## National Credit Regulator FORM 39 STATISTICAL RETURN

Line						Page 1/18								
1	Name of Registered Entity													
2	NCR Registration Number			DTI CIPRO No										
	Start of reporting period	dd/mm/yyy				X -,								
7	End of reporting period	dd/mm/yyy												
4	Name/ designation person com	pleted this form												
5	E-Mail													
6	Contact telephone number	Code		Number										
			_											
1	Sum	imary of A	All Credit	Agreeme	nts									
	Section 1: Su	ımmary Of C	Credit Agree	ment/ trans	action flow	,								
	Information provided in Secti	on 1 relates to	credit agreeeme	ents <u>entered ii</u>	nto and credit	facilities								
	utilised during the quarter													
1.1	<b>Applications and Rejection</b>	าร												
	Number of applications for cred		lities received	Number										
	Number of applications rejected			Number		·								
one contractor														
	Credit agreements entered				ctea									
	Total Rand value of credit agree													
	Total Number of credit agreeme			Number _										
	Total rand value of credit facility			R										
1.2.4	Total number of credit facility tra	ansactions effec	ted	Number	<u>,</u>									
4 0	Description Distribution of			e:!!!aa										
1.0	Provincial Distribution of					1 !								
4 2 4	Dividuo of andit agreements	Eastern Cape	Free State	Gauteng	Kwa Zulu Nat.	Limpopo								
	R' value of credit agreements													
1.3.2	R' value of credit facility trans.	Marinadanaa	Northorn Cons	North West	Western Cape									
1 2 2	R' value of credit agreements	Mpumalanga	Northern Cape	NOITH West	western Cape									
	R' value of credit facility trans.													
i	To value of credit facility trains.		· · · · · · · · · · · · · · · · · · ·											
4 4	Gender, Low Income, Histo	rically Dieady	rantaned Pers	one										
8 ***	Center, Low medine, mate	modify Disaus	antaged i ers	name at the American	Dand Value									
	North an of annilla stiana an anima	d forms LIDDs	Г	Number	Rand Value									
	Number of applications receive		ŀ											
	Number of applications from HI		UDD-											
	Credit agreements with/ facility													
	Credit agreements with/ facility													
	Credit agreements with/ facility Credit agreements/ facilty trans			<del></del>										
	Credit agreements/ facility trans			ity oroge										
1,7.1	Credit agreements/ racinty trans	s.with residents (	or rural/ low deris	nty areas										
	Information provided in secti	on 2.1 to 2.4 are	e numbers <u>as a</u>	t the end of th	e quarter.									
2	Sec	tion 2: Su	mmary of C	ebtors bo	ok									
				Rand										
	.1 Total Gross value of debtors book on last day of quarter Rand .2 Minus: Total Provision for doubtful debt on last day of quarter Rand													
	.3 Equals: Net value of debtors book on last day of quarter Rand													
	Number of accounts that make			Number										
	Rand value of write-offs during			Rand	· · · · · · · · · · · · · · · · · · ·									
					2.6 Number of accounts written-off during quarter Number									

			Na	itional Credit	Regulator		
			FORM	39 STATIST	ICAL RETUR	N	
Discount on the later of							Page 2 of 18
	1 Name of Regis						
	2 NCR Registrat						
	3 Start of reporti		dd/mm/yyy				
	4 End of reportin	ig period	dd/mm/yyy	<u> </u>			
			Mor	tgage Agi	reement		
	3	Section				during quarter	
3.	Value and V		lit agreements				
		0K-R50K	R51K-R100K	R101K-R150K	***************************************		≥700K
3.1.1	R Value						
3.1.2	Number						
3.1.3	Ave Term						
9.		. Innana Ulate	sales Diesel	ranto and Davis		a the same of	
3.4	****	entered into dui	orically Disady	antageu reis	Number	Rand Value	
3.2.1		lications receive			Number	ixalid value	
3.2.2		lications from H					
3.2.3		ents entered into				· · · · · · · · · · · · · · · · · · ·	
3.2.4	Credit agreeme	ents entered into	with low income	e persons			
3.2.5			nts of rural/ low d	ensity areas			
3.2.6		ents with juristic					
3.2.7	Credit agreeme	ents with womer	)				
3.3	Nincome Cate	gories of clie	nts- Gross Inc	ome Categorii	es of Individua	nis	
	R0 - R3500		R5501-R7500	······	R10.1K- R15K	>R15000	Total
R Value							
Number							
4				Summary	of Debtors	book	
			ook on last day o		Rand		
RE .			tful debt on last		Rand		
			ook on last day o		Rand		
	Rand value of		up the debtors b	OUK	Number Rand	.,	<u></u>
	Number of acc				Number		
7.0	, italibol of doo	ounto Witton on	ading qualto		Hamber		
4.7	Age Analysis	of Debtors Boo	k				
	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							1

