

Go to Audit Certificate Report

1 Merchant Place, One Freeman Dr & Rivonia Rd, Sandton, ZA, GT, SOUTH AFRICA, 2156
PO Box 766273, Sandton, ZA, GT, SOUTH AFRICA, 2148
www.mmb.co.za
Registration No: 1826001225/06
An Authorised Financial Service Provider

Enquiries:
Cara Mullin
Tel: +27 11 2826210
Fax: +27 11 2826328
E-mail: cara.mullin@mmb.co.za

PEG HR Solutions (Pty) Ltd

2 Olden Rd

Houghton Office Park

41st Floor Houghton

Johannesburg
2156
Attention:



Account Number: 0000002527
Account Name: PEG HR Solutions 2527 Term

Currency: ZAR

Lender Name: Rand Merchant Bank a division of FirstRand Bank Ltd

Date produced: 05/09/2018 10:40:31

Statement of Account
for the period 23 May 2014 to 05 September 2018

Date	Days	Base Rate	Term	Base Rate	Margin	Margin Rate	AS-In	AR-In Rate	Drawdown	Total Payment	Costal Payment	Interest Payment	Interest Accrued	Interest Compounded	Total Balance
2014/05/18	0	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	33 439 839.09	0.00	0.00	0.00	0.00	0.00	33 439 839.09
2014/11/20	10	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	100 026.38	100 026.38	33 539 865.45
2015/12/04	0	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	39 063.25	0.00	39 599 969.40
2015/03/01	31	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	39 910 026.92
2015/02/01	31	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	39 910 026.92
2015/03/01	29	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	40 221 794.43
2015/04/01	31	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	40 532 458.02
2015/05/01	30	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	40 843 355.54
2015/05/01	31	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	41 154 195.08
2015/06/01	28	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	41 465 052.61
2015/07/01	1	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	41 775 874.16
2015/07/01	23	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	42 086 696.68
2015/07/01	7	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	154 032.19	0.00	0.00	0.00	310 057.52	0.00	42 397 521.19
2015/08/01	1	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	42 708 348.67
2015/08/01	10	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	101 305.55	0.00	0.00	0.00	310 057.52	0.00	43 019 176.22
2015/09/01	1	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	43 329 993.74
2015/09/01	28	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	154 164.39	0.00	0.00	0.00	310 057.52	0.00	43 640 818.13
2015/10/01	1	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	43 951 645.65
2015/11/01	31	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	44 262 473.17
2015/11/01	1	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	44 573 300.69
2015/11/01	12	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	171 783.82	0.00	0.00	0.00	310 057.52	0.00	44 884 128.21
2015/12/01	11	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	45 194 955.73
2016/01/01	31	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	45 505 783.25
2016/01/01	28	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	45 816 610.77
2016/02/01	3	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	46 127 438.29
2016/02/01	3	FNBPR	9.250	SWAP	0.000	SWAP	9.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	46 438 265.81
2016/03/01	19	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	46 749 093.33
2016/03/01	7	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	64 133.92	0.00	0.00	0.00	310 057.52	0.00	47 059 920.85
2016/03/01	12	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	47 370 748.37
2016/03/01	13	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	47 681 575.89
2016/04/01	1	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	2 735.42	0.00	0.00	0.00	310 057.52	0.00	47 992 403.41
2016/04/01	27	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	48 303 230.93
2016/05/01	3	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	16 053.31	0.00	0.00	0.00	310 057.52	0.00	48 614 058.45
2016/05/01	31	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	48 924 885.97
2016/06/01	19	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	2 094.02	0.00	0.00	0.00	310 057.52	0.00	49 235 713.49
2016/07/01	11	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	49 546 541.01
2016/08/01	31	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	310 057.52	0.00	49 857 368.53

