |
|---|---|--------------------|---------|---------|---------|---------|----------|-----------|
| Monthly Account Fee | R69.00 | Cheque Service Fee | R95.00 | | | | | |
| Cheque Deposit Fee | R40.00 | Inward Unpaid Fee | R110.00 | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | (Min fee per deposit R40.00) R8.40 plus | | R2.810 | R1.580 | R1.580 | R1.480 | R1.250 | R1.250 |
| Bulk: | (Min fee per deposit R40.00) R5.00 plus | | R2.590 | R1.770 | R1.770 | R1.470 | R1.100 | R1.100 |
| FNB ATM Advance: | R3.75 + R0.76 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | | R2.930 | R2.070 | R2.070 | R1.710 | R1.590 | R1.590 |
| Bulk: | Cheque Service Fee (min R40.00) plus | | R2.700 | R1.980 | R1.980 | R1.640 | R1.520 | R1.520 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

Inclusive of VAT @ 14.00%
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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/05/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 183

Total VAT Charged : R 44.08 Dr


Statement Period : 17 May 2017 to 17 June 2017
Statement Date : 17 June 2017


BBST183 014224
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|--------------|
| Opening Balance | | 67,995.75 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 6 | 71,279.96 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 6 | 71,279.96 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 359.00 Dr |
| Service Fees | 2 | 174.00 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 185.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 1 | 67,314.27 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 63,671.06 Cr |
| Overdraft Limit | | 0.00 |


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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 | | |

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 | 62002637025 | 17/06/17 | Gold Business Account | |

Killarney

P O Box 87124

Houghton 2041

Branch Code

256205

Customer VAT Registration Number : Not Provided

Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 184

Total VAT Charged : R 78.28 Dr

Statement Period : 17 June 2017 to 17 July 2017

Statement Date : 17 July 2017

BBST184

007653

MOLELWANE CONSULTING CC

CK 1997/026316/23

PO BOX 2680

JOHANNESBURG

2000

Gold Business Account 62002637025

| Summary in Rand | | ZAR |
|---------------------------------|----|--------------|
| Opening Balance | | 63,671.06 Cr |
| Funds Received (Credits) | 0 | 0.00 |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 0 | 0.00 |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 18 | 41,550.22 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 7 | 24,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 15,509.30 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 6 | 2,040.92 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 637.45 Dr |
| Service Fees | 2 | 573.95 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Internet Fees | 0 | 0.00 |
| Other Fees | 1 | 63.50 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 21,483.39 Cr |
| Overdraft Limit | | 0.00 |

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Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

Page 1 of 2

Delivery Method E1 R05

EN/17/NV/DDA AA

486

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/07/17 | Gold Business Account | |

18619

CSRFEN0: 62002637025

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 | |

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 | 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

 e-Mail

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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%

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 | Cientele 403452039 | 170805 | 479.62 | 39,340.91 Cr | 18.00 |
| 05 Aug | Magtape Debit | Liblife 05aug56686653200c/P | | 2,050.48 | 37,290.43 Cr | 18.00 |
| 07 Aug | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 04 Aug | 14.99 | 37,275.44 Cr | 3.65 |
| 08 Aug | ATM Cash | Columbin | 485442*5778 | 4,000.00 | 33,275.44 Cr | 74.00 |
| 11 Aug | Internet Trf From | Transfer | | 7,000.00 Cr | 40,275.44 Cr | |
| 11 Aug | Internet Pmt To | Cosas Advance | Cosas | 35,864.40 | 4,411.04 Cr | |
| 12 Aug | POS Purchase Chq Card | Uber Sa Help.Uber.C | 485442*5778 09 Aug | 228.00 | 4,183.04 Cr | 3.65 |
| 12 Aug | POS Purchase Chq Card | Hussar Grill Waterf | 485442*5778 09 Aug | 2,300.00 | 1,883.04 Cr | 3.65 |
| 12 Aug | Notification - Email | Email Sending Fee | Shaft 17 | 0.00 | 1,883.04 Cr | 0.85 |
| 16 Aug | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 14 Aug | 114.99 | 1,768.05 Cr | 3.65 |
| 17 Aug | Electronic Payments | Bis/Int 1 On True Tiering = 9.10 | | 0.00 | 1,768.05 Cr | 9.10 |
| 17 Aug | #Monthly Account Fee | | | 75.00 | 1,693.05 Cr | |
| 17 Aug | #Non FNB ATM Cash Withdrawal Fee | | | 45.00 | 1,648.05 Cr | |
| 17 Aug | #Value Added Serv Fees | | | 0.85 | 1,647.20 Cr | |
| 17 Aug | #Service Fees | | | 346.90 | 1,300.30 Cr | |

Closing Balance

1,300.30 Cr

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Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/00/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/08/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 186

Total VAT Charged : R 51.15 Dr


Statement Period : 17 August 2017 to 16 September 2017
Statement Date : 16 September 2017


BBST186 013537
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 1,300.30 Cr |
| Funds Received (Credits) | | 3 41,500.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 41,500.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 17 42,295.13 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 8,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 6 | 7,813.19 Dr |
| Account Payments | 1 | 21,000.00 Dr |
| Inter-Account Transfers Out | 2 | 4,000.00 Dr |
| Card Purchases (Swipes) | 7 | 1,481.94 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 3 416.50 Dr |
| Service Fees | 2 | 360.55 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 1 | 55.95 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 88.67 Cr |
| Overdraft Limit | | 0.00 |


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 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 | 17/09/16 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 186

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|---------------------------------|--------|--------------|--------------|----------------------|
| Opening Balance | | | | | 1,300.30 Cr | |
| 18 Aug | Internet Trf From | Trf | | 1,500.00 Cr | 2,800.30 Cr | |
| 18 Aug | Internet Trf To | Transfer | | 1,500.00 | 1,300.30 Cr | 4.00 |
| 18 Aug | POS International Purchase Chq | Itunes.Com/Bill 485442*5778 | 16 Aug | 79.99 | 1,220.31 Cr | 3.65 |
| 23 Aug | POS International Purchase Chq | Itunes.Com/Bill 485442*5778 | 21 Aug | 19.98 | 1,200.33 Cr | 3.65 |
| 23 Aug | POS International Purchase Chq | Itunes.Com/Bill 485442*5778 | 21 Aug | 59.99 | 1,140.34 Cr | 3.65 |
| 31 Aug | Magtape Debit | Moregolf 104136-pmg(Curr) | | 209.00 | 931.34 Cr | 18.00 |
| 31 Aug | Magtape Debit | Mweb In Internet:R11982437 | | 145.00 | 786.34 Cr | 18.00 |
| 01 Sep | Internet Trf From | Trans | | 10,000.00 Cr | 10,786.34 Cr | |
| 05 Sep | FNB App Transfer From | Transferring | | 30,000.00 Cr | 40,786.34 Cr | |
| 05 Sep | Magtape Debit | Liblife 05sep59426971600b/A | | 240.23 | 40,546.11 Cr | 18.00 |
| 05 Sep | Magtape Debit | Clientele 403452039 170905 | | 479.62 | 40,066.49 Cr | 18.00 |
| 05 Sep | Magtape Debit | Liblife 05sep59426971600a/P | | 2,344.43 | 37,722.06 Cr | 18.00 |
| 05 Sep | Magtape Debit | Liblife 05sep56686653200etc | | 4,394.91 | 33,327.15 Cr | 18.00 |
| 06 Sep | FNB App Rtc Pmt To | Geoff Standard Geoff FNB | | 21,000.00 | 12,327.15 Cr | 45.00 |
| 07 Sep | POS International Purchase Chq | Itunes.Com/Bill 485442*5778 | 04 Sep | 14.99 | 12,312.16 Cr | 3.65 |
| 08 Sep | Send Money Dr | Send 27723425180 | | 2,500.00 | 9,812.16 Cr | 10.95 |
| 09 Sep | ATM Cash | 00877013 485442*5778 | | 8,000.00 | 1,812.16 Cr | 148.00 |
| 13 Sep | POS Purchase Chq Card | Uber Sa Help.Uber.C 485442*5778 | 10 Sep | 107.00 | 1,705.16 Cr | 3.65 |
| 13 Sep | POS International Purchase Chq | Itunes.Com/Bill 485442*5778 | 11 Sep | 659.99 | 1,045.17 Cr | 3.65 |
| 15 Sep | POS Purchase Chq Card | Uber Sa Help.Uber.C 485442*5778 | 12 Sep | 540.00 | 505.17 Cr | 3.65 |
| 16 Sep | #Monthly Account Fee | | | 75.00 | 430.17 Cr | |
| 16 Sep | #Value Added Serv Fees | | | 55.95 | 374.22 Cr | |
| 16 Sep | #Service Fees | | | 285.55 | 88.67 Cr | |
| Closing Balance | | | | | 88.67 Cr | |

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Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 17/09/16 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 187

Total VAT Charged : R 86.23 Dr


Statement Period : 16 September 2017 to 17 October 2017
Statement Date : 17 October 2017


BBST187 007609
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 88.67 Cr |
| Funds Received (Credits) | | 4 12,550.00 Cr |
| Cash Deposits | 1 | 9,550.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 3,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 15 15,032.29 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 4,097.29 Dr |
| Account Payments | 1 | 10,000.00 Dr |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 9 | 935.00 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 7 702.10 Dr |
| Service Fees | 2 | 197.85 Dr |
| Cash Deposit Fees | 1 | 80.75 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 4 | 423.50 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.87 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 2 | 3,263.67 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 167.08 Cr |
| Overdraft Limit | | 0.00 |


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 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 | 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%
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 | 17/10/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 188

Total VAT Charged : R 117.72 Dr


Statement Period : 17 October 2017 to 17 November 2017
Statement Date : 17 November 2017


BBST188 008187
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|----|------------------|
| Opening Balance | | 167.08 Cr |
| Funds Received (Credits) | | 3 108,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 108,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 22 166,297.87 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 8,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 10 | 105,837.87 Dr |
| Account Payments | 2 | 20,000.00 Dr |
| Inter-Account Transfers Out | 3 | 30,000.00 Dr |
| Card Purchases (Swipes) | 6 | 2,460.00 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 5 958.60 Dr |
| Service Fees | 2 | 455.10 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 3 | 503.50 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 1.87 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 1 | 80,415.90 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 21,324.64 Cr |
| Overdraft Limit | | 0.00 |


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info@fnb.co.za

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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 | 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 | |

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 | 17/11/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 189

Total VAT Charged : R 65.69 Dr


Statement Period : 17 November 2017 to 15 December 2017
Statement Date : 15 December 2017


BBST189 025021
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 21,324.64 Cr |
| Funds Received (Credits) | | 2 60,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 60,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 21 79,521.66 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 3 | 14,000.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 33,287.48 Dr |
| Account Payments | 2 | 11,778.00 Dr |
| Inter-Account Transfers Out | 8 | 18,500.00 Dr |
| Card Purchases (Swipes) | 3 | 1,956.18 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 4 534.85 Dr |
| Service Fees | 2 | 405.65 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 2 | 129.20 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,268.13 Cr |
| Overdraft Limit | | 0.00 |


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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%
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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 | 17/12/15 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 190

Total VAT Charged : R 34.15 Dr


Statement Period : 15 December 2017 to 17 January 2018
Statement Date : 17 January 2018


BBST190 008232
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 1,268.13 Cr |
| Funds Received (Credits) | | 1 40,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 40,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 11 40,354.41 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 33,595.05 Dr |
| Account Payments | 2 | 6,500.00 Dr |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 4 | 259.36 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 4 278.10 Dr |
| Service Fees | 2 | 179.60 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 2 | 98.50 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 635.62 Cr |
| Overdraft Limit | | 0.00 |


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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 | |

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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/01/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 191

Total VAT Charged : R 31.01 Dr


Statement Period : 17 January 2018 to 17 February 2018
Statement Date : 17 February 2018


BBST191 016108
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|----|--------------|
| Opening Balance | | 635.62 Cr |
| Funds Received (Credits) | 2 | 36,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 36,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 13 | 36,017.87 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 33,595.05 Dr |
| Account Payments | 1 | 2,000.00 Dr |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 7 | 422.82 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 252.55 Dr |
| Service Fees | 2 | 190.55 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 3 | 62.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 365.20 Cr |
| Overdraft Limit | | 0.00 |


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info@fnb.co.za

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/02/17 | 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: | | <R15000 | <R50000 |
| | | <R150000 | >=R150000 |
| FNB ATM Advance: | | R3.95 + R0.80 per R100 or part thereof | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| Branch: | | <R15000 | <R50000 |
| | | <R150000 | >=R150000 |
| Bulk: | | R3.220 | R2.190 |
| FNB ATM: | | R2.190 | R1.810 |
| | | R2.100 | R1.680 |
| | | R2.970 | R1.740 |
| | | R2.100 | R1.620 |
| | | R2.970 | R1.620 |

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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 | 18/02/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 192

Total VAT Charged : R 51.37 Dr


Statement Period : 17 February 2018 to 17 March 2018
Statement Date : 17 March 2018


BBST192 015203
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|----|--------------|
| Opening Balance | | 365.20 Cr |
| Funds Received (Credits) | 3 | 39,000.00 Cr |
| Cash Deposits | 1 | 9,000.00 Cr |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 30,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 11 | 37,919.98 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 33,595.05 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 4,200.00 Dr |
| Card Purchases (Swipes) | 5 | 124.93 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 4 | 418.20 Dr |
| Service Fees | 2 | 187.25 Dr |
| Cash Deposit Fees | 1 | 75.95 Dr |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 1 | 155.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.05 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,026.97 Cr |
| Overdraft Limit | | 0.00 |


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 Web

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 Account Enquiries

 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/03/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 192

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 365.20 Cr | |
| 23 Feb | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 21 Feb | 19.98 | 345.22 Cr | 3.65 |
| 23 Feb | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 21 Feb | 59.99 | 285.23 Cr | 3.65 |
| 24 Feb | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 22 Feb | 19.98 | 265.25 Cr | 3.65 |
| 28 Feb | Magtape Debit | Moregolf 104136-pmg(Curr) | | 209.00 | 56.25 Cr | 18.00 |
| 28 Feb | Magtape Debit | Mweb In Internet:R13480804 | | 145.00 | 88.75 | 18.00 |
| 01 Mar | #Excess Item Fee | 1 Items On 18/02/28 | | 155.00 | 243.75 | |
| 01 Mar | FNB App Transfer From | Trf | | 5,000.00 Cr | 4,756.25 Cr | |
| 01 Mar | FNB App Transfer To | Trf | | 4,200.00 | 556.25 Cr | 4.00 |
| 05 Mar | FNB App Transfer From | Trf | | 25,000.00 Cr | 25,556.25 Cr | |
| 05 Mar | ADT Cash Deposit | 00626105 | Payment | 9,000.00 Cr | 34,556.25 Cr | 75.95 |
| 05 Mar | Naedo Collection | Clientele 403452039 | 180305 | 520.08 | 34,036.17 Cr | 18.00 |
| 05 Mar | Magtape Debit | Liblife 05mar59271703300c/P | | 1,213.19 | 32,822.98 Cr | 18.00 |
| 05 Mar | Magtape Debit | Liblife 05mar56686653200etc | | 31,507.78 | 1,315.20 Cr | 18.00 |
| 06 Mar | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 03 Mar | 14.99 | 1,300.21 Cr | 3.65 |
| 17 Mar | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 15 Mar | 9.99 | 1,290.22 Cr | 3.65 |
| 17 Mar | Int On Debit Balance | | | 0.05 | 1,290.17 Cr | |
| 17 Mar | #Monthly Account Fee | | | 75.00 | 1,215.17 Cr | |
| 17 Mar | #Service Fees | | | 112.25 | 1,102.92 Cr | |
| 17 Mar | #Cash Deposit Fee | | | 75.95 | 1,026.97 Cr | |
| Closing Balance | | | | | 1,026.97 Cr | |

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

| | | | |
|---|---|--------------------|-----------|
| Monthly Account Fee | R75.00 | Cheque Service Fee | R100.00 |
| Cheque Deposit Fee | R45.00 + R5.00 per Cheque (Max R100.00) | Inward Unpaid Fee | R120.00 |
| Cash Swap Fee | R10.00 per R1000.00 or part thereof | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| | | <R15000 | <R50000 |
| | | <R150000 | >=R150000 |
| FNB ATM Advance: | R3.95 + R0.80 per R100 or part thereof | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| | | <R15000 | <R50000 |
| | | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | R3.220 | R2.190 |
| Bulk: | Cheque Service Fee (min R40.00) plus | R2.970 | R2.100 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 21 July 2017, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/03/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 193

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 1,026.97 Cr | |
| 24 Mar | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 22 Mar | 49.97 | 977.00 Cr | 3.65 |
| 24 Mar | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 22 Mar | 59.99 | 917.01 Cr | 3.65 |
| 29 Mar | Magtape Debit | Mweb In Internet:R13728720 | | 145.00 | 772.01 Cr | 18.00 |
| 31 Mar | Magtape Debit | Moregolf 104136-pmg(Curr) | | 209.00 | 563.01 Cr | 18.00 |
| 31 Mar | ##Monthly Account Fee | | | 35.00 | 528.01 Cr | |
| 31 Mar | ##Service Fees | | | 43.30 | 484.71 Cr | |
| 04 Apr | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 02 Apr | 64.97 | 419.74 Cr | 3.68 |
| 05 Apr | Internet Trf From | Dep osit | | 24,000.00 Cr | 24,419.74 Cr | |
| 05 Apr | Naedo Collection | Clientele 403452039 | 180405 | 520.08 | 23,899.66 Cr | 18.16 |
| 05 Apr | Internet Trf From | Deposit | | 15,000.00 Cr | 38,899.66 Cr | |
| 05 Apr | Edo Collection Attempt | | 01000792888 | 520.08 | 38,899.66 Cr | |
| 05 Apr | Magtape Debit | Liblife 05apr56686653200etc | | 34,770.56 | 4,129.10 Cr | 18.16 |
| 06 Apr | Send Money Dr | Send 27736714662 | | 3,000.00 | 1,129.10 Cr | 11.05 |
| 06 Apr | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 04 Apr | 14.99 | 1,114.11 Cr | 3.68 |
| 06 Apr | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 04 Apr | 29.97 | 1,084.14 Cr | 3.68 |
| 11 Apr | Send Money Dr | Send 27839499412 | | 500.00 | 584.14 Cr | 11.05 |
| 17 Apr | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 15 Apr | 109.97 | 474.17 Cr | 3.68 |
| 17 Apr | #Monthly Account Fee | | | 42.87 | 431.30 Cr | |
| 17 Apr | #Value Added Serv Fees | | | 22.10 | 409.20 Cr | |
| 17 Apr | #Service Fees | | | 51.04 | 358.16 Cr | |

Closing Balance

358.16 Cr

Pay as You use Pricing Option (Refer to Business Pricing Guide on fnb.co.za for more)

| | | | |
|---|---|--------------------|-----------|
| Monthly Account Fee | R75.66 | Cheque Service Fee | R100.88 |
| Cheque Deposit Fee | R45.39 + R5.04 per Cheque (Max R100.88) | Inward Unpaid Fee | R121.05 |
| Cash Swap Fee | R10.00 per R1000.00 or part thereof | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| FNB ATM Advance: | | <R15000 | <R50000 |
| R3.98 + R0.81 per R100 or part thereof | | <R150000 | >=R150000 |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| Branch: | | <R15000 | <R50000 |
| Cheque Service Fee (min R40.00) plus | | <R150000 | >=R150000 |
| Bulk: | | R3.250 | R2.210 |
| Cheque Service Fee (min R40.00) plus | | R2.210 | R1.830 |
| FNB ATM: | | R3.000 | R2.120 |
| R3.95 + R1.45 per R100 or part thereof | | R1.760 | R1.630 |
| | | | 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 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


Statement Period : 17 April 2018 to 17 May 2018
Statement Date : 17 May 2018


BBST194 008776
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 | | 358.16 Cr |
| Funds Received (Credits) | | 313,400.00 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) | | 1147,730.88 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 | | 6630.87 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 |


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 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/05/17 | 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 |
| | | <R15000 | <R50000 |
| | | <R150000 | >=R150000 |
| FNB ATM Advance: | R3.98 + R0.81 per R100 or part thereof | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 |
| | | <R15000 | <R50000 |
| | | <R150000 | >=R150000 |
| Branch: | Cheque Service Fee (min R40.00) plus | R3.250 | R2.210 |
| Bulk: | Cheque Service Fee (min R40.00) plus | R3.000 | R2.210 |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | R2.120 | R1.760 |
| | | 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 82.28 Dr
Total VAT Charged : R 82.28 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/05/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 195

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------------|---------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 166.86 Cr | |
| 18 May | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 16 May | 37.96 | 128.90 Cr | 3.68 |
| 24 May | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 22 May | 59.99 | 68.91 Cr | 3.68 |
| 31 May | B2b Collection | Moregolf | 104136-pmg(Curr) | 209.00 | 140.09 | |
| 31 May | Magtape Debit | Mweb In | Internet:R14353271 | 146.27 | 286.36 | 18.16 |
| 01 Jun | #Excess Item Fee | 2 Items On | 18/05/31 | 312.72 | 599.08 | |
| 02 Jun | Internet Trf From | Trf | | 1,000.00 Cr | 400.92 Cr | |
| 05 Jun | Internet Trf From | Transfer | | 80,000.00 Cr | 80,400.92 Cr | |
| 05 Jun | Naedo Collection | Clientele | 403452039 180605 | 520.08 | 79,880.84 Cr | 18.16 |
| 05 Jun | Edo Collection Attempt | | 01000418893 | 520.08 | 79,880.84 Cr | |
| 05 Jun | Magtape Debit | Liblife | 05jun59271703300b/C | 453.73 | 79,427.11 Cr | 18.16 |
| 05 Jun | Magtape Debit | Liblife | 05jun59426971600a/P | 2,344.43 | 77,082.68 Cr | 18.16 |
| 05 Jun | Magtape Debit | Liblife | 05jun56686653200a/P | 2,358.05 | 74,724.63 Cr | 18.16 |
| 05 Jun | Magtape Debit | Liblife | 05jun59155923000a/P | 30,068.08 | 44,656.55 Cr | 18.16 |
| 05 Jun | Magtape Debit | Liblife | 05jun56686653200etc | 34,770.56 | 9,885.99 Cr | 18.16 |
| 06 Jun | Internet Pmt To | Mogwase | Geoff | 3,000.00 | 6,885.99 Cr | |
| 06 Jun | Internet Pmt To | Ruth First | Geoff | 2,500.00 | 4,385.99 Cr | |
| 06 Jun | POS International Purchase Chq | Itunes.Com/Bill | 485442*5778 04 Jun | 14.99 | 4,371.00 Cr | 3.68 |
| 08 Jun | FNB App Payment To | Mmane Phasha | Geoff | 3,000.00 | 1,371.00 Cr | |
| 15 Jun | Int On Debit Balance | | | 0.58 | 1,370.42 Cr | |
| 15 Jun | Electronic Payments | Bis/Int 3 On True Tiering = | 27.54 | 0.00 | 1,370.42 Cr | 27.54 |
| 15 Jun | #Monthly Account Fee | | | 75.66 | 1,294.76 Cr | |
| 15 Jun | #Service Fees | | | 165.70 | 1,129.06 Cr | |
| Closing Balance | | | | | 1,129.06 Cr | |

Pay as You use Pricing Option (Refer to Business Pricing Guide on [fnb.co.za](#) for more)

| | | | | | | | | |
|--|---|--------------------|-------------------|-------------------|-------------------|--------------------|---------------------|---------|
| Monthly Account Fee | R75.66 | Cheque Service Fee | | | | | | R100.88 |
| Cheque Deposit Fee | R45.39 + R5.04 per Cheque (Max R100.88) | Inward Unpaid Fee | | | | | | R121.05 |
| Cash Swap Fee | R10.00 per R1000.00 or part thereof | | | | | | | |
| Cash Deposits (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| FNB ATM Advance: | R3.98 + R0.81 per R100 or part thereof | | | | | | | |
| Cash Withdrawals (Fees are quoted per R100 or part thereof) | | <R5000 | <R10000 | <R15000 | <R50000 | <R150000 | >=R150000 | |
| Branch: | Cheque Service Fee (min R40.00) plus | R3.250 | R2.210 | R2.210 | R1.830 | R1.690 | R1.690 | |
| Bulk: | Cheque Service Fee (min R40.00) plus | R3.000 | R2.210 | R2.120 | R1.760 | R1.630 | R1.630 | |
| FNB ATM: | R3.95 + R1.45 per R100 or part thereof | | | | | | | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

The VAT rate has increased from 14% to 15% from 1 April 2018.

Inclusive of VAT @ 15.00% = R 72.27 Dr
Total VAT Charged : R 72.27 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/06/15 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 196


Statement Period : 15 June 2018 to 17 July 2018
Statement Date : 17 July 2018


BBST196 008464
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|----|--------------|
| Opening Balance | | 1,129.06 Cr |
| Funds Received (Credits) | 3 | 46,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 46,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 19 | 44,923.28 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 1 | 1,650.00 Dr |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 37,252.04 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 13 | 6,021.24 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 5 | 407.16 Dr |
| Service Fees | 2 | 233.80 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 3 | 173.36 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.30 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,798.32 Cr |
| Overdraft Limit | | 0.00 |


Contact us

 e-Mail

 Web

 Lost Cards

 Account Enquiries

 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (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

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 53.10 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 | |

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

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 32.49 Dr
Total VAT Charged : R 32.49 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/08/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 198

Statement Period : 17 August 2018 to 17 September 2018
Statement Date : 17 September 2018

BBST198 008656
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

| Summary in Rand | | ZAR |
|---------------------------------|----|---------------|
| Opening Balance | | 433.07 Cr |
| Funds Received (Credits) | 6 | 541,900.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 6 | 541,900.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 14 | 538,332.01 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 37,252.04 Dr |
| Account Payments | 1 | 500,000.00 Dr |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 8 | 1,079.97 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 6 | 220.38 Dr |
| Service Fees | 2 | 193.08 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 4 | 27.30 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 3,780.68 Cr |
| Overdraft Limit | | 0.00 |

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📞 Account Enquiries

📞 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (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 |


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 e-Mail

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 Account Enquiries

 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (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

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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 | 18/10/17 | 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

 Web

 Lost Cards

 Account Enquiries

 Fraud

info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/11/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 200

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 943.60 Cr | |
| 24 Oct | POS International Purchase Chq | Itunes.Com/Bill | 485442*0581 22 Oct | 9.99 | 933.61 Cr | 3.68 |
| 24 Oct | POS International Purchase Chq | Itunes.Com/Bill | 485442*0581 22 Oct | 59.99 | 873.62 Cr | 3.68 |
| 31 Oct | B2b Collection | Moregolf 104136-pmg(Curr) | | 209.00 | 664.62 Cr | |
| 31 Oct | Magtape Debit | Mweb In Internet:R15687159 | | 146.27 | 518.35 Cr | 18.50 |
| 05 Nov | Magtape Unpaid | | Not Provided For | 35,016.12 Cr | 35,534.47 Cr | |
| 05 Nov | #Item Unpaid No Funds | | | 185.00 | 35,349.47 Cr | |
| 05 Nov | Magtape Unpaid | | Not Provided For | 1,355.57 Cr | 36,705.04 Cr | |
| 05 Nov | #Item Unpaid No Funds | | | 185.00 | 36,520.04 Cr | |
| 05 Nov | Edo Collection Attempt | | 01000242904 | 569.59 | 36,520.04 Cr | |
| 05 Nov | Magtape Debit | Liblife 05nov59271703300c/P | | 1,355.57 | 35,164.47 Cr | 18.50 |
| 05 Nov | Magtape Debit | Liblife 05nov56686653200etc | | 35,016.12 | 148.35 Cr | 18.50 |
| 06 Nov | POS International Purchase Chq | Itunes.Com/Bill | 485442*0581 04 Nov | 14.99 | 133.36 Cr | 3.68 |
| 06 Nov | POS International Purchase Chq | Itunes.Com/Bill | 485442*0581 04 Nov | 89.99 | 43.37 Cr | 3.68 |
| 12 Nov | Naedo Collection | Clientele 403452039 | 181105 | 569.59 | 526.22 | 18.50 |
| 12 Nov | FNB App Transfer From | Trf | | 3,500.00 Cr | 2,973.78 Cr | |
| 12 Nov | #Debit Card POS Unsuccessful F | #Fee Declined Purch Tran | 4854422120490581 | 8.50 | 2,965.28 Cr | |
| 14 Nov | Send Money Dr | Send 27744599576 | | 2,000.00 | 965.28 Cr | 13.95 |
| 17 Nov | #Monthly Account Fee | | | 80.00 | 885.28 Cr | |
| 17 Nov | #Value Added Serv Fees | | | 13.95 | 871.33 Cr | |
| 17 Nov | #Service Fees | | | 88.72 | 782.61 Cr | |
| Closing Balance | | | | | 782.61 Cr | |

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 73.19 Dr
Total VAT Charged : R 73.19 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 29 March 2018, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/11/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 200

Statement Period : 17 October 2018 to 17 November 2018
Statement Date : 17 November 2018

BBST200 017321
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

| Summary in Rand | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 943.60 Cr |
| Funds Received (Credits) | | 1 3,500.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 3,500.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 10 39,471.51 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 37,296.55 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 2,000.00 Dr |
| Card Purchases (Swipes) | 4 | 174.96 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 6 561.17 Dr |
| Service Fees | 2 | 168.72 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 4 | 392.45 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 2 | 36,371.69 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 782.61 Cr |
| Overdraft Limit | | 0.00 |

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📞 Account Enquiries

📞 Fraud

info@fnb.co.za

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/11/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 200

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 943.60 Cr | |
| 24 Oct | POS International Purchase Chq | Itunes.Com/Bill | 485442*0581 22 Oct | 9.99 | 933.61 Cr | 3.68 |
| 24 Oct | POS International Purchase Chq | Itunes.Com/Bill | 485442*0581 22 Oct | 59.99 | 873.62 Cr | 3.68 |
| 31 Oct | B2b Collection | Moregolf 104136-pmg(Curr) | | 209.00 | 664.62 Cr | |
| 31 Oct | Magtape Debit | Mweb In Internet:R15687159 | | 146.27 | 518.35 Cr | 18.50 |
| 05 Nov | Magtape Unpaid | | Not Provided For | 35,016.12 Cr | 35,534.47 Cr | |
| 05 Nov | #Item Unpaid No Funds | | | 185.00 | 35,349.47 Cr | |
| 05 Nov | Magtape Unpaid | | Not Provided For | 1,355.57 Cr | 36,705.04 Cr | |
| 05 Nov | #Item Unpaid No Funds | | | 185.00 | 36,520.04 Cr | |
| 05 Nov | Edo Collection Attempt | | 01000242904 | 569.59 | 36,520.04 Cr | |
| 05 Nov | Magtape Debit | Liblife 05nov59271703300c/P | | 1,355.57 | 35,164.47 Cr | 18.50 |
| 05 Nov | Magtape Debit | Liblife 05nov56686653200etc | | 35,016.12 | 148.35 Cr | 18.50 |
| 06 Nov | POS International Purchase Chq | Itunes.Com/Bill | 485442*0581 04 Nov | 14.99 | 133.36 Cr | 3.68 |
| 06 Nov | POS International Purchase Chq | Itunes.Com/Bill | 485442*0581 04 Nov | 89.99 | 43.37 Cr | 3.68 |
| 12 Nov | Naedo Collection | Clientele 403452039 | 181105 | 569.59 | 526.22 | 18.50 |
| 12 Nov | FNB App Transfer From | Trf | | 3,500.00 Cr | 2,973.78 Cr | |
| 12 Nov | #Debit Card POS Unsuccessful F | #Fee Declined Purch Tran | 4854422120490581 | 8.50 | 2,965.28 Cr | |
| 14 Nov | Send Money Dr | Send 27744599576 | | 2,000.00 | 965.28 Cr | 13.95 |
| 17 Nov | #Monthly Account Fee | | | 80.00 | 885.28 Cr | |
| 17 Nov | #Value Added Serv Fees | | | 13.95 | 871.33 Cr | |
| 17 Nov | #Service Fees | | | 88.72 | 782.61 Cr | |
| Closing Balance | | | | | 782.61 Cr | |

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 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 : 201


Statement Period : 17 November 2018 to 15 December 2018
Statement Date : 15 December 2018


BBST201 026788
MOLELWANE CONSULTING CC
CK 1997/026316/23
PO BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|----|--------------|
| Opening Balance | | 782.61 Cr |
| Funds Received (Credits) | 3 | 80,500.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 80,500.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 17 | 80,329.16 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 8 | 73,668.24 Dr |
| Account Payments | 1 | 4,000.00 Dr |
| Inter-Account Transfers Out | 4 | 2,500.00 Dr |
| Card Purchases (Swipes) | 4 | 160.92 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 4 | 451.63 Dr |
| Service Fees | 2 | 236.82 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 2 | 214.81 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.03 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 501.79 Cr |
| Overdraft Limit | | 0.00 |


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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/12/15 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 201