550555

Lowest rate Highest rate Average

## National Credit Regulator Mortgages Continue

	This section	n on pricin	g to be comple	eted once a y	ear (1 Jan 31	Dec.)	Page 3 of 18
1	Name of Regis	stered Entity					
2	NCR Registrat	tion Number				· · · · · · · · · · · · · · · · · · ·	
	Start of reporti		dd/mm/yyy				
	End of reportir	• .	dd/mm/yyy				
		S Payrea			700		
5				Section 5:	Pricing		
	p	ricina: This	section to be a	completed onc	e a vear for 1	anuary to 31 Deci	ombor
		ricing, ima	Section to be t	ompieted one	e a year for 1 3	anuary to 31 Deci	ennuer .
5.1	Initiation Fee	)					
						· · · · · · · · · · · · · · · · · · ·	·
	Indicate the ini	tiation fee that	will be charged in	case of agreemer	nts for the followin	g amounts	
		R50 000	R100 000	R150,000		R700.000	R1000 000
	Initiation fee					· · · · · · · · · · · · · · · · · · ·	
5.2	Monthly serv	rice fee				<u> </u>	
		0K-R50K	R51K-R100K	R101K-R150K	R151K-R350K	R351K-R700K	≥700K
	Lowest fee						
	Highest Fee			1		· · · · · · · · · · · · · · · · · · ·	7,0
	Average						
5.3	Interest rate:						
		NK-BSOK	DS1K-D100K	D104K-D450K	D151K D250K	D251K D700K	>7007

				al Credit Reg STATISTICA				
Samuel	Industry gro	oups:	0				Page 4 of 18	
	Name of Regist     NCR Registration     Start of reporting     End of reporting	on Number ig period	dd/mm/yyy dd/mm/yyy			-		
			Cre	dit Facili	ties			
	5		on 6: Credit I	oxoxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxxx	nsactions et	fected		
6.	1 Value, Volum	e of credit fac	ility transactio	ns effected				
	Bank produc		Overdraft	Credit	Garage	Other	Total	
<b>8</b>	Value of cred		Bank Account	Card	Card	Facility		
	Rand Value of o							
	Number of facili	ity transactions						
	Retail and Othe	er Products	Storecard	Storecard	Storecard	Storecard	Services	
			Furniture	Clothing	Other Durable	ner Semi Dura	ble	
200	Rand Value of on Number of facility							
6	6.2 Gender, Low Income, Historically Disadvantaged Persons, Low density areas							
					Number	Rand Value		
STROMEZ	Number of appli					1		
	Number of appli							
		ansactions by HE	ors v income people					
			nts in rural/low d	ens.areas				
NAME OF THE OWNER, WASHINGTON, WASHING WASHINGTON, WASHINGTON, WASHINGTON, WASHINGTON, WASHINGTON, WAS	Credit facility tra	ansactions by wo	men					
NO PARAMETERS	Credit facility tra	nsactions by jur	istic person					
6	Income Cated	vorige Groce	Incomo Catoor	ariae af indivi	duale			
	R0 - R3500	R3501-R5500	R5501-R7500	R7501-R10K	R10.1K- R15K	>R15000	Total	
R Valu		113301-113300	10001-1000	K/301-KIOK	KIU.IK-KISK	-R15000	rotai	
Numbe	er							
6.4								
		e of credit facilit			Rand			
	Total Rand Valu  Average credit li		y limits for HDPs		Rand Rand			
			dit facility account	ts	Rand			
7	J		THE RESERVE OF THE PARTY OF THE	ebtors Book				
	Total Gross valu	e of debtors boo	ok on last day of		'Rand			
BANKS AND			ul debt on last da		'Rand			
	•		ok on last day of	•	'Rand			
	Rand value of w		ip the debtors bo	ņк	'Number 'Rand			
	Number of accor				'Number	***************************************		
<u> </u>						NOCOCO CONTROL	×	
	Age Analysis o			C4 C0 D	00 100			
R Valu	Current	f Debtors Book 30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total	

