

I, the undersigned **PIETER SCHALK DE BRUYN** ID No. 6812145105088 state under oath as follows:

1

I am an adult male and was until recently an attorney, working at 73 Hennie Alberts street, Alberton, 1448. My contact number at the office was 0861747576. I am giving this statement as a result of my knowledge about certain events, as set out herein, and do so freely of my own will, without any promise of fear or favour. Before I commence with this statement I would first like to give a breakdown of all involved for the ease of reading and clarity purposes. This will be covered below.

ENTITIES

- **Arrie Steelworks** Arrie Steelworks (Pty) Limited, a Company of Adriaan Van Wyk (Reg 2006/038621/23)
- **DVB** De Bruyn, Van der Elst and Bokwa Incorporated

INDIVIDUALS

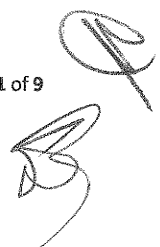
- **Van Wyk** Bernadine Van Wyk (ID 6510160075083), the 'Suspect' in this matter
- **A Van Wyk** Adriaan Van Wyk (ID 6509085017083), husband of B Van Wyk
- **Van Niekerk** Martie Van Niekerk, previous junior bookkeeper of DVB
- **Van Der Merwe** Charlene Van Der Merwe, DVB employee
- **Booyesen** Janine Booyesen, DVB employee
- **Steyn** Tertius Steyn, DVB employee
- **H Van Niekerk** Hester Van Niekerk, DVB employee
- **Bloch** Barry Bloch, DVB auditor
- **Broodryk** Cornelius Broodryk, Jan Erasmus Auditors and Accountants

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During April 2004 I hired Bernadine van Wyk (*'van Wyk'*), with ID 6510160075083, as head bookkeeper and Financial Manager of DVB. To the best of my knowledge and belief her maiden surname was 'Burgers', and her married surname prior to Van Wyk was 'Jansen Van Rensburg'. Van Wyk was recommended by Johan Smit, an auditor from the Law Society of the Northern Provinces, to my colleague and co-director, Van der Elst. Van Wyk took over from junior bookkeeper, Martie van Niekerk (*'van Niekerk'*). I neither enquired, nor was I advised, that Van Wyk had previously been in prison after being convicted of fraud. This only came to my knowledge much later, after she had left my employ. I did not enquire because she came highly recommended by Smit.

3

Van Wyk immediately made a good impression with her extensive knowledge of legal bookkeeping and well as her knowledge of the Law Society. As a result I gave her more and more responsibility and control over the finances of the firm. I trusted her completely.



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As the relationship grew over the years, and as my colleagues and I felt van Wyk was very competent, I ultimately gave van Wyk full control over the financials of the firm. Van Wyk had access to all bank accounts of the firm, and controlled the finance department of the firm with the help of two junior bookkeepers who alternated from time to time. Van Wyk provided me with relevant financial information throughout her employment, and after I scrutinised this information I was under the impression that it was reliable and accurate. Van Wyk's apparently reliable work also assured me that the firm's books, especially the Trust accounts, were 100% correct, and that it was in good hands. I was completely in her hands and by then had come to trust her completely.

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During 2008, there was a drop in new legal work coming into the firm due to the world economic decline. What struck me at the time, was that, even with Van Wyk's complaints of financial stress and burdens, she still arranged and paid for a wedding and reception for her son, Michael Burgers, and later arranged and paid for a cruise for her whole family. She even bragged about this cruise.

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As a result, while noticing van Wyk was living beyond her means after various financial complaints, I started to more regularly investigate the various bank accounts of the firm. I wanted to check if I would come across any red flags. Any query I had, Van Wyk could supply a valid and satisfactory answer. I therefore continued to trust her with the finances of the firm. I now realise I was being duped.

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In **January 2009** Van Wyk told me that she was planning to move to Mossel Bay and as a result she would be resigning. However, she agreed to stay up until 28 February 2009, to make sure that everything was in order before she left her position at the firm. I was thankful for her loyalty and apparent integrity.

