

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 a director of a major subsidiary of EFH:

Name of director:	HB Hopking
Name of subsidiary company:	Multigro Capital (Pty) Ltd
Transaction date:	2 February 2010
Price per security:	R5.55
Number of securities:	96,372
Total value:	R534,864.60
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:	2 February 2010
Price per security:	R5.55
Number of securities:	39,676
Total value:	R220,201.80
Nature and extent of interest:	Indirect beneficial

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

3 February 2010

Sponsor
Java Capital (Proprietary) Limited