## National Credit Regulator CREDIT FACILITIES CONTINUE

			Page 5 of 18
Line			
	1 Name of Registered Entity		
	2 NCR Registration Number		
	3 Start of reporting period	dd/mm/yyy	
	4 End of reporting period	dd/mm/yyy	

Initiation Fee	s section to be						
Indicate the init	iation fee that will	be charged for c	redit facilities wi	th the following	g limits	,	
	R1,500				R15,000	R20,00	
Initiation fee				<u> </u>			
Monthly serv	ice fee			A	**************************************		
Of facilities in the following credit <u>limit</u> categories report lowest, highest and AVE fees							
					0R10001-R20000	R20K+	
Lowest fee						-	
Highest Fee						***************************************	
Average						, va	
Interest rate:					enter et entre disperse, considerans en provission en entre en entre		
Of facilities in	the following cr	edit limit catego	ories report low	est, highest a	and AVE rates		
	0K-R1500	R3,000			R10001-R20000	R20K+	
Lowest rate							
Highest rate				<u> </u>			
Average		İ	<del></del>	·			

151		Also and the second sec					_
				al Credit Reg STATISTICAL			
Indust	ry group:	0					Page 6 of 18
1	Name of Regis	tered Entity			· · · · · · · · · · · · · · · · · · ·		···
	NCR Registrat Start of reporting		dd/mm/yyy			• • • • • • • • • • • • • • • • • • • •	
4	End of reportin	g period g period	aa/mm/yyy				
		UNSECU	RED CREE	IT TRAN	SACTION	S - LONG	
9			Section 9: C	redit Agree	ment Flow		
9.1	Value and Vo	olume accordin	ng to TERM				
	Medium	4.1 - 6 Months	9 & 12 Months	18 Months	24 Months	36 Months	Total
	R' Value						
	# of Loans						
	Long Term	ACCUSATE OF THE PARTY OF THE PA	3.1-5 Years	5.1-10 Years	10.1- 20 Years	>20.1 Years	Total
	R' Value						
	# of Loans						
9.2	Value and Vo		ig to Size band	s			
		0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+
	R' Value						
	# of Loans						
	AVERAGE	<u> </u>	<u> </u>				
0.2	C11	1					
9.3	Gender, LOW	income, nisto	rically Disadva	ntaged Perso			
	A1 1 . C				Number	Rand Value	
		lications received					
		lications from HD ents entered into					
			with low income p	conto			-
			s in rural/low dens				
		ents with women	s in rurai/iow dens	oity areas			
		ents with juristic p	ersons				
8	(2000)						
9.4	Income Cate	gories of clien	s- Gross Incor	ne Categories			
	R0 - R3500	R3501-R5500				>R15000	Total
R Value							
Number							
9.5	Purpose of c	redit					
	Housing and			Emergency			
	related	Education	Small business	(See below)	Service	Other	Total
R Value							
Number							
	Emergency loa	ans analysis					
İ				_	Loss-theft or	Other	
	Donal Value	Death/Funeral	Medical	Income loss	fire	Emergency	Total
	Rand Value Number						
	ivumper						

Highest rate Average

		Credit Regulator
Uns	secured Credit	Transactions- Continue
Line 1 Name of Registered Entity 2 NCR Registration Number		page 7 / 18
3 Start of reporting period 4 End of reporting period	dd/mm/yyy dd/mm/yyy	