8

On **2009-01-29** something occurred which I thought was very strange. Van Wyk made a transfer out of our ABSA account, of R35 000.00 and used the name '*Schalk*' as a reference. Even though she had done this many times previously, something made me query this amount. I sent Van Wyk an e-mail asking her what this transaction was for. She replied saying the money was a transfer from the ABSA account to the Nedbank business account, because all the Ekurhuleni cheques that needed to be paid, needed to be paid from the Nedbank account, and that is why she needed to credit the Nedbank account. However, this did not make sense to me, as she could have simply paid Ekurhuleni out of the ABSA account. This caused me to become suspicious, but I did not know why.

As a result, I did an investigation of my own, to check whether the R35 000.00 had indeed been paid into the Nedbank business account. I found the R35,000 in the Nedbank account, but a day later after the transfer took place out of the ABSA account. I thought that it may have taken a day to reflect, but still made an enquiry at Nedbank. I asked Nedbank from where the money (R35 000.00) came from into the Nedbank account. The consultant at Nedbank told me that the money had been transferred to the Nedbank business account from another Nedbank account, with account number 1918 443130, in the name of 'Arries Steelworks.' In other words, Van Wyk's explanation of a transfer from the ABSA account to the Nedbank business account was a lie and when she gave me this explanation had then immediately transferred the same amount of R35,000 into the Nedbank account, from an external account under her control. Clearly something was wrong.

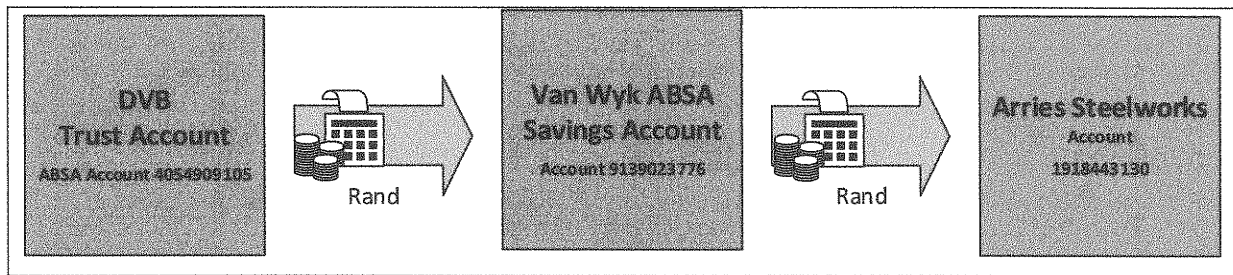
I immediately realised that something was not right as Van Wyk's husband, Adriaan 'Arrie' van Wyk (ID 6509085017083) had a company called Arries Steelworks (registration number 2006/038621/23). At this point I think I should display a schedule of all the relevant bank accounts. See Table 1 below.

TABLE 1

Bank	Account Name	Account Number	Legal Owner
ABSA	DVB Trust Account	4054358479	DVB
ABSA	DVB Savings Account	9139023776	DVB
ABSA	Unknown	9129609534	B Van Wyk
ABSA	Unknown	9129611296	B Van Wyk
ABSA	Unknown	9110506285	M Burgers
Nedbank	Unknown	1918443130	A Van Wyk
Nedbank	Unknown	1520088035	B Van Wyk
FNB	Home Loan	362345031	B Van Wyk

After further investigation, I determined that Van Wyk used an account that was opened as a DVB savings account at ABSA by her on the same portfolio as what the firm's Trust accounts are. She used this ABSA savings account (account number 9139023776) to transfer money to the 'Arries Steelworks' Nedbank account. Van Wyk directly transferred money from the firm's Trust account to her ABSA savings account, and then transferred the money from her ABSA savings account to her husband's Nedbank company account. This was clearly a process of money-laundering in an attempt to conceal her tracks. The diagram (Diagram 1) below illustrates this.

Diagram 1



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I then carried out searches onto the firms ABSA Trust account portfolio and could not find 'Arries Steelworks' as a beneficiary. I then used the account number 1918 443130 of Arries Steelworks to search the beneficiary and a beneficiary was found with the false name 'A Butch.' I then downloaded a list of all transfers made to 'A Butch' from the firm's ABSA Trust account. I saw that from 01 December 2008 to 21 January 2009 a total amount of **R100 500.00** had been transferred from the firm's Trust account to 'A Butch' (Arries Steelworks) via Van Wyk's savings account 9139033776 (as illustrated above in Diagram 1). This bank print out is attached as **Annexure PSD-01**.

