

EFFICIENT FINANCIAL HOLDINGS LIMITED  
Incorporated in the Republic of South Africa  
(Registration number: 2006/036947/06)  
Share code: EFF  
ISIN: ZAE000133286  
("EFH")

CHANGE OF COMPANY SECRETARY

Shareholders are advised that, with effect from 5 August 2009, Anton de Klerk has resigned in his capacity as company secretary of EFH, in order to focus solely on his duties as financial director. iThemba Governance and Statutory Solutions (Proprietary) Limited has been appointed as company secretary of EFH.

7 August 2009

Sponsor  
Java Capital (Proprietary) Limited