

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

CHANGE OF COMPANY SECRETARY

Shareholders are advised that, with effect from 1 February 2011, iThemba Governance and Statutory Solutions (Proprietary) Limited has resigned as company secretary of EFH. Adv Rudi Barnard has been appointed as the new company secretary of EFH.

21 January 2011

Sponsor  
Java Capital (Proprietary) Limited