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I then did further investigations on the other bank account numbers Van Wyk had control of, whilst employed by DVB, namely; a previous ABSA bank account she used with account number 9129609534 and a Nedbank account in which she received her salary with account number 1520088035, after discontinuing to use the ABSA bank account mentioned above. I discovered that there were various unauthorised transactions transferred to her Nedbank account 1520088035 from 27 June 2008 until 31 October 2008 to the total of **R139 000.00**. The bank print out is attached as **Annexure PSD-02**.

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I found no record of Van Wyk's ABSA account 9129609534 but continued to search. I then found that account under 'deleted beneficiaries.' There I discovered that from 1 March 2008 to 24 April 2008 there was a total amount of **R154 500.00** transferred to her ABSA account 9129609534. There are 10 transactions, nine (9) from DVB's ABSA savings account 9139023776 to her ABSA current account 9129609534, and one (1) directly from the firms Trust account (4054358479) to Van Wyk's ABSA account 9129609534. The bank print out is attached as **Annexure PSD-03**.

15

In a file that was kept by Van Wyk while she worked at DVB I found an ABSA account number of her husband. The account number was 9129611296. This account number was assigned by her to a fake beneficiary name 'M Moosa.' A total of **R53 000.00** was transferred to this account from 21

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November 2008 until 17 January 2009 from the ABSA savings account of Van Wyk, account number 9139023776. The bank print out is attached as **Annexure PSD-04**.

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The entire situation astounded me and I was not entirely sure what to do at the time. I contacted my co-director, Van Der Elst and discussed my findings with him. I didn't want to act in a hurry and wanted to make sure I had the facts. Van Der Elst and I met and Van Der Elst then contacted a friend who used to be in the South African Police for advice. We were advised to terminate Van Wyk's services as soon as possible and to conduct a full audit to determine exactly what Van Wyk had done.

17

On **30 January 2009** I called a meeting with all management. I notified all attorneys of the firm, including Charlene van Der Merwe, Janine Booysen, Tertius Steyn and Hester van Niekerk what my investigations found. Van Wyk was present at this meeting. I notified the team that Hester van Niekerk would take over the bookkeeping position of Van Wyk. During the meeting I showed the team all the unauthorised transactions Van Wyk had made. I thereafter requested that Van Wyk leave the premises and I also told her that I would immediately start with a thorough investigation and audit. She then duly left.

18

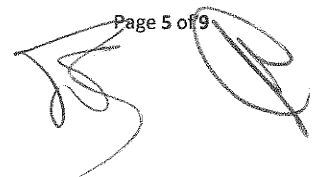
After the meeting I contacted the firm's auditor, Barry Bloch (**'Bloch'**) and informed him of the events. I asked Bloch if he wanted to be involved in the investigation seeing as he already knew Van Wyk for some time. Bloch was shocked and told me that he first wanted to think things over. The following day I contacted another person that might help, Cornelius Broodryk (**'Broodryk'**) and asked him to conduct the investigation and to compile a complete report for the Law Society and what has transpired. Attached are all the further bank transactions dug out and handed to me by Broodryk (**Annexure PSD-05 to PSD-13**). I am no longer in contact with Broodryk, but the documents speak for themselves and I contend are evidence of van Wyk's patently criminal conduct.

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During the meeting on 30 January 2009, Van Wyk said that the money she transferred to her and her husband's account was money owed to her arising from an agreement she had with me about a bridging facility business named *'Red Cliffs.'* Van Wyk apparently also said this to Charlene van Der Merwe. What she said is completely untrue, she was trying to create a red-herring.

