

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

CHANGE TO THE BOARD OF DIRECTORS

Shareholders are hereby advised of the resignation of Mr MC Khwinana as a non-executive director of EFH with effect from 1 February 2010.

At the time of the listing of EHF on the JSE Limited in April 2009, Mr Khwinana was nominated to the board of EFH by Thebe Investment Corporation (Proprietary) Limited, a major shareholder of EFH.

Mr Khwinana has resigned from the employment of Thebe Investment Corporation (Proprietary) Limited resulting in his resignation from the board of EFH.

26 January 2010

Sponsor  
Java Capital (Proprietary) Limited