

Revised: January 2019

EMAIL DISCLAIMER

This message and any attachments is being sent from Emerald Risk Transfer (Pty) Limited, Registration No. 1998/025512/07, and is intended for the above addressee. Any unauthorised use or interception of e-mail is illegal. The e-mail message or its attachments may contain confidential or privileged information and may not be copied, printed, forwarded, distributed or disclosed to any unauthorised person. If you are not the named addressee, please notify us immediately via return of e-mail and destroy the copy you have received. Save for bona fide company matters, Emerald Risk Transfer (Pty) Limited does not accept responsibility for the opinions or the content in this e-mail or its attachments. Emerald Risk Transfer (Pty) Limited, reserves the right to monitor all e-mail communications through their network. While antivirus protection tools have been employed, you should check this e-mail and attachments for the presence of viruses. No warranties or assurances are made in relation to the safety and content of this e-mail and attachments. Emerald Risk Transfer (Pty) Limited accept no responsibility for any damage caused by any virus transmitted by or contained in this e-mail and attachments. No liability is accepted for any consequences arising from this e-mail.

An authorised Financial Services Provider FSP No. 13893

Directors QM Matthew (Chairman)

BE Ray (Chief Executive Officer)

CL Jordan (Executive)

L Lambrechts

J Melville

HD Nel

Company Secretary P do Roque