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For the avoidance of doubt, I confirm that there had been only an oral agreement between Van Wyk and myself, which was supposed to have resulted in a written agreement, but had not become

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finalised. It involved an amount of approximately R800 000.00 that was acquired by me through a bond registered through the firm for the Germiston office, 74 Webber Road, Germiston. The agreement was that the R800 000.00 cash raised would be used as loan payments to bridge client transactions. Van Wyk and I agreed that when the R800 000.00 grew via rental and administration fees to a further R800 000.00, that the original R800 000.00 would be repaid to the bond, and that we would operate using the R800 000.00 obtained raised, as operating capital. We agreed that when we thought the capital was high enough and that a profit had been made, then we would divide the profit as follows:

- 20% to a company in my name, SDB Legal Admin (Pty) Ltd
- 50% to me personally, and
- 30% to Van Wyk

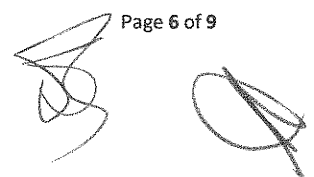
If there was no profit, then there would be no division. I confirm there was no real profit, as we had not moved further with the project due to prevailing economic conditions.

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The above draft agreement was put in writing by Van Wyk who handed me a hard copy, retaining the soft copy herself. However, I never agreed with the computations calculated by Van Wyk in this agreement and as a result I never signed the agreement. Attached as **Annexure PSD-14** is the draft agreement compiled by Van Wyk which I never signed. What Van Wyk failed to make clear in the agreement, was that the original R800 000.00 had to first be repaid before we could use the R800 000 raised as operating capital. I did not feel the need to speedily correct this contract and have it signed, as I knew there was still some time before a profit of R800 000 would be made. Van Wyk also never communicated with me again about the oral agreement/draft contract. Van Wyk did, however, mention to me that she also planned to make capital contributions to Redcliff by taking out bonds on her properties and to add that money to reach a profit quicker. Van Wyk never made any cash contribution. I was convinced that if she contributed using her own money that she would let me know and would provide the necessary proof thereof. I repeat that this is therefore just a red-herring, that I believe van Wyk used to conceal her theft, by implying that I had 'consented' to it, via some so-called 'agreement' that had never even come into fruition.

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Van Wyk, after being asked to leave the firm, sent emails to employees Charlene Van Der Merwe and Tertius Steyn. In these emails she attached proof of payments of her own money to the ABSA savings account mentioned earlier, linked to the firms Trust account. It is, however, impossible for me to establish, but the amount that was transferred according to Van Wyk of 'her own money' is far less than the amounts that she transferred to her and her husband's accounts. It would appear

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that, over time, she may have made unlawful loans to herself out of our accounts, and what she was then showing was the repayment of these unlawful loans. I also query the fact that van Wyk constantly changed beneficiary names and also used fake names. Why would she do this if reimbursing herself or her husband's so-called loans? There can only be one explanation, she was engaged in syphoning funds off from the firm's accounts and would, from time to time, transfer small amounts back again, in an attempt to create a false picture of 'loans' between the company and herself/husband. I am 100% adamant that no such transfer to herself or husband were known about or approved by me. Accordingly same amounts to theft and she covered her tracks by constantly inserting different (and fake) beneficiary names on the same accounts. She is also therefor guilty of fraud.

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Below is a table (Table 2) of the amounts transferred by Van Wyk, as documented in the Broodryk findings:

