

EFFICIENT FINANCIAL HOLDINGS LTD
Incorporated in the Republic of South Africa
(Registration number: 2006/036947/06)
Share code: EFF
ISIN: ZAE 000133286
("EFH" or "the company")

CHANGE TO THE BOARD OF DIRECTORS

In compliance with paragraph 3.59 of the Listings Requirements of JSE Limited, shareholders are informed that Mr Ed Hern, non-executive member of the board, having been elected to retire by rotation in terms of the company's articles of association, will not make himself available for re-election to the board at the Annual General Meeting to be held on 21 January 2011.

The board wishes to thank Mr Hern for his valuable input and service to the board.

11 November 2010

Sponsor
Java Capital