

BIDVEST BANK LIMITED
USA PATRIOT Act of 2001 (Public Law 107-56)

GLOBAL CERTIFICATION REGARDING CORRESPONDENT ACCOUNTS

Sections 5318(j) and 5318(k) of Title 31 of the United States Code, as added by section 313 and 319(b) of the USA PATRIOT Act of 2001 (Public Law 107-56) require any foreign bank that maintains a correspondent account with any U.S. bank (a covered financial institution as defined in 31 C.F.R. 103.175(f)) to provide the information set out below.

For the purposes of the legislation, Bidvest Bank Limited is a foreign bank, being a bank organized under foreign law and located outside of the United States (see definition at 31 C.F.R. 103.11(o)), and supervised by a banking supervisor of any state (see definition at 31 C.F.R. 103.11(c)).

A Correspondent Account for a foreign bank is an account to receive deposits from, make payments or other disbursements on behalf of a foreign bank, or handle other financial transactions related to the foreign bank.

Accordingly, Bidvest Bank Limited certifies as follows:

1. Correspondent Accounts Covered by this Certification:

This Certification applies to all accounts established by Bidvest Bank Limited by Covered Financial Institutions.

2. Physical Presence/Regulated Affiliate Status:

Bidvest Bank Limited maintains a physical presence at 11th Floor, Rennie House, 19 Ameshoff Street, Braamfontein, Johannesburg, South Africa, at which address it carries on business, where it employs one or more individuals on a fulltime basis and maintains operating records related to its banking activities.

It is licensed to conduct banking activities in South Africa by the South African Reserve Bank, and is subject to supervision by the South African Reserve Bank.

3. Indirect Use of Correspondent Accounts:

Bidvest Bank Limited does not use any Correspondent Account with a Covered Financial Institution indirectly to provide banking services to any foreign bank that does not maintain a physical presence in any country and that is not a regulated affiliate.

4. Ownership Information:

Bidvest Bank Limited is a wholly-owned subsidiary of Bidvest Bank Holdings Limited, which is in turn a wholly-owned subsidiary of The Bidvest Group Limited, a company listed on the JSE Securities Exchange South Africa, and which maintains a physical presence at 2nd floor, Bidvest House, 18 Crescent Drive, Melrose Arch Johannesburg.

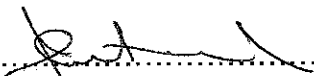
5. Process Agent:

Agent Service, Inc. is a resident of the United States at 179 Bennett Avenue, Suite 4C, New York, NY 10040, USA, and is authorized to accept service of legal process on behalf of Bidvest Bank Limited from the Secretary of the Treasury or the Attorney General of the United States pursuant to Section 5318(k) of title 31, United States Code.

6. General

Bidvest Bank Limited undertakes to notify in writing each Covered Financial Institution at which it maintains any Correspondent Account within 30 days of any change in the contents of this Certification. Bidvest Bank Limited understands that a Covered Financial Institution may provide a copy of this Certification to the Secretary of the Treasury and the Attorney General of the United States, and that the contents of this Certification may be transmitted to one or more departments or agencies of the United States of America for the purpose of fulfilling such departments' and agencies' governmental functions.

We, the undersigned confirm that the contents of this Certification are complete and correct and that we are authorised to execute this Certification on behalf of Bidvest Bank Limited.


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JM Murtagh
Head: Payments and Settlements
Bidvest Bank Limited


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FIH Hanekom
Head: Enterprise Wide Risk
Bidvest Bank Limited

05 January 2015