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|--|--------------|--------------|----------------------|
| Opening Balance | | | | 782.61 Cr | |
| 19 Nov | Internet Trf From | Trf | 40,000.00 Cr | 40,782.61 Cr | |
| 19 Nov | Magtape Debit | Liberty047 19nov56686653200sgl | 2,358.05 | 38,424.56 Cr | 18.50 |
| 19 Nov | Magtape Debit | Liberty047 19nov59426971600sgl | 32,658.07 | 5,766.49 Cr | 18.50 |
| 20 Nov | Magtape Debit | Liberty047 20nov59271703300sgl | 1,355.57 | 4,410.92 Cr | 18.50 |
| 20 Nov | POS International Purchase Chq | 49.98 Itunes.Com/Bi 485442*0581 18 Nov | 49.98 | 4,360.94 Cr | 3.68 |
| 21 Nov | Rtc Express Pmt To | Advance 702 | 4,000.00 | 360.94 Cr | 47.50 |
| 23 Nov | POS International Purchase Chq | 59.99 Itunes.Com/Bi 485442*0581 21 Nov | 59.99 | 300.95 Cr | 3.68 |
| 30 Nov | B2b Collection | Moregolf 104136-pmg(Curr) | 209.00 | 91.95 Cr | |
| 30 Nov | Magtape Debit | Mweb In Internet:R15935719 | 146.27 | 54.32 | 18.50 |
| 01 Dec | #Excess Item Fee | 1 Items On 18/11/30 | 156.36 | 210.68 | |
| 01 Dec | FNB App Transfer From | Trf | 500.00 Cr | 289.32 Cr | |
| 05 Dec | Internet Trf From | Trf | 40,000.00 Cr | 40,289.32 Cr | |
| 05 Dec | Naedo Collection | Clientele 403452039 181205 | 569.59 | 39,719.73 Cr | 18.50 |
| 05 Dec | Edo Collection Attempt | 01000550906 | 569.59 | 39,719.73 Cr | |
| 05 Dec | Magtape Debit | Liblife 05dec59271703300c/P | 1,355.57 | 38,364.16 Cr | 18.50 |
| 05 Dec | Magtape Debit | Liblife 05dec56686653200etc | 35,016.12 | 3,348.04 Cr | 18.50 |
| 05 Dec | POS International Purchase Chq | 14.99 Itunes.Com/Bi 485442*0581 03 Dec | 14.99 | 3,333.05 Cr | 3.68 |
| 05 Dec | POS International Purchase Chq | 35.96 Itunes.Com/Bi 485442*0581 03 Dec | 35.96 | 3,297.09 Cr | 3.68 |
| 07 Dec | Send Money Dr | Send 27713844310 | 1,000.00 | 2,297.09 Cr | 10.95 |
| 10 Dec | FNB App Transfer To | Trf | 500.00 | 1,797.09 Cr | 4.20 |
| 10 Dec | FNB App Transfer To | Trf | 500.00 | 1,297.09 Cr | 4.20 |
| 10 Dec | FNB App Transfer To | Trf | 500.00 | 797.09 Cr | 4.20 |
| 15 Dec | Int On Debit Balance | | 0.03 | 797.06 Cr | |
| 15 Dec | #Monthly Account Fee | | 80.00 | 717.06 Cr | |
| 15 Dec | #Value Added Serv Fees | | 58.45 | 658.61 Cr | |
| 15 Dec | #Service Fees | | 156.82 | 501.79 Cr | |
| Closing Balance | | | | 501.79 Cr | |

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 58.89 Dr
Total VAT Charged : R 58.89 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 18/12/15 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 202


Statement Period : 15 December 2018 to 17 January 2019
Statement Date : 17 January 2019


BBST202 009348
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 501.79 Cr |
| Funds Received (Credits) | | 3 40,250.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 40,250.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 11 39,971.19 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 37,650.26 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 2 | 2,200.00 Dr |
| Card Purchases (Swipes) | 4 | 120.93 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 6 360.23 Dr |
| Service Fees | 2 | 172.92 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 4 | 187.31 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.19 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 420.18 Cr |
| Overdraft Limit | | 0.00 |


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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Usury)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/01/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 202

| Date | Description | Amount | Balance | Accrued Bank Charges |
|-----------------|--|--------------|--------------|----------------------|
| Opening Balance | | | 501.79 Cr | |
| 20 Dec | B2b Collection Moregolf 104136-pmg(Curr) | 209.00 | 292.79 Cr | |
| 24 Dec | POS International Purchase Chq 59.99 Itunes.Com/Bi 485442*0581 21 Dec | 59.99 | 232.80 Cr | 3.68 |
| 28 Dec | FNB App Transfer To Trf | 200.00 | 32.80 Cr | 4.20 |
| 31 Dec | Edo Collection Attempt 01000688626 | 569.59 | 32.80 Cr | |
| 31 Dec | Magtape Debit Mweb In Internet:R16180493 | 146.27 | 113.47 | 18.50 |
| 01 Jan | #Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422120490581 | 8.50 | 121.97 | |
| 02 Jan | #Excess Item Fee 1 Items On 18/12/31 | 156.36 | 278.33 | |
| 02 Jan | FNB App Transfer From Trf | 250.00 Cr | 28.33 | |
| 04 Jan | Naedo Collection Clientele 403452039 181231 | 569.59 | 597.92 | 18.50 |
| 04 Jan | FNB App Transfer From Trf | 2,000.00 Cr | 1,402.08 Cr | |
| 04 Jan | #Debit Card POS Unsuccessful F #Fee Declined Purch Tran 4854422120490581 | 8.50 | 1,393.58 Cr | |
| 05 Jan | FNB App Transfer From Trf | 38,000.00 Cr | 39,393.58 Cr | |
| 05 Jan | Magtape Debit Liblife 05jan59271703300c/P | 1,355.57 | 38,038.01 Cr | 18.50 |
| 05 Jan | Magtape Debit Liblife 05jan56686653200etc | 35,369.83 | 2,668.18 Cr | 18.50 |
| 07 Jan | POS International Purchase Chq 14.99 Itunes.Com/Bi 485442*0581 04 Jan | 14.99 | 2,653.19 Cr | 3.68 |
| 07 Jan | POS International Purchase Chq 27.97 Itunes.Com/Bi 485442*0581 04 Jan | 27.97 | 2,625.22 Cr | 3.68 |
| 10 Jan | Send Money Dr Send 27783688859 | 2,000.00 | 625.22 Cr | 13.95 |
| 15 Jan | POS International Purchase Chq 17.98 Itunes.Com/Bi 485442*0581 13 Jan | 17.98 | 607.24 Cr | 3.68 |
| 17 Jan | Int On Debit Balance | 0.19 | 607.05 Cr | |
| 17 Jan | #Monthly Account Fee | 80.00 | 527.05 Cr | |
| 17 Jan | #Value Added Serv Fees | 13.95 | 513.10 Cr | |
| 17 Jan | #Service Fees | 92.92 | 420.18 Cr | |
| Closing Balance | | | 420.18 Cr | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Inclusive of VAT @ 15.00% = R 46.98 Dr
Total VAT Charged : R 46.98 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/01/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 203


Statement Period : 17 January 2019 to 16 February 2019
Statement Date : 16 February 2019


BBST203 017054
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|-----------------|
| Opening Balance | | 420.18 Cr |
| Funds Received (Credits) | | 3 40,600.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 40,600.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 10 38,538.23 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 37,655.26 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 300.00 Dr |
| Card Purchases (Swipes) | 4 | 582.97 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 3 329.28 Dr |
| Service Fees | 2 | 172.92 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 1 | 156.36 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.13 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 2,152.54 Cr |
| Overdraft Limit | | 0.00 |


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 Account Enquiries

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info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/02/16 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 203

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 420.18 Cr | |
| 19 Jan | FNB App Transfer To | Trf | | 300.00 | 120.18 Cr | 4.20 |
| 21 Jan | FNB App Transfer From | Trf | | 600.00 Cr | 720.18 Cr | |
| 23 Jan | POS Purchase Chq Card | Ikhokha 2 | 485442*0581 21 Jan | 500.00 | 220.18 Cr | 3.68 |
| 23 Jan | POS International Purchase Chq | 7.99 Itunes.Com/Bil | 485442*0581 21 Jan | 7.99 | 212.19 Cr | 3.68 |
| 23 Jan | POS International Purchase Chq | 59.99 Itunes.Com/Bi | 485442*0581 21 Jan | 59.99 | 152.20 Cr | 3.68 |
| 31 Jan | B2b Collection | Moregolf 104136-pmg(Curr) | | 209.00 | 56.80 | |
| 31 Jan | Magtape Debit | Mweb In Internet:R16427040 | | 146.27 | 203.07 | 18.50 |
| 01 Feb | #Excess Item Fee | 1 Items On 19/01/31 | | 156.36 | 359.43 | |
| 01 Feb | FNB App Transfer From | Trf | | 20,000.00 Cr | 19,640.57 Cr | |
| 05 Feb | Internet Trf From | Trf | | 20,000.00 Cr | 39,640.57 Cr | |
| 05 Feb | Naedo Collection | Clientele 403452039 | 190205 | 574.59 | 39,065.98 Cr | 18.50 |
| 05 Feb | Magtape Debit | Liblife 05feb59271703300c/P | | 1,355.57 | 37,710.41 Cr | 18.50 |
| 05 Feb | Magtape Debit | Liblife 05feb56686653200etc | | 35,369.83 | 2,340.58 Cr | 18.50 |
| 05 Feb | POS International Purchase Chq | 14.99 Itunes.Com/Bi | 485442*0581 03 Feb | 14.99 | 2,325.59 Cr | 3.68 |
| 16 Feb | Int On Debit Balance | | | 0.13 | 2,325.46 Cr | |
| 16 Feb | #Monthly Account Fee | | | 80.00 | 2,245.46 Cr | |
| 16 Feb | #Service Fees | | | 92.92 | 2,152.54 Cr | |
| Closing Balance | | | | | 2,152.54 Cr | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Inclusive of VAT @ 15.00% = R 42.94 Dr
Total VAT Charged : R 42.94 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/02/16 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 204


Statement Period : 16 February 2019 to 16 March 2019
Statement Date : 16 March 2019

BBST204 015789
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025

| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 2,152.54 Cr |
| Funds Received (Credits) | | 1 36,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 36,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 7 37,730.24 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 37,655.26 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 0 | 0.00 |
| Card Purchases (Swipes) | 2 | 74.98 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 2 161.36 Dr |
| Service Fees | 2 | 161.36 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 0 | 0.00 |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 260.94 Cr |
| Overdraft Limit | | 0.00 |


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 Account Enquiries

087-575-9479

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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (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 |


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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (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 | |

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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 |


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087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/05/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 206

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 827.59 Cr | |
| 23 Apr | FNB App Transfer To | Trf | | 700.00 | 127.59 Cr | 4.20 |
| 24 Apr | POS International Purchase Chq | 59.99 Itunes.Com/Bi | 485442*0581 22 Apr | 59.99 | 67.60 Cr | 3.68 |
| 30 Apr | FNB App Transfer From | Deposit | | 30,000.00 Cr | 30,067.60 Cr | |
| 30 Apr | B2b Collection | Moregolf 104136-pmg(Curr) | | 209.00 | 29,858.60 Cr | |
| 30 Apr | Magtape Debit | Mweb In 8523927:R17167735 | | 146.27 | 29,712.33 Cr | 18.50 |
| 03 May | Naedo Collection | Cientele 403452039 | 190503 | 574.59 | 29,137.74 Cr | 18.50 |
| 06 May | FNB App Transfer From | Trf | | 11,000.00 Cr | 40,137.74 Cr | |
| 06 May | FNB App Transfer From | Trf | | 3,000.00 Cr | 43,137.74 Cr | |
| 06 May | Magtape Debit | Liblife 05may59271703300c/P | | 1,355.57 | 41,782.17 Cr | 18.50 |
| 06 May | Magtape Debit | Liblife 05may56686653200etc | | 39,065.60 | 2,716.57 Cr | 18.50 |
| 07 May | FNB App Transfer From | Trf | | 20,000.00 Cr | 22,716.57 Cr | |
| 07 May | POS International Purchase Chq | 14.99 Itunes.Com/Bi | 485442*0581 04 May | 14.99 | 22,701.58 Cr | 3.68 |
| 14 May | POS Purchase Chq Card | Badelas * | 485442*0581 06 May | 14,575.48 | 8,126.10 Cr | 3.68 |
| 17 May | Internet Trf To | Trf | | 3,500.00 | 4,626.10 Cr | 4.20 |
| 17 May | #Monthly Account Fee | | | 80.00 | 4,546.10 Cr | |
| 17 May | #Service Fees | | | 93.44 | 4,452.66 Cr | |
| Closing Balance | | | | | 4,452.66 Cr | |

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Inclusive of VAT @ 15.00% = R 22.62 Dr
Total VAT Charged : R 22.62 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/05/17 | Gold Business Account | |

✉ 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 |


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 Account Enquiries

087-575-9479

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087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (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 | |

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Inclusive of VAT @ 15.00% = R 22.55 Dr
Total VAT Charged : R 22.55 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/06/15 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 208


Statement Period : 15 June 2019 to 17 July 2019
Statement Date : 17 July 2019


BBST208 009211
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 143.14 Dr |
| Funds Received (Credits) | | 3 43,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 43,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 8 42,571.55 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 6 | 41,921.55 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 2 | 650.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 3 367.90 Dr |
| Service Fees | 2 | 182.90 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 1 | 185.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.31 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 1 | 146.27 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 63.37 Cr |
| Overdraft Limit | | 0.00 |


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087-575-9406

087-575-9479

087-311-8607

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Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/07/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 208

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------|-----------------------------|--------------|--------------|----------------------|
| Opening Balance | | | 143.14 Dr | | |
| 20 Jun | FNB App Transfer From | Trf | 1,000.00 Cr | 856.86 Cr | |
| 20 Jun | FNB App Transfer To | Trf | 500.00 | 356.86 Cr | 4.20 |
| 28 Jun | Magtape Unpaid | Not Provided For | 146.27 Cr | 503.13 Cr | |
| 28 Jun | #Item Unpaid No Funds | | 185.00 | 318.13 Cr | |
| 28 Jun | B2b Collection | Moregolf 104136-pmg(Curr) | 219.00 | 99.13 Cr | |
| 28 Jun | Magtape Debit | Mweb In 8523927:R17677221 | 146.27 | 47.14 | 18.50 |
| 02 Jul | FNB App Transfer From | Trf | 1,000.00 Cr | 952.86 Cr | |
| 04 Jul | Magtape Debit | Mweb 8523927 R17804849 | 146.27 | 806.59 Cr | 19.00 |
| 05 Jul | Internet Trf From | Transfer | 41,000.00 Cr | 41,806.59 Cr | |
| 05 Jul | Naedo Collection | Clientele 403452039 190705 | 574.59 | 41,232.00 Cr | 19.00 |
| 05 Jul | Magtape Debit | Liblife 05jul59271703300c/P | 1,508.71 | 39,723.29 Cr | 19.00 |
| 05 Jul | Magtape Debit | Liblife 05jul56686653200etc | 39,326.71 | 396.58 Cr | 19.00 |
| 17 Jul | FNB App Transfer To | Trf | 150.00 | 246.58 Cr | 4.20 |
| 17 Jul | Int On Debit Balance | | 0.31 | 246.27 Cr | |
| 17 Jul | #Monthly Account Fee | | 80.00 | 166.27 Cr | |
| 17 Jul | #Service Fees | | 102.90 | 63.37 Cr | |
| Closing Balance | | | 63.37 Cr | | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

Inclusive of VAT @ 15.00% = R 47.98 Dr
Total VAT Charged : R 47.98 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 23 November 2018, the Prime Lending Rate changed to 10.25%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/07/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 209


Statement Period : 17 July 2019 to 17 August 2019
Statement Date : 17 August 2019

BBST209 017986
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025

| Summary in Rand | | ZAR |
|---------------------------------|---|--------------|
| Opening Balance | | 63.37 Cr |
| Funds Received (Credits) | 2 | 51,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 2 | 51,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 7 | 46,921.55 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 6 | 41,921.55 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 5,000.00 Dr |
| Card Purchases (Swipes) | 0 | 0.00 |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 4 | 479.20 Dr |
| Service Fees | 2 | 179.20 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 2 | 300.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.15 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 2 | 365.27 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 4,027.74 Cr |
| Overdraft Limit | | 0.00 |


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info@fnb.co.za

 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 | | |

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 62.51 Dr
Total VAT Charged : R 62.51 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/08/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 210


Statement Period : 17 August 2019 to 17 September 2019
Statement Date : 17 September 2019


BBST210 008679
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|----|--------------|
| Opening Balance | | 4,027.74 Cr |
| Funds Received (Credits) | 3 | 59,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 3 | 59,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | 14 | 61,547.90 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 6 | 41,994.28 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 2 | 4,300.00 Dr |
| Card Purchases (Swipes) | 6 | 15,253.62 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | 3 | 200.08 Dr |
| Service Fees | 2 | 178.08 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 1 | 22.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 1,279.76 Cr |
| Overdraft Limit | | 0.00 |


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info@fnb.co.za

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087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/09/17 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 210

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|--|--------------|--------------|----------------------|
| Opening Balance | | | | 4,027.74 Cr | |
| 23 Aug | B2b Collection | Moregolf 104136-pmg(Curr) | 219.00 | 3,808.74 Cr | |
| 26 Aug | Send Money App Dr | Send 27849466980 | 3,000.00 | 808.74 Cr | 11.00 |
| 30 Aug | Magtape Debit | Mweb In 8523927:R18235413 | 146.27 | 662.47 Cr | 19.00 |
| 31 Aug | B2b Collection | Moregolf 104136-pmg(Curr) | 219.00 | 443.47 Cr | |
| 02 Sep | FNB App Transfer From | Trf | 40,000.00 Cr | 40,443.47 Cr | |
| 05 Sep | FNB App Transfer From | Trf | 17,000.00 Cr | 57,443.47 Cr | |
| 05 Sep | FNB App Transfer From | Trf | 2,000.00 Cr | 59,443.47 Cr | |
| 05 Sep | Naedo Collection | Clientele 403452039 190905 | 574.59 | 58,868.88 Cr | 19.00 |
| 05 Sep | Magtape Debit | Liblife 05sep59271703300c/P | 1,508.71 | 57,360.17 Cr | 19.00 |
| 05 Sep | Magtape Debit | Liblife 05sep56686653200etc | 39,326.71 | 18,033.46 Cr | 19.00 |
| 05 Sep | POS Purchase Chq Card | Turn N Tender 485442*0581 02 Sep | 1,560.00 | 16,473.46 Cr | 3.68 |
| 07 Sep | POS Purchase Chq Card | P H Network Cafe 485442*0581 04 Sep | 1,084.00 | 15,389.46 Cr | 3.68 |
| 09 Sep | Send Money App Dr | Send 27710833316 | 1,300.00 | 14,089.46 Cr | 11.00 |
| 09 Sep | POS Purchase Chq Card | Total Ra Meredale 485442*0581 06 Sep | 164.40 | 13,925.06 Cr | 3.68 |
| 09 Sep | POS Purchase Chq Card | Nandos Bruma 485442*0581 05 Sep | 229.00 | 13,696.06 Cr | 3.68 |
| 09 Sep | POS Purchase Chq Card | Acapulco Sports And 485442*0581 05 Sep | 12,000.00 | 1,696.06 Cr | 3.68 |
| 16 Sep | POS Purchase Chq Card | P H Network Cafe 485442*0581 12 Sep | 216.22 | 1,479.84 Cr | 3.68 |
| 17 Sep | #Monthly Account Fee | | 80.00 | 1,399.84 Cr | |
| 17 Sep | #Value Added Serv Fees | | 22.00 | 1,377.84 Cr | |
| 17 Sep | #Service Fees | | 98.08 | 1,279.76 Cr | |

Closing Balance

1,279.76 Cr

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Inclusive of VAT @ 15.00% = R 26.09 Dr
Total VAT Charged : R 26.09 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/09/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 211


Statement Period : 17 September 2019 to 17 October 2019
Statement Date : 17 October 2019


BBST211 009414
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA


Gold Business Account 62002637025


| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 1,279.76 Cr |
| Funds Received (Credits) | | 1 42,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 1 | 42,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 7 43,067.88 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 5 | 41,775.28 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 1,000.00 Dr |
| Card Purchases (Swipes) | 1 | 292.60 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 3 170.68 Dr |
| Service Fees | 2 | 159.68 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 1 | 11.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 0 | 0.00 |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 0 | 0.00 |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 41.20 Cr |
| Overdraft Limit | | 0.00 |


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info@fnb.co.za

fnb.co.za

087-575-9406

087-575-9479

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 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 | Cientele 403452039 191004 | 574.59 | 42,339.90 Cr | 19.00 |
| 05 Oct | Magtape Debit | Liblife 05oct59271703300c/P | 1,508.71 | 40,831.19 Cr | 19.00 |
| 05 Oct | Magtape Debit | Liblife 05oct56686653200etc | 39,326.71 | 1,504.48 Cr | 19.00 |
| 09 Oct | POS Purchase Chq Card | Chicken Licken Ormo 485442*0581 06 Oct | 292.60 | 1,211.88 Cr | 3.68 |
| 11 Oct | Send Money App Dr | Send 27817594663 | 1,000.00 | 211.88 Cr | 11.00 |
| 17 Oct | #Monthly Account Fee | | 80.00 | 131.88 Cr | |
| 17 Oct | #Value Added Serv Fees | | 11.00 | 120.88 Cr | |
| 17 Oct | #Service Fees | | 79.68 | 41.20 Cr | |
| Closing Balance | | | 41.20 Cr | | |

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Inclusive of VAT @ 15.00% = R 22.25 Dr
Total VAT Charged : R 22.25 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

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| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/10/17 | Gold Business Account | |

✉ Killarney
P O Box 87124
Houghton 2041
Branch Code 256205

Customer VAT Registration Number : Not Provided
Bank VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 212

Statement Period : 17 October 2019 to 16 November 2019
Statement Date : 16 November 2019

BBST212 016954
MOLELWANE CONSULTING CC
CK 1997/026316/23
P O BOX 2680
JOHANNESBURG
2000
ANGELAL@MOLELWANE.CO.ZA

Gold Business Account 62002637025

| Summary in Rand | | ZAR |
|---------------------------------|---|----------------|
| Opening Balance | | 41.20 Cr |
| Funds Received (Credits) | | 4 46,000.00 Cr |
| Cash Deposits | 0 | 0.00 |
| Other Deposits | 0 | 0.00 |
| Inter-Account Transfers In | 4 | 46,000.00 Cr |
| Electronic Payments Received | 0 | 0.00 |
| Funds Used (Debits) | | 8 45,088.31 Dr |
| Cash Withdrawals (Branch) | 0 | 0.00 |
| Cash Withdrawals (Other) | 0 | 0.00 |
| Cheques Processed (Non Cash) | 0 | 0.00 |
| Debit Orders/Scheduled Payments | 6 | 41,970.51 Dr |
| Account Payments | 0 | 0.00 |
| Inter-Account Transfers Out | 1 | 3,000.00 Dr |
| Card Purchases (Swipes) | 1 | 117.80 Dr |
| Fuel Purchases | 0 | 0.00 |
| Bank Charges | | 5 489.68 Dr |
| Service Fees | 2 | 178.68 Dr |
| Cash Deposit Fees | 0 | 0.00 |
| Cash Handling Fees | 0 | 0.00 |
| Other Fees | 3 | 311.00 Dr |
| Other Entries | | |
| Interest on Credit Balance | 0 | 0.00 |
| Interest on Debit Balance | 1 | 0.17 Dr |
| Inward Unpaid Items | 0 | 0.00 |
| Unpaid Cheques and Debits | 2 | 365.27 Cr |
| Refunds/Adjustments | 0 | 0.00 |
| Closing Balance | | 828.31 Cr |
| Overdraft Limit | | 0.00 |

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087-575-9406

087-736-2247

087-311-8607

Updated Terms and Conditions: Your transactional account terms and conditions have been updated. You can access the updated terms and conditions on our website.

Debit Interest Rates (Non NCA)
24.00%

Pricing Option: Your account is currently on the Pay-As-You-Use pricing option. For more information, please Contact Us or visit our website.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/11/16 | Gold Business Account | |

GOLD BUSINESS ACCOUNT: 62002637025

Tax Invoice/Statement Number : 212

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|--|--------------|--------------|----------------------|
| Opening Balance | | | 41.20 Cr | | |
| 31 Oct | Magtape Unpaid | Not Provided For | 219.00 Cr | 260.20 Cr | |
| 31 Oct | #Item Unpaid No Funds | 04 | 150.00 | 110.20 Cr | |
| 31 Oct | Magtape Unpaid | Not Provided For | 146.27 Cr | 256.47 Cr | |
| 31 Oct | #Item Unpaid No Funds | 05 | 150.00 | 106.47 Cr | |
| 31 Oct | B2b Collection | Moregolf 104136-pmg(Curr) | 219.00 | 112.53 | |
| 31 Oct | Magtape Debit | Mweb In 8523927:R18732966 | 146.27 | 258.80 | 19.00 |
| 01 Nov | FNB App Transfer From | Trf | 2,000.00 Cr | 1,741.20 Cr | |
| 04 Nov | FNB App Transfer From | Trf Debit Orders | 31,000.00 Cr | 32,741.20 Cr | |
| 04 Nov | Send Money Dr | Send 27766187644 | 3,000.00 | 29,741.20 Cr | 11.00 |
| 05 Nov | FNB App Transfer From | Trf | 12,000.00 Cr | 41,741.20 Cr | |
| 05 Nov | Naedo Collection | Clientele 403452039 191105 | 623.55 | 41,117.65 Cr | 19.00 |
| 05 Nov | Magtape Debit | Liblife 05nov59271703300c/P | 1,508.71 | 39,608.94 Cr | 19.00 |
| 05 Nov | Magtape Debit | Liblife 05nov56686653200etc | 39,326.71 | 282.23 Cr | 19.00 |
| 05 Nov | POS Purchase Chq Card | Wimpy Florida Junct 485442*0581 04 Nov | 117.80 | 164.43 Cr | 3.68 |
| 06 Nov | Magtape Debit | Mweb 8523927 R18853916 | 146.27 | 18.16 Cr | 19.00 |
| 08 Nov | FNB App Transfer From | Trf | 1,000.00 Cr | 1,018.16 Cr | |
| 16 Nov | Int On Debit Balance | | 0.17 | 1,017.99 Cr | |
| 16 Nov | #Monthly Account Fee | | 80.00 | 937.99 Cr | |
| 16 Nov | #Value Added Serv Fees | | 11.00 | 926.99 Cr | |
| 16 Nov | #Service Fees | | 98.68 | 828.31 Cr | |
| Closing Balance | | | 828.31 Cr | | |

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Inclusive of VAT @ 15.00% = R 63.87 Dr
Total VAT Charged : R 63.87 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

On 19 July 2019, the Prime Lending Rate changed to 10.00%. This may impact the rate on any of your credit facilities.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA AA/BV/48/KY/KY/BF/B9/C6/CK/N | FNBUS |
| 486 | 62002637025 | 19/11/16 | Gold Business Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 59

16 July 2011 to 16 August 2011

IMPORTANT NUMBERS:
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

Pay for ALL your shopping with your FNB Cheque Card and earn up to 2.5% back in eBucks. It's that easy! Visit www.eBucks.com for more information. Terms, conditions & rules apply.

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|------|---------------------------------------|---------------------|
| Funds Received/Credits | | Opening Balance | 45,562.13 Dr |
| R 56,739.97 | (2) | Funds Received/Credits | 56,739.97 Cr |
| Funds Used/Debits | | ATM/Teller Deposits | 0.00 |
| R 52,602.93 | (12) | 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

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. | | | | |

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 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 | FNFSP |
| 486 | 62118509655 | 11/08/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 60

16 August 2011 to 16 September 2011

IMPORTANT NUMBERS:

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

**Earn more in eBucks than
you pay in bank fees!**

Pay for ALL your shopping with your FNB Cheque Card and earn up to 2.5% back in eBucks. It's that easy! Visit www.eBucks.com for more information. Terms, conditions & rules apply.

Win R100,000 with eWallet from FNB!

Stand a chance to win R100,000 when you send money this month using FNB eWallet. You can send money from FNB ATMs, FNB Online Banking and FNB Cellphone Banking. For more information, visit www.fnb.co.za.

| Transactional Analysis | | Cashflow Summary | |
|---|--|--|--|
| Funds Received/Credits
R 101,739.97 (3) | | Opening Balance 41,985.31 Dr | |
| Funds Used/Debits
R 107,388.04 (20) | | Funds Received/Credits 101,739.97 Cr
ATM/Teller Deposits 0.00
Electronic Payments Received 46,739.97 Cr
Transfers In 55,000.00 Cr | |
| Funds Used/Debits 107,388.04 Dr
Cash Withdrawals 14,000.00 (5)
Cheques Cashed/Issued R 0.00 (0)
Debit/Stop Orders R 13,315.39 (3)
Nominated Account Payments R 67,300.00 (4)
Cheque Card R 5,292.65 (6)
Electron Debit Card R 0.00 (0)
Petrol Card R 0.00 (0)
Transfers Out R 7,480.00 (2) | | Funds Used/Debits 107,388.04 Dr
Cash Withdrawals 14,000.00 Dr
Cheques Cashed/Issued 0.00
Debit/Stop Orders 13,315.39 Dr
Nominated Account Payments 67,300.00 Dr
Cheque Card 5,292.65 Dr
Electron Debit Card 0.00
Petrol Card 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

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.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| 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*pnv 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*pnv Mini Columbin | 405769*3200 04 Sep | 589.30 | 44,133.38 | 2.75 |
| 06 Sep | POS Purchase Debit Card | S*legit The Glen 35 | 405769*3200 05 Sep | 1,500.00 | 45,633.38 | 2.75 |
| 10 Sep | ATM Cash | Maponya | 4901368281354012 | 2,000.00 | 47,633.38 | 22.80 |
| 16 Sep | Int On Debit Balance | | | 522.14 | 48,155.52 | |
| 16 Sep | Dr Interest Rebate | | | 95.72 Cr | 48,059.80 | |
| 16 Sep | #Monthly O/D Fee | | | 27.00 | 48,086.80 | (27.00) |
| 16 Sep | #Monthly Account Fee | | | 33.00 | 48,119.80 | |
| 16 Sep | #Service Fees | | | 201.10 | 48,320.90 | (201.10) |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R32.07 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 11/09/16 | 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

VAT Registration Number : 4210102051

BBST61

116439

MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

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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Visit www.fnbconnect.co.za for more information. Terms & conditions apply.

The Exchange Control Voluntary Disclosure Programme

This programme provides the opportunity for all South African individual and company residents to regularise their exchange control affairs with the Financial Surveillance Department of the SA Reserve Bank. The deadline is 31 October 2011.
Visit www.resbank.co.za or Contacts at FNB KKondos 0875777194 or JPLeRoux 0875777192

| Transactional Analysis | Cashflow Summary |
|---|---|
| Funds Received/Credits
R 67,739.97 (3) | Opening Balance 48,320.90 Dr |
| Funds Used/Debits
R 62,750.04 (13) | Funds Received/Credits 67,739.97 Cr |
| | <div> <div>ATM/Teller Deposits</div> <div>0.00</div> </div> <div> <div>Electronic Payments Received</div> <div>66,739.97 Cr</div> </div> <div> <div>Transfers In</div> <div>1,000.00 Cr</div> </div> |
| | Funds Used/Debits 62,750.04 Dr |
| | <div> <div>Cash Withdrawals</div> <div>1,000.00 Dr</div> </div> <div> <div>Cheques Cashed/Issued</div> <div>0.00</div> </div> <div> <div>Debit/Stop Orders</div> <div>13,315.39 Dr</div> </div> <div> <div>Nominated Account Payments</div> <div>15,400.00 Dr</div> </div> <div> <div>Cheque Card</div> <div>30,034.65 Dr</div> </div> <div> <div>Electron Debit Card</div> <div>0.00</div> </div> <div> <div>Petrol Card</div> <div>0.00</div> </div> <div> <div>Transfers Out</div> <div>3,000.00 Dr</div> </div> |
| | 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 | FNFPSP |
| 486 | 62118509655 | 11/10/15 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 62

15 October 2011 to 16 November 2011

IMPORTANT NUMBERS:

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

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| Transactional Analysis | | Cashflow Summary | |
|--|--|--|--|
| Funds Received/Credits
R 193,739.97 (6) | | Opening Balance 43,860.52 Dr | |
| Funds Used/Debits
R 197,741.76 (46) | | Funds Received/Credits 193,739.97 Cr
ATM/Teller Deposits 0.00
Electronic Payments Received 86,739.97 Cr
Transfers In 107,000.00 Cr | |
| Funds Used/Debits 197,741.76 Dr
Cash Withdrawals 40,000.00 Dr
Cheques Cash/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 | | Funds Used/Debits 197,741.76 Dr
Cash Withdrawals 40,000.00 Dr
Cheques Cash/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

Earned on your FNB Account

Congratulations! FNB has rewarded you with eB10,349.00 this month on your Cheque Card Purchases.