10		Sec	ction 10: Su	ımmary of l	Debtors bo	ok	
			ok on last day of q		Rand		
			ful debt on last da		Rand	***************************************	
8.3	Equals: Net val	ue of debtors bo	uarter	Rand			
8.4	Number of acco	ounts that make	k	Number	· · · · · · · · · · · · · · · · · · ·		
8.5	Rand value of v	vrite-offs during		Rand			
8.6	Number of acco	ounts written-off	during quarter		Number		
							*
8.7	Age Analysis	of Debtors Bool	<b>(</b>				
	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
R Value							
Number							

11			Secti	on 11 Prid	ing				
	Pricing: Thi	s section to be	completed on	ce a year for 1	January to 3	1 December			
	Start of reporting		dd/mm/yyyy						
4	End of reportin	g period	dd/mm/yyyy						
2.	Initiation Fee								
TO SECOND	Indicate the init	iation fee that will	be charged in cas	se of agreements	for the following	g amounts			
		3000			R10,000	R15,000	R20,000		
Some	Initiation fee								
9.2	Monthly service fee								
hazzak		0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+		
buccassa	Lowest fee								
Compa	Highest Fee						7		
	Average				, , , , , , , , , , , , , , , , , , ,				
9.3	Interest rate:								
900000		0K-R3K	R3.1K-R5K	R5.1K-R8K	R8.1K-R10K	R10.1K-R15K	R15.1K+		
	Lowest rate						· , , , , , , , , , , , , , , , , , , ,		

## National Credit Regulator **FORM 39 STATISTICAL RETURN** Page 8 of 18 Line 1 Name of Registered Entity 2 NCR Registration Number 3 Start of reporting period 4 ⊨nd of reporting period dd/mm/yyy aa/mm/yyy **CREDIT TRANSACTIONS-Short-Term** 12 Section 12: Credit Agreement Flow 12.1 Value and Volume according to TERM Medium < 1 Month 1 Month 2 Months 3 Months 4 Months Total R' Value # of Loans 12.2 Value and Volume according to Size bands 0-500K R501-R1000 R1001-R2000 R2001-R3000 R3001-R5000 R5000+ R' Value # of Loans Average Term 12.3 Gender, Low Income, Historically Disadvantaged Persons, Low density areas Number Rand Value Number of applications received from HDP's Number of applications from HDP's rejected Credit agreements entered into with HDP's Credit agreements entered into with low income people Credit agreements with residents in rural/low density areas Credit agreements with women Credit agreements with juristic persons 12.4 Income Categories of clients- Gross Income Categories R0 - R3500 R3501-R5500 | R5501-R7500 | R7501-R10K | R10.1K-R15K >R15000 Total R Value Number

12.5	Purpose of c	redit					
	Housing and related	Education	Small business	Emergency (See below)	Service	Other	Total
R Value							****
Number							
	Emergency loa	ans analysis			1	<del></del>	
		Death/Funeral	Medical	Income loss	Loss-theft or fire	Other Emergency	Total
	Rand Value		· · · · · · · · · · · · · · · · · · ·				*
	Number						

		Unse		redit Regula Transaction			
	Name of Regis     NCR Registrati     Start of reportin     End of reportin	ion Number ng period	dd/mm/yyyy dd/mm/yyyy				page 9 / 18
13				ummary of			
SÍGIDOS IN COLOS EN ENCONOS ESTADOS LA ANCIAS A COLOS ANTICOS ESTADOS	Minus: Total pr Equals: Net va Number of acc Rand value of	ue of debtors boo ovision for doubtf lue of debtors boo ounts that make u write-offs during o ounts written-off o	ul debt on last dok on last day of up the debtors bounter	ay of quarter quarter	Rand Rand Rand Number Rand Number		
		of Debtors Book					
R Valu	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
Numbe							
nvunibe				i Distribution de la company de la company de la company de la company de la company de la company de la company			
	Pricing: This 3 Start of reportin 4 End of reportin		completed or dd/mm/yyyy		cing 1 January to	31 December	
	4 End of reporting	g period	dd/mm/yyyy			J	
14.	1 Initiation Fee						
	Indicate the init	iation fee that will	be charged in ca	ase of agreement	s for the following	ng amounts	······································
		R500				R6,000	R8,000
	Initiation fee						
14.	2 Monthly serv	ice fee - for tra					
		0K-R500K	R501-R1000	R1001-R2000	R2001-R4000	R4001-R6000	R6000+
	Lowest fee						
	Highest Fee						· · · · · · · · · · · · · · · · · · ·
	Average						
14.	3 Interest rate:	for transaction				***************************************	
		0K-R500K	R501-R1000	R1001-R2000	R2001-R4000	R4001-R6000	R6000+
	Lowest rate						
	Highest rate						
	Average	<u> </u>					