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2016/02/01	31	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	459 339.41	499 339.41	47 533 880.50
2016/03/01	30	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	459 361.88	488 361.88	46 822 751.78
2016/04/01	31	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	509 825.28	509 825.28	45 532 877.05
2016/05/01	30	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	498 617.23	498 617.23	45 030 694.29
2017/01/01	31	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	528 531.34	528 531.34	45 551 225.03
2017/02/01	28	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	528 057.53	528 057.53	50 077 283.16
2017/03/01	29	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	489 195.13	489 195.13	50 557 476.29
2017/04/01	30	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	6 920 483.00	0.00	0.00	0.00	17 314.21	0.00	57 495 273.50
2017/05/01	31	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	590 528.97	607 641.15	58 085 990.47
2017/06/01	2	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	39 784.80	39 784.80	50 046 900.44
2017/07/01	9	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	37 174 678.83	25 283 580.00	10 975 098.83	0.00	0.00	0.00	23 598 444.17
2017/08/01	19	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	2 960 975.15	0.00	0.00	0.00	64 562.38	0.00	24 154 170.33
2017/09/01	10	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	155 734.16	220 296.51	24 273 532.12
2017/10/01	21	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	26 654.00	0.00	0.00	0.00	82 719.79	0.00	24 447 507.14
2017/11/01	30	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	173 975.02	256 694.51	24 628 660.16
2017/12/01	2	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	0.00	0.00	0.00	0.00	251 173.02	251 173.02	24 454 424.05
2018/01/01	18	FNBPR	10.500	SWAP	2.000	SWAP	12.500	SWAP	251 173.02	0.00	251 173.02	0.00	18 916.91	0.00	24 615 232.14
2018/02/01	11	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	150 940.09	0.00	24 464 424.05
2018/03/01	31	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	241 125.38	0.00	241 125.38	241 125.38	241 125.38	24 484 424.05
2018/04/01	30	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	254 530.55	0.00	254 530.55	254 530.55	254 530.55	24 710 743.94
2018/05/01	31	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	246 319.89	246 319.89	24 857 837.22
2018/06/01	30	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	257 093.28	257 093.28	25 219 225.72
2018/07/01	31	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	251 386.50	251 386.50	25 481 609.31
2018/08/01	31	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	262 383.50	262 383.50	25 746 782.77
2018/09/01	28	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	265 113.46	265 113.46	25 886 671.42
2018/10/01	28	FNBPR	10.250	SWAP	2.000	SWAP	12.250	SWAP	0.00	0.00	0.00	0.00	241 948.65	241 948.65	26 232 833.73
2018/11/01	3	FNBPR	10.000	SWAP	2.000	SWAP	12.000	SWAP	0.00	0.00	0.00	0.00	214 222.31	0.00	26 258 518.39
2018/12/01	30	FNBPR	10.000	SWAP	2.000	SWAP	12.000	SWAP	0.00	0.00	0.00	0.00	25 632.66	269 854.97	26 517 514.60
2019/01/01	31	FNBPR	10.000	SWAP	2.000	SWAP	12.000	SWAP	0.00	0.00	0.00	0.00	258 818.21	258 818.21	26 787 715.29
2019/02/01	30	FNBPR	10.000	SWAP	2.000	SWAP	12.000	SWAP	0.00	0.00	0.00	0.00	270 260.69	270 260.69	27 051 563.46
2019/03/01	31	FNBPR	10.000	SWAP	2.000	SWAP	12.000	SWAP	0.00	0.00	0.00	0.00	254 268.20	254 268.20	27 158 423.52
2019/04/01	21	FNBPR	10.000	SWAP	2.000	SWAP	12.000	SWAP	15 502.00	0.00	0.00	0.00	88 938.03	0.00	27 343 306.40
2019/05/01	31	FNBPR	10.000	SWAP	2.000	SWAP	12.000	SWAP	0.00	0.00	0.00	0.00	186 979.09	275 814.91	27 621 977.33
2019/06/01	4	FNBPR	10.000	SWAP	2.000	SWAP	12.000	SWAP	0.00	0.00	0.00	0.00	278 676.93	278 676.93	27 659 302.12

Please note: Statement reflects interest accrued up to and excluding each line item date and thus excludes interest accrued for 05/09/2018