TABLE 2

	A	B	C	D	E
	Date	From Bank/Account Number	To Bank/Account Number	Stated Beneficiary	Amount (R)
1	2007-08-30	4054358479 (AA)	ABSA 9129609534 (DD)	B van Wyk	20 000.00
2	2007-09-01	9139023776 (BB)	ABSA 9129609534 (DD)	B van Wyk	10 000.00
3	2007-09-19 to 2007-10-03	4054358479 (AA)	ABSA 9129609534 (DD)	Chinappan	132 000.00
4	2008-03-01 to 2008-04-19	9139023776 (BB)	ABSA 9129609534 (DD)	B van Wyk	104 500.00
5	2008-04-24	4054358479 (AA)	ABSA 9129609534 (DD)	B van Wyk	50 000.00
6	2007-09-27 to 2008-11-05	4054358479 (AA)	ABSA 9129609534 (DD)	B van Wyk	173 590.24
7	2008-10-01 to 2008-10-01	4054358479 (AA)	ABSA 9129609534 (DD)	B van Wyk	5 900.00
8	2008-10-14	9139023776 (BB)	ABSA 9129609534 (DD)	B van Wyk	5 000.00
9	2007-06-30 to 2007-07-01	9139023776 (BB)	ABSA 9129611296 (EE)	AC Barnard	9 000.00
10	2007-07-02	4054358479 (AA)	ABSA 9129611296 (EE)	AC Barnard	3 800.00
11	2007-07-14 to 2007-08-05	9139023776 (BB)	ABSA 9129611296 (EE)	AC Barnard	12 000.00
12	2007-08-08 to 2007-08-13	4054358479 (AA)	ABSA 9129611296 (EE)	AC Barnard	20 000.00
13	2007-08-22 to 2007-08-27	9139023776 (BB)	ABSA 9129611296 (EE)	AC Barnard	15 000.00
14	2007-09-06 to 2007-09-14	4054358479 (AA)	ABSA 9129611296 (EE)	A Pienaar	110 000.00
15	2007-09-16	9139023776 (BB)	ABSA 9129611296 (EE)	A Pienaar	5 000.00
16	2007-09-17	4054358479 (AA)	ABSA 9129611296 (EE)	A Pienaar	10 000.00
17	2007-10-18 to 2007-11-01	4054358479 (AA)	ABSA 9129611296 (EE)	A Jameck	62 122.98
18	2007-11-07	9139023776 (BB)	ABSA 9129611296(EE)	A Jameck	10 000.00
19	2007-11-09	4054358479 (AA)	ABSA 9129611296 (EE)	A Jameck	20 000.00
20	2007-11-12	9139023776 (BB)	ABSA 9129611296 (EE)	A Jameck	20 000.00
21	2007-11-16	9139023776 (BB)	ABSA 9129611296 (EE)	A Jameck	20 000.00
22	2007-11-21	4054358479 (AA)	ABSA 9129611296 (EE)	A Jameck	10 000.00
23	2007-11-30	9139023776 (BB)	ABSA 9129611296 (EE)	A Jameck	15 000.00

24	2007-12-03	4054358479 (AA)	ABSA 9129611296 (EE)	A Jameck	20 000.00
25	2008-11-21 to 2009-01-17	9139023776 (BB)	ABSA 9129611296 (EE)	M Moosa	53 000.00
26	2007-10-03 to 2008-12-04	4054358479 (AA)	Nedbank 1918443130 (FF)	Arrie Steelworks	36 784.88
27	2008-12-01 to 2009-01-21	9139023776 (BB)	Nedbank 1918443130 (FF)	A Butch	100 500.00
28	2008-06-14	9139023776 (BB)	ABSA 9110506285 (GG)	M Coetzer	6 000.00
29	2008-06-27 to 2008-10-31	9139023776 (BB)	Nedbank 1520088035 (HH)	B Van Wyk	139 000.00
30	2008-12-08	4054358479 (AA)	362345031 (II)	STD H/LOAN	42 976.90
31	2009-01-28	4054358479 (AA)	362345031 (II)	STD H/LOAN	42 976.90
				Total:	R1,284.151.90

LEGEND for Table 1

'From' Descriptions (Column B):

AA = DVB Trust Account

BB = DVB ABSA Savings Account Opened by B Van Wyk

'To' Descriptions (Column C):

DD = Account in the name of B Van Wyk

EE = Account in the name of B Van Wyk

FF = Account in the name of Arrie Van Wyk, B Van Wyk's husband

GG = Account in the name of Michael Burgers, B Van Wyk's son

HH = Account in the name of B Van Wyk

II = B Van Wyk's personal bond account

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DRAFT CHARGES

Theft Counts 1-31 in that on the date or dates stated in **Column A** of Table 1, the accused did unlawfully and intentionally steal the amount or amounts stated in **Column E** of Table 1 by transferring the said amounts from the bank accounts listed in **Column B** of Table 1 to the bank accounts listed in **Column D** of Table 1.

Fraud Counts 32-62 in that the accused did unlawfully and intentionally misrepresent the names of the beneficiaries shown in **Column C** of Table 1 at rows 3, 9 to 25, and 27.

Blackmail in that on or about 12 February 2009 Van Wyk threatened verbally to report me to the Law Society if I continued with my investigation. She drafted a document for the Law Society in this regard.

