



Shanduka Group (Proprietary) Ltd.
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TO WHOM IT MAY CONCERN

This letter confirms that the Shanduka Group (Pty) Limited ("Shanduka") has recently concluded a Black Economic Empowerment (BEE) transaction with Kreditinform (Pty) Limited ("KI") whereby Shanduka has taken up a 40% equity stake in KI.

Shanduka is a prominent BEE investment holding company chaired by Mr Cyril Ramaphosa. Mr Ramaphosa will also serve as the Chairman of KI.

I trust that you find this to be in order. Please contact me on (011) 305-8900 should you have any queries.

Yours faithfully

A handwritten signature in black ink, appearing to read "KODWO MILLS", is written over a light blue horizontal line.

KODWO MILLS
Deputy CEO