| Congratulations! FNB has rewarded you with eBucks for this month on your Cheque Card purchases. | | | | |
|---|------------------------------------|--------------|-----------|-----------|
| Qualify to earn rewards | | Oct 11 | Sep 11 | Aug 11 |
| | | 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 | FNFSP |
| 486 | 62118509655 | 11/11/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 43,860.52 Dr | 0.00 |
| 18 Oct | Internet Trf From | Transfer | | 25,000.00 Cr | 18,860.52 | |
| 18 Oct | POS Purchase Debit Card | S*cashbuild Meadowl | 405769*3200 15 Oct | 1,698.00 | 20,558.52 | 2.75 |
| 19 Oct | ATM Cash | Braamftn | 4195721000003929 | 3,000.00 | 23,558.52 | 22.80 |
| 19 Oct | POS Purchase Debit Card | S*cashbuild Aeroton | 405769*3200 17 Oct | 243.90 | 23,802.42 | 2.75 |
| 20 Oct | POS Purchase Debit Card | S*cashbuild Aeroton | 405769*3200 18 Oct | 10,000.00 | 33,802.42 | 2.75 |
| 21 Oct | ATM Cash | Glenhove | 4790561141125622 | 3,000.00 | 36,802.42 | 22.80 |
| 21 Oct | POS Purchase Debit Card | S*cashbuild Aeroton | 405769*3200 19 Oct | 11,847.50 | 48,649.92 | 2.75 |
| 24 Oct | ATM Cash | Sasol | 4790561141125622 | 1,200.00 | 49,849.92 | 17.10 |
| 25 Oct | Internet Trf From | From Accsolve | | 30,000.00 Cr | 19,849.92 | |
| 25 Oct | Magtape Credit | Molelwane Salaries | | 40,000.00 Cr | 20,150.08 Cr | |
| 26 Oct | Internet Pmt To | Nono FNB | From Geoff | 30,000.00 | 9,849.92 | 7.20 |
| 27 Oct | POS Purchase Debit Card | S*cashbuild Aeroton | 405769*3200 25 Oct | 13,000.00 | 22,849.92 | 2.75 |
| 28 Oct | Magtape Credit | Molelwane Salaries | | 46,739.97 Cr | 23,890.05 Cr | |
| 28 Oct | POS Purchase Debit Card | S*corobrik Crown M | 405769*3200 27 Oct | 843.60 | 23,046.45 Cr | 2.75 |
| 28 Oct | POS Purchase Debit Card | Alpha Electrical | 405769*3200 26 Oct | 1,829.60 | 21,216.85 Cr | 2.75 |
| 28 Oct | POS Purchase Debit Card | S*cashbuild Aeroton | 405769*3200 26 Oct | 10,000.00 | 11,216.85 Cr | 2.75 |
| 29 Oct | ATM Cash | Columbin | 4901368281354012 | 2,000.00 | 9,216.85 Cr | 22.80 |
| 29 Oct | POS Purchase Debit Card | S*cashbuild Aeroton | 405769*3200 27 Oct | 7,000.00 | 2,216.85 Cr | 2.75 |
| 31 Oct | Internet Trf To | CC Payment | | 3,500.00 | 1,283.15 | 3.30 |
| 31 Oct | Internal Debit Order | Wesbank_fi85177146426 | | 10,039.71 | 11,322.86 | 3.30 |
| 31 Oct | ATM Cash | Sasol Vi | 4195721000003929 | 3,000.00 | 14,322.86 | 22.80 |
| 01 Nov | Magtape Debit | Lombard Lidd | 000000016776168 | 610.68 | 14,933.54 | 14.00 |
| 01 Nov | Magtape Debit | Liberty | C00017533 2510 Lbt | 2,665.00 | 17,598.54 | 14.00 |
| 01 Nov | POS Purchase Debit Card | Alpha Electrical | 405769*3200 29 Oct | 1,375.30 | 18,973.84 | 2.75 |
| 02 Nov | Internet Pmt To | Nono FNB | From Geoff | 5,000.00 | 23,973.84 | 7.20 |
| 02 Nov | ATM Cash | S/Gte Vs | 4057691002003200 | 3,000.00 | 26,973.84 | 22.80 |
| 02 Nov | POS Purchase Debit Card | Builders Warehouse | 405769*3200 31 Oct | 503.25 | 27,477.09 | 2.75 |
| 02 Nov | POS Purchase Debit Card | Builders Warehouse | 405769*3200 31 Oct | 1,494.00 | 28,971.09 | 2.75 |
| 03 Nov | ATM Cash | Basso | 4057691002003200 | 3,000.00 | 31,971.09 | 22.80 |
| 03 Nov | POS Purchase Debit Card | S*cashbuild Aeroton | 405769*3200 01 Nov | 10,000.00 | 41,971.09 | 2.75 |
| 04 Nov | ATM Cash | S/Gte Vs | 4057691002003200 | 3,000.00 | 44,971.09 | 22.80 |
| 05 Nov | Internet Trf From | Meredale | | 30,000.00 Cr | 14,971.09 | |
| 05 Nov | Internet Pmt To | Nono FNB | From Geoff | 6,000.00 | 20,971.09 | 7.20 |
| 05 Nov | ATM Cash | Basso | 4057691002003200 | 3,000.00 | 23,971.09 | 22.80 |
| 05 Nov | POS Purchase Debit Card | S*cashbuild Aeroton | 405769*3200 03 Nov | 2,500.00 | 26,471.09 | 2.75 |
| 07 Nov | ATM Cash | Shell Wg | 4057691002003200 | 3,000.00 | 29,471.09 | 22.80 |
| 07 Nov | POS Purchase Debit Card | Alpha Electrical | 405769*3200 04 Nov | 423.00 | 29,894.09 | 2.75 |
| 08 Nov | ATM Cash | Columbin | 4057691002003200 | 3,000.00 | 32,894.09 | 22.80 |
| 08 Nov | ATM Cash | Columbin | 4057691002003200 | 3,000.00 | 35,894.09 | 22.80 |
| 08 Nov | ATM Cash | Columbin | 4057691002003200 | 2,000.00 | 37,894.09 | 22.80 |
| 08 Nov | POS Purchase Debit Card | S*savanna The Glen | 405769*3200 06 Nov | 1,100.00 | 38,994.09 | 2.75 |
| 08 Nov | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 07 Nov | 2,895.00 | 41,889.09 | 2.75 |
| 09 Nov | ATM Cash | Basso | 4195721000003929 | 3,000.00 | 44,889.09 | 22.80 |
| 10 Nov | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 09 Nov | 2,365.00 | 47,254.09 | 2.75 |
| 11 Nov | POS International Purchase Deb | Apple Itunes Store | 405769*3200 10 Nov | 8.22 | 47,262.31 | 2.75 |
| 12 Nov | Internet Trf From | Transfer | | 22,000.00 Cr | 25,262.31 | |
| 12 Nov | Internet Pmt To | Nono FNB | From Geoff | 6,000.00 | 31,262.31 | 7.20 |
| 12 Nov | Internet Pmt To | Meredale | Makhubo | 11,260.00 | 42,522.31 | 7.20 |

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 11/11/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|---------------------|--------------------|----------|--------------|----------------------|
| 12 Nov | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 10 Nov | 1,770.00 | 44,292.31 | 2.75 |
| 14 Nov | ATM Cash | Sasolrac | 4790561141125622 | 1,200.00 | 45,492.31 | 17.10 |
| 16 Nov | ATM Cash | Sasol Gr | 4057691002003200 | 600.00 | 46,092.31 | 11.40 |
| 16 Nov | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 15 Nov | 1,770.00 | 47,862.31 | 2.75 |
| 16 Nov | Int On Debit Balance | | | 425.36 | 48,287.67 | |
| 16 Nov | Dr Interest Rebate | | | 77.98 Cr | 48,209.69 | |
| 16 Nov | #Monthly O/D Fee | | | 27.00 | 48,236.69 | (27.00) |
| 16 Nov | #Monthly Account Fee | | | 33.00 | 48,269.69 | |
| 16 Nov | #Service Fees | | | 470.35 | 48,740.04 | (470.35) |
| Closing Balance | | | | | 48,740.04 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R65.13 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFSF |
| 486 | 62118509655 | 11/11/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 63

IMPORTANT NUMBERS:
FNB Bank Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

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.

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 Cash/Issued | 0.00 |
| | | Debit/Stop Orders | 13,315.39 Dr |
| | | Nominated Account Payments | 35,855.55 Dr |
| | | Cheque Card | 7,572.16 Dr |
| | | Electron Debit Card | 0.00 |
| | | Fuel Purchases | 0.00 |
| | | Transfers Out | 4,000.00 Dr |
| | | Returned Deposits | 0.00 |
| | | Returned Payments | 0.00 |
| | | Bank Charges | 195.85 Dr |
| | | Subscription Fees | 0.00 |
| | | Interest | 535.27 Dr |
| | | Refunds/Adjustments | 98.13 Cr |
| | | Arrears Amount | 0.00 |
| | | Closing Balance | 50,376.16 Dr |
| | | Pending Transactions | 2.00 |
| | | Overdraft Limit | 50,000.00 |
| | | Available Balance (00h57 - 16 Dec 11) | 0.00 |

See overleaf for transactions



Earned on your FNB Account

Earned on your FNB Account
Congratulations! FNB has rewarded you with eB3,223.00 this month on your Cheque Card Purchases.

| | | Nov 11 | Oct 11 | Sep 11 |
|---|------------------------------------|-------------|--------------|-----------|
| Qualify to earn rewards | | Y | Y | Y |
| Fuel Rewards | Fuel rewards rate | 7.50% | 7.50% | 5.00% |
| | Qualifying fuel cheque card spend | 0.00 | 0.00 | 0.00 |
| | Fuel Rewards earned | eB 0.00 | eB 0.00 | eB 0.00 |
| eBucks | eBucks Rewards rate | 1.20% | 1.20% | 0.80% |
| | Other qualifying cheque card spend | 26,855.93 | 86,239.41 | 5,167.74 |
| | eBucks Rewards earned | eB 3,223.00 | eB 10,349.00 | eB 413.00 |
| For more information log into FNB Online Banking and click on the Fuel Rewards tab or call 0860 11 22 44. Terms and conditions apply. | | | | |

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 11/12/15 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|------------------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 48,740.04 Dr | 0.00 |
| 18 Nov | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 17 Nov | 150.00 | 48,890.04 | 2.75 |
| 18 Nov | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 17 Nov | 485.00 | 49,375.04 | 2.75 |
| 29 Nov | Magtape Credit | 2220745179mapitso Hlahane | | 15,000.00 Cr | 34,375.04 | |
| 30 Nov | Internal Debit Order | Wesbank_fi85177146426 | | 10,039.71 | 44,414.75 | 3.30 |
| 30 Nov | POS International Purchase Deb | 1.99 Apple Itunes S | 405769*3200 29 Nov | 17.16 | 44,431.91 | 2.75 |
| 01 Dec | Magtape Credit | Molelwane Salaries | | 46,739.97 Cr | 2,308.06 Cr | |
| 01 Dec | Magtape Debit | Lombard Lidd 000000017092272 | | 610.68 | 1,697.38 Cr | 14.00 |
| 01 Dec | Magtape Debit | Liberty C00017556 2411 Lbt | | 2,665.00 | 967.62 | 14.00 |
| 02 Dec | ATM Cash | Shell | 4790561141125622 | 2,000.00 | 2,967.62 | 22.80 |
| 02 Dec | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 01 Dec | 400.00 | 3,367.62 | 2.75 |
| 02 Dec | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 01 Dec | 915.00 | 4,282.62 | 2.75 |
| 03 Dec | Internet Pmt To | Meredale Slap | Qu412136rev1-bikie | 19,455.55 | 23,738.17 | 7.20 |
| 03 Dec | Internet Pmt To | Nono FNB | From Geoff | 16,000.00 | 39,738.17 | 7.20 |
| 03 Dec | Internet Pmt To | Pool Maintenance | Geoff-meredale 22 Ap | 400.00 | 40,138.17 | 7.20 |
| 03 Dec | Internet Trf To | CC Payment | | 4,000.00 | 44,138.17 | 3.30 |
| 05 Dec | POS Purchase Debit Card | Alpha Electrical | 405769*3200 02 Dec | 1,220.00 | 45,358.17 | 2.75 |
| 05 Dec | #Notification Fee E-mail | #Email Sending Fee | Pilansberg Manufac | 0.65 | 45,358.82 | (0.65) |
| 06 Dec | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 05 Dec | 1,885.00 | 47,243.82 | 2.75 |
| 07 Dec | POS Purchase Debit Card | Talisman Winchester | 405769*3200 05 Dec | 2,500.00 | 49,743.82 | 2.75 |
| 12 Dec | FNB OB Pmt | Molelwane Consulting | | 3,000.00 Cr | 46,743.82 | |
| 12 Dec | ATM Cash | Columbin | 4901368281354012 | 2,000.00 | 48,743.82 | 22.80 |
| 14 Dec | ATM Cash | Bp Sowet | 4901368281354012 | 1,000.00 | 49,743.82 | 11.40 |
| 15 Dec | Int On Debit Balance | | | 535.27 | 50,279.09 | |
| 15 Dec | Dr Interest Rebate | | | 98.13 Cr | 50,180.96 | |
| 15 Dec | #Monthly O/D Fee | | | 27.00 | 50,207.96 | (27.00) |
| 15 Dec | #Monthly Account Fee | | | 33.00 | 50,240.96 | |
| 15 Dec | #Service Fees | | | 135.20 | 50,376.16 | (135.20) |

Closing Balance50,376.16 Dr0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R24.05 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 11/12/15 | Fnb Platinum Cheque Account | |

✉

Killarney
P O Box 87124
Houghton 2041
info@fnb.co.za
www.fnb.co.za

✉

e-Mail
Web
Branch Code
Branch Code
Fax
Lost Cards
Account Enquiries
Customer VAT Reg. No.
Relationship Manager
e-Mail

☎

256205
(011) 4861207
(011) 6464893
0800-11-01-32
0860-11-22-44
Not Provided
Gugu Mahlangu
mahlangu1@fnb.co.za
(087) 730-0022

FNB PLATINUM CHEQUE ACCOUNT : 62118509655

VAT Registration Number : 4210102051

BBST64

043227

MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

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
R 148,039.97 (8) | Opening Balance 50,376.16 Dr |
| Funds Used/Debits
R 144,035.36 (28) | Funds Received/Credits 148,039.97 Cr |
| <div> <div>0%25%50%75%100%</div> <div> <div>Cash Withdrawals</div> <div>R 26,000.00</div> <div>(11)</div> </div> <div> <div>Cheques Cashed/Issued</div> <div>R 0.00</div> <div>(0)</div> </div> <div> <div>Debit/Stop Orders</div> <div>R 13,668.89</div> <div>(3)</div> </div> <div> <div>Nominated Account Payments</div> <div>R 81,430.16</div> <div>(5)</div> </div> <div> <div>Cheque Card</div> <div>R 16,936.31</div> <div>(8)</div> </div> <div> <div>Electron Debit Card</div> <div>R 0.00</div> <div>(0)</div> </div> <div> <div>Fuel Purchases</div> <div>R 0.00</div> <div>(0)</div> </div> <div> <div>Transfers Out</div> <div>R 6,000.00</div> <div>(1)</div> </div> </div> | <div> <div>ATM/Teller Deposits</div> <div>0.00</div> </div> <div> <div>Electronic Payments Received</div> <div>43,739.97 Cr</div> </div> <div> <div>Transfers In</div> <div>104,300.00 Cr</div> </div> |
| | Funds Used/Debits 144,035.36 Dr |
| | <div> <div>Cash Withdrawals</div> <div>26,000.00 Dr</div> </div> <div> <div>Cheques Cashed/Issued</div> <div>0.00</div> </div> <div> <div>Debit/Stop Orders</div> <div>13,668.89 Dr</div> </div> <div> <div>Nominated Account Payments</div> <div>81,430.16 Dr</div> </div> <div> <div>Cheque Card</div> <div>16,936.31 Dr</div> </div> <div> <div>Electron Debit Card</div> <div>0.00</div> </div> <div> <div>Fuel Purchases</div> <div>0.00</div> </div> <div> <div>Transfers Out</div> <div>6,000.00 Dr</div> </div> |
| | 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. | | | | |
|---|------------------------------------|-------------|-------------|--------------|
| Qualify to earn rewards | | Dec 11 | Nov 11 | Oct 11 |
| | | 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 | FNFPSP |
| 486 | 62118509655 | 12/01/16 | Fnb Platinum Cheque Account | |

Closing Balance

47,129.28 Dr

0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R50.74 Dr

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.

An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFSF |
| 486 | 62118509655 | 12/01/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 65

16 January 2012 to 16 February 2012

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

Let eBucks take care of all your gifting needs with our amazing deals. Now you can pay for that special gift in eBucks or Rands or a combination of both. Visit www.eBucks.com to view these deals! Terms & conditions apply.

Next time you receive money from abroad you will be able to visit Online Banking to convert your foreign currency into Rands. New from FNB Forex. T&C's apply. Login to www.fnb.co.za

| Transactional Analysis | | Cashflow Summary | |
|--|--|---|--|
| Funds Received/Credits
R 123,339.97 (4) | | Opening Balance 47,129.28 Dr | |
| Funds Used/Debits
R 108,319.35 (30) | | Funds Received/Credits 123,339.97 Cr
ATM/Teller Deposits 16,600.00 Cr
Electronic Payments Received 9,000.00 Cr
Transfers In 97,739.97 Cr | |
| | | Funds Used/Debits 108,319.35 Dr
Cash Withdrawals 25,000.00 Dr
Cheques Cash/Issued 0.00
Debit/Stop Orders 13,668.89 Dr
Nominated Account Payments 44,379.70 Dr
Cheque Card 21,128.46 Dr
Electron Debit Card 0.00
Fuel Purchases 642.30 Dr
Transfers Out 3,500.00 Dr | |
| Returned Deposits 0.00
Returned Payments 0.00
Bank Charges 593.15 Dr
Subscription Fees 0.00
Interest 519.19 Dr
Refunds/Adjustments 95.18 Cr
Arrears Amount 0.00 | | | |
| Closing Balance 33,125.82 Dr
Pending Transactions 11,380.52
Overdraft Limit 50,000.00
Available Balance (23h38 - 16 Feb 12) 5,493.66 | | | |



See overleaf for transactions

Earned on your FNB Account

Earned on your FNB Account

Congratulations! FNB has rewarded you with eB668.00 this month on your Cheque Card Purchases.

| | | 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 | FNFSP |
| 486 | 62118509655 | 12/02/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------------------|-----------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 47,129.28 Dr | 0.00 |
| 19 Jan | Chq Card Fuel Purchase | S*glenhove Service | 405769*3200 17 Jan | 642.30 | 47,771.58 | |
| 24 Jan | Cash Non FNB ATM | Nedcor | 405769*3200 | 1,000.00 | 48,771.58 | 17.90 |
| 31 Jan | Cash Deposit | Braamfnt | Ac | 16,600.00 Cr | 32,171.58 | 207.50 |
| 31 Jan | Internal Debit Order | Wesbank_fi85177146426 | | 10,039.71 | 42,211.29 | 3.30 |
| 01 Feb | Magtape Debit | Lombard Lidd | 000000017856551 | 610.68 | 42,821.97 | 14.00 |
| 01 Feb | Magtape Debit | Liberty | C00017447250112lbt | 3,018.50 | 45,840.47 | 14.00 |
| 02 Feb | Internet Pmt To | YI Donation | Geoff | 600.00 | 46,440.47 | 7.20 |
| 03 Feb | Internet Trf From | Molelwane Salary | | 37,739.97 Cr | 8,700.50 | |
| 03 Feb | Internet Pmt To | School Fees | Tebogo Makhubo-grade | 4,279.70 | 12,980.20 | 7.20 |
| 03 Feb | Internet Pmt To | Nono FNB | From Geoff | 15,000.00 | 27,980.20 | 7.20 |
| 03 Feb | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 8,000.00 | 35,980.20 | 7.20 |
| 03 Feb | Internet Trf To | CC Payment | | 3,500.00 | 39,480.20 | 3.30 |
| 03 Feb | Magtape Credit | Molelwane Salaries | | 9,000.00 Cr | 30,480.20 | |
| 03 Feb | POS Purchase Debit Card | S*bassonia Spar | 405769*3200 01 Feb | 225.44 | 30,705.64 | 2.75 |
| 04 Feb | ATM Cash | Hamma | 4901368281354012 | 2,000.00 | 32,705.64 | 22.80 |
| 04 Feb | ATM Cash | Hammansk | 4790561141125622 | 3,000.00 | 35,705.64 | 22.80 |
| 04 Feb | ATM Cash | Shellkop | 4057691002003200 | 3,000.00 | 38,705.64 | 22.80 |
| 04 Feb | ATM Cash | Shellkop | 4057691002003200 | 3,000.00 | 41,705.64 | 22.80 |
| 04 Feb | Internet Pmt To | Clifford | Geoff | 1,500.00 | 43,205.64 | 7.20 |
| 04 Feb | POS Purchase Debit Card | S*bowen Equipment H | 405769*3200 02 Feb | 1,000.00 | 44,205.64 | 2.75 |
| 04 Feb | POS International Purchase Deb | 4.99 Apple Itunes S | 405769*3200 03 Feb | 39.23 | 44,244.87 | 2.75 |
| 07 Feb | POS Purchase Debit Card | Wimpy Killarney Mal | 405769*3200 05 Feb | 332.95 | 44,577.82 | 2.75 |
| 10 Feb | Internet Trf From | Mc Transfer | | 60,000.00 Cr | 15,422.18 Cr | |
| 10 Feb | ATM Cash | Columbin | 4057691002003200 | 3,000.00 | 12,422.18 Cr | 22.80 |
| 10 Feb | ATM Cash | Columbin | 4057691002003200 | 3,000.00 | 9,422.18 Cr | 22.80 |
| 10 Feb | ATM Cash | Columbin | 4057691002003200 | 2,000.00 | 7,422.18 Cr | 22.80 |
| 10 Feb | Internet Pmt To | Nono FNB | From Geoff | 15,000.00 | 7,577.82 | 7.20 |
| 10 Feb | POS Purchase Debit Card | S*phelang Crossing | 405769*3200 09 Feb | 336.10 | 7,913.92 | 2.75 |
| 10 Feb | POS Purchase Debit Card | S*boston Bbq | 405769*3200 08 Feb | 1,002.00 | 8,915.92 | 2.75 |
| 10 Feb | POS Purchase Debit Card | S*navegara | 405769*3200 08 Feb | 4,000.00 | 12,915.92 | 2.75 |
| 13 Feb | POS Purchase Debit Card | S*samca Cash & Carr | 405769*3200 10 Feb | 1,513.79 | 14,429.71 | 2.75 |
| 13 Feb | POS Purchase Debit Card | S*cashbuild Jubilee | 405769*3200 10 Feb | 12,678.95 | 27,108.66 | 2.75 |
| 15 Feb | ATM Cash | Basso | 4901368281354012 | 2,000.00 | 29,108.66 | 22.80 |
| 15 Feb | ATM Cash | Easy | 4790561141125622 | 3,000.00 | 32,108.66 | 22.80 |
| 16 Feb | Int On Debit Balance | | | 519.19 | 32,627.85 | |
| 16 Feb | Dr Interest Rebate | | | 95.18 Cr | 32,532.67 | |
| 16 Feb | #Monthly O/D Fee | | | 27.00 | 32,559.67 | (27.00) |
| 16 Feb | #Monthly Account Fee | | | 33.00 | 32,592.67 | |
| 16 Feb | #Non FNB ATM Cash Withdrawal Fees | | | 17.90 | 32,610.57 | (17.90) |
| 16 Feb | #Service Fees | | | 307.75 | 32,918.32 | (307.75) |
| 16 Feb | #Cash Deposit Fee | | | 207.50 | 33,125.82 | (207.50) |

Closing Balance33,125.82 Dr0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R72.84 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 12/02/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 66

16 February 2012 to 16 March 2012

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

From 16 July 2012 the maximum value for which a cheque can be written will be reduced from R5 million to R500 000. This decision was made by Payments Association of South Africa and is endorsed by the Reserve Bank

Using your Cheque Card for in-store payments is more convenient and safer than drawing cash.

From March 2012, posted cheque-vouchers will be discontinued. Cheque-vouchers can still be accessed via branch or Online and Telephone Banking. For more information please contact 0860 11 22 44.

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|------|---------------------------------------|---------------------|
| Funds Received/Credits | | Opening Balance | 33,125.82 Dr |
| R 70,739.97 | (3) | Funds Received/Credits | 70,739.97 Cr |
| Funds Used/Debits | | ATM/Teller Deposits | 0.00 |
| R 86,401.40 | (30) | Electronic Payments Received | 66,739.97 Cr |
| | | Transfers In | 4,000.00 Cr |
| | | Funds Used/Debits | 86,401.40 Dr |
| | | Cash Withdrawals | 22,000.00 Dr |
| | | Cheques 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 |



eBucks
The Reward of Choice

See overleaf for transactions

Earned on your FNB Account

Earned on your FNB Account
Congratulations! FNB has rewarded you with eR8,692.00 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 Balance48,178.29 Dr0.00

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R46.12 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 12/03/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|-----------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 48,178.29 Dr | 0.00 |
| 17 Mar | Internet Trf From | Trf | | 13,000.00 Cr | 35,178.29 | |
| 17 Mar | ATM Cash | Basso | 4057691002003200 | 3,000.00 | 38,178.29 | 22.80 |
| 17 Mar | ATM Cash | Basso | 4057691002003200 | 3,000.00 | 41,178.29 | 22.80 |
| 17 Mar | ATM Cash | Basso | 4057691002003200 | 2,000.00 | 43,178.29 | 22.80 |
| 17 Mar | ATM Cash | Aeroton | 4901368281354012 | 2,000.00 | 45,178.29 | 22.80 |
| 19 Mar | Cash Non FNB ATM | Standard | 479056*5622 | 2,000.00 | 47,178.29 | 29.30 |
| 19 Mar | ATM Cash | Columbin | 4057691002003200 | 1,000.00 | 48,178.29 | 11.40 |
| 19 Mar | Internet Trf From | Trf | | 10,000.00 Cr | 38,178.29 | |
| 19 Mar | POS Purchase Debit Card | S*the Parktonian | 405769*3200 17 Mar | 737.30 | 38,915.59 | 2.75 |
| 19 Mar | ATM Cash | Easy Pla | 4057691002003200 | 3,000.00 | 41,915.59 | 22.80 |
| 20 Mar | POS Purchase Debit Card | S*cashbuild Jubilee | 405769*3200 18 Mar | 2,294.80 | 44,210.39 | 2.75 |
| 20 Mar | POS Purchase Debit Card | S*cashbuild Jubilee | 405769*3200 18 Mar | 4,320.35 | 48,530.74 | 2.75 |
| 22 Mar | ATM Cash | Basso | 4195721000003929 | 600.00 | 49,130.74 | 11.40 |
| 22 Mar | Internet Trf From | Trf | | 10,000.00 Cr | 39,130.74 | |
| 22 Mar | Internet Pmt To | Nono FNB | From Geoff | 6,000.00 | 45,130.74 | 7.20 |
| 23 Mar | ATM Cash | Shell Wg | 4195721000003929 | 2,000.00 | 47,130.74 | 22.80 |
| 24 Mar | Cash Non FNB ATM | Standard | 405769*3200 | 2,000.00 | 49,130.74 | 29.30 |
| 24 Mar | #Balance Enq Non FNB | | | 3.70 | 49,134.44 | |
| 27 Mar | POS Purchase Debit Card | High Fidelity | 405769*3200 25 Mar | 169.95 | 49,304.39 | 2.75 |
| 27 Mar | POS Purchase Debit Card | S*comptonville Hard | 405769*3200 23 Feb | 505.00 | 49,809.39 | 2.75 |
| 28 Mar | Internet Trf From | Trf | | 4,000.00 Cr | 45,809.39 | |
| 28 Mar | Internet Pmt To | Nono FNB | From Geoff | 4,000.00 | 49,809.39 | 7.20 |
| 31 Mar | Internal Debit Order | Wesbank_fi85177146426 | | 10,039.71 | 59,849.10 | 3.30 |
| 02 Apr | Cash Deposit | Sthgate | Tw Majola | 13,000.00 Cr | 46,849.10 | 162.50 |
| 02 Apr | Magtape Debit | Lombard Lidd | 000000018595581 | 610.68 | 47,459.78 | 14.00 |
| 02 Apr | Magtape Debit | Liberty | C00017544260312lbt | 3,018.50 | 50,478.28 | 14.00 |
| 05 Apr | FNB OB Pmt | Muriel Makhubo | | 15,000.00 Cr | 35,478.28 | |
| 05 Apr | Internet Trf To | Transfer | | 7,000.00 | 42,478.28 | 3.30 |
| 05 Apr | Internet Trf To | CC Payment | | 3,000.00 | 45,478.28 | 3.30 |
| 05 Apr | FNB OB Pmt | Muriel Makhubo | | 10,000.00 Cr | 35,478.28 | |
| 05 Apr | ATM Cash | Kliprive | 4057691002003200 | 3,000.00 | 38,478.28 | 22.80 |
| 05 Apr | ATM Cash | Kliprive | 4057691002003200 | 3,000.00 | 41,478.28 | 22.80 |
| 05 Apr | ATM Cash | Kliprive | 4057691002003200 | 2,000.00 | 43,478.28 | 22.80 |
| 06 Apr | POS Purchase Debit Card | S*istore Melrose Ar | 405769*3200 05 Apr | 499.00 | 43,977.28 | 2.75 |
| 07 Apr | FNB OB Pmt | Muriel Makhubo | | 25,000.00 Cr | 18,977.28 | |
| 07 Apr | Internet Pmt To | Bassonia Rent | 9 Phonecian- Makhubo | 15,480.00 | 34,457.28 | 7.20 |
| 07 Apr | Internet Trf To | Transfer | | 15,300.00 | 49,757.28 | 3.30 |
| 07 Apr | Internet Trf To | Trans | | 150.00 | 49,907.28 | 3.30 |
| 07 Apr | FNB OB Pmt | Muriel Makhubo | | 1,000.00 Cr | 48,907.28 | |
| 07 Apr | POS International Purchase Deb | Apple Itunes Store | 405769*3200 07 Apr | 8.00 | 48,915.28 | 2.75 |
| 10 Apr | POS Purchase Debit Card | S*restuarant Vilaka | 405769*3200 07 Apr | 170.00 | 49,085.28 | 2.75 |
| 10 Apr | POS Purchase Debit Card | S*restuarant Vilaka | 405769*3200 07 Apr | 350.00 | 49,435.28 | 2.75 |
| 10 Apr | POS Purchase Debit Card | S*restuarant Vilaka | 405769*3200 07 Apr | 560.00 | 49,995.28 | 2.75 |
| 10 Apr | Notification - Email | Email Sending Fee | Lencar Properties | 0.00 | 49,995.28 | 0.65 |
| 11 Apr | FNB OB Pmt | Muriel Makhubo | | 10,000.00 Cr | 39,995.28 | |
| 11 Apr | Internet Trf To | CC Payment | | 4,000.00 | 43,995.28 | 3.30 |
| 11 Apr | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 5,000.00 | 48,995.28 | 7.20 |
| 11 Apr | Internet Trf To | Trf | | 300.00 | 49,295.28 | 3.30 |

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 12/04/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------------------|---------------------|--------------------|--------|--------------|----------------------|
| 11 Apr | Internet Trf To | Trf | | 350.00 | 49,645.28 | 3.30 |
| 16 Apr | POS International Purchase Deb | 4.99 Apple Itunes S | 405769*3200 16 Apr | 40.66 | 49,685.94 | 2.75 |
| 16 Apr | Int On Debit Balance | | | 625.26 | 50,311.20 | |
| 16 Apr | #Monthly O/D Fee | | | 27.00 | 50,338.20 | (27.00) |
| 16 Apr | #Incidental Credit Fee | | | 57.00 | 50,395.20 | |
| 16 Apr | #Monthly Account Fee | | | 33.00 | 50,428.20 | |
| 16 Apr | #Non FNB ATM Cash Withdrawal Fees | | | 58.60 | 50,486.80 | (58.60) |
| 16 Apr | #Value Added Serv Fees | | | 0.65 | 50,487.45 | (0.65) |
| 16 Apr | #Service Fees | | | 341.45 | 50,828.90 | (341.45) |
| 16 Apr | #Cash Deposit Fee | | | 162.50 | 50,991.40 | (162.50) |
| Closing Balance | | | | | 50,991.40 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R83.99 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 12/04/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 68

16 April 2012 to 16 May 2012

IMPORTANT NUMBERS:
FNB Fraud Contact numbers
Debit/Cheque Card Fraud
087 577 4444
Credit Card Fraud
(011) 352-5910
Online Internet Fraud
087 575 0011
Cellphone/e-Wallet Fraud
0861 313 210

From 16 July 2012 the maximum value for which a cheque can be written will be reduced from R5 million to R500 000. This decision was made by Payments Association of South Africa and is endorsed by the Reserve Bank.

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

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 | FNFSP |
| 486 | 62118509655 | 12/05/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|--|---------------|---------------|----------------------|
| Opening Balance | | | | 50,991.40 Dr | 0.00 |
| 30 Apr | Internal Debit Order | Wesbank_fi85177146426 | 10,039.71 | 61,031.11 | 3.30 |
| 02 May | Internet Trf From | Molelwane Transfer | 20,000.00 Cr | 41,031.11 | |
| 02 May | ATM Cash | Melrose 4057691002003200 | 3,000.00 | 44,031.11 | 22.80 |
| 02 May | Magtape Debit | Lombard Lidd 000000019297756 | 610.68 | 44,641.79 | 14.00 |
| 02 May | Magtape Debit | Liberty C00017656230412lbt | 3,018.50 | 47,660.29 | 14.00 |
| 03 May | POS Purchase Chq Card | Nbk Comptonville Ha 405769*3200 02 May | 5,030.00 | 52,690.29 | 2.75 |
| 04 May | FNB OB Pmt | Molelwane Consulting | 49,985.46 Cr | 2,704.83 | |
| 04 May | Internet Trf From | Transfer Div | 120,000.00 Cr | 117,295.17 Cr | |
| 04 May | Internet Pmt To | School Fees Tebogo Makhubo-grade | 8,600.00 | 108,695.17 Cr | 7.20 |
| 04 May | Internet Pmt To | Nono FNB From Geoff | 100,000.00 | 8,695.17 Cr | 7.20 |
| 04 May | Internet Pmt To | Bassonia Rent 9 Phonecian- Makhubo | 15,838.35 | 7,143.18 | 7.20 |
| 04 May | Internet Pmt To | Meredale Electriciqn Makhubo-electrician | 35,000.00 | 42,143.18 | 7.20 |
| 04 May | Internet Trf From | Transfer | 75,000.00 Cr | 32,856.82 Cr | |
| 04 May | Internet Pmt To | Alluminium Windows Makhubo-meredale | 76,000.00 | 43,143.18 | 7.20 |
| 04 May | ATM Cash | Shell 4057691002003200 | 3,000.00 | 46,143.18 | 22.80 |
| 04 May | ATM Cash | Shell 4057691002003200 | 3,000.00 | 49,143.18 | 22.80 |
| 05 May | Notification - Email | Email Sending Fee Richtrau Alluminium | 0.00 | 49,143.18 | 0.65 |
| 05 May | Notification - Email | Email Sending Fee Lencar Properties | 0.00 | 49,143.18 | 0.65 |
| 08 May | Internet Trf To | CC Payment | 5,000.00 | 54,143.18 | 3.30 |
| 08 May | Internet Trf From | Transfer From Salary | 190,000.00 Cr | 135,856.82 Cr | |
| 08 May | Internet Pmt To | X5 May Payment 81874854 | 17,300.00 | 118,556.82 Cr | 7.20 |
| 08 May | Internet Pmt To | Nono FNB From Geoff | 90,000.00 | 28,556.82 Cr | 7.20 |
| 08 May | POS Purchase Chq Card | Ifix Melrose Arch 405769*3200 07 May | 149.00 | 28,407.82 Cr | 2.75 |
| 09 May | Notification - Email | Email Sending Fee ABSA Vehicle Financ | 0.00 | 28,407.82 Cr | 0.65 |
| 10 May | POS Purchase Chq Card | S*levingers Dry Cle 405769*3200 08 May | 1,236.00 | 27,171.82 Cr | 2.75 |
| 11 May | ATM Cash | Sasol Gr 4790561141125622 | 3,000.00 | 24,171.82 Cr | 22.80 |
| 11 May | ATM Cash | Sasol Gr 4057691002003200 | 3,000.00 | 21,171.82 Cr | 22.80 |
| 11 May | ATM Cash | Sasol Gr 4057691002003200 | 3,000.00 | 18,171.82 Cr | 22.80 |
| 15 May | POS Purchase Chq Card | Wimpy Comaro Crossi 405769*3200 13 May | 149.50 | 18,022.32 Cr | 2.75 |
| 16 May | ATM Cash | Columbin 4901368281354012 | 2,000.00 | 16,022.32 Cr | 22.80 |
| 16 May | POS Purchase Chq Card | Faircity Mapungubwe 405769*3200 14 May | 1,090.00 | 14,932.32 Cr | 2.75 |
| 16 May | POS Purchase Chq Card | Builders Warehouse 405769*3200 15 May | 1,587.00 | 13,345.32 Cr | 2.75 |
| 16 May | Int On Debit Balance | | 444.60 | 12,900.72 Cr | |
| 16 May | #Monthly O/D Fee | | 27.00 | 12,873.72 Cr | (27.00) |
| 16 May | #Incidental Credit Fee | | 57.00 | 12,816.72 Cr | |
| 16 May | #Monthly Account Fee | | 33.00 | 12,783.72 Cr | |
| 16 May | #Value Added Serv Fees | | 1.95 | 12,781.77 Cr | (1.95) |
| 16 May | #Service Fees | | 261.10 | 12,520.67 Cr | (261.10) |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R46.67 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 12/05/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 69

16 May 2012 to 15 June 2012

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

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 | FNFPSP |
| 486 | 62118509655 | 12/06/15 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | Amount | Balance | Accrued Bank Charges |
|--------|-----------------------------------|--------|-----------|----------------------|
| 15 Jun | #Non FNB ATM Cash Withdrawal Fees | 29.30 | 49,113.86 | (29.30) |
| 15 Jun | #Value Added Serv Fees | 36.65 | 49,150.51 | (36.65) |
| 15 Jun | #Service Fees | 273.80 | 49,424.31 | (273.80) |
| 15 Jun | #Cash Deposit Fee | 625.00 | 50,049.31 | (625.00) |

Closing 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 | |

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 | | Opening Balance | 50,049.31 Dr |
| R 42,500.00 (5) | | Funds Received/Credits | 42,500.00 Cr |
| Funds Used/Debits | | ATM/Teller Deposits | 0.00 |
| R 42,355.11 (21) | | Electronic Payments Received | 11,500.00 Cr |
| | | Transfers In | 31,000.00 Cr |
| | | Funds Used/Debits | 42,355.11 Dr |
| | | Cash Withdrawals | 7,000.00 Dr |
| | | Cheques 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

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.