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I would have reported the matter earlier, but the threat to approach the Law Society by Van Wyk made me hesitant. The theft of this money by Van Wyk has ultimately led to the firm's liquidation and my pending sequestration as the firm never recovered from the loss. I am of the opinion that the theft went a lot deeper, but due to my financial position I have not been able to hire an independent auditor to conduct a thorough investigation.

I therefore request an investigation as aforesaid and repeat that I NEVER gave any permission for Van Wyk or her husband to steal monies from the firm's accounts.

Prior to me signing this statement, I have carefully read through it and am satisfied that the facts are correctly and accurately recorded. The following questions were put to me in person by the commissioner of oaths and I entered the answers thereto in my own handwriting:

'Do you know and understand the contents of this statement?'

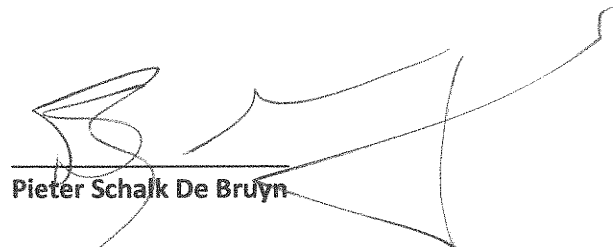
Yes

'Do you have any objection to taking the prescribed oath?'

No

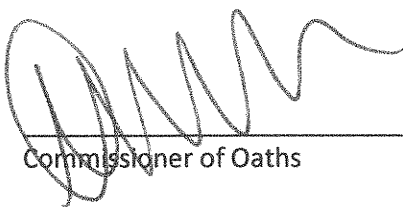
'Do you consider the prescribed oath binding on your conscience?'

Yes



Pieter Schalk De Bruyn

I certify that the deponent has acknowledged that she knows and understands the contents of this statement which was sworn to before me and the deponents signature was placed thereon in my presence atAlberton..... on 15 day of October..... 2014.



Commissioner of Oaths

MAGDALENA RAGELL ENGELBRECHT
Commissioner of Oaths
EX Officio
Practising Attorney RSA
Dreyer Engelbrecht Attorneys Inc
74 Henrie Alberts Street, Brackenhurst Alberton
Tel: 087 808 5257

Besigtig begunstigde (2009-05-04 17:31:44)

Klikskakels

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

> Druk begunstigdiels

Begunstigdebesonderhede

Begunstigde 6805 - A BUTCH
 Begunstigerokering 1916443130 - NEDBANK (191642)
 Begunstigdestaatsbeskrywing CLARK
 Jou staatsbeskrywing SCHALK

Kennis van betaling-besonderhede

Voorkeur- kennis van betaling-metode Geen
 Selfoonnommer (Onbekend)
 Faksnommer
 E-posadres
 Ontvangernaam

Reeds voorafte transaksies

Klik op betalings om die Kennis van Betaling weer te stuur, klik dan op 'Stuur weer >'

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<input type="checkbox"/> 2009-01-16	16:28:00	SUKSESVOL	12000.00	9139023776	8001E86124
<input type="checkbox"/> 2009-01-03	15:42:00	SUKSESVOL	6600.00	9139023776	8001E86124
	2009-01-03	ONVOLDOENDE FONDSE IN REKENING	7000.00	9139023776	8001E86124
<input type="checkbox"/> 2008-12-24	11:17:00	SUKSESVOL	22000.00	9139023776	8001E86124
<input type="checkbox"/> 2008-12-18	08:31:00	SUKSESVOL	10000.00	9139023776	8001E86124
<input type="checkbox"/> 2008-12-01	12:43:00	SUKSESVOL	15000.00	9139023776	8001E86124

106,500

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

Besigtig begunstigde (2009-05-04 17:30:05)

Klikskele

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

> Druk begunstigdelys

Begunstigdebesonderhede

Begunstigde 6253 - B VAN WYK
 Begunstigderrekening 1620088036 - NEDBANK (162042)
 Begunstigdesleutelbeskrywing REDCLIFF
 Jou sleutelbeskrywing B VAN WYK

