

Efficient Financial Holdings Limited  
Incorporated in the Republic of South Africa  
Registration nr: 2006/036947/06  
Share code: EFF  
ISIN: ZEA000133286  
("EFH" or "the company")

CHANGE TO THE BOARD OF DIRECTORS

The Board of Directors of Efficient Financial Holdings is pleased to announce the appointment of Mrs Luncile Zee Cele to the Board as an independent non-executive director and member of the company's audit committee.

The appointment is made with effect from 30 August 2010.

Ms Cele holds a Masters of Accountancy (MACC) (Taxation) Degree from the University of Natal.

30 August 2010

Sponsor  
Java Capital