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|--|------------------------|------------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 50,049.31 Dr | 0.00 |
| 18 Jun | Internet Trf From | Transfer | | 15,000.00 Cr | 35,049.31 | |
| 19 Jun | Internet Trf From | Trf | | 12,000.00 Cr | 23,049.31 | |
| 19 Jun | POS Purchase Chq Card | Builders Warehouse | 405769*3200 18 Jun | 985.25 | 24,034.56 | 2.75 |
| 20 Jun | ATM Cash | Sasol | 4901368281354012 | 2,000.00 | 26,034.56 | 22.80 |
| 20 Jun | POS Purchase Chq Card | S*cashbuild Aeroton | 405769*3200 18 Jun | 72.50 | 26,107.06 | 2.75 |
| 20 Jun | POS Purchase Chq Card | M*avis Rent A Car | 405769*3200 11 May | 220.02 | 26,327.08 | 2.75 |
| 20 Jun | POS Purchase Chq Card | S*comptonville Hard | 405769*3200 18 Jun | 6,045.00 | 32,372.08 | 2.75 |
| 21 Jun | POS Purchase Chq Card | M*avis Rent A Car | 405769*3200 11 May | 220.02 | 32,592.10 | 2.75 |
| 21 Jun | POS Purchase Chq Card | S*supertec Ceilings | 405769*3200 19 Jun | 2,712.75 | 35,304.85 | 2.75 |
| 22 Jun | POS Purchase Chq Card | S*cashbuild Aeroton | 405769*3200 20 Jun | 203.75 | 35,508.60 | 2.75 |
| 23 Jun | POS Purchase Chq Card | S*mag Wheel Service | 405769*3200 21 Jun | 684.00 | 36,192.60 | 2.75 |
| 23 Jun | POS Purchase Chq Card | Builders Warehouse | 405769*3200 22 Jun | 4,214.80 | 40,407.40 | 2.75 |
| 23 Jun | POS Purchase Chq Card | S*cashbuild Aeroton | 405769*3200 21 Jun | 5,437.39 | 45,844.79 | 2.75 |
| 25 Jun | ATM Cash | Columbin | 4901368281354012 | 1,000.00 | 46,844.79 | 11.40 |
| 25 Jun | POS Purchase Chq Card | S*comptonville Hard | 405769*3200 22 Jun | 115.00 | 46,959.79 | 2.75 |
| 26 Jun | Internet Trf From | Trf | | 4,000.00 Cr | 42,959.79 | |
| 26 Jun | ATM Cash | Southgat | 4057691002003200 | 3,000.00 | 45,959.79 | 22.80 |
| 26 Jun | ATM Cash | Southgat | 4057691002003200 | 1,000.00 | 46,959.79 | 11.40 |
| 27 Jun | POS Purchase Chq Card | S*cashbuild Aeroton | 405769*3200 25 Jun | 335.70 | 47,295.49 | 2.75 |
| 29 Jun | POS Purchase Chq Card | M*avis Rent A Car | 405769*3200 11 May | 220.02 | 47,515.51 | 2.75 |
| 30 Jun | Internal Debit Order | Wesbank_fi85177146426 | | 10,039.71 | 57,555.22 | 3.30 |
| 30 Jun | POS Purchase Chq Card | M*avis Rent A Car | 405769*3200 11 May | 220.02 | 57,775.24 | 2.75 |
| 02 Jul | FNB OB Pmt | Muriel Makhubo | | 8,000.00 Cr | 49,775.24 | |
| 02 Jul | Magtape Debit | Lombard Lidd 000000019930597 | | 610.68 | 50,385.92 | 15.00 |
| 02 Jul | Magtape Debit | Liberty C00017625260612lbt | | 3,018.50 | 53,404.42 | 15.00 |
| 03 Jul | FNB OB Pmt | Muriel Makhubo | | 3,500.00 Cr | 49,904.42 | |
| 16 Jul | Int On Debit Balance | | | 598.23 | 50,502.65 | |
| 16 Jul | #Monthly O/D Fee | | | 28.50 | 50,531.15 | (28.50) |
| 16 Jul | #Incidental Credit Fee | | | 57.00 | 50,588.15 | |
| 16 Jul | #Monthly Account Fee | | | 35.00 | 50,623.15 | |
| 16 Jul | #Service Fees | | | 140.20 | 50,763.35 | (140.20) |
| Closing Balance | | | | | 50,763.35 Dr | 0.00 |
| If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct. | | | | | | |

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R32.02 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 12/07/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 72

16 July 2012 to 16 August 2012

Debit/Cheque Card Fraud
087 577 4444

Credit Card Fraud
(011) 352-5910

Online Fraud
087 575 0011

Cellphone/ e-Wallet Fraud
0861 313 210

PLEASE NOTE

From 16 July 2012 the maximum value of a cheque will be reduced from R5 million to R500 000.

Cash@Till

Now you can get cash when paying for your purchases at participating Checkers, Shoprite and Pick n Pay stores, using your FNB Visa Chip & PIN Card.

Now that's convenience for you!

Terms and conditions apply

Apply for a Loan Today!

Get a loan from the bank that says YES more often. With more loans approved than not, we've made getting a loan easier than ever!

Log onto www.fnb.mobi or call us on 0861 40 40 40 to apply!

Terms and conditions apply.

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|-----|---------------------------------------|---------------------|
| Funds Received/Credits | | Opening Balance | 50,763.35 Dr |
| R 25,000.00 | (1) | Funds Received/Credits | 25,000.00 Cr |
| Funds Used/Debits | | ATM/Teller Deposits | 0.00 |
| R 23,840.59 | (8) | Electronic Payments Received | 0.00 |
| | | Transfers In | 25,000.00 Cr |
| | | Funds Used/Debits | 23,840.59 Dr |
| | | Cash Withdrawals | 8,000.00 Dr |
| | | Cheques Cashed/Issued | 0.00 |
| | | Debit/Stop Orders | 13,668.89 Dr |
| | | Nominated Account Payments | 0.00 |
| | | Cheque Card | 2,171.70 Dr |
| | | Electron Debit Card | 0.00 |
| | | Fuel Purchases | 0.00 |
| | | Transfers Out | 0.00 |
| | | Returned Deposits | 0.00 |
| | | Returned Payments | 0.00 |
| | | Bank Charges | 238.00 Dr |
| | | Subscription Fees | 0.00 |
| | | Interest | 611.33 Dr |
| | | Refunds/Adjustments | 0.00 |
| | | Arrears Amount | 0.00 |
| | | Closing Balance | 50,453.27 Dr |
| | | Pending Transactions | 0.00 |
| | | Overdraft Limit | 50,000.00 |
| | | Available Balance (23h37 - 16 Aug 12) | 0.00 |



See overleaf for transactions

Earned on your FNB Account

You can get up to 15% back on either fuel purchases made with your Cheque Card or prepaid airtime purchased through any of FNB's electronic banking channels, and up to 2.5% back on other spend using your FNB Visa Cheque Card!

| | | |
|--|---------------|---------------|
| Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases | | |
| | Fuel | eBucks |
| Qualify to Earn Rewards | | N |
| Rewards Rate | 15.00% | 2.50% |
| Qualifying Spend | R0.00 | R0.00 |
| Rewards Earned | eB0.00 | eB0.00 |
| For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply. | | |

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFSF |
| 486 | 62118509655 | 12/08/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|--|--------------|--------------|----------------------|
| Opening Balance | | | | 50,763.35 Dr | 0.00 |
| 31 Jul | Internal Debit Order | Wesbank_fi85177146426 | 10,039.71 | 60,803.06 | 3.50 |
| 01 Aug | Internet Trf From | Loan From Mc | 25,000.00 Cr | 35,803.06 | |
| 01 Aug | Magtape Debit | Lombard Lidd 000000020260667 | 610.68 | 36,413.74 | 15.00 |
| 01 Aug | Magtape Debit | Liberty C00017624260712lbt | 3,018.50 | 39,432.24 | 15.00 |
| 03 Aug | ATM Cash | Melros 4901368281354012 | 2,000.00 | 41,432.24 | 24.00 |
| 03 Aug | ATM Cash | Basso 4057691002003200 | 3,000.00 | 44,432.24 | 24.00 |
| 04 Aug | POS Purchase Chq Card | Main Electrical Who 405769*3200 03 Aug | 2,171.70 | 46,603.94 | |
| 06 Aug | ATM Cash | Bracken 4057691002003200 | 1,000.00 | 47,603.94 | 12.00 |
| 06 Aug | ATM Cash | Shell 4901368281354012 | 2,000.00 | 49,603.94 | 24.00 |
| 16 Aug | Int On Debit Balance | | 611.33 | 50,215.27 | |
| 16 Aug | #Monthly O/D Fee | | 28.50 | 50,243.77 | (28.50) |
| 16 Aug | #Incidental Credit Fee | | 57.00 | 50,300.77 | |
| 16 Aug | #Monthly Account Fee | | 35.00 | 50,335.77 | |
| 16 Aug | #Service Fees | | 117.50 | 50,453.27 | (117.50) |
| Closing Balance | | | | 50,453.27 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R29.23 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 12/08/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 73

16 August 2012 to 15 September 2012

IMPORTANT NUMBERS:

Debit/Cheque Card Fraud
087 577 4444

Credit Card Fraud
(011) 352-5910

Online Fraud
087 575 0011

Cellphone/ e-Wallet Fraud
0861 313 210

PLEASE NOTE

From 16 July 2012 the maximum value of a cheque will be reduced from R5 million to R500 000.

Cash@Till

Now you can get cash when paying for your purchases at participating Checkers, Shoprite and Pick n Pay stores, using your FNB Visa Chip & PIN Card.

Now that's convenience for you!

Terms and conditions apply

Apply for a Loan Today!

Get a loan from the bank that says YES more often. With more loans approved than not, we've made getting a loan easier than ever!

Log onto www.fnb.mobi or call us on 0861 40 40 40 to apply!

Terms and conditions apply.

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|-----|---------------------------------------|---------------------|
| Funds Received/Credits | | Opening Balance | 50,453.27 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.

Delivery Method R7
EN/16/NV/DDA 07
486

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 12/09/15 | 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 | |

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

Now you can get cash when paying for your purchases at participating Checkers, Shoprite and Pick n Pay stores, using your FNB Visa Chip & PIN Card.

Now that's convenience for you!

Terms and conditions apply

Apply for a Loan Today!

Get a loan from the bank that says YES more often. With more loans approved than not, we've made getting a loan easier than ever!

Log onto www.fnb.mobi or call us on 0861 40 40 40 to apply!

Terms and conditions apply.

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|--|---------------------------------------|---------------------|
| Funds Received/Credits | | Opening Balance | 50,741.25 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 | FNFSP |
| 486 | 62118509655 | 12/10/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 75

16 October 2012 to 16 November 2012

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 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 | |
| Breakdown of Funds Used/Debits
0% 25% 50% 75% 100%
Cash Withdrawals R 3,000.00 (1)
Cheques Cash/Issued R 0.00 (0)
Debit/Stop Orders R 13,573.49 (3)
Nominated Account Payments R 99,500.00 (7)
Cheque Card R 0.00 (0)
Electron Debit Card R 0.00 (0)
Fuel Purchases R 0.00 (0)
Transfers Out R 6,000.00 (2) | | Funds Used/Debits 122,073.49 Dr
Cash Withdrawals 3,000.00 Dr
Cheques Cash/Issued 0.00
Debit/Stop Orders 13,573.49 Dr
Nominated Account Payments 99,500.00 Dr
Cheque Card 0.00
Electron Debit Card 0.00
Fuel Purchases 0.00
Transfers Out 6,000.00 Dr | |
| | | Returned Deposits 0.00
Returned Payments 0.00
Bank Charges 208.28 Dr
Subscription Fees 0.00
Interest 598.15 Dr
Refunds/Adjustments 0.00
Arrears Amount 0.00 | |
| | | Closing Balance 48,479.52 Dr
Pending Transactions 0.00
Overdraft Limit 50,000.00
Available Balance (23h55 - 16 Nov 12) 1,520.48 | |



See overleaf for transactions

| | | |
|--|---------------|-------------------|
|  The Reward of Choice | | |
| Congratulations! FNB has rewarded you with eB3,973.00 this month on your Cheque Card / Airtime Purchases. | | |
| Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases | | |
| | Fuel | eBucks |
| Qualify to Earn Rewards | Y | |
| Rewards Rate | 7.50% | 1.20% |
| Qualifying Spend | R0.00 | R33,104.22 |
| Rewards Earned | eB0.00 | eB3,973.00 |

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

Delivery Method R7
EN/16/NV/DDA 07
486

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | 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 | 11,599.60 | 7.00 |
| 31 Oct | Internet Pmt To | Geoff Standard | Molelwane Consulting | 29,599.60 | 7.00 |
| 31 Oct | Internal Debit Order | Wesbank_fi85177146426 | 9,944.31 | 39,543.91 | 3.50 |
| 01 Nov | FNB OB Pmt | Muriel Makhubo | 40,000.00 Cr | 456.09 Cr | |
| 01 Nov | Internet Trf To | CC Payment | 5,000.00 | 4,543.91 | 3.30 |
| 01 Nov | Internet Pmt To | School Fees | Tebogo Makhubo-grade | 7,543.91 | 7.00 |
| 01 Nov | Internet Pmt To | Bassonia Rent | 9 Phonecian- Makhubo | 24,543.91 | 7.00 |
| 01 Nov | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 31,543.91 | 7.00 |
| 01 Nov | Internet Pmt To | Geoff Standard | Geoff FNB | 44,543.91 | 7.00 |
| 01 Nov | Magtape Debit | Lombard Lidd | 000000021281092 | 45,154.59 | 15.00 |
| 01 Nov | Magtape Debit | Libertymedc00017973251012lbt | 3,018.50 | 48,173.09 | 15.00 |
| 02 Nov | Notification - Email | Email Sending Fee | Lencar Properties | 48,173.09 | 0.68 |
| 03 Nov | Rtc Express Pmt To | Bra Nox | Geoff | 49,673.09 | 38.00 |
| 03 Nov | FNB OB Pmt | Muriel Makhubo | 5,000.00 Cr | 44,673.09 | |
| 05 Nov | ATM Cash | Batho | 479012*6290 | 47,673.09 | 24.00 |
| 16 Nov | Int On Debit Balance | | 598.15 | 48,271.24 | |
| 16 Nov | #Monthly O/D Fee | | 28.50 | 48,299.74 | (28.50) |
| 16 Nov | #Monthly Account Fee | | 35.00 | 48,334.74 | |
| 16 Nov | #Value Added Serv Fees | | 38.68 | 48,373.42 | (38.68) |
| 16 Nov | #Service Fees | | 106.10 | 48,479.52 | (106.10) |
| Closing Balance | | | | 48,479.52 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R25.58 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

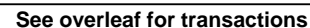
Important Message! - Statement number sequence
Due to a system error, the first statement produced on this account from the 15th July 2012, would have skipped a number in the Statement numbering Sequence. Please note that only the statement number is affected - the statement from and to dates, opening balances and closing balances are all correct and there are no missing statements.


| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/??/P6/A6/PN/Y | FNFSF |
| 486 | 62118509655 | 12/11/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 76

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|------|---------------------------------------|---------------------|
| Funds Received/Credits | | Opening Balance | 48,479.52 Dr |
| R 90,400.00 | (9) | Funds Received/Credits | 90,400.00 Cr |
| Funds Used/Debits | | ATM/Teller Deposits | 8,000.00 Cr |
| R 91,498.50 | (25) | 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 Cash/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 |



| | | |
|--|-------------|---------------|
|  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.

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|------------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 48,479.52 Dr | 0.00 |
| 24 Nov | FNB OB Pmt | Muriel Makhubo | | 6,000.00 Cr | 42,479.52 | |
| 24 Nov | ATM Cash | Southgat | 490136*4012 | 2,000.00 | 44,479.52 | 24.00 |
| 24 Nov | ATM Cash | Southgat | 490136*4012 | 1,000.00 | 45,479.52 | 12.00 |
| 24 Nov | ATM Cash | Exel | 479012*6290 | 3,000.00 | 48,479.52 | 24.00 |
| 26 Nov | ATM Cash | Aeroton | 479012*6290 | 1,000.00 | 49,479.52 | 12.00 |
| 26 Nov | Internet Trf From | Trf | | 9,000.00 Cr | 40,479.52 | |
| 26 Nov | ATM Cash | Birnambp | 479012*6290 | 3,000.00 | 43,479.52 | 24.00 |
| 27 Nov | Internet Trf From | Trf | | 30,000.00 Cr | 13,479.52 | |
| 29 Nov | POS Purchase Chq Card | S*cashbuild Jubilee | 405769*3200 27 Nov | 6,101.20 | 19,580.72 | |
| 29 Nov | ATM Cash | Birnambp | 479012*6290 | 3,000.00 | 22,580.72 | 24.00 |
| 30 Nov | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 32,525.03 | 3.50 |
| 30 Nov | POS Purchase Chq Card | S*rainbow Plumbing | 405769*3200 28 Nov | 1,010.00 | 33,535.03 | |
| 30 Nov | POS Purchase Chq Card | S*corobrik Crown M | 405769*3200 28 Nov | 7,166.96 | 40,701.99 | |
| 01 Dec | Internet Trf From | Trf | | 2,500.00 Cr | 38,201.99 | |
| 01 Dec | Internet Trf To | Transfer | | 10,000.00 | 48,201.99 | 3.30 |
| 03 Dec | Internet Trf From | Transfer | | 20,000.00 Cr | 28,201.99 | |
| 03 Dec | Internet Trf To | Trf | | 5,000.00 | 33,201.99 | 3.30 |
| 03 Dec | Magtape Debit | Lombard Lidd 000000021317725 | | 610.68 | 33,812.67 | 15.00 |
| 03 Dec | Magtape Debit | Libertymedc00018073231112lbt | | 3,018.50 | 36,831.17 | 15.00 |
| 05 Dec | POS Purchase Chq Card | C*clicks 1573 Comar | 479012*6290 04 Dec | 377.20 | 37,208.37 | |
| 07 Dec | ATM Cash | Braamftn | 479012*6290 | 3,000.00 | 40,208.37 | 24.00 |
| 07 Dec | POS Purchase Chq Card | Builders Warehouse | 405769*3200 06 Dec | 1,474.00 | 41,682.37 | |
| 08 Dec | ATM Cash | Spartftn | 405769*3200 | 2,000.00 | 43,682.37 | 24.00 |
| 08 Dec | ATM Cash | Alberton | 405769*3200 | 2,000.00 | 45,682.37 | 24.00 |
| 08 Dec | POS Purchase Chq Card | Hyper Paint Booysen | 405769*3200 06 Dec | 1,797.00 | 47,479.37 | |
| 11 Dec | Internet Trf From | Trf | | 900.00 Cr | 46,579.37 | |
| 11 Dec | Internet Trf From | Trf | | 3,500.00 Cr | 43,079.37 | |
| 11 Dec | Internet Trf From | Trf | | 10,500.00 Cr | 32,579.37 | |
| 11 Dec | Rtc Express Pmt To | Underfloor | Makhubo | 16,000.00 | 48,579.37 | 38.00 |
| 11 Dec | POS Purchase Chq Card | Bp Fairlands | 479012*6290 09 Dec | 998.65 | 49,578.02 | |
| 12 Dec | Notification - Email | Email Sending Fee | Cj Engelbreght | 0.00 | 49,578.02 | 0.68 |
| 12 Dec | Notification - Email | Email Sending Fee | Cj Engelbreght | 0.00 | 49,578.02 | 0.68 |
| 13 Dec | Short Term Loan Credit | Killarney | 62251166825 | 8,000.00 Cr | 41,578.02 | |
| 13 Dec | ATM Cash | Jubile | 405769*3200 | 3,000.00 | 44,578.02 | 24.00 |
| 13 Dec | ATM Cash | Jubile | 405769*3200 | 3,000.00 | 47,578.02 | 24.00 |
| 13 Dec | ATM Cash | Jubile | 405769*3200 | 2,000.00 | 49,578.02 | 24.00 |
| 15 Dec | Int On Debit Balance | | | 495.19 | 50,073.21 | |
| 15 Dec | Dr Interest Rebate | | | 93.91 Cr | 49,979.30 | |
| 15 Dec | #Monthly O/D Fee | | | 28.50 | 50,007.80 | (28.50) |
| 15 Dec | #Monthly Account Fee | | | 35.00 | 50,042.80 | |
| 15 Dec | #Value Added Serv Fees | | | 39.36 | 50,082.16 | (39.36) |
| 15 Dec | #Service Fees | | | 304.10 | 50,386.26 | (304.10) |
| Closing Balance | | | | | 50,386.26 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

| | | | | |
|---------------|----------------|----------|--------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 12/12/15 | Fnb Platinum Cheque Account | |

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R49.98 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 12/12/15 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 77

15 December 2012 to 16 January 2013

FNB Fraud Line
087 575 9444

Cash@Till

Now you can get cash when paying for your purchases at participating Checkers, Shoprite and Pick n Pay stores, using your FNB Visa Chip & PIN Cheque Card.

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Terms and conditions apply

NEW eBucks PARTNER: McDonalds

From 1 September 2012, you can spend your eBucks at participating McDonalds restaurants.

Visit www.eBucks.com for more.

MoneyGram


Send and receiving cash from abroad with MoneyGram. Now available at your nearest FNB branch and via Cellphone Banking.

For more information contact
Forex on 0860 1 36739

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|--|---------------------------------------|---------------------|
| Funds Received/Credits | | Opening Balance | 50,386.26 Dr |
| R 58,000.00 (6) | | Funds Received/Credits | 58,000.00 Cr |
| Funds Used/Debits | | ATM/Teller Deposits | 8,000.00 Cr |
| R 57,526.29 (25) | | Electronic Payments Received | 0.00 |
| | | Transfers In | 50,000.00 Cr |
| | | Funds Used/Debits | 57,526.29 Dr |
| | | Cash Withdrawals | 6,000.00 Dr |
| | | Cheques Cash/Issued | 0.00 |
| | | Debit/Stop Orders | 13,965.74 Dr |
| | | Nominated Account Payments | 8,000.00 Dr |
| | | Cheque Card | 12,212.22 Dr |
| | | Electron Debit Card | 0.00 |
| | | Fuel Purchases | 2,388.33 Dr |
| | | Transfers Out | 14,960.00 Dr |
| | | Returned Deposits | 0.00 |
| | | Returned Payments | 0.00 |
| | | Bank Charges | 196.80 Dr |
| | | Subscription Fees | 0.00 |
| | | Interest | 584.26 Dr |
| | | Refunds/Adjustments | 0.00 |
| | | Arrears Amount | 0.00 |
| | | Closing Balance | 50,693.61 Dr |
| | | Pending Transactions | 0.00 |
| | | Overdraft Limit | 50,000.00 |
| | | Available Balance (00h50 - 17 Jan 13) | 0.00 |

See overleaf for transactions



| | | |
|--|-------------------|-------------------|
|  Congratulations! FNB has rewarded you with eB3,020.00 this month on your Cheque Card / Airtime Purchases. | | |
| Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases | | |
| | Fuel | eBucks |
| Qualify to Earn Rewards | Y | |
| Rewards Rate | 7.50% | 1.20% |
| Qualifying Spend | R1,941.77 | R13,036.91 |
| Rewards Earned | eB1,456.00 | eB1,564.00 |

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Interest Rate (NCA)

Interest on Debit Balance

Prime + 6.00% - Rebate*

*(Please see transaction detail for rebate amount if applicable)

Service Fee

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 13/01/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------------|------------------------------|--------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 50,386.26 Dr | 0.00 |
| 18 Dec | Internet Trf From | Trf | | 10,000.00 Cr | 40,386.26 | |
| 18 Dec | Short Term Loan Repay | | 62251166825 | 8,960.00 | 49,346.26 | |
| 19 Dec | Internet Trf From | Trf | | 10,000.00 Cr | 39,346.26 | |
| 21 Dec | POS Purchase Chq Card | S*ocean Basket Blo | 405769*3200 19 Dec | 1,493.50 | 40,839.76 | |
| 25 Dec | POS Purchase Chq Card | S*nandos Hammanskra | 405769*3200 23 Dec | 327.80 | 41,167.56 | |
| 25 Dec | POS Purchase Chq Card | S*turn N Tender | 405769*3200 22 Dec | 1,458.00 | 42,625.56 | |
| 25 Dec | Chq Card Fuel Purchase | S*bassonia Service | 405769*3200 23 Dec | 925.07 | 43,550.63 | |
| 25 Dec | Chq Card Fuel Purchase | S*petroport Panoram | 405769*3200 23 Dec | 1,016.70 | 44,567.33 | |
| 27 Dec | Internet Trf From | Trf | | 4,000.00 Cr | 40,567.33 | |
| 27 Dec | ATM Cash | Sasol Vi | 479012*6290 | 3,000.00 | 43,567.33 | 24.00 |
| 28 Dec | POS Purchase Chq Card | Jj Cale Sandton | 479012*6290 24 Dec | 932.00 | 44,499.33 | |
| 29 Dec | POS Purchase Chq Card | Woolworths Bassonia | 479012*6290 25 Dec | 639.03 | 45,138.36 | |
| 31 Dec | ATM Transfer | | 62002637025 | 20,000.00 Cr | 25,138.36 | |
| 31 Dec | Send Money Dr | Send 27711441198 | | 1,500.00 | 26,638.36 | 12.50 |
| 31 Dec | #Debit Card Declined POS Tran | #Fee Declined Purch Tran | 4057691002003200 | 6.50 | 26,644.86 | |
| 31 Dec | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 36,589.17 | 3.50 |
| 31 Dec | POS Purchase Chq Card | C*the Butcher Shop | 479012*6290 24 Dec | 3,539.73 | 40,128.90 | |
| 01 Jan | POS Purchase Chq Card | C*clicks Columbine | 479012*6290 31 Dec | 657.39 | 40,786.29 | |
| 01 Jan | POS Purchase Chq Card | C*protea Hotel Fire | 479012*6290 29 Dec | 830.00 | 41,616.29 | |
| 01 Jan | Chq Card Fuel Purchase | C*bassonia Service | 479012*5394 31 Dec | 446.56 | 42,062.85 | |
| 02 Jan | Magtape Debit | Lombard Lidd 000000021357286 | | 610.68 | 42,673.53 | 15.00 |
| 02 Jan | Magtape Debit | Libertymedc00018365211213lbt | | 3,410.75 | 46,084.28 | 15.00 |
| 02 Jan | POS Purchase Chq Card | Pnp Killarney | 479012*5394 31 Dec | 2,009.92 | 48,094.20 | |
| 03 Jan | Internet Trf From | Trans | | 6,000.00 Cr | 42,094.20 | |
| 03 Jan | Internet Pmt To | National Conf | Geoff | 2,000.00 | 44,094.20 | 7.00 |
| 03 Jan | Internet Pmt To | National Conf | Geoff | 1,000.00 | 45,094.20 | 7.00 |
| 05 Jan | Send Money Dr | Send 27763057387 | | 1,000.00 | 46,094.20 | 8.50 |
| 07 Jan | Internet Trf To | Trf | | 3,500.00 | 49,594.20 | 3.30 |
| 07 Jan | POS Purchase Chq Card | C*clicks Gateway 24 | 479012*5394 05 Jan | 324.85 | 49,919.05 | |
| 09 Jan | ATM Cash | Bucleuc | 479012*6290 | 3,000.00 | 52,919.05 | 24.00 |
| 09 Jan | Short Term Loan Credit | Killarney | 62251166825 | 8,000.00 Cr | 44,919.05 | |
| 09 Jan | Internet Pmt To | Debt Repayment | Geoff | 5,000.00 | 49,919.05 | 7.00 |
| 16 Jan | Int On Debit Balance | | | 584.26 | 50,503.31 | |
| 16 Jan | #Monthly O/D Fee | | | 28.50 | 50,531.81 | (28.50) |
| 16 Jan | #Monthly Account Fee | | | 35.00 | 50,566.81 | |
| 16 Jan | #Value Added Serv Fees | | | 21.00 | 50,587.81 | (21.00) |
| 16 Jan | #Service Fees | | | 105.80 | 50,693.61 | (105.80) |
| Closing Balance | | | | | 50,693.61 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R24.17 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|--------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 13/01/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 78

16 January 2013 to 16 February 2013

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 34,600.00 (7) | | Opening Balance 50,693.61 Dr | |
| Funds Used/Debits
R 33,877.44 (12) | | Funds Received/Credits 34,600.00 Cr
ATM/Teller Deposits 0.00
Electronic Payments Received 0.00
Transfers In 34,600.00 Cr | |
| Breakdown of Funds Used/Debits
0% 25% 50% 75% 100%
Cash Withdrawals R 8,000.00 (3)
Cheques Cash/Issued R 0.00 (0)
Debit/Stop Orders R 13,965.74 (3)
Nominated Account Payments R 0.00 (0)
Cheque Card R 443.70 (2)
Electron Debit Card R 0.00 (0)
Fuel Purchases R 1,008.00 (1)
Transfers Out R 10,460.00 (3) | | Funds Used/Debits 33,877.44 Dr
Cash Withdrawals 8,000.00 Dr
Cheques Cash/Issued 0.00
Debit/Stop Orders 13,965.74 Dr
Nominated Account Payments 0.00
Cheque Card 443.70 Dr
Electron Debit Card 0.00
Fuel Purchases 1,008.00 Dr
Transfers Out 10,460.00 Dr | |
| | | Returned Deposits 0.00
Returned Payments 0.00
Bank Charges 243.00 Dr
Subscription Fees 0.00
Interest 599.89 Dr
Refunds/Adjustments 0.00
Arrears Amount 0.00 | |
| | | Closing Balance 50,813.94 Dr
Pending Transactions 0.00
Overdraft Limit 50,000.00
Available Balance (10h32 - 17 Feb 13) 0.00 | |

See overleaf for transactions



| | | |
|--|------------------|------------------|
|  Congratulations! FNB has rewarded you with eB913.00 this month on your Cheque Card / Airtime Purchases. | | |
| Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases | | |
| | Fuel | eBucks |
| Qualify to Earn Rewards | Y | |
| Rewards Rate | 5.00% | 0.80% |
| Qualifying Spend | R1,144.08 | R4,265.86 |
| Rewards Earned | eB572.00 | eB341.00 |

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Interest Rate (NCA)
Interest on Debit Balance
 Prime + 6.00% - Rebate*
 *(Please see transaction detail for
 rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 13/02/16 | 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 | FNFSP |
| 486 | 62118509655 | 13/02/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 79


16 February 2013 to 16 March 2013

This is according to **Government Gazette No. 35090** dated 29 February 2012. For more information on what will be reported on your IT3(b) please visit the SARS website at www.sars.gov.za, click the **Legal and Policy** tab and select **Gazette 35090 Notice 173** or alternatively visit the FNB website at www.fnb.co.za, click the **About FNB** Tab, under the **Education Centre** click **Know Your Tax Certificate**.

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|------|---------------------------------------|----------------------|
| Funds Received/Credits | | Opening Balance | 50,813.94 Dr |
| R 210,000.00 | (4) | Funds Received/Credits | 210,000.00 Cr |
| Funds Used/Debits | | ATM/Teller Deposits | 0.00 |
| R 202,574.14 | (26) | Electronic Payments Received | 0.00 |
| | | Transfers In | 210,000.00 Cr |
| | | Funds Used/Debits | 202,574.14 Dr |
| | | Cash Withdrawals | 12,000.00 Dr |
| | | Cheques Cash/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

| | | |
|---|---------------|------------------|
|  The Reward of Choice | | |
| 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.