07 May 2018 - R26 569 823.12

31 August 2018 - R27 612 987.75

Statement enlargement — earlier entries

Complete rows — original figures

2015/02/01	1	FNBPR	9.500	SIMP	0.000	SIMP	9.500	SIMP	0.00	0.00	0.00	0.00	172 044.53	0.00	22 367 187.84
2015/03/30	29	FNBPR	9.500	SIMP	0.000	SIMP	9.500	SIMP	155 154.39	0.00	0.00	0.00	5 775.82	177 621.35	22 372 954.76
2015/10/01	1	FNBPR	9.500	SIMP	0.000	SIMP	9.500	SIMP	0.00	0.00	0.00	0.00	158 569.01	0.00	22 697 929.06
2015/11/01	31	FNBPR	9.500	SIMP	0.000	SIMP	9.500	SIMP	0.00	0.00	0.00	0.00	5 263.75	174 733.66	22 703 802.81
2015/11/02	1	FNBPR	9.500	SIMP	0.000	SIMP	9.500	SIMP	0.00	0.00	0.00	0.00	183 185.95	183 185.95	22 887 018.77
2015/11/20	19	FNBPR	9.500	SIMP	0.000	SIMP	9.500	SIMP	171 780.82	0.00	0.00	0.00	5 956.50	0.00	43 064 780.49
2015/12/01	11	FNBPR	9.750	SIMP	0.000	SIMP	9.750	SIMP	0.00	0.00	0.00	0.00	201 727.67	0.00	43 266 514.10
2016/01/01	31	FNBPR	9.750	SIMP	0.000	SIMP	9.750	SIMP	0.00	0.00	0.00	0.00	126 572.10	334 206.75	43 393 036.34
2016/01/23	23	FNBPR	9.750	SIMP	0.000	SIMP	9.750	SIMP	0.00	0.00	0.00	0.00	359 330.01	359 330.01	43 752 366.35
2016/02/01	3	FNBPR	10.250	SIMP	0.000	SIMP	10.250	SIMP	0.00	0.00	0.00	0.00	327 243.72	0.00	44 079 610.07
2016/02/04	3	FNBPR	10.250	SIMP	0.000	SIMP	10.250	SIMP	0.00	0.00	0.00	0.00	35 859.87	364 103.59	44 115 469.94

Close-up — payments, interest and balances

0.00	0.00	0.00	172 044.53	0.00	22 367 187.84
0.00	0.00	0.00	5 775.82	177 621.35	22 372 954.76
0.00	0.00	0.00	158 569.01	0.00	22 697 929.06
0.00	0.00	0.00	5 263.75	174 733.66	22 703 802.81
0.00	0.00	0.00	183 185.95	183 185.95	22 887 018.77
0.00	0.00	0.00	5 956.50	0.00	43 064 780.49
0.00	0.00	0.00	201 727.67	0.00	43 266 514.10
0.00	0.00	0.00	126 572.10	334 206.75	43 393 036.34
0.00	0.00	0.00	359 330.01	359 330.01	43 752 366.35
0.00	0.00	0.00	327 243.72	0.00	44 079 610.07
0.00	0.00	0.00	35 859.87	364 103.59	44 115 469.94

Statement enlargement — later entries

Complete rows — original figures

2018/03/01	28	FNBPR	10.250	SIMP	2.000	SIMP	12.250	SIMP	0.00	0.00	0.00	0.00	265 113.46	265 113.46	25 746 722.77
2018/03/29	28	FNBPR	10.250	SIMP	2.000	SIMP	12.250	SIMP	0.00	0.00	0.00	0.00	241 940.65	241 940.65	25 988 671.42
2018/04/01	3	FNBPR	10.000	SIMP	2.000	SIMP	12.000	SIMP	0.00	0.00	0.00	0.00	244 222.31	0.00	26 232 833.73
2018/05/01	30	FNBPR	10.000	SIMP	2.000	SIMP	12.000	SIMP	0.00	0.00	0.00	0.00	25 632.66	269 854.97	26 250 510.39
2018/05/01	31	FNBPR	10.000	SIMP	2.000	SIMP	12.000	SIMP	0.00	0.00	0.00	0.00	258 588.21	258 988.21	26 517 514.60
2018/07/01	30	FNBPR	10.000	SIMP	2.000	SIMP	12.000	SIMP	0.00	0.00	0.00	0.00	270 260.69	270 260.69	26 787 715.29 ← 07 May 2018 - R26 569 823.12
2018/07/11	10	FNBPR	10.000	SIMP	2.000	SIMP	12.000	SIMP	15 502.00	0.00	0.00	0.00	264 208.20	264 208.20	27 051 913.49
2018/08/01	21	FNBPR	10.000	SIMP	2.000	SIMP	12.000	SIMP	0.00	0.00	0.00	0.00	83 938.03	0.00	27 158 423.52
2018/09/01	31	FNBPR	10.000	SIMP	2.000	SIMP	12.000	SIMP	0.00	0.00	0.00	0.00	186 876.08	275 814.91	27 343 300.40 ← 31 August 2018 - R27 612 987.75
2018/09/05	4	FNBPR	10.000	SIMP	2.000	SIMP	12.000	SIMP	0.00	0.00	0.00	0.00	278 676.93	278 676.93	27 621 977.33
									0.00	0.00	0.00	0.00	30 324.79	0.00	27 658 302.12