				nal Credit Ro STATISTIC			
Industr	y group:						Page 10 of 18
Line							
	Name of Regis						
	NCR Registrat						
	Start of reporting		dd/mm/yyy				
4	End of reportin	д репоа	dd/mm/yyy				
		C	THER CR	EDIT AGI	REEMENT	S	
15					eement Flo	W	
15.1	Value and Vo	olume accordi	ng to Size bar	nds			
		0R-R1500	R1500-R3000	R3K-R5K	R5K-R10K	R10.1K-R20K	R20K-R40K
	R' Value						
	# of Loans						
	AVE Term						
15.2	Value and V	olume accordi	na ta Cira ba				
19.2	value and vi	R40K-R60K	R60-100K	R101K-R150	R150K-R200	R200K - R400K	D400K+
	R' Value	K4UK-KOUK	K00-100K	KIUIN-KIOU	R150K-R200	K200K - K400K	R400K+
	# of Loans	<del>                                     </del>					
	AVE Term	<del> </del>	<u> </u>				
	PACE TOTAL	<u> </u>	<u> </u>	<u> </u>	L		
15.3	Value and Vo	olume accordi	ng to purpose	/utilisation			
						Other Semi	
		Vehicles	Furniture	Clothing	Other Durable	Durable	Services
	R' Value				i		
	# of Loans						
	# of Loans						
42.4	# of Loans AVE Term			-		•	
15.4	# of Loans AVE Term	Income, Histo	rically Disadv	antaged Pers	ons, Low dens		
15,4	# of Loans AVE Term Gender, Low			antaged Pers	ons, Low dens	ilty areas Rand Value	
15,4	# of Loans AVE Term  Gender, Low  Number of app	lications receive	d from HDP's	antaged Pers			
15.4	# of Loans AVE Term  Gender, Low  Number of appl Number of appl	lications receive	d from HDP's DP's rejected	antaged Pers			
15.4	# of Loans AVE Term  Gender, Low  Number of appl Number of appl Credit agreeme	lications receive lications from HI ents entered into	d from HDP's DP's rejected with HDP's				
15.4	# of Loans AVE Term  Gender, Low  Number of appl Number of appl Credit agreeme Credit agreeme	lications receive	d from HDP's DP's rejected with HDP's with low income	people			
15.4	# of Loans AVE Term  Gender, Low  Number of appl Number of appl Credit agreeme Credit agreeme Credit agreeme	lications receive lications from HE ents entered into ents entered into	d from HDP's DP's rejected with HDP's with low income	people			
15.4	# of Loans AVE Term  Gender, Low  Number of appl Number of appl Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme	lications receive lications from HI ents entered into ents entered into ents with persons	d from HDP's DP's rejected with HDP's with low income s residing in low	people			
15,4	# of Loans AVE Term  Gender, Low  Number of appl Number of appl Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme	lications receive lications from HI ents entered into ents entered into ents with persons ents with women	d from HDP's DP's rejected with HDP's with low income s residing in low	people			
	# of Loans AVE Term  Gender, Low  Number of appl Number of appl Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme	lications receive lications from HI ents entered into ents entered into ents with persons ents with women ents with jusristic	d from HDP's DP's rejected with HDP's with low income s residing in low persons	people density areas	Number		
	# of Loans AVE Term  Gender, Low  Number of appl Number of appl Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme	lications receive lications from HI ents entered into ents entered into ents with persons ents with women	d from HDP's DP's rejected with HDP's with low income residing in low persons	people density areas	Number	Rand Value	Total
15.5 R Value	# of Loans AVE Term  Gender, Low  Number of app Number of app Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme	lications received lications from HI ents entered into ents entered into ents with persons ents with women ents with jusristic	d from HDP's DP's rejected with HDP's with low income residing in low persons	people density areas ome Categoric	Number		Total
	# of Loans AVE Term  Gender, Low  Number of app Number of app Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme	lications received lications from HI ents entered into ents entered into ents with persons ents with women ents with jusristic	d from HDP's DP's rejected with HDP's with low income residing in low persons	people density areas ome Categoric	Number	Rand Value	Total
15.5 R Value	# of Loans AVE Term  Gender, Low  Number of app Number of app Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme Credit agreeme	lications received lications from HI ents entered into ents entered into ents with persons ents with women ents with jusristic	d from HDP's DP's rejected with HDP's with low income residing in low persons	people density areas ome Categoric	Number	Rand Value	Total