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 13/03/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------------------|--|--|---------------|---------------|----------------------|
| Opening Balance | | | | | 50,813.94 Dr | 0.00 |
| 21 Feb | Internet Trf From | Trf | | 10,000.00 Cr | 40,813.94 | |
| 21 Feb | Chq Card ATM Local Cash Advanc | Cash 00000000000a98 74325633051000232236 | | 3,000.00 | 43,813.94 | 30.50 |
| 22 Feb | Send Money Dr | Send 27785711781 | | 1,000.00 | 44,813.94 | 8.50 |
| 22 Feb | POS Purchase Chq Card | C*taj Cape Town 479012*5394 21 Feb | | 1,000.00 | 45,813.94 | |
| 28 Feb | Internet Trf From | Loan Mc | | 30,000.00 Cr | 15,813.94 | |
| 28 Feb | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 25,758.25 | 3.50 |
| 01 Mar | Internet Pmt To | Meredale Makhubo | | 10,000.00 | 35,758.25 | 7.00 |
| 01 Mar | Magtape Debit | Lombard Lidd 27953 | | 610.68 | 36,368.93 | 15.00 |
| 01 Mar | Magtape Debit | Libertymedc00018569220213lbt | | 3,410.75 | 39,779.68 | 15.00 |
| 01 Mar | POS Purchase Chq Card | C*pigalle 479012*5394 27 Feb | | 2,340.00 | 42,119.68 | |
| 02 Mar | Chq Card ATM Local Cash Advanc | Cash 00000000000760 74325633060000216666 | | 3,000.00 | 45,119.68 | 30.50 |
| 02 Mar | POS Purchase Chq Card | C*the Meat Company 479012*5394 28 Feb | | 1,224.00 | 46,343.68 | |
| 05 Mar | POS Purchase Chq Card | C*liquor City South 479012*5394 02 Mar | | 1,435.90 | 47,779.58 | |
| 05 Mar | Chq Card Fuel Purchase | C*fomiss Auto 479012*5394 03 Mar | | 1,085.24 | 48,864.82 | |
| 11 Mar | Internet Trf From | Paayment | | 150,000.00 Cr | 101,135.18 Cr | |
| 11 Mar | Internet Pmt To | Nono FNB From Geoff | | 30,000.00 | 71,135.18 Cr | 7.00 |
| 11 Mar | Internet Pmt To | Geoff Standard Molelwane Consulting | | 20,000.00 | 51,135.18 Cr | 7.00 |
| 11 Mar | Internet Pmt To | ABSA Credit Card 4787692035950018 | | 20,000.00 | 31,135.18 Cr | 7.00 |
| 11 Mar | Internet Trf To | CC Payment | | 10,000.00 | 21,135.18 Cr | 3.30 |
| 11 Mar | Internet Pmt To | Bassonia Rent 9 Phonecian- Makhubo | | 16,100.00 | 5,035.18 Cr | 7.00 |
| 11 Mar | ATM Cash | Basso 490136*4012 | | 2,000.00 | 3,035.18 Cr | 24.00 |
| 11 Mar | Send Money Dr | Send 27835427442 | | 500.00 | 2,535.18 Cr | 8.50 |
| 11 Mar | Internet Pmt To | Transfer Accsolve Transfer Geoff | | 10,500.00 | 7,964.82 | 7.00 |
| 11 Mar | Express Pmt Pending | | | 0.00 | 7,964.82 | |
| 11 Mar | Express Pmt Pending | Express Pmt Complete | | 0.00 | 7,964.82 | |
| 11 Mar | Rtc Express Pmt To | Geoff | | 15,000.00 | 22,964.82 | 38.00 |
| 12 Mar | Send Money Dr | Send 27780174592 | | 500.00 | 23,464.82 | 8.50 |
| 12 Mar | ATM Cash | Melrose 490136*4012 | | 2,000.00 | 25,464.82 | 24.00 |
| 12 Mar | POS Purchase Chq Card | Tiger Wheel & Tyre 479012*5394 11 Mar | | 21,611.90 | 47,076.72 | |
| 12 Mar | Notification - Email | Email Sending Fee Lencar Properties | | 0.00 | 47,076.72 | 0.68 |
| 12 Mar | ATM Cash | Constant 490136*4012 | | 2,000.00 | 49,076.72 | 24.00 |
| 13 Mar | Internet Trf From | Transfer | | 20,000.00 Cr | 29,076.72 | |
| 15 Mar | Cheque 140 | Killarney 2312832 | | 14,311.36 | 43,388.08 | 30.00 |
| 16 Mar | Int On Debit Balance | | | 492.15 | 43,880.23 | |
| 16 Mar | #Monthly O/D Fee | | | 28.50 | 43,908.73 | (28.50) |
| 16 Mar | #Monthly Account Fee | | | 35.00 | 43,943.73 | |
| 16 Mar | #Non FNB ATM Cash Withdrawal Fees | | | 61.00 | 44,004.73 | (61.00) |
| 16 Mar | #Value Added Serv Fees | | | 64.18 | 44,068.91 | (64.18) |
| 16 Mar | #Service Fees | | | 180.80 | 44,249.71 | (180.80) |
| Closing Balance | | | | | 44,249.71 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R45.37 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|--------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 13/03/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 80

16 March 2013 to 16 April 2013

FNB Fraud Line
087 575 9444

Please be aware that SARS has changed the information that needs to be reported on an IT3(b) certificate and has changed the required information to be reported to SARS. The most significant change is that both, debit and credit turnover, as well as interest paid and interest received, will be reported to SARS, therefore all accounts will be reported on to SARS. A consolidated IT3(b) certificate, of all of your accounts, will be generated.

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
ATM/Teller Deposits 0.00
Electronic Payments Received 0.00
Transfers In 340,000.00 Cr | |
| Breakdown of Funds Used/Debits
0% 25% 50% 75% 100%
Cash Withdrawals
R 21,000.00 (7)
Cheques Cash/Issued
R 0.00 (0)
Debit/Stop Orders
R 13,965.74 (3)
Nominated Account Payments
R 260,900.00 (10)
Cheque Card
R 36,205.00 (12)
Electron Debit Card
R 0.00 (0)
Fuel Purchases
R 1,997.79 (2)
Transfers Out
R 7,779.00 (5) | | Funds Used/Debits 341,847.53 Dr
Cash Withdrawals 21,000.00 Dr
Cheques Cash/Issued 0.00
Debit/Stop Orders 13,965.74 Dr
Nominated Account Payments 260,900.00 Dr
Cheque Card 36,205.00 Dr
Electron Debit Card 0.00
Fuel Purchases 1,997.79 Dr
Transfers Out 7,779.00 Dr

Returned Deposits 0.00
Returned Payments 0.00
Bank Charges 414.32 Dr
Subscription Fees 0.00
Interest 452.20 Dr
Refunds/Adjustments 0.00
Arrears Amount 0.00

Closing Balance 46,963.76 Dr
Pending Transactions 982.00
Overdraft Limit 50,000.00
Available Balance (23h39 - 16 Apr 13) 2,054.24 | |



See overleaf for transactions

| | | |
|---|-------------------|-------------------|
| <div>  The Reward of Choice </div> | | |
| Congratulations! FNB has rewarded you with eB3,452.00 this month on your Cheque Card / Airtime Purchases. | | |
| Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases | | |
| | Fuel | eBucks |
| Qualify to Earn Rewards | Y | |
| Rewards Rate | 5.00% | 0.80% |
| Qualifying Spend | R2,109.06 | R29,966.80 |
| Rewards Earned | eB1,055.00 | eB2,397.00 |

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFSF |
| 486 | 62118509655 | 13/04/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|------------------------------|----------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 44,249.71 Dr | 0.00 |
| 23 Mar | Chq Card Fuel Purchase | C*bassonia Service | 479012*5394 21 Mar | 1,023.82 | 45,273.53 | |
| 27 Mar | POS Purchase Chq Card | Club Macanudo | 479012*5394 22 Mar | 3,355.00 | 48,628.53 | |
| 30 Mar | Internet Trf From | Mc Trf | | 100,000.00 Cr | 51,371.47 Cr | |
| 02 Apr | ATM Cash | Basso | 479012*5394 | 3,000.00 | 48,371.47 Cr | 24.00 |
| 02 Apr | ATM Cash | Shell Ne | 479012*5394 | 3,000.00 | 45,371.47 Cr | 24.00 |
| 02 Apr | Internet Pmt To | Nono FNB | From Geoff | 30,000.00 | 15,371.47 Cr | 7.00 |
| 02 Apr | Internet Pmt To | 0119425911 | 0003494205924972011 | 2,000.00 | 13,371.47 Cr | 7.00 |
| 02 Apr | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 5,000.00 | 8,371.47 Cr | 7.00 |
| 02 Apr | Internet Pmt To | Geoff Standard | Molelwane Consulting | 35,000.00 | 26,628.53 | 7.00 |
| 02 Apr | Internet Trf To | CC Payment | | 3,000.00 | 29,628.53 | 3.30 |
| 02 Apr | ATM Cash | Columbin | 479012*5394 | 3,000.00 | 32,628.53 | 24.00 |
| 02 Apr | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 42,572.84 | 3.50 |
| 02 Apr | Magtape Debit | Lombard Lidd 59120 | | 610.68 | 43,183.52 | 15.00 |
| 02 Apr | Magtape Debit | Libertymedc00018756250313lbt | | 3,410.75 | 46,594.27 | 15.00 |
| 03 Apr | Internet Pmt To | Kt Nz | Makhubo Kt-nz Fees | 14,900.00 | 61,494.27 | 7.00 |
| 03 Apr | POS Purchase Chq Card | C*royal Johannesburg | 479012*5394 01 Apr | 574.00 | 62,068.27 | |
| 03 Apr | Internet Airtime Topup | Airtime 0799025994 | | 279.00 | 62,347.27 | 1.00 |
| 04 Apr | Internet Trf From | Transfer | | 60,000.00 Cr | 2,347.27 | |
| 04 Apr | Internet Pmt To | Nono FNB | From Geoff | 10,000.00 | 12,347.27 | 7.00 |
| 04 Apr | Internet Pmt To | Bassonia Rent | 9 Phonecian- Makhubo | 16,000.00 | 28,347.27 | 7.00 |
| 04 Apr | Notification - Email | Email Sending Fee | Abbott College | 0.00 | 28,347.27 | 0.68 |
| 05 Apr | Send Money Dr | Send 27785711781 | | 1,500.00 | 29,847.27 | 12.50 |
| 05 Apr | ATM Trf To | 60097109140 | 60097109140 | 1,500.00 | 31,347.27 | 3.30 |
| 05 Apr | Notification - Email | Email Sending Fee | Lencar Properties | 0.00 | 31,347.27 | 0.68 |
| 06 Apr | Internet Trf From | Transfer | | 20,000.00 Cr | 11,347.27 | |
| 08 Apr | ATM Cash | Cape Tow | 479012*5394 | 3,000.00 | 14,347.27 | 24.00 |
| 08 Apr | POS Purchase Chq Card | C*spitz Waterfront | 479012*5394 06 Apr | 1,415.00 | 15,762.27 | |
| 08 Apr | POS Purchase Chq Card | C*fabiani 02-0901 | 479012*5394 06 Apr | 1,800.00 | 17,562.27 | |
| 08 Apr | POS Purchase Chq Card | Hugo Boss Cape Town | 479012*5394 06 Apr | 6,170.00 | 23,732.27 | |
| 09 Apr | POS Purchase Chq Card | The Westin Cape Tow | 479012*5394 07 Apr | 64.00 | 23,796.27 | |
| 09 Apr | POS Purchase Chq Card | The Westin Cape Tow | 479012*5394 07 Apr | 1,030.00 | 24,826.27 | |
| 09 Apr | POS Purchase Chq Card | C*mont Blanc V&a Wa | 479012*5394 06 Apr | 1,817.00 | 26,643.27 | |
| 09 Apr | POS Purchase Chq Card | The Business Zone 2 | 479012*5394 06 Apr | 2,580.00 | 29,223.27 | |
| 09 Apr | POS Purchase Chq Card | Gerard Darel | 479012*5394 06 Apr | 2,840.00 | 32,063.27 | |
| 09 Apr | POS Purchase Chq Card | C*mont Blanc V&a Wa | 479012*5394 06 Apr | 14,190.00 | 46,253.27 | |
| 10 Apr | Internet Trf From | Transfer | | 10,000.00 Cr | 36,253.27 | |
| 11 Apr | POS Purchase Chq Card | Cattle Baron Steakh | 479012*5394 09 Apr | 370.00 | 36,623.27 | |
| 12 Apr | Chq Card Fuel Purchase | C*bassonia Service | 479012*5394 10 Apr | 973.97 | 37,597.24 | |
| 13 Apr | Internet Pmt To | Phori | Geoff | 4,000.00 | 41,597.24 | 7.00 |
| 13 Apr | Chq Card ATM Local Cash Advanc | Cash 00000000000444 | 74325633102000194231 | 3,000.00 | 44,597.24 | 30.50 |
| 15 Apr | Internet Trf From | Trf | | 150,000.00 Cr | 105,402.76 Cr | |
| 15 Apr | Send Money Dr | Send 27833504131 | | 1,500.00 | 103,902.76 Cr | 12.50 |
| 15 Apr | ATM Cash | Basso | 479012*5394 | 3,000.00 | 100,902.76 Cr | 24.00 |
| 15 Apr | Internet Pmt To | Audi Deposit | Dikeledi Makhubo | 140,000.00 | 39,097.24 | 7.00 |
| 16 Apr | Express Pmt Pending | | | 0.00 | 39,097.24 | |
| 16 Apr | Express Pmt Pending | Express Pmt Complete | | 0.00 | 39,097.24 | |
| 16 Apr | Rtc Express Pmt To | Geoff | | 4,000.00 | 43,097.24 | 38.00 |
| 16 Apr | Chq Card ATM Local Cash Advanc | Cash 00601960010978 | 74325633103000160030 | 3,000.00 | 46,097.24 | 30.50 |

| | | | | |
|---------------|----------------|----------|--------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 13/04/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------------------|-------------------|---------------------|--------|--------------|----------------------|
| 16 Apr | Notification - Email | Email Sending Fee | Audi Centre Westran | 0.00 | 46,097.24 | 0.68 |
| 16 Apr | Notification - Email | Email Sending Fee | Audi Centre Westran | 0.00 | 46,097.24 | 0.68 |
| 16 Apr | Int On Debit Balance | | | 452.20 | 46,549.44 | |
| 16 Apr | #Monthly O/D Fee | | | 28.50 | 46,577.94 | (28.50) |
| 16 Apr | #Monthly Account Fee | | | 35.00 | 46,612.94 | |
| 16 Apr | #Non FNB ATM Cash Withdrawal Fees | | | 61.00 | 46,673.94 | (61.00) |
| 16 Apr | #Value Added Serv Fees | | | 65.72 | 46,739.66 | (65.72) |
| 16 Apr | #Service Fees | | | 224.10 | 46,963.76 | (224.10) |
| Closing Balance | | | | | 46,963.76 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R50.88 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFSF |
| 486 | 62118509655 | 13/04/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 81

16 April 2013 to 16 May 2013

FNB Fraud Line
087 575 9444

The Annual Price, Rewards and Benefits Review will become effective from 1 July 2013.


More information will be available from 1 June on:

- www.fnb.co.za,
- www.fnb.mobi or
- Call 087 575 9404

| Transactional Analysis | | Cashflow Summary | |
|-------------------------------|------|---------------------------------------|---------------------|
| Funds Received/Credits | | Opening Balance | 46,963.76 Dr |
| R 97,000.00 | (4) | Funds Received/Credits | 97,000.00 Cr |
| Funds Used/Debits | | ATM/Teller Deposits | 0.00 |
| R 99,551.36 | (24) | Electronic Payments Received | 30,000.00 Cr |
| | | Transfers In | 67,000.00 Cr |
| | | Funds Used/Debits | 99,551.36 Dr |
| | | Cash Withdrawals | 7,000.00 Dr |
| | | Cheques Cashed/Issued | 0.00 |
| | | Debit/Stop Orders | 13,965.74 Dr |
| | | Nominated Account Payments | 52,557.68 Dr |
| | | 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

| | | |
|--|-----------------|-------------------|
|  The Reward of Choice | | |
| Congratulations! FNB has rewarded you with eB3,198.00 this month on your Cheque Card / Airtime Purchases. | | |
| Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases | | |
| | Fuel | eBucks |
| Qualify to Earn Rewards | Y | |
| Rewards Rate | 5.00% | 0.80% |
| Qualifying Spend | R973.97 | R33,888.99 |
| Rewards Earned | eB487.00 | eB2,711.00 |

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------------------|------------------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 46,963.76 Dr | 0.00 |
| 18 Apr | POS Purchase Chq Card | Kloofzicht Lodge | 479012*5394 13 Apr | 982.00 | 47,945.76 | |
| 19 Apr | Internet Trf From | Trf | | 19,000.00 Cr | 28,945.76 | |
| 19 Apr | Internet Pmt To | Nono FNB | From Geoff | 15,000.00 | 43,945.76 | 7.00 |
| 22 Apr | Chq Card ATM Local Cash Advanc | Cash Nedbank ATM/Nb | 74341883109000140953 | 1,000.00 | 44,945.76 | 18.50 |
| 22 Apr | Chq Card ATM Local Cash Advanc | Cash ABSA Shell San | 74552163109000187999 | 3,000.00 | 47,945.76 | 30.50 |
| 25 Apr | POS International Purchase Chq | Apple Itunes Store- | 479012*5394 23 Apr | 56.99 | 48,002.75 | 2.90 |
| 29 Apr | Internet Trf From | Trf | | 19,000.00 Cr | 29,002.75 | |
| 29 Apr | Send Money Dr | Send 27788007270 | | 1,500.00 | 30,502.75 | 12.50 |
| 29 Apr | ATM Cash | Basso | 479012*5394 | 3,000.00 | 33,502.75 | 24.00 |
| 30 Apr | Internet Pmt To | Beebo | Geoff | 2,500.00 | 36,002.75 | 7.00 |
| 30 Apr | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 45,947.06 | 3.50 |
| 01 May | POS Purchase Chq Card | Bb Skewers | 479012*5394 27 Apr | 2,200.00 | 48,147.06 | |
| 02 May | Internet Trf From | Obs | | 29,000.00 Cr | 19,147.06 | |
| 02 May | Magtape Debit | Lombard Lidd 91139 | | 610.68 | 19,757.74 | 15.00 |
| 02 May | Magtape Debit | Libertymedc00018969240413lbt | | 3,410.75 | 23,168.49 | 15.00 |
| 02 May | POS Purchase Chq Card | Milpark Hsp | 479012*5394 29 Apr | 7,000.00 | 30,168.49 | |
| 02 May | Chq Card Fuel Purchase | M*sandown Gardens S | 479012*5394 19 Apr | 1,126.05 | 31,294.54 | |
| 03 May | Internet Pmt To | Geoff Standard | Geoff FNB | 5,000.00 | 36,294.54 | 7.00 |
| 03 May | FNB OB Pmt | Muriel Makhubo | | 30,000.00 Cr | 6,294.54 | |
| 03 May | Internet Pmt To | Travel Costs | Accsolve Travel | 25,057.68 | 31,352.22 | 7.00 |
| 03 May | Send Money Dr | Send 27835427442 | | 1,000.00 | 32,352.22 | 8.50 |
| 04 May | POS Purchase Chq Card | M*first Car Rental | 479012*5394 02 May | 6,806.00 | 39,158.22 | |
| 04 May | Notification - Email | Email Sending Fee | Munlin Travel | 0.00 | 39,158.22 | 0.68 |
| 06 May | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 5,000.00 | 44,158.22 | 7.00 |
| 06 May | Internet Trf To | CC Payment | | 2,500.00 | 46,658.22 | 3.30 |
| 06 May | POS Purchase Chq Card | Suntra Spa | 479012*5394 03 May | 1,210.00 | 47,868.22 | |
| 08 May | POS Purchase Chq Card | C*restuarant Vilaka | 479012*5394 06 May | 474.00 | 48,342.22 | |
| 10 May | POS Purchase Chq Card | Woolworths Southgat | 479012*5394 08 May | 672.90 | 49,015.12 | |
| 13 May | Send Money Dr | Send 27768368781 | | 500.00 | 49,515.12 | 8.50 |
| 16 May | Int On Debit Balance | | | 544.12 | 50,059.24 | |
| 16 May | Dr Interest Rebate | | | 103.19 Cr | 49,956.05 | |
| 16 May | #Monthly O/D Fee | | | 28.50 | 49,984.55 | (28.50) |
| 16 May | #Monthly Account Fee | | | 35.00 | 50,019.55 | |
| 16 May | #Non FNB ATM Cash Withdrawal Fees | | | 49.00 | 50,068.55 | (49.00) |
| 16 May | #Value Added Serv Fees | | | 30.18 | 50,098.73 | (30.18) |
| 16 May | #Service Fees | | | 98.70 | 50,197.43 | (98.70) |
| Closing Balance | | | | | 50,197.43 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R29.65 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|--------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 13/05/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 82

16 May 2013 to 15 June 2013

FNB Fraud Line
087 575 9444

The Annual Price, Rewards and Benefits Review will become effective from 1 July 2013.

More information will be available from 1 June on:


- www.fnb.co.za,
- www.fnb.mobi or
- Call 087 575 9404

Cheques and Drafts issued in SADC countries cannot be deposited in RSA effective 22/7/13. Please make use of electronic payment products such as Online Banking to make and receive payments.

| Transactional Analysis | | Cashflow Summary | |
|--|--|---|--|
| Funds Received/Credits
R 238,500.00 (9) | | Opening Balance 50,197.43 Dr | |
| Funds Used/Debits
R 235,163.77 (22) | | Funds Received/Credits 238,500.00 Cr
ATM/Teller Deposits 8,000.00 Cr
Electronic Payments Received 206,500.00 Cr
Transfers In 24,000.00 Cr | |
| Funds Used/Debits 235,163.77 Dr
Cash Withdrawals 8,000.00 Dr
Cheques Cash/Issued 0.00
Debit/Stop Orders 13,965.74 Dr
Nominated Account Payments 169,638.03 Dr
Cheque Card 0.00
Electron Debit Card 0.00
Fuel Purchases 0.00
Transfers Out 43,560.00 Dr | | Returned Deposits 0.00
Returned Payments 0.00
Bank Charges 267.42 Dr
Subscription Fees 0.00
Interest 513.46 Dr
Refunds/Adjustments 0.00
Arrears Amount 0.00 | |
| Closing Balance 47,642.08 Dr
Pending Transactions 1.00
Overdraft Limit 50,000.00
Available Balance (08h31 - 16 Jun 13) 2,356.92 | | | |



See overleaf for transactions

| | | |
|--|------------------|-------------------|
|  Congratulations! FNB has rewarded you with eB2,032.00 this month on your Cheque Card / Airtime Purchases. | | |
| Each month, you will be rewarded on the higher of your Fuel OR Airtime purchases | | |
| | Fuel | eBucks |
| Qualify to Earn Rewards | Y | |
| Rewards Rate | 5.00% | 0.80% |
| Qualifying Spend | R1,126.05 | R18,362.90 |
| Rewards Earned | eB563.00 | eB1,469.00 |

For more information log into FNB Online Banking and click on the Rewards tab or call 0860 11 22 44. Terms and conditions apply.

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|--------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 13/06/15 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|------------------------------|----------------------|---------------|---------------|----------------------|
| Opening Balance | | | | | 50,197.43 Dr | 0.00 |
| 22 May | Internet Trf From | Trf | | 500.00 Cr | 49,697.43 | |
| 30 May | FNB OB Pmt | Patrick Makhubedu | | 180,000.00 Cr | 130,302.57 Cr | |
| 31 May | Internet Pmt To | Geoff Standard | Geoff FNB | 20,000.00 | 110,302.57 Cr | 7.00 |
| 31 May | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 8,000.00 | 102,302.57 Cr | 7.00 |
| 31 May | Internet Pmt To | Travel Costs | Makhubo-accsolve | 9,214.84 | 93,087.73 Cr | 7.00 |
| 31 May | Internet Trf To | CC Payment | | 4,000.00 | 89,087.73 Cr | 3.30 |
| 31 May | Internet Pmt To | Debt Advance | Makhubo | 100,000.00 | 10,912.27 | 7.00 |
| 31 May | Internet Pmt To | Kt Fees | Makhubo Kt-school Fe | 5,000.00 | 15,912.27 | 7.00 |
| 31 May | Internet Pmt To | Payment | Geoff | 2,000.00 | 17,912.27 | 7.00 |
| 31 May | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 27,856.58 | 3.50 |
| 01 Jun | Send Money Dr | Send 27785711781 | | 1,500.00 | 29,356.58 | 12.50 |
| 01 Jun | Notification - Email | Email Sending Fee | K Designs | 0.00 | 29,356.58 | 0.68 |
| 01 Jun | Notification - Email | Email Sending Fee | K Designs | 0.00 | 29,356.58 | 0.68 |
| 01 Jun | Notification - Email | Email Sending Fee | Abbott College | 0.00 | 29,356.58 | 0.68 |
| 03 Jun | Magtape Debit | Lombard Lidd 124174 | | 610.68 | 29,967.26 | 15.00 |
| 03 Jun | Magtape Debit | Libertymedc00019040230513lbt | | 3,410.75 | 33,378.01 | 15.00 |
| 04 Jun | Internet Pmt To | Vuyo Loan | 601 | 2,000.00 | 35,378.01 | 7.00 |
| 05 Jun | Internet Trf To | Transfer | | 14,000.00 | 49,378.01 | 3.30 |
| 05 Jun | FNB OB Pmt | Muriel Makhubo | | 5,000.00 Cr | 44,378.01 | |
| 05 Jun | Short Term Loan Credit | Killarney | 62251166825 | 8,000.00 Cr | 36,378.01 | |
| 05 Jun | Internet Trf To | Transfer Mc | | 13,500.00 | 49,878.01 | 3.30 |
| 05 Jun | FNB OB Pmt | Muriel Makhubo | | 1,500.00 Cr | 48,378.01 | |
| 05 Jun | Internet Trf To | Transfer | | 1,600.00 | 49,978.01 | 3.30 |
| 07 Jun | Internet Trf From | Trf | | 5,500.00 Cr | 44,478.01 | |
| 07 Jun | Internet Pmt To | Nono FNB | From Geoff | 5,000.00 | 49,478.01 | 7.00 |
| 07 Jun | Internet Trf From | Trf | | 15,000.00 Cr | 34,478.01 | |
| 07 Jun | ATM Cash | Basso | 479012*6290 | 3,000.00 | 37,478.01 | 24.00 |
| 07 Jun | ATM Cash | Basso | 479012*6290 | 3,000.00 | 40,478.01 | 24.00 |
| 08 Jun | Short Term Loan Repay | | | 8,960.00 | 49,438.01 | |
| 10 Jun | FNB OB Pmt | Patrick Makhubedu | | 20,000.00 Cr | 29,438.01 | |
| 12 Jun | Internet Pmt To | Profile | Geoff | 2,000.00 | 31,438.01 | 7.00 |
| 12 Jun | Internet Pmt To | Bassonia Rent | 9 Phonecian- Makhubo | 16,423.19 | 47,861.20 | 7.00 |
| 13 Jun | Notification - Email | Email Sending Fee | Lencar Properties | 0.00 | 47,861.20 | 0.68 |
| 15 Jun | ATM Cash | Basso | 479012*6290 | 2,000.00 | 49,861.20 | 24.00 |
| 15 Jun | Internet Trf From | Trf | | 3,000.00 Cr | 46,861.20 | |
| 15 Jun | Int On Debit Balance | | | 513.46 | 47,374.66 | |
| 15 Jun | #Monthly O/D Fee | | | 28.50 | 47,403.16 | (28.50) |
| 15 Jun | #Monthly Account Fee | | | 35.00 | 47,438.16 | |
| 15 Jun | #Value Added Serv Fees | | | 15.22 | 47,453.38 | (15.22) |
| 15 Jun | #Service Fees | | | 188.70 | 47,642.08 | (188.70) |
| Closing Balance | | | | | 47,642.08 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R32.84 Dr

| | | | | |
|---------------|----------------|----------|--------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 13/06/15 | Fnb Platinum Cheque Account | |

First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|--------------------------------|------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00//P6/A6/PN/Y | FNFS |
| 486 | 62118509655 | 13/06/15 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 83

15 June 2013 to 16 July 2013

FNB Fraud Line
087 575 9444

The Annual Price, Rewards and Benefits Review will become effective from 1 July 2013.

More information will be available from 1 June on:

- www.fnb.co.za,
- www.fnb.mobi or
- Call 087 575 9404

Cheques and Drafts issued in SADC countries cannot be deposited in RSA effective 22/7/13. Please make use of electronic payment products such as Online Banking to make and receive payments.

| Transactional Analysis | | Cashflow Summary | |
|---|--|---|--|
| Funds Received/Credits
R 236,000.00 (6) | | Opening Balance 47,642.08 Dr | |
| Funds Used/Debits
R 242,797.49 (37) | | Funds Received/Credits 236,000.00 Cr
ATM/Teller Deposits 0.00
Electronic Payments Received 233,000.00 Cr
Transfers In 3,000.00 Cr | |
| Funds Used/Debits Breakdown
0% 25% 50% 75% 100%
Cash Withdrawals R 32,000.00 (13)
Cheques Cash/Issued R 0.00 (0)
Debit/Stop Orders R 13,965.74 (3)
Nominated Account Payments R 156,500.00 (9)
Cheque Card R 10,158.90 (4)
Electron Debit Card R 0.00 (0)
Fuel Purchases R 693.85 (1)
Transfers Out R 29,479.00 (7) | | Funds Used/Debits 242,797.49 Dr
Cash Withdrawals 32,000.00 Dr
Cheques Cash/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.

Prime + 6.00% - Rebate*

Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/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 | Killame | 479012*5394 | 3,000.00 | 21,730.22 | 24.00 |
| 26 Jun | ATM Cash | Basso | 479012*5394 | 2,000.00 | 23,730.22 | 24.00 |
| 26 Jun | ATM Cash | Basso | 479012*5394 | 3,000.00 | 26,730.22 | 24.00 |
| 27 Jun | Chq Card ATM Local Cash Advanc | Cash 00000000000076 | 74325633176000121781 | 3,000.00 | 29,730.22 | 30.50 |
| 28 Jun | Internet Airtime Topup | Airtime 0799025994 | | 369.00 | 30,099.22 | 1.00 |
| 28 Jun | Internet Trf From | Trf | | 3,000.00 Cr | 27,099.22 | |
| 28 Jun | ATM Cash | Southgat | 479012*5394 | 300.00 | 27,399.22 | 6.00 |
| 28 Jun | ATM Cash | Southgat | 479012*5394 | 3,000.00 | 30,399.22 | 24.00 |
| 28 Jun | ATM Cash | Southgat | 479012*5394 | 3,000.00 | 33,399.22 | 24.00 |
| 28 Jun | ATM Cash | Southgat | 479012*5394 | 1,700.00 | 35,099.22 | 24.00 |
| 28 Jun | FNB OB Pmt | Muriel Makhubo | | 40,000.00 Cr | 4,900.78 Cr | |
| 29 Jun | Internet Pmt To | Wire | Geoff | 3,000.00 | 1,900.78 Cr | 7.00 |
| 29 Jun | POS Purchase Chq Card | Levingers Killarney | 479012*5394 26 Jun | 1,821.00 | 79.78 Cr | |
| 01 Jul | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 9,864.53 | 3.50 |
| 01 Jul | Magtape Debit | Lombard Lidd 158694 | | 610.68 | 10,475.21 | 15.90 |
| 01 Jul | Magtape Debit | Libertymedc00019197240613lbt | | 3,410.75 | 13,885.96 | 15.90 |
| 01 Jul | Notification - Sms | Sms Sending Fee | Wire | 0.00 | 13,885.96 | 1.05 |
| 02 Jul | Express Pmt Pending | | | 0.00 | 13,885.96 | |
| 02 Jul | Express Pmt Pending | Express Pmt Complete | | 0.00 | 13,885.96 | |
| 02 Jul | Rtc Express Pmt To | Geoff | | 7,000.00 | 20,885.96 | 38.00 |
| 02 Jul | Send Money Dr | Send 27785711781 | | 1,500.00 | 22,385.96 | 12.50 |
| 04 Jul | Chq Card Fuel Purchase | Total Illovo CC | 479012*5394 01 Jul | 693.85 | 23,079.81 | |
| 05 Jul | Send Money Dr | Send 27794614431 | | 1,000.00 | 24,079.81 | 8.50 |
| 05 Jul | Internet Pmt To | Kt Fees | Makhubo Kt-school Fe | 5,000.00 | 29,079.81 | 7.00 |
| 05 Jul | Rtc Express Pmt To | Geoff Standard | Molelwane Consulting | 10,000.00 | 39,079.81 | 38.00 |
| 05 Jul | FNB OB Pmt | Muriel Makhubo | | 40,000.00 Cr | 920.19 Cr | |
| 05 Jul | Internet Airtime Topup | Airtime 0729037049 | | 110.00 | 810.19 Cr | 1.00 |
| 06 Jul | Internet Pmt To | Bassonia Rent | 9 Phonecian- Makhubo | 16,500.00 | 15,689.81 | 7.00 |
| 06 Jul | Internet Trf To | Trf | | 24,000.00 | 39,689.81 | 3.30 |
| 06 Jul | Notification - Email | Email Sending Fee | Abbott College | 0.00 | 39,689.81 | 0.68 |
| 08 Jul | Notification - Email | Email Sending Fee | Lencar Properties | 0.00 | 39,689.81 | 0.68 |
| 10 Jul | POS Purchase Chq Card | Dr D Pincus | 479012*5394 08 Jul | 1,379.00 | 41,068.81 | |

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 13/07/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------------------|------------------|--------------------|----------|--------------|----------------------|
| 10 Jul | POS Purchase Chq Card | Monarch Hotel | 479012*5394 04 Jul | 4,569.00 | 45,637.81 | |
| 11 Jul | Send Money Dr | Send 27726443906 | | 1,000.00 | 46,637.81 | 8.50 |
| 11 Jul | POS Purchase Chq Card | Dr P Pincus | 479012*5394 09 Jul | 2,389.90 | 49,027.71 | |
| 16 Jul | Int On Debit Balance | | | 393.63 | 49,421.34 | |
| 16 Jul | Dr Interest Rebate | | | 74.65 Cr | 49,346.69 | |
| 16 Jul | #Monthly O/D Fee | | | 30.00 | 49,376.69 | (30.00) |
| 16 Jul | #Monthly Account Fee | | | 38.00 | 49,414.69 | |
| 16 Jul | #Non FNB ATM Cash Withdrawal Fees | | | 61.00 | 49,475.69 | (61.00) |
| 16 Jul | #Value Added Serv Fees | | | 121.77 | 49,597.46 | (121.77) |
| 16 Jul | #Service Fees | | | 335.60 | 49,933.06 | (335.60) |
| Closing Balance | | | | | 49,933.06 Dr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R72.00 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y | FNFSP |
| 486 | 62118509655 | 13/07/16 | Fnb Platinum Cheque Account | |

VAT Registration Number : 4210102051

Copy Tax Invoice/Statement Number : 84

16 July 2013 to 16 August 2013

FNB Fraud Line
087 575 9444

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 Cash/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 | FNFSP |
| 486 | 62118509655 | 13/08/16 | Fnb Platinum Cheque Account | |

FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|------------------------|------------------------------|----------------------|---------------|--------------|----------------------|
| Opening Balance | | | | | 49,933.06 Dr | 0.00 |
| 19 Jul | Internet Trf From | Mg | | 15,000.00 Cr | 34,933.06 | |
| 19 Jul | Send Money Dr | Send | 27788007270 | 2,000.00 | 36,933.06 | 12.50 |
| 19 Jul | ATM Cash | Sophiato | 479012*5394 | 3,000.00 | 39,933.06 | 25.20 |
| 22 Jul | ATM Cash | Fomiss | 479012*5394 | 3,000.00 | 42,933.06 | 25.20 |
| 23 Jul | POS Purchase Chq Card | C*royal Johannesburg | 479012*5394 21 Jul | 279.00 | 43,212.06 | |
| 23 Jul | POS Purchase Chq Card | C*royal Johannesburg | 479012*5394 21 Jul | 296.00 | 43,508.06 | |
| 23 Jul | Chq Card Fuel Purchase | C*fomiss Auto | 479012*5394 21 Jul | 400.01 | 43,908.07 | |
| 25 Jul | Chq Card Fuel Purchase | C*total Meredale | 479012*5394 23 Jul | 612.30 | 44,520.37 | |
| 27 Jul | Send Money Dr | Send | 27825922544 | 1,500.00 | 46,020.37 | 12.50 |
| 30 Jul | ATM Cash | Bpsmitst | 479012*6290 | 3,000.00 | 49,020.37 | 25.20 |
| 31 Jul | Internet Trf From | Trf | | 100,000.00 Cr | 50,979.63 Cr | |
| 31 Jul | Express Pmt Pending | | | 0.00 | 50,979.63 Cr | |
| 31 Jul | Express Pmt Pending | Express Pmt Complete | | 0.00 | 50,979.63 Cr | |
| 31 Jul | Rtc Express Pmt To | Geoff Makhubo | | 3,500.00 | 47,479.63 Cr | 38.00 |
| 31 Jul | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 37,535.32 Cr | 3.50 |
| 01 Aug | Internet Pmt To | Geoff Standard | Molelwane Consulting | 50,000.00 | 12,464.68 | 7.00 |
| 01 Aug | Internet Pmt To | Kt Fees | Makhubo Kt-school Fe | 6,000.00 | 18,464.68 | 7.00 |
| 01 Aug | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 10,000.00 | 28,464.68 | 7.00 |
| 01 Aug | Internet Trf To | CC Payment | | 6,000.00 | 34,464.68 | 3.30 |
| 01 Aug | Magtape Debit | Lombard Lidd | 193722 | 610.68 | 35,075.36 | 15.90 |
| 01 Aug | Magtape Debit | Libertymedc00019197240713lbt | | 3,410.75 | 38,486.11 | 15.90 |
| 02 Aug | Send Money Dr | Send | 27833791497 | 1,000.00 | 39,486.11 | 8.50 |
| 02 Aug | Chq Card Fuel Purchase | C*bassonia Service | 479012*6290 01 Aug | 690.67 | 40,176.78 | |
| 02 Aug | Notification - Email | Email Sending Fee | Abbott College | 0.00 | 40,176.78 | 0.68 |
| 06 Aug | Internet Pmt To | National Conf | Geoff | 2,000.00 | 42,176.78 | 7.00 |
| 08 Aug | Send Money Dr | Send | 27825922544 | 1,500.00 | 43,676.78 | 12.50 |
| 08 Aug | Send Money Dr | Send | 27780174592 | 500.00 | 44,176.78 | 8.50 |
| 08 Aug | Express Pmt Pending | | | 0.00 | 44,176.78 | |
| 08 Aug | Express Pmt Pending | Express Pmt Complete | | 0.00 | 44,176.78 | |
| 08 Aug | Rtc Express Pmt To | Geoff | | 2,000.00 | 46,176.78 | 38.00 |
| 08 Aug | Internet Trf From | Pmt | | 100,000.00 Cr | 53,823.22 Cr | |
| 08 Aug | Internet Pmt To | Telkom-r | 0001894361562322011 | 1,000.00 | 52,823.22 Cr | 7.00 |
| 08 Aug | Send Money Dr | Send | 27835427442 | 600.00 | 52,223.22 Cr | 8.50 |
| 13 Aug | Express Pmt Pending | | | 0.00 | 52,223.22 Cr | |
| 13 Aug | Express Pmt Pending | Express Pmt Complete | | 0.00 | 52,223.22 Cr | |
| 13 Aug | Rtc Express Pmt To | Geoff | | 5,000.00 | 47,223.22 Cr | 38.00 |
| 13 Aug | Internet Pmt To | Debt | G | 4,000.00 | 43,223.22 Cr | 7.00 |
| 13 Aug | POS Purchase Chq Card | Taj Cape Town | 479012*5394 08 Aug | 695.00 | 42,528.22 Cr | |
| 13 Aug | POS Purchase Chq Card | C*mont Blanc V&a Wa | 479012*5394 10 Aug | 26,900.00 | 15,628.22 Cr | |
| 14 Aug | Rtc Express Pmt To | Geoff | Padi | 5,000.00 | 10,628.22 Cr | 38.00 |
| 16 Aug | Int On Debit Balance | | | 361.54 | 10,266.68 Cr | |
| 16 Aug | Dr Interest Rebate | | | 68.56 Cr | 10,335.24 Cr | |
| 16 Aug | #Monthly O/D Fee | | | 30.00 | 10,305.24 Cr | (30.00) |
| 16 Aug | #Monthly Account Fee | | | 38.00 | 10,267.24 Cr | |
| 16 Aug | #Value Added Serv Fees | | | 215.68 | 10,051.56 Cr | (215.68) |
| 16 Aug | #Service Fees | | | 156.20 | 9,895.36 Cr | (156.20) |
| Closing Balance | | | | | 9,895.36 Cr | 0.00 |

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 13/08/16 | Fnb Platinum Cheque Account | |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R54.02 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y | FNFSF |
| 486 | 62118509655 | 13/08/16 | Fnb Platinum Cheque Account | |

BBST85 044016
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

✉

FNB PLATINUM CHEQUE ACCOUNT : 62118509655
(087) 730-0022

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 |
|---|---|
| <div><div>Funds Received/Credits</div><div>R 90,000.00</div><div>(3)</div></div> <div><div>Funds Used/Debits</div><div>R 77,404.61</div><div>(21)</div></div> <div><div>0%25%50%75%100%</div><div><div>Cash Withdrawals</div><div>R 3,000.00</div><div>(1)</div></div><div><div>Cheques Cashed/Issued</div><div>R 0.00</div><div>(0)</div></div><div><div>Debit/Stop Orders</div><div>R 13,965.74</div><div>(3)</div></div><div><div>Nominated Account Payments</div><div>R 36,500.00</div><div>(6)</div></div><div><div>Cheque Card</div><div>R 18,319.60</div><div>(7)</div></div><div><div>Electron Debit Card</div><div>R 0.00</div><div>(0)</div></div><div><div>Fuel Purchases</div><div>R 2,119.27</div><div>(2)</div></div><div><div>Transfers Out</div><div>R 3,500.00</div><div>(2)</div></div></div> | <div><div>Opening Balance</div><div>9,895.36 Cr</div></div> <div><div>Funds Received/Credits</div><div>90,000.00 Cr</div><div><div>ATM/Teller Deposits</div><div>0.00</div></div><div><div>Electronic Payments Received</div><div>0.00</div></div><div><div>Transfers In</div><div>90,000.00 Cr</div></div></div> <div><div>Funds Used/Debits</div><div>77,404.61 Dr</div><div><div>Cash Withdrawals</div><div>3,000.00 Dr</div></div><div><div>Cheques Cashed/Issued</div><div>0.00</div></div><div><div>Debit/Stop Orders</div><div>13,965.74 Dr</div></div><div><div>Nominated Account Payments</div><div>36,500.00 Dr</div></div><div><div>Cheque Card</div><div>18,319.60 Dr</div></div><div><div>Electron Debit Card</div><div>0.00</div></div><div><div>Fuel Purchases</div><div>2,119.27 Dr</div></div><div><div>Transfers Out</div><div>3,500.00 Dr</div></div></div> <div><div>Returned Deposits</div><div>0.00</div></div> <div><div>Returned Payments</div><div>0.00</div></div> <div><div>Bank Charges</div><div>195.68 Dr</div></div> <div><div>Subscription Fees</div><div>0.00</div></div> <div><div>Interest</div><div>282.45 Dr</div></div> <div><div>Refunds/Adjustments</div><div>53.56 Cr</div></div> <div><div>Arrears Amount</div><div>0.00</div></div> <div><div>Closing Balance</div><div>22,066.18 Cr</div></div> <div><div>Pending Transactions</div><div>0.00</div></div> <div><div>Overdraft Limit</div><div>50,000.00</div></div> <div><div>Available Balance (00h34 - 17 Sep 13)</div><div>72,066.18</div></div> |

See overleaf for transactions

Your FNB Cheque Account gives you so much more value! We now reward you with up to 15% back in eBucks on your qualifying **Checkers/Shoprite** card purchases and **prepaid electricity** purchases through FNB's electronic channels in addition to your eBucks Rewards on **fuel, airtime** and **shopping** purchases! We also reward you with discounts on **Uncapped ADSL Data** through FNB Connect and free monthly **3G Data** if you hold an active FNB Tablet, Smartphone or Laptop contract.

Effective 1 July 2013, you must be **registered for eBucks** to get rewarded on your qualifying purchases. Register for eBucks at www.eBucks.com or call us on 087 320 3200 or 086 123 3000.

To view your personal rewards allocation, login to your personal banking profile on www.fnb.co.za or FNB Cellphone Banking, or call 087 575 9404. Your rewards are allocated by the 8th of each month. Terms, conditions and rules apply.

Interest Rate (NCA)
Interest on Debit Balance
Prime + 6.00% - Rebate*
(Please see transaction detail for rebate amount if applicable)

Service Fee
Your account is currently on the "Pay as You Use" option. With this option you are charged for each transaction at the applicable transaction fee. For full detail please visit www.fnb.co.za or your nearest branch for a copy of our latest pricing guide.

| | | | | |
|---------------|----------------|----------|----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y | FNFSF |
| 486 | 62118509655 | 13/09/16 | Fnb Platinum Cheque Account | |




FNB PLATINUM CHEQUE ACCOUNT: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------------------|------------------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 9,895.36 Cr | 0.00 |
| 17 Aug | FNB App Payment To | YI Donation | Geoff | 5,000.00 | 4,895.36 Cr | |
| 19 Aug | Internet Pmt To | National Conf | Geoff | 2,500.00 | 2,395.36 Cr | 7.00 |
| 21 Aug | Chq Card ATM Local Cash Advanc | Cash Nedbank ATM/Nb | 74341883231000170625 | 3,000.00 | 604.64 | 31.70 |
| 21 Aug | POS Purchase Chq Card | Jj Cale | 479012*5394 17 Aug | 4,815.00 | 5,419.64 | |
| 21 Aug | Chq Card Fuel Purchase | Caltex The Downs | 479012*5394 18 Aug | 1,041.01 | 6,460.65 | |
| 22 Aug | Internet Pmt To | Geoff | | 3,000.00 | 9,460.65 | 7.00 |
| 23 Aug | Internet Pmt To | O Chikane- Salary | Ward 125 | 5,000.00 | 14,460.65 | 7.00 |
| 23 Aug | Internet Pmt To | Bassonia Rent | 9 Phonecian- Makhubo | 16,000.00 | 30,460.65 | 7.00 |
| 24 Aug | Notification - Email | Email Sending Fee | Lencar Properties | 0.00 | 30,460.65 | 0.68 |
| 26 Aug | Send Money Dr | Send 27833095556 | | 2,000.00 | 32,460.65 | 12.50 |
| 26 Aug | Internet Pmt To | Tshwane Guru | G | 5,000.00 | 37,460.65 | 7.00 |
| 27 Aug | Chq Card Fuel Purchase | C*bassonia Service | 479012*5394 25 Aug | 1,078.26 | 38,538.91 | |
| 28 Aug | POS Purchase Chq Card | Nambitha Restaurant | 479012*5394 25 Aug | 250.00 | 38,788.91 | |
| 28 Aug | POS Purchase Chq Card | Nambitha Restaurant | 479012*5394 25 Aug | 349.00 | 39,137.91 | |
| 28 Aug | POS Purchase Chq Card | Jaguar Land Rover T | 479012*5394 23 Aug | 1,584.60 | 40,722.51 | |
| 29 Aug | POS Purchase Chq Card | C*pigalle | 479012*5394 27 Aug | 2,120.00 | 42,842.51 | |
| 31 Aug | Internet Trf From | Payment | | 30,000.00 Cr | 12,842.51 | |
| 31 Aug | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 22,786.82 | 3.50 |
| 02 Sep | Magtape Debit | Lombard Lidd 228758 | | 610.68 | 23,397.50 | 15.90 |
| 02 Sep | Magtape Debit | Libertymedc00019414260813lbt | | 3,410.75 | 26,808.25 | 15.90 |
| 09 Sep | Send Money Dr | Send 27835902861 | | 1,500.00 | 28,308.25 | 12.50 |
| 09 Sep | POS Purchase Chq Card | C*pigalle | 479012*5394 06 Sep | 4,701.00 | 33,009.25 | |
| 10 Sep | POS Purchase Chq Card | C*mont Blanc Boutiq | 479012*5394 08 Sep | 4,500.00 | 37,509.25 | |
| 13 Sep | Internet Trf From | 8060 | | 30,000.00 Cr | 7,509.25 | |
| 16 Sep | Internet Trf From | 8060 | | 30,000.00 Cr | 22,490.75 Cr | |
| 16 Sep | Int On Debit Balance | | | 282.45 | 22,208.30 Cr | |
| 16 Sep | Dr Interest Rebate | | | 53.56 Cr | 22,261.86 Cr | |
| 16 Sep | #Monthly O/D Fee | | | 30.00 | 22,231.86 Cr | (30.00) |
| 16 Sep | #Monthly Account Fee | | | 38.00 | 22,193.86 Cr | |
| 16 Sep | #Non FNB ATM Cash Withdrawal Fees | | | 31.70 | 22,162.16 Cr | (31.70) |
| 16 Sep | #Value Added Serv Fees | | | 25.68 | 22,136.48 Cr | (25.68) |
| 16 Sep | #Service Fees | | | 70.30 | 22,066.18 Cr | (70.30) |
| Closing Balance | | | | | 22,066.18 Cr | 0.00 |

If there is an entry on your statement you wish to query, please contact FNB Telephone Banking on 0860-11-22-44 as soon as possible, preferably within 30 days, in order that it may be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have received the statement and that it is correct.

#: Inclusive of VAT @ 14.00% Total VAT included on this statement = R24.02 Dr
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|----------------------------------|--------|
| Branch Number | Account Number | Date | DDA 07/CV/94/KM/00/PA/P6/A6/PN/Y | FNFPSP |
| 486 | 62118509655 | 13/09/16 | Fnb Platinum Cheque Account | |

 (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

If your statement has a transaction which appears to be incorrect, please bring this to our attention as soon as possible, so that the matter can be investigated and resolved. Your attention is drawn to the fact that you are required to exercise reasonable care in the reconciliation of bank statements if your business is required by law to have its financial statements audited or if you are required to appoint an accounting officer.



| | |
|------------------|--|
| VAT | All descriptions preceded by a # are quoted inclusive of VAT @ 14.00% |
| Personal Details | Please advise your Relationship Manager of any changes to your personal details. |

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y | FNORA |
| 486 | 62118509655 | 13/10/16 | Fnb Private Clients Cheque Account | |

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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
Fax (011) 6464893
Branch Code  256205
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST87 168523
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 16 October 2013 to 12 November 2013

Account Number: 62118509655

COPY Tax Invoice/Statement Number :87

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 50,000.00
Opening Balance 16 October 2013 R 23,976.41 Dr

Deposits R 300,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 300,000.00 Cr

Withdrawals R 317,053.82 Dr
Cash Withdrawals R 24,329.78 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 13,965.74 Dr
Defined Payments R 221,500.00 Dr
Cheque Card Purchases R 46,465.69 Dr
Fuel Purchases R 1,792.61 Dr
Transfers Out R 9,000.00 Dr

Other Entries
Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 0.00

Interest earned on credit balances R 0.00
Interest charged on debit balances R 0.00
Refunds/Adjustments R 0.00

Closing Balance 12 November 2013 R 41,030.23 Dr
Available Balance (23h45 - 12 Nov 13) 0.00
Total VAT included on this statement R 0.00

Statement queries
Should you find an entry on your statement that you wish to query, please contact your Private Banker or the FNB Private Clients Service Suite on 0877-30-6000 as soon as possible, preferably within 30 days, in order for it to be investigated. Unless we hear from you within 30 days from your statement date, we will assume that you have read the statement and that it is correct.

FNB Private Clients

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See reverse for transactions

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y | FNORA |
| 486 | 62118509655 | 13/11/12 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|------------------------------|----------------------|--------|---------------|---------------|----------------------|
| Opening Balance | | | | | | 23,976.41 Dr | 0.00 |
| 18 Oct | Send Money Dr | Send | 27785882689 | | 2,000.00 | 25,976.41 | |
| 19 Oct | POS Purchase Chq Card | C*mont Blanc Boutiq | 479012*5394 | 17 Oct | 495.00 | 26,471.41 | |
| 21 Oct | POS Purchase Chq Card | Ph Network Cafe JHB | 479012*5394 | 16 Oct | 630.00 | 27,101.41 | |
| 21 Oct | POS Purchase Chq Card | Vfs JHB Vas | 479012*5394 | 17 Oct | 1,020.00 | 28,121.41 | |
| 23 Oct | Chq Card Fuel Purchase | Bp M1 Oasis | 479012*5394 | 19 Oct | 1,041.44 | 29,162.85 | |
| 25 Oct | POS Purchase Chq Card | C*riviera-on-vaal | 470724*4871 | 23 Oct | 600.00 | 29,762.85 | |
| 31 Oct | Internet Trf To | | 62439427073 | | 2,000.00 | 31,762.85 | |
| 31 Oct | Internet Trf From | Tranfer | | | 30,000.00 Cr | 1,762.85 | |
| 31 Oct | Unit Trust Trf To | | | | 1,000.00 | 2,762.85 | |
| 31 Oct | Internal Debit Order | Wesbank_fi85177146426 | | | 9,944.31 | 12,707.16 | |
| 01 Nov | Magtape Debit | Lombard Lidd 297521 | | | 610.68 | 13,317.84 | |
| 01 Nov | Magtape Debit | Libertymedc00019599231013lbt | | | 3,410.75 | 16,728.59 | |
| 01 Nov | POS International Purchase Chq | 105.00 Tres Mosquet | 470724*4871 | 30 Oct | 494.43 | 17,223.02 | |
| 01 Nov | POS International Purchase Chq | 135.00 Cataratas Ig | 470724*4871 | 30 Oct | 635.70 | 17,858.72 | |
| 02 Nov | POS International Purchase Chq | 620.00 Parana Resta | 470724*4871 | 31 Oct | 2,939.34 | 20,798.06 | |
| 02 Nov | Chq Card International ATM Cas | Cash 1000.00 000000 | 74612153304000139667 | | 4,740.86 | 25,538.92 | |
| 04 Nov | Internet Trf From | Sal Settle | | | 250,000.00 Cr | 224,461.08 Cr | |
| 04 Nov | Internet Trf To | CC Payment | | | 3,000.00 | 221,461.08 Cr | |
| 04 Nov | Internet Pmt To | Y | Geoff | | 2,500.00 | 218,961.08 Cr | |
| 04 Nov | Internet Pmt To | Geoff Standard | Geoff FNB | | 10,000.00 | 208,961.08 Cr | |
| 04 Nov | Internet Pmt To | ABSA Credit Card | 4787692035950018 | | 8,000.00 | 200,961.08 Cr | |
| 04 Nov | Internet Pmt To | Nono FNB | From Geoff | | 200,000.00 | 961.08 Cr | |
| 04 Nov | POS International Purchase Chq | 294.00 Sttc Eventos | 470724*4871 | 01 Nov | 1,380.11 | 419.03 | |
| 04 Nov | POS International Purchase Chq | 821.00 Diva Boutiqu | 470724*4871 | 01 Nov | 3,853.96 | 4,272.99 | |
| 05 Nov | POS International Purchase Chq | 502.00 Cataratas Ig | 470724*4871 | 02 Nov | 2,356.50 | 6,629.49 | |
| 05 Nov | Chq Card International ATM Cas | Cash 712.00 Banco R | 74576513307000221274 | | 3,342.29 | 9,971.78 | |
| 05 Nov | Chq Card International ATM Cas | Cash 1000.00 000000 | 74612153306000089730 | | 4,694.23 | 14,666.01 | |
| 06 Nov | Internet Trf From | Geoff | | | 20,000.00 Cr | 5,333.99 Cr | |
| 06 Nov | POS International Purchase Chq | 74.80 Windsor Barra | 470724*4871 | 03 Nov | 351.96 | 4,982.03 Cr | |
| 07 Nov | POS International Purchase Chq | 128.00 Pagnet Ingre | 470724*4871 | 05 Nov | 596.73 | 4,385.30 Cr | |
| 07 Nov | Chq Card International ATM Cas | Cash 762.00 Banco R | 74576513309000230345 | | 3,552.40 | 832.90 Cr | |
| 08 Nov | Express Pmt Pending | | | | 0.00 | 832.90 Cr | |
| 08 Nov | Express Pmt Pending | Express Pmt Complete | | | 0.00 | 832.90 Cr | |
| 08 Nov | Rtc Express Pmt To | G | | | 1,000.00 | 167.10 | |
| 08 Nov | Send Money Dr | Send | 27835427442 | | 1,000.00 | 1,167.10 | |
| 08 Nov | POS International Purchase Chq | 369.00 Dufry | 470724*4871 | 06 Nov | 3,923.41 | 5,090.51 | |
| 08 Nov | POS International Purchase Chq | 5824.84 Sheraton Ba | 470724*4871 | 06 Nov | 27,188.55 | 32,279.06 | |
| 11 Nov | ATM Cash | Melrose | 470724*4871 | | 5,000.00 | 37,279.06 | |
| 11 Nov | ATM Cash | Melrose | 470724*4871 | | 3,000.00 | 40,279.06 | |
| 12 Nov | Chq Card Fuel Purchase | Bp M1 Oasis | 470724*4871 | 08 Nov | 751.17 | 41,030.23 | |
| Closing Balance | | | | | | 41,030.23 Dr | 0.00 |

IMPORTANT COMMUNICATION

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VAT All descriptions preceded by a # are quoted inclusive of VAT @ 14.00%

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/HX/94/KM/00/PA/P6/X1/PN/Y | FNORA |
| 486 | 62118509655 | 13/11/12 | Fnb Private Clients Cheque Account | |

Personal Details

Important Notice

Please advise your Relationship Manager of any changes to your personal details.

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.

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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 | 13/11/12 | Fnb Private Clients Cheque Account | |

087 730 6000
0860 222 830
258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

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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| | |
|------------------|--|
| VAT | All descriptions preceded by a # are quoted inclusive of VAT @ 14.00% |
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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-europe | 15,000.00 | 52,360.76 | |
| 29 Nov | ATM Cash | Easy Pla | 470724*4871 | 8,000.00 | 60,360.76 | |
| 30 Nov | ATM Cash | Bp Sheff | 470724*4871 | 8,000.00 | 68,360.76 | |
| 30 Nov | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 78,305.07 | |
| 02 Dec | ATM Cash | Easy Pla | 470724*4871 | 5,000.00 | 83,305.07 | |
| 02 Dec | Send Money Dr | Send 27791689347 | | 1,500.00 | 84,805.07 | |
| 02 Dec | Magtape Debit | Lombard Lidd 356815 | | 610.68 | 85,415.75 | |
| 02 Dec | Magtape Debit | Libertymedc00019755251113lbt | | 3,410.75 | 88,826.50 | |
| 03 Dec | Internet Trf From | Trans Loan Repayment | | 120,000.00 Cr | 31,173.50 Cr | |
| 03 Dec | Internet Pmt To | Nono FNB | From Geoff | 90,000.00 | 58,826.50 | |
| 03 Dec | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 10,000.00 | 68,826.50 | |
| 05 Dec | Internet Trf From | Transfer | | 21,000.00 Cr | 47,826.50 | |
| 05 Dec | Internet Pmt To | Nono FNB | From Geoff | 20,000.00 | 67,826.50 | |
| 05 Dec | Internet Pmt To | Geoff Standard | Geoff FNB | 11,000.00 | 78,826.50 | |
| 05 Dec | POS Purchase Chq Card | Hyper Paint Booysen | 479012*5394 02 Dec | 1,063.00 | 79,889.50 | |
| 05 Dec | ATM Cash | Aeroton | 470724*4871 | 8,000.00 | 87,889.50 | |
| 06 Dec | POS Purchase Chq Card | Checkers Columbine | 479012*5394 04 Dec | 2,714.76 | 90,604.26 | |
| 09 Dec | Internet Trf From | Sal Refund | | 100,000.00 Cr | 9,395.74 Cr | |
| 09 Dec | ATM Cash | Fomiss | 470724*4871 | 8,000.00 | 1,395.74 Cr | |
| 09 Dec | ATM Cash | Bp Sowet | 470724*4871 | 8,000.00 | 6,604.26 | |
| 09 Dec | POS Purchase Chq Card | Nandos Southgate | 479012*5394 06 Dec | 380.80 | 6,985.06 | |
| 10 Dec | Send Money Dr | Send 27725371215 | | 2,000.00 | 8,985.06 | |
| 10 Dec | Internet Trf To | Payment | | 2,000.00 | 10,985.06 | |
| 10 Dec | Internet Trf To | Deposit | | 3,000.00 | 13,985.06 | |
| 10 Dec | POS Purchase Chq Card | Builders Express- S | 479012*5394 07 Dec | 321.40 | 14,306.46 | |
| 11 Dec | ATM Cash | Dube Bra | 470724*4871 | 8,000.00 | 22,306.46 | |
| 11 Dec | POS Purchase Chq Card | Nambitha Restaurant | 470724*4871 07 Dec | 250.00 | 22,556.46 | |
| 13 Dec | Rtc Express Pmt To | Bundles | Sms | 1,000.00 | 23,556.46 | |

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|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 13/12/14 | Fnb Private Clients Cheque Account | |

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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| | |
|------------------|--|
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| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 13/12/14 | Fnb Private Clients Cheque Account | |

087 730 6000
0860 222 830
Fax
Branch Code 258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

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
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 | 14/01/16 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|---------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 40,336.74 Dr | 0.00 |
| 16 Dec | POS Purchase Chq Card | C*kei Tops | 470724*4871 14 Dec | 1,898.45 | 42,235.19 | |
| 17 Dec | ATM Cash | East Lon | 470724*4871 | 2,000.00 | 44,235.19 | |
| 17 Dec | Send Money Dr | Send 27765269830 | | 1,500.00 | 45,735.19 | |
| 17 Dec | Internet Pmt To | Mme Daisy | Geoff | 1,500.00 | 47,235.19 | |
| 17 Dec | POS Purchase Chq Card | Ph Network Cafe JHB | 470724*4871 13 Dec | 380.00 | 47,615.19 | |
| 17 Dec | POS Purchase Chq Card | C*moyo Ushaka Pier | 479012*5394 14 Dec | 700.00 | 48,315.19 | |
| 17 Dec | POS Purchase Chq Card | Ph Network Cafe JHB | 470724*4871 13 Dec | 1,202.00 | 49,517.19 | |
| 18 Dec | Rtc Express Pmt To | Stipend | G | 3,000.00 | 52,517.19 | |
| 18 Dec | Internet Pmt To | Tshepo Senatorship | Tshepo | 3,500.00 | 56,017.19 | |
| 18 Dec | Unpays - Credit Tran Code | Geoff | Unp 26 | 1,500.00 Cr | 54,517.19 | |
| 18 Dec | Send Money Dr | Send 27835427442 | | 500.00 | 55,017.19 | |
| 18 Dec | Send Money Dr | Send 27833791497 | | 2,500.00 | 57,517.19 | |
| 18 Dec | Chq Card Fuel Purchase | C*mooi 1 Stop | 479012*5394 17 Dec | 775.13 | 58,292.32 | |
| 19 Dec | Send Money Dr | Send 27726847360 | | 1,000.00 | 59,292.32 | |
| 19 Dec | Send Money Dr | Send 27769333457 | | 2,000.00 | 61,292.32 | |
| 19 Dec | POS Purchase Chq Card | Daytona Spur | 479012*5394 12 Dec | 500.00 | 61,792.32 | |
| 19 Dec | POS Purchase Chq Card | Cape Town Fishmarke | 479012*5394 15 Dec | 1,000.00 | 62,792.32 | |
| 20 Dec | Internet Trf From | Trf | | 60,000.00 Cr | 2,792.32 | |
| 20 Dec | Internet Pmt To | Bayana | 10112556 | 40,000.00 | 42,792.32 | |
| 20 Dec | POS Purchase Chq Card | Wimpy Mooi River | 479012*5394 17 Dec | 300.00 | 43,092.32 | |
| 21 Dec | Chq Card ATM Local Cash Advanc | Cash Atm05900000f43 | 74341883353000130370 | 2,000.00 | 45,092.32 | |
| 21 Dec | POS Purchase Chq Card | Gelmar Winchester H | 479012*5394 18 Dec | 230.25 | 45,322.57 | |
| 21 Dec | POS Purchase Chq Card | Woolworths Columbin | 479012*5394 19 Dec | 1,171.22 | 46,493.79 | |
| 21 Dec | Chq Card Fuel Purchase | Bp M1 Oasis | 470724*4871 19 Dec | 775.80 | 47,269.59 | |
| 23 Dec | Internet Trf From | Trf | | 30,000.00 Cr | 17,269.59 | |
| 23 Dec | Send Money Dr | Send 27731790079 | | 1,000.00 | 18,269.59 | |
| 23 Dec | Internet Trf From | Trf | | 30,000.00 Cr | 11,730.41 Cr | |
| 23 Dec | ATM Cash | Southgat | 470724*4871 | 8,000.00 | 3,730.41 Cr | |
| 23 Dec | POS Purchase Chq Card | Builders Express- S | 479012*5394 20 Dec | 388.90 | 3,341.51 Cr | |
| 23 Dec | POS Purchase Chq Card | C*restuarant Vilaka | 470724*4871 20 Dec | 430.00 | 2,911.51 Cr | |
| 23 Dec | POS Purchase Chq Card | The Grillhouse Sand | 470724*4871 19 Dec | 930.00 | 1,981.51 Cr | |
| 23 Dec | POS Purchase Chq Card | Ctm Southgate | 479012*5394 20 Dec | 14,356.05 | 12,374.54 | |
| 24 Dec | Send Money Dr | Send 27733228995 | | 2,000.00 | 14,374.54 | |
| 24 Dec | Send Money Dr | Send 27711441198 | | 1,000.00 | 15,374.54 | |
| 24 Dec | ATM Cash | Southgat | 470724*4871 | 8,000.00 | 23,374.54 | |
| 24 Dec | POS Purchase Chq Card | Sasol Riviera Park | 470724*4871 21 Dec | 454.00 | 23,828.54 | |
| 24 Dec | POS Purchase Chq Card | Liquor City Southga | 479012*5394 20 Dec | 837.90 | 24,666.44 | |
| 24 Dec | POS Purchase Chq Card | Vendage Fourways | 470724*4871 22 Dec | 3,330.90 | 27,997.34 | |
| 24 Dec | POS Purchase Chq Card | C*boardmans Design | 470724*4871 22 Dec | 5,746.12 | 33,743.46 | |
| 24 Dec | POS Purchase Chq Card | @Home Design Qtr Li | 470724*4871 22 Dec | 7,589.00 | 41,332.46 | |
| 25 Dec | POS Purchase Chq Card | Continental Tobacco | 479012*5394 23 Dec | 765.00 | 42,097.46 | |
| 25 Dec | POS Purchase Chq Card | Builders Express- S | 479012*5394 23 Dec | 2,129.30 | 44,226.76 | |
| 25 Dec | POS Purchase Chq Card | Makro Crownmines Sb | 470724*4871 23 Dec | 3,274.00 | 47,500.76 | |
| 25 Dec | POS Purchase Chq Card | Mr Price Home- The | 470724*4871 22 Dec | 3,909.74 | 51,410.50 | |
| 25 Dec | POS Purchase Chq Card | Coricraft - Design | 470724*4871 22 Dec | 6,995.00 | 58,405.50 | |
| 25 Dec | POS Purchase Chq Card | Bakos Brothers Fur | 470724*4871 22 Dec | 20,985.00 | 79,390.50 | |
| 26 Dec | POS Purchase Chq Card | Mythos Fourways | 470724*4871 22 Dec | 734.00 | 80,124.50 | |
| 27 Dec | ATM Cash | Easy Pla | 470724*4871 | 4,000.00 | 84,124.50 | |

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|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/01/16 | Fnb Private Clients Cheque Account | |

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
Fax 0860 222 830
Branch Code 258605
 PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

BBST91 304390
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

Your FNB Private Clients Cheque Account from 16 January 2014 to 15 February 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :91

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 16 January 2014 R 95,973.18 Dr

Deposits R 154,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 154,000.00 Cr

Withdrawals R 130,564.18 Dr
Cash Withdrawals R 13,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,323.74 Dr
Defined Payments R 82,000.00 Dr
Cheque Card Purchases R 3,571.97 Dr
Fuel Purchases R 668.47 Dr
Transfers Out R 17,000.00 Dr

Other Entries
Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 402.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,557.19 Dr
Refunds/Adjustments R 0.00

Closing Balance 15 February 2014 R 74,496.55 Dr
Available Balance (11h02 - 16 Feb 14) 18,796.14
Total VAT included on this statement R 49.36

Statement queries
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See reverse for transactions

