

17 Easson Road
Norfolk Park
Kirstenhof
7945

Dear Morne' and Barbara,

I would like to take this opportunity to express my sincere gratitude for the manner in which you have dealt with my financial planning needs. The high level of service that I continue to receive from you and all the wonderful people at Netto has exceeded all my expectations and has definitely restored and even reinvented my faith in the financial services industry.

It has been an absolute pleasure to deal with both Morne' and Barbara and I have also had the pleasure of meeting with and chatting to both Debbie Netto and Ian Beere. I must also commend and thank Porsche for her very friendly yet thoroughly professional manner in all our dealings. Netto Financial Services is a special company with special people and to this end I hope to have a long and meaningful relationship with your company.

I wish Netto Financial services and its wonderful people a long and prosperous future.

Thank you,

A handwritten signature in black ink, appearing to read 'Enver Ebrahim', with a stylized, cursive script.

Enver Ebrahim