

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")

DEALING IN SECURITIES

Shareholders are advised of the following information, relating to the sale of ordinary shares by directors of major subsidiaries of EFH:

Name of director: HB Hopking
Name of subsidiary company: Multigro Capital (Pty) Ltd
Transaction date: 18 January 2010
Price per security: R5.56
Number of securities: 96,372
Total value: R535,828.32
Nature and extent of interest: Direct Beneficial

Name of director: HB Hopking, a trustee and beneficiary of the Hobos Trust, the entity which entered into the transaction
Name of subsidiary company: Multigro Capital (Pty) Ltd
Transaction date: 18 January 2010
Price per security: R5.56
Number of securities: 39,676
Total value: R220,598.56
Nature and extent of interest: Indirect beneficial

Name of director: JP du Plessis
Name of subsidiary company: Valugro Capital (Pty) Ltd
Transaction date: 18 January 2010
Price per security: R5.50
Number of securities: 7,000
Total value: R38,500.00
Nature and extent of interest: Direct beneficial

Name of director: JP du Plessis
Name of subsidiary company: Valugro Capital (Pty) Ltd
Transaction date: 18 January 2010
Class of securities: Ordinary shares
Price per security: R5.51
Number of securities: 7,923
Total value: R43,655.73
Nature of transaction: Sale
Nature and extent of interest: Direct beneficial

Clearance to deal was received as required in terms of the JSE's Listings Requirements.

20 January 2010

Sponsor
Java Capital (Proprietary) Limited