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/02/15 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|--|--|---------------|--------------|----------------------|
| Opening Balance | | | | | 95,973.18 Dr | 0.00 |
| 24 Jan | Internet Trf From | Trf | | 7,000.00 Cr | 88,973.18 | |
| 24 Jan | Send Money Dr | Send 27835902861 | | 2,000.00 | 90,973.18 | |
| 24 Jan | Send Money Dr | Send 27733228995 | | 500.00 | 91,473.18 | |
| 24 Jan | Send Money Dr | Send 27835599655 | | 1,000.00 | 92,473.18 | |
| 27 Jan | ATM Cash | Sandown 470724*4871 | | 2,000.00 | 94,473.18 | |
| 31 Jan | Internet Trf From | Turf | | 100,000.00 Cr | 5,526.82 Cr | |
| 31 Jan | Internet Pmt To | Kt Fees Makhubo Kt-school Fe | | 7,000.00 | 1,473.18 | |
| 31 Jan | Internet Pmt To | ABSA Credit Card 4787692035950018 | | 10,000.00 | 11,473.18 | |
| 31 Jan | Internet Pmt To | Kt Fees Makhubo Kt- Trip | | 10,000.00 | 21,473.18 | |
| 31 Jan | Internet Trf To | Cc- Payment | | 5,000.00 | 26,473.18 | |
| 31 Jan | Internet Pmt To | Geoff Standard Geoff | | 40,000.00 | 66,473.18 | |
| 31 Jan | Send Money Dr | Send 27726412387 | | 2,000.00 | 68,473.18 | |
| 31 Jan | Rtc Express Pmt To | Dzene G | | 10,000.00 | 78,473.18 | |
| 31 Jan | Internet Pmt To | Payment Geoff | | 5,000.00 | 83,473.18 | |
| 31 Jan | Internal Debit Order | Wesbank_fi85177146426 | | 9,944.31 | 93,417.49 | |
| 01 Feb | Send Money Dr | Send 27823229304 | | 2,500.00 | 95,917.49 | |
| 03 Feb | Magtape Debit | Lombard Lidd 427328 | | 610.68 | 96,528.17 | |
| 03 Feb | Magtape Debit | Libertymedc00020511240114lbt | | 3,768.75 | 100,296.92 | |
| 04 Feb | Internet Trf From | Trf | | 10,000.00 Cr | 90,296.92 | |
| 06 Feb | Send Money Dr | Send 27769534119 | | 3,000.00 | 93,296.92 | |
| 07 Feb | ATM Cash | Braamftn 470724*4871 | | 3,000.00 | 96,296.92 | |
| 08 Feb | POS International Purchase Chq | Apple Itunes Store- 470724*4871 06 Feb | | 79.99 | 96,376.91 | |
| 08 Feb | POS International Purchase Chq | Apple Itunes Store- 470724*4871 06 Feb | | 79.99 | 96,456.90 | |
| 11 Feb | POS Purchase Chq Card | Moloko Excutive Apa 470724*4871 07 Feb | | 1,292.00 | 97,748.90 | |
| 11 Feb | Chq Card Fuel Purchase | Bp M1 Oasis 470724*4871 08 Feb | | 668.47 | 98,417.37 | |
| 12 Feb | Internet Trf From | Trf | | 12,000.00 Cr | 86,417.37 | |
| 12 Feb | Send Money Dr | Send 27838655844 | | 1,000.00 | 87,417.37 | |
| 13 Feb | ATM Cash | Aeroton 470724*4871 | | 5,000.00 | 92,417.37 | |
| 13 Feb | POS International Purchase Chq | Apple Itunes Store- 470724*4871 11 Feb | | 79.99 | 92,497.36 | |
| 14 Feb | Internet Trf From | Trf | | 15,000.00 Cr | 77,497.36 | |
| 14 Feb | POS Purchase Chq Card | C*velmore Hotel 470724*4871 13 Feb | | 2,040.00 | 79,537.36 | |
| 15 Feb | Internet Trf From | Teftef | | 10,000.00 Cr | 69,537.36 | |
| 15 Feb | ATM Cash | Cape Tow 470724*4871 | | 3,000.00 | 72,537.36 | |
| 15 Feb | Int On Debit Balance | | | 1,557.19 | 74,094.55 | |
| 15 Feb | #Monthly O/D Fee | | | 30.00 | 74,124.55 | (30.00) |
| 15 Feb | #Temporary Facility Fee | | | 57.00 | 74,181.55 | |
| 15 Feb | #Monthly Account Fee | | | 315.00 | 74,496.55 | |
| Closing Balance | | | | | 74,496.55 Dr | 0.00 |

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/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
258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

BBST92 238689
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Your FNB Private Clients Cheque Account from 15 February 2014 to 15 March 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :92

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 15 February 2014 R 74,496.55 Dr

Deposits R 68,500.00 Cr
ATM/Teller Deposits R 0.00
Other R 68,500.00 Cr

Withdrawals R 91,381.47 Dr
Cash Withdrawals R 15,000.00 Dr
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,383.43 Dr
Defined Payments R 35,200.00 Dr
Cheque Card Purchases R 11,686.28 Dr
Fuel Purchases R 1,611.76 Dr
Transfers Out R 13,500.00 Dr

Other Entries

Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 315.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,401.75 Dr
Refunds/Adjustments R 512.83 Cr

Closing Balance 15 March 2014 R 98,581.94 Dr
Available Balance (11h14 - 16 Mar 14) 23,111.26
Total VAT included on this statement R 38.68

Statement queries
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See reverse for transactions

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/03/15 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|------------------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 74,496.55 Dr | 0.00 |
| 15 Feb | Adjust Of Dr Interest | | | 0.14 | 74,496.69 | |
| 15 Feb | #Bidvest Domest Fee | St Domestic Fee | 470724*4871 | 250.00 | 74,746.69 | |
| 15 Feb | Interest Reversal | | | 0.14 Cr | 74,746.55 | |
| 15 Feb | #Rev Bidvest Domest Fee | St Domestic Fee Rev | 470724*4871 | 250.00 Cr | 74,496.55 | |
| 17 Feb | ATM Cash | Columbin | 479012*5394 | 3,000.00 | 77,496.55 | |
| 18 Feb | POS Purchase Chq Card | The Lighting Wareho | 479012*5394 15 Feb | 5,822.70 | 83,319.25 | |
| 18 Feb | Chq Card Fuel Purchase | C*engen Aveling | 479012*5394 16 Feb | 883.61 | 84,202.86 | |
| 19 Feb | POS Purchase Chq Card | Marcos Place | 470724*4871 15 Feb | 313.00 | 84,515.86 | |
| 19 Feb | POS Purchase Chq Card | Bascule | 470724*4871 15 Feb | 1,181.00 | 85,696.86 | |
| 21 Feb | POS International Purchase Chq | Apple Itunes Store- | 470724*4871 19 Feb | 79.99 | 85,776.85 | |
| 21 Feb | #Slow Lounges Fee | Lounge Fee | 470724*4871 | 250.00 | 86,026.85 | |
| 21 Feb | #Slow Lounges Fee | Lounge Fee | 470724*4871 | 250.00 | 86,276.85 | |
| 21 Feb | #Rev Slow Lounges Fee | Lounge Fee Rev | 470724*4871 | 250.00 Cr | 86,026.85 | |
| 21 Feb | #Rev Slow Lounges Fee | Lounge Fee Rev | 470724*4871 | 250.00 Cr | 85,776.85 | |
| 22 Feb | Internet Pmt To | Pmt | G | 3,000.00 | 88,776.85 | |
| 22 Feb | Rtc Express Pmt To | Branch 100 | G | 3,700.00 | 92,476.85 | |
| 22 Feb | Internet Trf From | Trf | | 4,000.00 Cr | 88,476.85 | |
| 22 Feb | Internet Trf From | Trf | | 7,000.00 Cr | 81,476.85 | |
| 22 Feb | Internet Pmt To | Transfer | Bursary | 10,000.00 | 91,476.85 | |
| 22 Feb | POS Purchase Chq Card | Taj Cape Town | 470724*4871 19 Feb | 221.00 | 91,697.85 | |
| 24 Feb | ATM Cash | Easy Pla | 470724*4871 | 1,000.00 | 92,697.85 | |
| 25 Feb | POS Purchase Chq Card | Divots Clothing | 470724*4871 22 Feb | 249.99 | 92,947.84 | |
| 25 Feb | POS Purchase Chq Card | Hyatt Regency Bar | 470724*4871 22 Feb | 2,057.00 | 95,004.84 | |
| 26 Feb | Send Money Dr | Send 27763774813 | | 1,000.00 | 96,004.84 | |
| 26 Feb | Send Money Dr | Send 27767217806 | | 1,000.00 | 97,004.84 | |
| 26 Feb | Chq Card Fuel Purchase | Bp M1 Oasis | 470724*4871 24 Feb | 728.15 | 97,732.99 | |
| 28 Feb | Internet Trf From | Trf | | 50,000.00 Cr | 47,732.99 | |
| 28 Feb | Send Money Dr | Send 27793928584 | | 1,000.00 | 48,732.99 | |
| 28 Feb | Send Money Dr | Send 27793928584 | | 1,000.00 | 49,732.99 | |
| 28 Feb | Internal Debit Order | Wesbank_fi85177146426 | | 10,004.00 | 59,736.99 | |
| 28 Feb | POS Purchase Chq Card | Club Macanudo | 470724*4871 24 Feb | 1,631.60 | 61,368.59 | |
| 01 Mar | Send Money Dr | Send 27767217806 | | 2,000.00 | 63,368.59 | |
| 01 Mar | Send Money Dr | Send 27826758441 | | 1,000.00 | 64,368.59 | |
| 01 Mar | POS Purchase Chq Card | Twist At Mapungubwe | 470724*4871 26 Feb | 130.00 | 64,498.59 | |
| 03 Mar | Send Money Dr | Send 27843843466 | | 1,500.00 | 65,998.59 | |
| 03 Mar | Magtape Debit | Lombard Lidd 462025 | | 610.68 | 66,609.27 | |
| 03 Mar | Magtape Debit | Libertymedc00020466210214lbt | | 3,768.75 | 70,378.02 | |
| 03 Mar | ATM Cash | Shell Ko | 470724*4871 | 8,000.00 | 78,378.02 | |
| 04 Mar | Internet Pmt To | Makhubo Kt- Trip | Kt Fees | 10,000.00 | 88,378.02 | |
| 04 Mar | Internet Pmt To | Kt Fees | Makhubo Kt-school Fe | 6,000.00 | 94,378.02 | |
| 04 Mar | Chq Card ATM Local Cash Advanc | Cash Nedbank ATM/Nb | 74341884060000090131 | 3,000.00 | 97,378.02 | |
| 10 Mar | Internet Trf From | Trf | | 4,000.00 Cr | 93,378.02 | |
| 10 Mar | Send Money Dr | Send 27763774813 | | 1,500.00 | 94,878.02 | |
| 10 Mar | Send Money Dr | Send 27787517989 | | 1,500.00 | 96,378.02 | |
| 13 Mar | Send Money Dr | Send 27765066879 | | 2,000.00 | 98,378.02 | |
| 13 Mar | #Rev Temporary Facility Fee | | | 30.00 Cr | 98,348.02 | |
| 15 Mar | Internet Trf From | Trf | | 3,500.00 Cr | 94,848.02 | |
| 15 Mar | Express Pmt Pending | | | 0.00 | 94,848.02 | |

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/03/15 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | Amount | Balance | Accrued Bank Charges |
|-----------------|----------------------|----------------------|-----------|--------------|----------------------|
| 15 Mar | Express Pmt Pending | Express Pmt Complete | 0.00 | 94,848.02 | |
| 15 Mar | Rtc Express Pmt To | Trf | 2,500.00 | 97,348.02 | |
| 15 Mar | Int On Debit Balance | | 1,401.75 | 98,749.77 | |
| 15 Mar | Dr Interest Rebate | | 512.83 Cr | 98,236.94 | |
| 15 Mar | #Monthly O/D Fee | | 30.00 | 98,266.94 | (30.00) |
| 15 Mar | #Monthly Account Fee | | 315.00 | 98,581.94 | |
| Closing Balance | | | | 98,581.94 Dr | 0.00 |

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 | 14/03/15 | Fnb Private Clients Cheque Account | |

087 730 6000
0860 222 830
Fax 258605
Branch Code 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
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/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/04/16 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-----------------------|------------------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 98,581.94 Dr | 0.00 |
| 17 Mar | Internet Trf From | Trf | | 50,000.00 Cr | 48,581.94 | |
| 17 Mar | Internet Pmt To | Nono FNB | From Geoff | 20,000.00 | 68,581.94 | |
| 17 Mar | ATM Cash | Spar | 479012*6290 | 3,000.00 | 71,581.94 | |
| 17 Mar | ATM Cash | Shell Ko | 470724*4871 | 4,000.00 | 75,581.94 | |
| 17 Mar | ATM Cash | Shell Ko | 470724*4871 | 4,000.00 | 79,581.94 | |
| 18 Mar | Send Money Dr | Send | 27826687342 | 3,000.00 | 82,581.94 | |
| 18 Mar | POS Purchase Chq Card | C*reef Hotel | 479012*6290 17 Mar | 3,350.00 | 85,931.94 | |
| 18 Mar | POS Purchase Chq Card | C*de Grandiose | 479012*6290 17 Mar | 5,500.00 | 91,431.94 | |
| 19 Mar | ATM Cash | Columbin | 479012*6290 | 3,000.00 | 94,431.94 | |
| 20 Mar | Internet Trf From | Trf | | 55,000.00 Cr | 39,431.94 | |
| 20 Mar | Send Money Dr | Send | 27734539716 | 2,000.00 | 41,431.94 | |
| 20 Mar | Rtc Express Pmt To | Trf | | 4,000.00 | 45,431.94 | |
| 20 Mar | POS Purchase Chq Card | Chicken Licken Enne | 479012*6290 16 Mar | 4,305.80 | 49,737.74 | |
| 22 Mar | ATM Cash | Columbin | 479012*6290 | 3,000.00 | 52,737.74 | |
| 22 Mar | ATM Cash | Columbin | 479012*6290 | 3,000.00 | 55,737.74 | |
| 22 Mar | Internet Pmt To | Nono FNB | From Geoff | 15,000.00 | 70,737.74 | |
| 22 Mar | Internet Trf To | CC Payment | | 8,000.00 | 78,737.74 | |
| 22 Mar | ATM Cash | Shell Ko | 470724*4871 | 4,000.00 | 82,737.74 | |
| 22 Mar | ATM Cash | Shell Ko | 470724*4871 | 4,000.00 | 86,737.74 | |
| 22 Mar | Send Money Dr | Send | 27833791497 | 2,000.00 | 88,737.74 | |
| 22 Mar | Internet Pmt To | Trf | G | 1,200.00 | 89,937.74 | |
| 22 Mar | Send Money Dr | Send | 27764092425 | 1,000.00 | 90,937.74 | |
| 24 Mar | Send Money Dr | Send | 27763774814 | 1,000.00 | 91,937.74 | |
| 24 Mar | Send Money Dr | Send | 27730829077 | 800.00 | 92,737.74 | |
| 24 Mar | Send Money Dr | Send | 27763774813 | 1,200.00 | 93,937.74 | |
| 24 Mar | Internet Trf From | T | | 50,000.00 Cr | 43,937.74 | |
| 24 Mar | Internet Pmt To | Nono FNB | From Geoff | 15,000.00 | 58,937.74 | |
| 24 Mar | ATM Cash | Spartftn | 479012*6290 | 3,000.00 | 61,937.74 | |
| 24 Mar | ATM Cash | Spartftn | 479012*6290 | 3,000.00 | 64,937.74 | |
| 27 Mar | ATM Cash | Caltex W | 479012*6290 | 3,000.00 | 67,937.74 | |
| 27 Mar | ATM Cash | Caltex W | 479012*6290 | 3,000.00 | 70,937.74 | |
| 27 Mar | Send Money Dr | Send | 27733228995 | 2,000.00 | 72,937.74 | |
| 27 Mar | ATM Cash | Caltex W | 479012*6290 | 3,000.00 | 75,937.74 | |
| 29 Mar | Internet Trf From | Trf | | 20,000.00 Cr | 55,937.74 | |
| 29 Mar | POS Purchase Chq Card | Suntra Spa | 479012*6290 27 Mar | 2,448.00 | 58,385.74 | |
| 31 Mar | Internal Debit Order | Wesbank_fi85177146426 | | 10,004.00 | 68,389.74 | |
| 31 Mar | POS Purchase Chq Card | C*spitz Gant | 470724*4871 29 Mar | 395.00 | 68,784.74 | |
| 31 Mar | POS Purchase Chq Card | Woolworths The Glen | 470724*4871 28 Mar | 1,391.57 | 70,176.31 | |
| 01 Apr | Internet Trf From | Trf | | 10,000.00 Cr | 60,176.31 | |
| 01 Apr | Internet Pmt To | Kt Fees | Makhubo Kt-school Fe | 6,000.00 | 66,176.31 | |
| 01 Apr | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 10,000.00 | 76,176.31 | |
| 01 Apr | Internet Pmt To | Kt Trip | Makhubo Kt- Trip | 10,000.00 | 86,176.31 | |
| 01 Apr | Magtape Debit | Lombard Lidd 493756 | | 610.68 | 86,786.99 | |
| 01 Apr | Magtape Debit | Libertymedc00020540240314lbt | | 3,768.75 | 90,555.74 | |
| 01 Apr | POS Purchase Chq Card | Fabiani Victoria Wa | 470724*4871 29 Mar | 2,799.00 | 93,354.74 | |
| 01 Apr | POS Purchase Chq Card | Think Shoes Sa CC | 470724*4871 29 Mar | 3,999.00 | 97,353.74 | |
| 02 Apr | Internet Trf From | Trf | | 10,000.00 Cr | 87,353.74 | |
| 02 Apr | POS Purchase Chq Card | Mango V And A | 470724*4871 29 Mar | 499.95 | 87,853.69 | |

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|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/04/16 | Fnb Private Clients Cheque Account | |

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 |

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. |
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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 | 14/04/16 | Fnb Private Clients Cheque Account | |

087 730 6000
0860 222 830
Fax 258605
Branch Code 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

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 | 14/05/16 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|-------------------------|------------------------------|----------------------|--------------|--------------|----------------------|
| Opening Balance | | | | | 94,120.51 Dr | 0.00 |
| 17 Apr | Internet Trf From | Main | | 10,000.00 Cr | 84,120.51 | |
| 17 Apr | POS Purchase Chq Card | Beach Blanket Bohem | 479012*6290 12 Apr | 4,000.00 | 88,120.51 | |
| 19 Apr | Internet Pmt To | Meredale | Makhubo | 5,000.00 | 93,120.51 | |
| 19 Apr | Send Money Dr | Send 27734539716 | | 3,000.00 | 96,120.51 | |
| 19 Apr | Internet Trf From | Trf | | 40,000.00 Cr | 56,120.51 | |
| 19 Apr | ATM Cash | Malvern | 479012*6290 | 3,000.00 | 59,120.51 | |
| 22 Apr | ATM Cash | Jubilee | 479012*6290 | 3,000.00 | 62,120.51 | |
| 22 Apr | ATM Cash | Bpsmitst | 479012*6290 | 3,000.00 | 65,120.51 | |
| 22 Apr | POS Purchase Chq Card | C*petroport Panoram | 479012*6290 20 Apr | 580.60 | 65,701.11 | |
| 22 Apr | POS Purchase Chq Card | The Butcher Shop | 479012*6290 18 Apr | 2,190.00 | 67,891.11 | |
| 23 Apr | Send Money Dr | Send 27793928584 | | 1,500.00 | 69,391.11 | |
| 23 Apr | Send Money Dr | Send 27838655844 | | 1,500.00 | 70,891.11 | |
| 24 Apr | Rtc Express Pmt To | Dietla | Geoff | 2,000.00 | 72,891.11 | |
| 24 Apr | Rtc Express Pmt To | Tshwane | Geoff | 3,000.00 | 75,891.11 | |
| 24 Apr | Rtc Express Pmt To | Elections | Geoff | 3,500.00 | 79,391.11 | |
| 24 Apr | POS Purchase Chq Card | The Butcher Shop | 479012*6290 19 Apr | 1,940.00 | 81,331.11 | |
| 26 Apr | POS Purchase Chq Card | Italtile Southgate | 470724*4871 23 Apr | 14,884.50 | 96,215.61 | |
| 29 Apr | Send Money Dr | Send 27718512364 | | 2,000.00 | 98,215.61 | |
| 30 Apr | Internal Debit Order | Wesbank_fi85177146426 | | 10,004.00 | 108,219.61 | |
| 02 May | Internet Trf To | CC Pmt | | 3,500.00 | 111,719.61 | |
| 02 May | Internet Trf From | Trf Sal | | 60,000.00 Cr | 51,719.61 | |
| 02 May | Send Money Dr | Send 27769333457 | | 3,000.00 | 54,719.61 | |
| 02 May | Internet Pmt To | Kt Fees | Makhubo Kt-school Fe | 7,000.00 | 61,719.61 | |
| 02 May | Internet Pmt To | ABSA Credit Card | 4787692035950018 | 10,000.00 | 71,719.61 | |
| 02 May | Internet Pmt To | Kt Fees- Trip | Makhubo Kt-trip | 22,000.00 | 93,719.61 | |
| 02 May | Magtape Debit | Lombard Lidd 526939 | | 610.68 | 94,330.29 | |
| 02 May | Magtape Debit | Libertymedc00020663230414lbt | | 3,768.75 | 98,099.04 | |
| 03 May | Internet Trf From | Trf | | 35,000.00 Cr | 63,099.04 | |
| 03 May | Send Money Dr | Send 27829732883 | | 3,000.00 | 66,099.04 | |
| 03 May | ATM Cash | Aeroton | 479012*6290 | 3,000.00 | 69,099.04 | |
| 09 May | Internet Pmt To | Elections | Geoff | 3,000.00 | 72,099.04 | |
| 12 May | Rtc Express Pmt To | Molelwane | Geoff | 3,000.00 | 75,099.04 | |
| 13 May | Rtc Express Pmt To | Lv | Geoff | 4,000.00 | 79,099.04 | |
| 13 May | ATM Cash | Columbin | 479012*6290 | 3,000.00 | 82,099.04 | |
| 13 May | ATM Cash | Columbin | 479012*6290 | 3,000.00 | 85,099.04 | |
| 13 May | ATM Cash | Columbin | 479012*6290 | 2,000.00 | 87,099.04 | |
| 14 May | ATM Cash | Braamftn | 479012*6290 | 3,000.00 | 90,099.04 | |
| 14 May | POS Purchase Chq Card | Dr D Pincus | 479012*6290 12 May | 1,114.90 | 91,213.94 | |
| 15 May | Send Money Dr | Send 27714824286 | | 2,000.00 | 93,213.94 | |
| 16 May | Int On Debit Balance | | | 1,363.21 | 94,577.15 | |
| 16 May | #Monthly O/D Fee | | | 30.00 | 94,607.15 | (30.00) |
| 16 May | #Temporary Facility Fee | | | 57.00 | 94,664.15 | |
| 16 May | #Monthly Account Fee | | | 315.00 | 94,979.15 | |
| Closing Balance | | | | | 94,979.15 Dr | 0.00 |

IMPORTANT COMMUNICATION

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/05/16 | Fnb Private Clients Cheque Account | |

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| | |
|------------------|--|
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| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/05/16 | Fnb Private Clients Cheque Account | |

087 730 6000
0860 222 830
Fax 258605
Branch Code 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

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FNB Private Clients

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See reverse for transactions

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/06/14 | 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

If your statement has a transaction which appears to be incorrect, please bring this to our attention as soon as possible, so that the matter can be investigated and resolved. Your attention is drawn to the fact that you are required to exercise reasonable care in the reconciliation of bank statements if your business is required by law to have its financial statements audited or if you are required to appoint an accounting officer.

| | |
|------------------|--|
| VAT | All descriptions preceded by a # are quoted inclusive of VAT @ 14.00% |
| Personal Details | Please advise your Relationship Manager of any changes to your personal details. |
| Important Notice | As a member of the Banking Council we are committed to maintaining the standards of fairness set out in the Code. Should you have an unresolved query or complaint in future, please contact your Relationship Manager. Kindly note that for the purposes of good corporate governance and your protection all telephone calls to and from FNB Private Clients are recorded. |

First National Bank - a division of FirstRand Bank Limited. Reg No. 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/06/14 | 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

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FNB Private Clients

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See reverse for transactions

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/07/16 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|------------------------------|----------------------|---------------|--------------|----------------------|
| Opening Balance | | | | | 59,373.20 Dr | 0.00 |
| 16 Jun | POS Purchase Chq Card | Drs Snyman Heyns In | 479012*6290 12 Jun | 199.05 | 59,572.25 | |
| 16 Jun | POS Purchase Chq Card | Phelang Crossing Ph | 479012*6290 12 Jun | 232.10 | 59,804.35 | |
| 16 Jun | POS Purchase Chq Card | C#Grayston Wine And | 470724*4871 14 Jun | 1,704.00 | 61,508.35 | |
| 17 Jun | ATM Cash | Grayston | 470724*4871 | 8,000.00 | 69,508.35 | |
| 17 Jun | Internet Pmt To | Trf | G | 4,000.00 | 73,508.35 | |
| 17 Jun | Send Money Dr | Send 27736356922 | | 3,000.00 | 76,508.35 | |
| 17 Jun | POS Purchase Chq Card | C#Avragystix (Pty)L | 479012*6290 14 Jun | 2,670.00 | 79,178.35 | |
| 18 Jun | Internet Trf From | Trf | | 15,000.00 Cr | 64,178.35 | |
| 18 Jun | POS Purchase Chq Card | C#Nambitha Eatery | 470724*4871 16 Jun | 3,714.00 | 67,892.35 | |
| 19 Jun | Send Money Dr | Send 27763774813 | | 2,500.00 | 70,392.35 | |
| 19 Jun | ATM Cash | Columbin | 470724*4871 | 5,000.00 | 75,392.35 | |
| 19 Jun | POS Purchase Chq Card | Ph Network Cafe JHB | 470724*4871 16 Jun | 15,515.03 | 90,907.38 | |
| 19 Jun | Chq Card Fuel Purchase | Caltex | 479012*6290 17 Jun | 751.96 | 91,659.34 | |
| 20 Jun | POS Purchase Chq Card | Moloko Excutive Apa | 470724*4871 14 Jun | 484.00 | 92,143.34 | |
| 20 Jun | POS Purchase Chq Card | Balalaika Hotel | 470724*4871 14 Jun | 6,692.54 | 98,835.88 | |
| 21 Jun | Send Money Dr | Send 27760205983 | | 1,000.00 | 99,835.88 | |
| 21 Jun | Send Money Dr | Send 27826687342 | | 1,500.00 | 101,335.88 | |
| 21 Jun | Internet Trf From | Trf | | 20,000.00 Cr | 81,335.88 | |
| 23 Jun | Send Money Dr | Send 27826687342 | | 2,000.00 | 83,335.88 | |
| 24 Jun | Send Money Dr | Send 27787947060 | | 2,000.00 | 85,335.88 | |
| 25 Jun | Internet Pmt To | Catering | Busi | 4,014.00 | 89,349.88 | |
| 25 Jun | Rtc Express Pmt To | Ward 102 | Geoff | 1,500.00 | 90,849.88 | |
| 27 Jun | Internet Pmt To | O F | Geoff | 4,000.00 | 94,849.88 | |
| 27 Jun | Internet Trf From | Transfer | | 100,000.00 Cr | 5,150.12 Cr | |
| 27 Jun | Internet Pmt To | Travel | Geoff Makhubo | 44,739.00 | 39,588.88 | |
| 27 Jun | Internet Pmt To | Nono/Cappy Visa Fees | Makhubo | 2,650.00 | 42,238.88 | |
| 28 Jun | POS Purchase Chq Card | C*wolmans Luggage | 470724*4871 27 Jun | 6,996.20 | 49,235.08 | |
| 30 Jun | Internet Trf From | Trf | | 50,000.00 Cr | 764.92 Cr | |
| 30 Jun | Internet Pmt To | Bi Election | Geoff | 4,000.00 | 3,235.08 | |
| 30 Jun | Send Money Dr | Send 27835427442 | | 600.00 | 3,835.08 | |
| 30 Jun | Internal Debit Order | Wesbank_fi85177146426 | | 10,004.00 | 13,839.08 | |
| 30 Jun | POS Purchase Chq Card | C*wolmans Luggage | 470724*4871 28 Jun | 13,497.20 | 27,336.28 | |
| 01 Jul | Magtape Debit | Lombard Lidd 592985 | | 610.68 | 27,946.96 | |
| 01 Jul | Magtape Debit | Libertymedc00020970230614lbt | | 3,768.75 | 31,715.71 | |
| 01 Jul | POS Purchase Chq Card | Maximillien Restaur | 470724*4871 27 Jun | 824.00 | 32,539.71 | |
| 02 Jul | Internet Pmt To | Lobby | Geoff | 5,000.00 | 37,539.71 | |
| 02 Jul | Internet Pmt To | Travel | Geoff Makhubo | 3,392.00 | 40,931.71 | |
| 02 Jul | Internet Trf To | CC Payment | | 2,000.00 | 42,931.71 | |
| 02 Jul | POS Purchase Chq Card | Ph Network Cafe JHB | 470724*4871 28 Jun | 800.00 | 43,731.71 | |
| 02 Jul | Chq Card Local Cash Advance | Cash Bidvest Nelson | 74548584179000008740 | 30,526.50 | 74,258.21 | |
| 03 Jul | Send Money Dr | Send 27769333457 | | 2,000.00 | 76,258.21 | |
| 07 Jul | Internet Trf From | Trf | | 15,000.00 Cr | 61,258.21 | |
| 07 Jul | Magtape Credit | Air France - Rfnd Of Dep | | 21,136.00 Cr | 40,122.21 | |
| 08 Jul | POS International Purchase Chq | 40.50 Tour Eiffel | 470724*4871 05 Jul | 609.32 | 40,731.53 | |
| 08 Jul | POS International Purchase Chq | 495.00 Gal.Lafayett | 470724*4871 05 Jul | 7,447.20 | 48,178.73 | |
| 08 Jul | POS International Purchase Chq | 535.00 Gal.Lafayett | 470724*4871 05 Jul | 8,048.99 | 56,227.72 | |
| 08 Jul | Chq Card International ATM Cas | Cash 250.00 Ing | 74875114187076251880 | 3,761.22 | 59,988.94 | |
| 09 Jul | POS International Purchase Chq | 113.86 Ns Amsterdam | 470724*4871 07 Jul | 1,722.10 | 61,711.04 | |

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/07/16 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|---------------------|----------------------|-----------|--------------|----------------------|
| 10 Jul | Chq Card International ATM Cas | Cash 200.00 Moevenp | 74378664188001014642 | 3,015.49 | 64,726.53 | (57.00) |
| 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 | |
| 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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| | |
|------------------|--|
| 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 | 14/07/16 | Fnb Private Clients Cheque Account | |

087 730 6000
0860 222 830
258605
PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

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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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 | 14/08/16 | 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 | 000000000000076 74325634202000200086 | 3,000.00 | 96,097.31 | |
| 23 Jul | POS Purchase Chq Card | Butcher Shop | 470724*4871 20 Jul | 2,600.00 | 98,697.31 | |
| 24 Jul | POS Purchase Chq Card | Moloko Excutive Apa | 470724*4871 21 Jul | 860.00 | 99,557.31 | |
| 31 Jul | Internet Trf From | Trf | | 20,000.00 Cr | 79,557.31 | |
| 31 Jul | Internal Debit Order | Wesbank_fi85177146426 | | 10,004.00 | 89,561.31 | |
| 01 Aug | Internet Pmt To | Nono FNB | From Geoff | 10,000.00 | 99,561.31 | |
| 01 Aug | Internet Trf From | Trf | | 6,000.00 Cr | 93,561.31 | |
| 01 Aug | Magtape Debit | Lombard Lidd 625769 | | 610.68 | 94,171.99 | |
| 01 Aug | Magtape Debit | Libertymedc00021073280714lbt | | 3,768.75 | 97,940.74 | |
| 04 Aug | Send Money Dr | Send | 27760206983 | 500.00 | 98,440.74 | |
| 04 Aug | Send Money Dr | Send | 27833791497 | 800.00 | 99,240.74 | |
| 05 Aug | Send Money Dr | Send | 27760205983 | 200.00 | 99,440.74 | |
| 08 Aug | Internet Trf From | Trf | | 8,000.00 Cr | 91,440.74 | |
| 08 Aug | Send Money Dr | Send | 27784268318 | 2,000.00 | 93,440.74 | |
| 09 Aug | POS International Purchase Chq | 35.51 Tax Refund Re | 470724*4871 06 Aug | 526.28 | 93,967.02 | |
| 11 Aug | Send Money Dr | Send | 27764132843 | 2,500.00 | 96,467.02 | |
| 13 Aug | POS Purchase Chq Card | Sunnyside Park Hote | 470724*4871 08 Aug | 933.00 | 97,400.02 | |
| 13 Aug | POS Purchase Chq Card | Ultraliquors Bloemf | 470724*4871 09 Aug | 2,690.90 | 100,090.92 | |
| 16 Aug | Int On Debit Balance | | | 1,719.47 | 101,810.39 | |
| 16 Aug | #Monthly O/D Fee | | | 57.00 | 101,867.39 | (57.00) |
| 16 Aug | #Monthly Account Fee | | | 349.00 | 102,216.39 | |
| Closing Balance | | | | | 102,216.39 Dr | 0.00 |

IMPORTANT COMMUNICATION

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| | |
|------------------|--|
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| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| 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 | |

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

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

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 | 14/09/16 | Fnb Private Clients Cheque Account | |