				inal Credit Ri Statistical Re			
Line	<u> </u>						Page 11 of 18
	Name of Regis						
	2 NCR Registrat 3 Start of reporti		dd/mm/yyy			4	
	End of reporting		dd/mm/yyy			-	
			R CREDI				
16	T-1-1		ction 16:				
		lue of debtors boo rovision for doubt			Rand		
		alue of debtors bo			Rand Rand		
		counts that make			Number		
	Rand value of	write-offs during	quarter		Rand		
	Number of acc	counts written-off	during quarter		Number		
		of Debtors Boo			A STATE OF THE STA		
R Value	Current	30 Days	31 to 60 Days	61- 90 Days	90-120	120+	Total
lumber		<u>-  </u>					
							The second of th
Barrier District Colors					victoria (Company of the State	Assistant and the second second second second second second second second second second second second second se	
17			Sec	tion 17: P	ricing		
17	Prici	ng: This secti				uary to 31 Dece	ember
3	Start of reportir	ng period	on to be com			uary to 31 Dece	ember
3 4	Start of reporting	ng period Ig period	on to be com dd/mm/yyyy dd/mm/yyyy			uary to 31 Decc	ember
3 4 11.6	Start of reporting End of reporting Pricing for a	ng period ig period greements up	on to be com dd/mm/yyyy dd/mm/yyyy			wary to 31 Deco	ember
3 4 11.6	Start of reporting	ng period ig period greements up	on to be com dd/mm/yyyy dd/mm/yyyy			uary to 31 Dece	ember
3 4 11.6	Start of reporting End of reporting Pricing for a Initiation Fee	ng period ng period greements up	on to be com dd/mm/yyyy dd/mm/yyyy to R40 000	pleted once a	year for 1 Jan		amber
3 4 11.6	Start of reporting End of reporting Pricing for a Initiation Fee	ng period g period greements up tiation fee that will	on to be com dd/mm/yyyy dd/mm/yyyy to R40 006	pleted once a	year for 1 Jan	ving amounts	
3 4 11.6	Start of reporting End of reporting Pricing for a Initiation Fee Indicate the init	ng period ng period greements up	on to be com dd/mm/yyyy dd/mm/yyyy to R40 000	pleted once a	year for 1 Jan		ember R40,000
3 4 11.6	Start of reporting End of reporting Pricing for a Initiation Fee Indicate the initiation fee	ng period ng period greements up tiation fee that will R1,500	on to be com dd/mm/yyyy dd/mm/yyyy to R40 006	pleted once a	year for 1 Jan	ving amounts	
3 4 11.6	Start of reporting End of reporting Pricing for a Initiation Fee Indicate the init	ng period g period greements up tiation fee that will R1,500 ice fee	on to be com dd/mm/yyyy dd/mm/yyyy to R40 000  I be charged in c	ase of agreemen	year for 1 Jan year for 1 Jan ts with the follow R10,000	ving amounts R20,000	R40,000
3 4 11.6	Start of reporting End of reporting Fricing for a initiation Fee Indicate the initiation fee Monthly serving	ng period g period greements up tiation fee that will R1,500 ice fee	on to be com dd/mm/yyyy dd/mm/yyyy to R40 000  I be charged in c	pleted once a	year for 1 Jan	ving amounts	
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