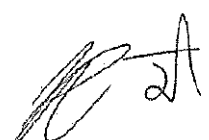
Close-up — payments, interest and balances

0.00	0.00	0.00	265 113.46	265 113.46	25 746 722.77
0.00	0.00	0.00	241 940.65	241 940.65	25 988 671.42
0.00	0.00	0.00	244 222.31	0.00	26 232 833.73
0.00	0.00	0.00	25 632.66	269 854.97	26 250 510.39
0.00	0.00	0.00	258 588.21	258 988.21	26 517 514.60
0.00	0.00	0.00	270 260.69	270 260.69	26 787 715.29 ← 07 May 2018 - R26 569 823.12
0.00	0.00	0.00	264 208.20	264 208.20	27 051 913.49
0.00	0.00	0.00	83 938.03	0.00	27 158 423.52
0.00	0.00	0.00	186 876.08	275 814.91	27 343 300.40
0.00	0.00	0.00	278 676.93	278 676.93	27 621 977.33 ← 31 August 2018 - R27 612 987.75
0.00	0.00	0.00	30 324.79	0.00	27 658 302.12

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"FA25"

Summary of total payments and receipts

Capital Drawn	46 831 118
Initial / Restructure Fees	3 613 800
Interest	56 436 102
Rates and taxes funded	14 907 458
Legal fees	164 883
Repayments	-94 340 373
Balance 31 Aug 2018	<u>27 612 988</u>



Certificate of Balance

1 Merchant Place Cnr. Friedman Dr & Rivonia Rd Sandton 2196
PO Box 746273 Sandton 2146 South Africa
Switchboard +27 11 282-8000
Facsimile +27 11 282-8008
www.rmb.co.za

Reg No 1929/001225/06
An Authorised Financial Services Provider



"FA46"

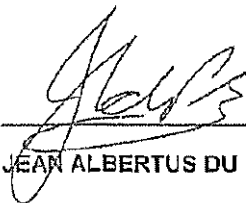
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CERTIFICATE OF BALANCE

I, the undersigned,

JEAN DU PLESSIS

in my capacity as a Credit Executive of Rand Merchant Bank (Registration number 1929/001225/06), a division of FirstRand Bank Limited ("the Applicant"), do hereby certify that Ephraim Mbuso Dlamini (Identity Number 5610185771087) is indebted to the Applicant in the amount of R27 612 987.75 (Twenty Seven million, six hundred and twelve thousand, nine hundred and eighty seven Rand and seventy five cents) as at 31 August 2018 plus penalty interest thereon at the Applicant's prime rate plus 2% interest per annum, calculated on a daily basis and capitalised monthly in arrears from date mentioned to date of payment.


JEAN ALBERTUS DU PLESSIS

Directors: U. Oppenheimer (Chairman), S.E. Mkhabela (Chief Executive Officer), W. Reddy, J.H. Reddy, J.P. Burger, M.S. Ransford, P. Cooper (Alternate), L. Cronje, J.J. Erasmus, G.O. Gaba, M. Goss, N. Grogan, P.H. Harris, W.R. Jordaan, E.C. Maritz, S. Moolenaar, A.T. Nkomo, O. Pankhurst (Indep), K.B. Schreiner, B. van der Walt, J. van der Westhuizen, Company Secretary: B. W. Meyer

RMB Divisional Board: S.E. Mkhabela (Chairman), A.P. Pottinger (Chief Executive Officer), M.C. Fildes (Chief Financial Officer), P.N. Breda (Chief Operating Officer), G. Roux (Chief Risk Officer), M.E. Oosthuizen (Chief Investment Officer), J.P. Burger, D.J.A. O'Neil, U. Oppenheimer, G.A. Franklin, P.M. Gaba, R.P. Goss, P.K. Hara, A. Pankhurst, M.M. Potlatch, R. van der Walt, C.H. van der Walt

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