Transaction Details: 62118509655

| Date | Description | | | Amount | Balance | Accrued Bank Charges |
|-----------------|--------------------------------|------------------------------|----------------------|--------------|---------------|----------------------|
| Opening Balance | | | | | 102,216.39 Dr | 0.00 |
| 20 Aug | Send Money Refund Cr | Send Rev 27760206983 | | 500.00 Cr | 101,716.39 | |
| 22 Aug | Internet Trf From | Trf | | 2,000.00 Cr | 99,716.39 | |
| 25 Aug | Send Money Dr | Send 27798400615 | | 1,500.00 | 101,216.39 | |
| 25 Aug | Internet Trf From | Trf | | 5,000.00 Cr | 96,216.39 | |
| 25 Aug | Send Money Dr | Send 27827982826 | | 1,500.00 | 97,716.39 | |
| 25 Aug | Internet Trf From | Trf | | 20,000.00 Cr | 77,716.39 | |
| 25 Aug | Send Money Dr | Send 27764972597 | | 1,500.00 | 79,216.39 | |
| 25 Aug | Send Money Dr | Send 27711285456 | | 1,500.00 | 80,716.39 | |
| 26 Aug | Chq Card ATM Local Cash Advanc | Cash 00000000000947 | 74325634236000144815 | 3,000.00 | 83,716.39 | |
| 26 Aug | Chq Card Fuel Purchase | C*alzu Petroport N4 | 470724*4871 24 Aug | 821.50 | 84,537.89 | |
| 26 Aug | Chq Card Fuel Purchase | C*shell Ultra City | 470724*4871 25 Aug | 981.60 | 85,519.49 | |
| 27 Aug | Send Money Dr | Send 27837258990 | | 600.00 | 86,119.49 | |
| 27 Aug | FNB App Transfer From | Trf | | 1,500.00 Cr | 84,619.49 | |
| 27 Aug | POS Purchase Chq Card | Chicken Licken Hatf | 470724*4871 24 Aug | 160.70 | 84,780.19 | |
| 28 Aug | POS Purchase Chq Card | Meredale Pharmacy | 479012*6290 25 Aug | 145.60 | 84,925.79 | |
| 28 Aug | POS Purchase Chq Card | Phelang Crossing Ph | 479012*6290 25 Aug | 503.00 | 85,428.79 | |
| 28 Aug | POS Purchase Chq Card | Comptonville Hardwa | 470724*4871 25 Aug | 950.00 | 86,378.79 | |
| 28 Aug | POS Purchase Chq Card | Samca Cash Carry | 470724*4871 25 Aug | 1,089.99 | 87,468.78 | |
| 28 Aug | POS Purchase Chq Card | Ilix The Glen 4 | 470724*4871 26 Aug | 1,399.00 | 88,867.78 | |
| 28 Aug | POS Purchase Chq Card | Hyper Paint Booysen | 470724*4871 25 Aug | 4,046.00 | 92,913.78 | |
| 29 Aug | Chq Card Fuel Purchase | C*total Meredale | 479012*6290 27 Aug | 820.95 | 93,734.73 | |
| 30 Aug | Internet Trf From | Trf | | 1,000.00 Cr | 92,734.73 | |
| 30 Aug | Send Money Dr | Send 27783688859 | | 2,000.00 | 94,734.73 | |
| 30 Aug | POS Purchase Chq Card | Cashbuild Jubilee | 470724*4871 27 Aug | 1,767.65 | 96,502.38 | |
| 30 Aug | POS Purchase Chq Card | The Bed Shop Hamman | 470724*4871 27 Aug | 4,600.00 | 101,102.38 | |
| 01 Sep | Internet Trf From | Trf | | 400.00 Cr | 100,702.38 | |
| 01 Sep | Send Money Dr | Send 27711285456 | | 900.00 | 101,602.38 | |
| 01 Sep | Internal Debit Order | Wesbank_fi85177146426 | | 10,029.06 | 111,631.44 | |
| 01 Sep | Magtape Debit | Lombard Lidd 658447 | | 610.68 | 112,242.12 | |
| 01 Sep | Magtape Debit | Libertymedc00021125250814lbt | | 3,768.75 | 116,010.87 | |
| 02 Sep | Internet Trf From | Trf | | 30,000.00 Cr | 86,010.87 | |
| 02 Sep | Internet Pmt To | Conference | Geoff | 3,000.00 | 89,010.87 | |
| 04 Sep | FNB App Rtc Pmt To | Mp | Geoff | 4,000.00 | 93,010.87 | |
| 04 Sep | Send Money Dr | Send 27760205983 | | 400.00 | 93,410.87 | |
| 05 Sep | Send Money Dr | Send 27767936578 | | 1,000.00 | 94,410.87 | |
| 06 Sep | ATM Cash | Killarne | 479012*6290 | 2,000.00 | 96,410.87 | |
| 08 Sep | Chq Card ATM Local Cash Advanc | Cash Atm05900000k10 | 74341884248000143789 | 3,000.00 | 99,410.87 | |
| 16 Sep | FNB App Transfer From | Transfer | | 65,000.00 Cr | 34,410.87 | |
| 16 Sep | FNB App Payment To | Kt Fees | Makhubo Kt-school Fe | 14,000.00 | 48,410.87 | |
| 16 Sep | FNB App Payment To | Maqetuka | Geoff | 1,000.00 | 49,410.87 | |
| 16 Sep | FNB App Rtc Pmt To | Moate | Geoff | 4,000.00 | 53,410.87 | |
| 16 Sep | Int On Debit Balance | | | 1,689.63 | 55,100.50 | |
| 16 Sep | #Monthly O/D Fee | | | 57.00 | 55,157.50 | (57.00) |
| 16 Sep | #Monthly Account Fee | | | 349.00 | 55,506.50 | |
| Closing Balance | | | | | 55,506.50 Dr | 0.00 |

IMPORTANT COMMUNICATION

| | | | | |
|---------------|----------------|----------|------------------------------------|-------|
| 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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|---------------|----------------|----------|------------------------------------|-------|
| 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
Fax 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

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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 |

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|---------------|----------------|----------|------------------------------------|-------|
| 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 | |

 (011)245-5000
Fax 0860 222 830
Branch Code 258605
 PO Box 785611
Sandton
2146

FNB Private Clients Service Suite: 0877 306 000

BBST100 330313
MR MOLOANTOA G MAKHUBO
22 APALIS ST
MEREDALE EXT 4
2091

Web site address: www.fnb.co.za

Bank's VAT Registration Number: 4210102051

Your FNB Private Wealth Cheque Account from 16 October 2014 to 15 November 2014

Account Number: 62118509655

COPY Tax Invoice/Statement Number :100

Customer VAT Registration Number : Not Provided

Account Summary

Overdraft Limit 100,000.00
Opening Balance 16 October 2014 R 100,426.30 Dr

Deposits R 60,000.00 Cr
ATM/Teller Deposits R 0.00
Other R 60,000.00 Cr

Withdrawals R 55,854.49 Dr
Cash Withdrawals R 0.00
Cheques Cashed/Issued R 0.00
Debit Orders/Stop Orders R 14,408.49 Dr
Defined Payments R 15,500.00 Dr
Cheque Card Purchases R 2,946.00 Dr
Fuel Purchases R 0.00
Transfers Out R 23,000.00 Dr

Other Entries
Returned Deposits R 0.00
Returned Payments R 0.00
Bank Charges R 406.00 Dr

Interest earned on credit balances R 0.00
Interest charged on debit balances R 1,514.89 Dr
Refunds/Adjustments R 0.00

Closing Balance 15 November 2014 R 98,201.68 Dr

Total VAT included on this statement R 49.86

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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 Address5 Merchant Place, 9 Fredman Drive

Branch Code258605

 (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


BBST101080185
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

 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 000000000000426 | 74325634341000105270 | 3,000.00 | 82,971.07 | |
| 09 Dec | POS Purchase Chq Card | Cubana Latino Caffé | 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 Caffé | 470724*4871 07 Dec | 6,010.00 | 93,061.97 | |
| 12 Dec | Send Money Dr | Send 27782521092 | | 2,500.00 | 95,561.97 | |
| 12 Dec | Internet Trf From | Trf | | 25,000.00 Cr | 70,561.97 | |
| 12 Dec | Chq Card International ATM Cas | Cash 1000.00 B.C.P/ | 74199024344000140974 | 1,351.96 | 71,913.93 | |
| 13 Dec | Internet Pmt To | Kekana | Geoff | 7,000.00 | 78,913.93 | |
| 15 Dec | Int On Debit Balance | | | 1,380.96 | 80,294.89 | |
| 15 Dec | Dr Interest Rebate | | | 499.14 Cr | 79,795.75 | |
| 15 Dec | #Monthly O/D Fee | | | 57.00 | 79,852.75 | |
| 15 Dec | #Monthly O/D Fee Rebate | | | 25.00 Cr | 79,827.75 | |
| 15 Dec | #Monthly Account Fee | | | 349.00 | 80,176.75 | |
| 16 Dec | Int On Credit Balance | | | 0.04 Cr | 80,176.71 | |
| Closing Balance | | | | | 80,176.71 Dr | |

Please contact us within 30 days from your statement date, should you wish to query an entry on this statement (incl. card transactions done during this statement period, but not yet reflecting). Should we not hear from you, we will assume that you have received the statement and that it is correct.

| | | | | |
|---------------|----------------|----------|-----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/12/15 | FNB Private Wealth Cheque Account | |

Inclusive of VAT @ 14.00%
First National Bank - a division of FirstRand Bank Limited. Registration Number 1929/001225/06.
An Authorised Financial Services and Credit Provider (NCRCP20).

| | | | | |
|---------------|----------------|----------|-----------------------------------|-------|
| Branch Number | Account Number | Date | DDA 5B/OR/94/KM/00/PA/P6/X1/NJ/Y | FNORA |
| 855 | 62118509655 | 14/12/15 | FNB Private Wealth Cheque Account | |

Annexure "A"

| EXTRACTED FROM MOLELWANE CONSULTING FNB ACCOUNTS (2012 - 2016) | | | | | | | |
|--|------------------------------|------------|-----------|---|----------------------|--------------|---------------------------------------|
| FNB current account | FNB so called salary account | EFF_DATE | TRNS_TYPE | TRNS_DESC | TRNS_DESC_CONT | TRNS_AMT | Narration |
| 62002637025 | | 2011/01/10 | CR | 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 SALARY | 190 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/06/15 | CR | REG FUND MGRS | | 56 100,06 | Payments from Regiments Fund Managers |
| 62002637025 | | 2012/09/28 | DR | TRANSFER TRANSFER | TRANSFER | 55 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/09/29 | DR | ITEM CASHED | | 80 000,00 | Cashed amount |
| 62002637025 | | 2012/10/31 | CR | REGIMENTS CAPITAL | | 348 929,54 | Payment from Regiments Capital |
| 62002637025 | | 2012/11/15 | CR | REGIMENTS CAPITAL | | 142 244,96 | Payment from Regiments Capital |
| 62002637025 | | 2012/11/23 | CR | REGIMENTS CAPITAL | | 262 666,19 | Payment from Regiments Capital |
| 62002637025 | | 2012/12/14 | CR | REGIMENTS CAPITAL | | 717 224,34 | Payment from Regiments Capital |
| 62002637025 | | 2012/12/15 | DR | PAYMENT ANC DONATION | DONATION | 100 000,00 | ANC donation |
| | 62052928060 | 2012/12/21 | DR | ITEM CASHED | | 20 000,00 | Cashed amount |
| | 62052928060 | 2012/12/22 | DR | STIPEND ANC | ANC | 10 000,00 | ANC donation |
| | 62052928060 | 2012/12/22 | DR | ANC ANC | ANC | 20 000,00 | ANC donation |
| 62002637025 | | 2013/01/16 | CR | REGIMENTS CAPITAL | | 73 286,20 | Payment from Regiments Capital |
| 62002637025 | | 2013/01/16 | CR | 1575 REGIMENTS CAPIT | | 70 451,91 | Payment from Regiments Capital |
| 62002637025 | | 2013/02/26 | CR | REG FUND MGRS | | 600 000,00 | Payments from Regiments Fund Managers |
| 62002637025 | | 2013/03/08 | CR | REGIMENTS CAPITAL | | 500 000,00 | Payment from Regiments Capital |
| 62002637025 | | 2013/03/28 | CR | REGIMENTS CAPITAL | | 839 919,56 | Payment from Regiments Capital |
| | 62052928060 | 2013/03/30 | DR | TRANSFER MG MC TRF | MC TRF | 100 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/04/04 | DR | TRANSFER TRANSFER | TRANSFER | 60 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/04/15 | DR | TRANSFER TRF | TRF | 150 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/07/12 | CR | REGIMENTS CAPITAL | | 387 323,92 | Payment from Regiments Capital |
| 62002637025 | | 2013/07/30 | CR | REGIMENTS CAPITAL | | 1 000 000,00 | Payment from Regiments Capital |
| 62002637025 | | 2013/07/30 | CR | REGIMENTS CAPITAL | | 1 000 000,00 | Payment from Regiments Capital |
| 62002637025 | | 2013/07/30 | CR | REGIMENTS CAPITAL | | 1 000 000,00 | Payment from Regiments Capital |
| 62002637025 | | 2013/07/30 | CR | REGIMENTS CAPITAL | | 752 342,69 | Payment from Regiments Capital |
| 62002637025 | | 2013/07/31 | DR | TRF TRF | TRF | 100 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2013/08/03 | DR | ITEM CASHED | | 300 000,00 | Cashed amount |
| 62002637025 | | 2013/09/14 | CR | REGIMENTS CAPITAL | | 1 000 000,00 | Payment from Regiments Capital |
| 62002637025 | | 2013/09/14 | CR | REGIMENTS CAPITAL | | 74 875,21 | Payment from Regiments Capital |
| 62002637025 | | 2013/09/14 | CR | REGIMENTS CAPITAL | | 345 227,85 | Payment from Regiments Capital |
| 62002637025 | | 2013/09/14 | CR | REGIMENTS CAPITAL | | 1 000 000,00 | Payment from Regiments Capital |
| 62002637025 | | 2013/11/15 | CR | REGIMENTS CAPITAL | | 421 070,42 | Payment from Regiments Capital |
| 62002637025 | | 2013/11/15 | CR | REGIMENTS CAPITAL | | 1 000 000,00 | Payment from Regiments Capital |
| 62002637025 | | 2013/11/28 | CR | REGIMENTS CAPITAL | | 83 054,00 | Payment from Regiments Capital |
| 62002637025 | | 2013/12/02 | DR | CALL DEPOSIT | DEPOSIT | 750 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/12/03 | DR | TRANS LOAN REPAYMENT TRANS LOAN REPAYMENT | TRANS LOAN REPAYMENT | 120 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/12/03 | DR | DEPOSIT DEPOSIT | DEPOSIT | 700 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/12/05 | DR | DEPOSIT DEPOSIT | DEPOSIT | 750 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/01/30 | CR | REGIMENTS CAPITAL | | 82 634,51 | Payment from Regiments Capital |
| 62002637025 | | 2014/02/28 | DR | TRF TRF | TRF | 50 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/03/18 | CR | REGIMENTS CAPITAL | | 641 487,71 | Payment from Regiments Capital |
| 62002637025 | | 2014/03/20 | DR | TRF TRF | TRF | 55 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/03/24 | DR | T T | T | 50 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/03/25 | DR | ITEM CASHED | | 100 000,00 | Cashed amount |
| 62002637025 | | 2014/04/30 | CR | REGIMENTS CAPITAL | | 77 063,57 | Payment from Regiments Capital |
| 62002637025 | | 2014/04/30 | CR | REGIMENTS CAPITAL | | 83 914,00 | Payment from Regiments Capital |
| | 62052928060 | 2014/05/28 | DR | ITEM CASHED | | 20 000,00 | Cashed amount |
| | 62052928060 | 2014/05/28 | DR | ITEM CASHED | | 30 000,00 | Cashed amount |
| 62002637025 | | 2014/07/15 | CR | REGIMENTS CAPITAL | | 88 440,70 | Payment from Regiments Capital |
| 62002637025 | | 2014/07/15 | CR | REGIMENTS CAPITAL | | 83 024,21 | Payment from Regiments Capital |
| 62002637025 | | 2014/07/31 | DR | TRF TRF | TRF | 100 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/09/12 | CR | REGIMENTS CAPITAL | | 87 654,12 | Payment from Regiments Capital |
| | 62052928060 | 2014/09/25 | DR | STIPEND GEOFF | GEOFF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | STIPEND GEOFF | GEOFF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | STIPEND GEOFF | GEOFF | 2 500,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | STIPEND GEOFF | GEOFF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | WL GEOFF | GEOFF | 4 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/09/30 | CR | REGIMENTS CAPITAL | | 83 728,53 | Payment from Regiments Capital |
| 62002637025 | | 2014/10/02 | DR | TRF TRF | TRF | 50 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/11/29 | CR | REGIMENTS CAPITAL | | 343 735,48 | Payment from Regiments Capital |
| 62002637025 | | 2014/11/29 | CR | REGIMENTS CAPITAL | | 1 000 000,00 | Payment from Regiments Capital |
| 62002637025 | | 2014/12/01 | DR | TRF TRF | TRF | 120 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/12/02 | DR | TRF TRF | TRF | 500 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/12/02 | DR | TRF TRF | TRF | 500 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/03/02 | CR | REGIMENTS CAPITAL | | 637 462,38 | Payment from Regiments Capital |
| 62002637025 | | 2015/03/03 | DR | TRF TRF | TRF | 400 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/04/30 | CR | REGIMENTS CAPITAL | | 201 299,74 | Payment from Regiments Capital |
| 62002637025 | | 2015/05/02 | DR | TRF TRF | TRF | 120 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/07/14 | CR | REGIMENTS CAPITAL | | 194 173,37 | Payment from Regiments Capital |
| 62002637025 | | 2015/07/23 | DR | TRF TRF | TRF | 150 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/08/28 | CR | REGIMENTS CAPITAL | | 799 197,11 | Payment from Regiments Capital |
| 62002637025 | | 2015/08/29 | DR | TRF TRF | TRF | 500 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/09/02 | CR | REGIMENTS CAPITAL | | 101 925,77 | Payment from Regiments Capital |
| 62002637025 | | 2016/02/09 | CR | REGIMENTS CAPITAL | | 214 125,23 | Payment from Regiments Capital |

| | | |
|----------------|----------------|--------------|
| TOTAL OUTFLOWS | ANC DONATION | 130 000,00 |
| | CASHED AMOUNTS | 850 000,00 |
| | MR MAKHUBO | 5 917 183,00 |
| | | 6 897 183,00 |

| | | |
|---------------|--------------------|---------------|
| TOTAL INFLOWS | REGIMENTS CAPITAL | 17 167 250,00 |
| | REGIMENTS FUND MNG | 1 704 320,00 |
| | | 18 871 570,00 |

Annexure "B"

| EXTRACTED FROM MOLELWANE CONSULTING FNB ACCOUNTS (2012 - 2016) | | | | | | | |
|--|------------------------------|------------|-----------|--|---------------------|------------|-----------------------------------|
| FNB current account | FNB so called salary account | EFF_DATE | TRNS_TYPE | TRNS_DESC | TRNS_DESC_CONT | TRNS_AMT | Narration |
| | 62052928060 | 2012/06/02 | CR | BDB TSSMS GEN VEN 004 | | 285 000,00 | Payment from TSS Managed Services |
| 62002637025 | | 2012/06/04 | DR | FNB OB 000000761 GEOFF MAKHUBO GEOFF MAKHUBO | GEOFF MAKHUBO | 49 985,46 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/06/06 | DR | ITEM CASHED | | 85 000,00 | Cashed amount |
| 62002637025 | | 2012/06/18 | DR | TRANSFER TRANSFER | TRANSFER | 15 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/06/19 | DR | TRF TRF | TRF | 12 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/08/01 | CR | FNB OB PMT PAYMENT ZYLEC | PAYMENT ZYLEC | 300 000,00 | Payment from Zylec Investments |
| | 62052928060 | 2012/08/01 | DR | LOAN LOAN FROM MC | LOAN FROM MC | 25 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/09/04 | CR | FNB OB PMT PAYMENT ZYLEC | PAYMENT ZYLEC | 30 000,00 | Payment from Zylec Investments |
| 62002637025 | | 2012/09/07 | CR | FNB OB PMT PAYMENT ZYLEC | PAYMENT ZYLEC | 50 000,00 | Payment from Zylec Investments |
| | 62052928060 | 2012/09/07 | DR | TRF TRF | TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/10/05 | CR | CASH DEPOSIT DEP | DEP | 10 000,00 | Unknown cash deposit |
| 62002637025 | | 2012/10/24 | CR | FNB OB PMT PAYMENT ZYLEC | PAYMENT ZYLEC | 50 000,00 | Payment from Zylec Investments |
| | 62052928060 | 2012/11/20 | DR | ITEM CASHED | | 25 000,00 | Cashed amount |
| | 62052928060 | 2012/11/27 | DR | TRF TRF | TRF | 30 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/12/01 | DR | ANC PAYMENT ANC PAYMENT | ANC PAYMENT | 20 000,00 | ANC donation |
| 62002637025 | | 2012/12/19 | DR | ANC ACCOMMODATION | ACCOMMODATION | 11 200,00 | ANC donation |
| 62002637025 | | 2012/12/19 | CR | FNB OB PMT PAYMENT ZYLEC | PAYMENT ZYLEC | 120 000,00 | Payment from Zylec Investments |
| 62002637025 | | 2012/12/19 | DR | ACCOMMODATION DELEGATES RESIDENCE | DELEGATES RESIDENCE | 20 000,00 | ANC donation |
| | 62052928060 | 2012/12/20 | DR | NATIONAL CONF GEOFF | GEOFF | 3 000,00 | ANC donation |
| | 62052928060 | 2012/12/20 | DR | ANC ANC | ANC | 1 500,00 | ANC donation |
| 62002637025 | | 2012/12/31 | DR | ATM TRF TO 62118509655 | 62118509655 | 20 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/02/19 | CR | FNB OB PMT PAYMENT ZYLEC | PAYMENT ZYLEC | 50 000,00 | Payment from Zylec Investments |
| 62002637025 | | 2013/02/20 | CR | FNB OB PMT PAYMENT ZYLEC | PAYMENT ZYLEC | 30 000,00 | Payment from Zylec Investments |
| 62002637025 | | 2013/02/21 | DR | TRF TRF | TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/02/28 | DR | LOAN LOAN MC | LOAN MC | 30 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2013/03/11 | DR | DEBT PAAYMENT | PAAYMENT | 150 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2013/10/25 | DR | ITEM CASHED | | 200 000,00 | Cashed amount |
| | 62052928060 | 2013/11/20 | DR | ITEM CASHED | | 100 000,00 | Cashed amount |
| | 62052928060 | 2013/11/26 | DR | ITEM CASHED | | 25 000,00 | Cashed amount |
| | 62052928060 | 2013/11/29 | DR | TRANSF TRANSF | TRANSF | 65 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/08/22 | CR | PATRICK MAKHUBEDU | | 80 000,00 | Payment from Patrick Makhubedu |
| 62002637025 | | 2014/08/25 | DR | O CHIKANE PAYMENT | PAYMENT | 51 000,00 | Payment to Obakeng Chikane |
| 62002637025 | | 2014/09/01 | CR | PATRICK MAKHUBEDU | | 100 000,00 | Payment from Patrick Makhubedu |
| | 62052928060 | 2014/09/15 | CR | P MAKHUBEDU | | 70 000,00 | Payment from Patrick Makhubedu |
| | 62052928060 | 2014/09/16 | DR | TRANSFER TRANSFER | TRANSFER | 65 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/12/18 | CR | TSS MANAGED SERVICES (PTY) LTD | | 171 000,00 | Payment from TSS Managed Services |
| 62002637025 | | 2016/02/01 | CR | P MAKHUBEDU MFUNDI | | 200 000,00 | Payment from Patrick Makhubedu |
| 62002637025 | | 2016/02/02 | DR | GEOFF STANDARD GEOFF FNB | GEOFF FNB | 30 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/04/02 | DR | GEOFF STANDARD GEOFF FNB | GEOFF FNB | 15 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 20 000,00 | Unknown cash deposits |
| | 62052928060 | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 20 000,00 | Unknown cash deposits |
| | 62052928060 | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 10 000,00 | Unknown cash deposits |
| | 62052928060 | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 5 000,00 | Unknown cash deposits |
| | 62052928060 | 2016/04/05 | CR | ADT CASH DEPOSIT SERVICES | SERVICES | 9 800,00 | Unknown cash deposits |
| | 62052928060 | 2016/04/18 | CR | CASH DEPOSIT DONATION | DONATION | 50 000,00 | Unknown cash deposits |
| 62002637025 | | 2016/04/25 | CR | P MAKHUBEDU | | 50 000,00 | Payment from Patrick Makhubedu |
| | 62052928060 | 2016/05/30 | CR | TSSMS (PTY) LTD | | 570 000,00 | Payment from TSS Managed Services |
| | 62052928060 | 2016/05/31 | DR | GEOFF STANDARD GEOFF FNB | GEOFF FNB | 15 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/05/31 | DR | TRF TRF | TRF | 200 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/05/31 | DR | TRAVEL COSTS MOLOANTOA MAKHUBO | MOLOANTOA MAKHUBO | 100 000,00 | Travel costs - Makhubo |
| 62002637025 | | 2016/07/05 | CR | ADT CASH DEPOSIT 123 | 123 | 15 000,00 | Unknown cash deposits |
| 62002637025 | | 2016/07/05 | CR | ADT CASH DEPOSIT 123 | 123 | 14 800,00 | Unknown cash deposits |
| | 62052928060 | 2016/08/06 | DR | TRF TRF | TRF | 80 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/12/05 | CR | ADT CASH DEPOSIT PH NETWORK | PH NETWORK | 20 000,00 | Unknown cash deposits |
| 62002637025 | | 2016/12/05 | CR | ADT CASH DEPOSIT PH NETWORK | PH NETWORK | 10 000,00 | Unknown cash deposits |

| | | |
|----------------|------------------------|---------------------|
| TOTAL OUTFLOWS | ANC Donation | 35 700,00 |
| | Cashed amounts | 435 000,00 |
| | Obakeng Chikane | 51 000,00 |
| | Travel costs - Makhubo | 100 000,00 |
| | Geoff Makhubo | 821 985,46 |
| | | 1 443 685,46 |

| | | |
|---------------|-----------------------|---------------------|
| TOTAL INFLOWS | Patrick Makhubedu | 500 000,00 |
| | TSS Managed Services | 1 026 000,00 |
| | Zylec Investments | 630 000,00 |
| | Unknown cash deposits | 184 600,00 |
| | | 2 340 600,00 |

Annexure "C"

| EXTRACTED FROM MOLELWANE CONSULTING FNB ACCOUNTS (2011 - 2020) | | | | | | |
|--|------------------------------|------------|-----------|--|------------|---------------------------------|
| FNB current account | FNB so called salary account | EFF_DATE | TRNS_TYPE | TRNS_DESC | TRNS_AMT | Narration |
| | 62052928060 | 2011/11/07 | DR | CONSULTING GEOFF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2011/11/12 | DR | TRANSFER PROJECTS TRANSFER | 22 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2011/11/12 | DR | TRANSFER TRANSFER | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2011/11/26 | DR | PROJECT OF GEOFF | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2011/11/26 | DR | MEREDALE MAKHUBO | 9 850,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2011/12/17 | DR | TRANSFER TRANSFER | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/01/06 | DR | TRF TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/02/02 | DR | TRF TRF | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/02/10 | DR | TRANSFER MC TRANSFER | 60 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/02/10 | DR | PROJECT 14 GEOFF | 5 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/02/17 | DR | FNB OB 000000716 GEOFF SALARY GEOFF SALARY | 80 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/02/17 | DR | FNB OB 000000715 GEOFF MAKHUBO GEOFF MAKHUBO | 20 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/02/18 | DR | PAYMENT PAYMENT | 18 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/02/20 | DR | PROJECT 11 GEOFF MAKHUBO | 1 500,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/02/25 | DR | CLIFF ADV GEOFF | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/02/29 | DR | TRF TRF | 4 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/03/01 | DR | FNB OB 000000731 GEOFF MAKHUBO GEOFF MAKHUBO | 46 739,97 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/03/17 | DR | TRF TRF | 13 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/03/19 | DR | TRF TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/03/22 | DR | TRF TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/03/28 | DR | TRF TRF | 4 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/05/02 | DR | TRANSFER GEOFF MOLELWANE TRANSFER | 20 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/05/04 | DR | TRANSFER TRANSFER DIV | 120 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2012/05/08 | DR | TRANSFER TRANSFER FROM SALARY | 190 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2012/09/28 | DR | TRANSFER TRANSFER | 55 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2013/03/30 | DR | TRANSFER MG MC TRF | 100 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/04/04 | DR | TRANSFER TRANSFER | 60 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/04/15 | DR | TRANSFER TRF | 150 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/07/31 | DR | TRF TRF | 100 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/12/02 | DR | CALL DEPOSIT | 750 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/12/03 | DR | TRANS LOAN REPAYMENT TRANS LOAN REPAYMENT | 120 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/12/03 | DR | DEPOSIT DEPOSIT | 700 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2013/12/05 | DR | DEPOSIT DEPOSIT | 750 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/02/28 | DR | TRF TRF | 50 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/03/20 | DR | TRF TRF | 55 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/03/24 | DR | T T | 50 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/07/31 | DR | TRF TRF | 100 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | STIPEND GEOFF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | STIPEND GEOFF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | STIPEND GEOFF | 2 500,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | STIPEND GEOFF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2014/09/25 | DR | WL GEOFF | 4 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/10/02 | DR | TRF TRF | 50 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/12/01 | DR | TRF TRF | 120 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/12/02 | DR | TRF TRF | 500 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2014/12/02 | DR | TRF TRF | 500 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/03/03 | DR | TRF TRF | 400 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/05/02 | DR | TRF TRF | 120 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/07/23 | DR | TRF TRF | 150 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2015/08/29 | DR | TRF TRF | 500 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/01/02 | DR | INTERNET TRF FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/01/08 | DR | INTERNET TRF FROM TRF | 1 100,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/01/08 | DR | INTERNET TRF FROM TRF | 1 500,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/01/11 | DR | INTERNET TRF FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/01/15 | DR | INTERNET TRF FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/02/02 | DR | INTERNET TRF FROM TRF | 30 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/02/12 | DR | 0 | 40 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/02/18 | DR | FNB APP TRANSFER FROM TRANSFER | 30 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/02/25 | DR | FNB APP TRANSFER FROM TRF | 20 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/03/01 | DR | INTERNET TRF FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/03/09 | DR | FNB APP TRANSFER FROM TRF | 3 500,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/03/10 | DR | FNB APP TRANSFER FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/03/19 | DR | FNB APP TRANSFER FROM TRF | 800,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/03/29 | DR | INTERNET TRF FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/04/18 | DR | FNB APP TRANSFER FROM TRF | 15 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/04/20 | DR | FNB APP TRANSFER FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/04/21 | DR | INTERNET TRF FROM TRF | 3 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/04/21 | DR | INTERNET TRF FROM TRF | 3 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/04/29 | DR | FNB APP TRANSFER FROM TRF | 20 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/05/03 | DR | INTERNET TRF FROM TRF | 15 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/05/05 | DR | INTERNET TRF FROM TRF | 35 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/05/31 | DR | INTERNET TRF FROM TRF | 50 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/05/31 | DR | INTERNET TRF FROM TRF | 200 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/06/17 | DR | INTERNET TRF FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/06/17 | DR | INTERNET TRF FROM INVESTMENT | 4 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/08/05 | DR | FNB APP TRANSFER FROM TRF | 5 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/08/05 | DR | FNB APP TRANSFER FROM TRF | 20 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/08/06 | DR | INTERNET TRF FROM TRF | 80 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/08/31 | DR | FNB APP TRANSFER FROM TRF | 5 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/09/06 | DR | INTERNET TRF FROM DEPOSIT | 30 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/09/09 | DR | FNB APP TRANSFER FROM TRF | 12 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2016/09/23 | DR | FNB APP TRANSFER FROM TRF | 4 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/10/05 | DR | INTERNET TRF FROM TRF | 36 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2016/10/05 | DR | INTERNET TRF FROM CC PAYMENT | 3 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2017/07/31 | DR | INTERNET TRF FROM TRANSFER BACK | 20 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2017/11/09 | DR | FNB APP TRANSFER FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2017/11/14 | DR | INTERNET TRF FROM TRF | 15 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2017/12/04 | DR | FNB APP TRANSFER FROM TRF | 6 000,00 | Payment to Mr Makhubo's FNB acc |

| | | | | | | |
|-------------|-------------|------------|----|---------------------------------------|------------|---------------------------------|
| 62002637025 | | 2017/12/12 | DR | INTERNET TRF FROM TRF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2018/01/15 | DR | INTERNET TRF FROM TRF | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2018/01/26 | DR | INTERNET TRF FROM TRF | 400,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2018/02/23 | DR | FNB APP TRANSFER FROM TRF | 600,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2018/03/01 | DR | FNB APP TRANSFER FROM TRF | 4 200,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2018/03/02 | DR | INTERNET TRF FROM TRF | 350,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2018/09/19 | DR | INTERNET TRF FROM TRF | 5 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2018/12/10 | DR | FNB APP TRANSFER FROM TRF | 500,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2018/12/28 | DR | FNB APP TRANSFER FROM TRF | 200,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/01/14 | DR | INTERNET TRF FROM TRF | 500,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2019/01/19 | DR | FNB APP TRANSFER FROM TRF | 300,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/01/19 | DR | FNB APP TRANSFER FROM TRF | 400,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/02/05 | DR | INTERNET TRF FROM DEPOSIT | 2 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/04/02 | DR | FNB APP TRANSFER FROM TRF | 4 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/04/06 | DR | FNB APP TRANSFER FROM TRF | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2019/04/15 | DR | FNB APP TRANSFER FROM TRF | 1 500,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2019/04/23 | DR | FNB APP TRANSFER FROM TRF | 700,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/04/23 | DR | FNB APP TRANSFER FROM TRF | 600,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/04/30 | DR | FNB APP TRANSFER FROM DEPOSIT | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/04/30 | DR | FNB APP TRANSFER FROM TRF | 40 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/04/30 | DR | FNB APP TRANSFER FROM DEPOSIT | 100 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/04/30 | DR | FNB APP TRANSFER FROM TRF | 10 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2019/05/17 | DR | INTERNET TRF FROM TRF | 3 500,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2019/06/07 | DR | FNB APP TRANSFER FROM TRF | 100,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2019/06/20 | DR | FNB APP TRANSFER FROM TRF | 500,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/06/20 | DR | FNB APP TRANSFER FROM TRF | 200,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/06/29 | DR | FNB APP TRANSFER FROM TRF | 300,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/08/01 | DR | FNB APP TRANSFER FROM LOAN REPAYMENTS | 50 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2019/08/01 | DR | FNB APP TRANSFER FROM TRF | 5 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/10/01 | DR | INTERNET TRF FROM TRF | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2019/10/03 | DR | INTERNET TRF FROM CC PAYMENT | 5 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2020/01/02 | DR | FNB APP TRANSFER FROM DEPOSIT | 5 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2020/01/02 | DR | FNB APP TRANSFER FROM TRF | 655,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2020/01/03 | DR | FNB APP TRANSFER FROM DEPOSIT | 5 000,00 | Payment to Mr Makhubo's FNB acc |
| 62002637025 | | 2020/01/20 | DR | FNB APP TRANSFER FROM TRF | 1 000,00 | Payment to Mr Makhubo's FNB acc |
| | 62052928060 | 2020/01/20 | DR | FNB APP TRANSFER FROM TRF | 1 000,00 | Payment to Mr Makhubo's FNB acc |