Kennis van betaling-besonderhede
 Voorkeur-kennis van betaling-metode Geen
 Selfoonnommer (Onbekend)
 Faksnommer
 E-posadres
 Ontvangensnommer

Reeds verwerkte transaksies

Klik op betalings om die kennis van betaling weer te stuur, klik dan op 'Stuur weer >'

Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
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<input type="checkbox"/> 2008-10-01	16:05:00	SUKSESVOL	5000.00	9139023776	8001285891-8
<input type="checkbox"/> 2008-08-26	13:06:00	SUKSESVOL	20000.00	9139023776	8001285891-7
<input type="checkbox"/> 2008-08-01	20:20:00	SUKSESVOL	14000.00	9139023776	8001285891-6
<input type="checkbox"/> 2008-08-01	08:13:00	SUKSESVOL	15000.00	9139023776	8001285891-5
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<input type="checkbox"/> 2008-07-21	21:17:00	SUKSESVOL	5000.00	9139023776	8001285891-3
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139,000

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

Besigtig begunstigde (2009-05-04 17:29:50)

Klitskakels

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

> Druk begunstigdeys

Begunstigdebesonderhede

Begunstigde 5869 - B VAN WYK
 Begunstigde rekening 9129999534 - ABSA BANK (632095)
 Begunstigdestaalbeskrywing REDCLIFF
 Jou staalbeskrywing A546-ALSTON

Kennis van betaling-besonderhede

Voortour- kennis van betaling-metode Geen
 Selfoonnommer (Onbekend)
 Faksnommer
 E-posadres
 Ontvangensaam

Reeds verwerkte transaksies

Klik op betalings om die Kennis van Betaling weer te stuur, klik dan op 'Stuur weer >'

Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/> 2008-04-24	10:32:00	SUKSESVOL	50000.00	4054358479	8000CF566D-10
<input type="checkbox"/> 2008-04-19	09:46:00	SUKSESVOL	6000.00	9139023776	8000CF566D-9
<input type="checkbox"/> 2008-04-17	10:14:00	SUKSESVOL	20000.00	9139023776	8000CF566D-8
<input type="checkbox"/> 2008-04-10	07:51:00	SUKSESVOL	10000.00	9139023776	8000CF566D-7
<input type="checkbox"/> 2008-03-29	11:26:00	SUKSESVOL	30000.00	9139023776	8000CF566D-6
<input type="checkbox"/> 2008-03-24	07:58:00	SUKSESVOL	3000.00	9139023776	8000CF566D-5
<input type="checkbox"/> 2008-03-20	08:33:00	SUKSESVOL	10000.00	9139023776	8000CF566D-4
<input type="checkbox"/> 2008-03-19	18:29:00	SUKSESVOL	5000.00	9139023776	8000CF566D-3
<input type="checkbox"/> 2008-03-18	14:52:00	SUKSESVOL	10000.00	9139023776	8000CF566D-2
<input type="checkbox"/> 2008-03-01	08:17:00	SUKSESVOL	10000.00	9139023776	8000CF566D-1

154,500

Voortligdateerde transaksies

Geen voortligdateerde betaling vir begunstigde

Besigtig begunstigde (2009-05-04 17:27:57)

Klitskakels

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

> Druk begunstigde

Begunstigdebesonderhede

Begunstigde 5524 - M MOOSA
 Begunstigder rekening 9120611296 - ABSA BANK (932056)
 Begunstigdestaatsbeskrywing CONTRACT
 Jov staatsbeskrywing DVB ALB

Kennis van betaling-besonderhede

Voorkur- kennis van betaling-metode Geen
 Selfoornommer (Onbekend)
 Faksnommer
 E-posadres
 Ontvangemaam

Reeds verwerkte transaksies

Klik op betalings om die Kennis van Betaling weer te stuur, klik dan op 'Stuur weer >'

Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/> 2009-01-17 08:31:00		SUKSESVOL	500.00	9139023776	80009D0ED9-67
<input type="checkbox"/> 2009-01-16 16:28:00		SUKSESVOL	5000.00	9139023776	80009D0ED9-66
<input type="checkbox"/> 2009-01-03 16:38:00		SUKSESVOL	3000.00	9139023776	80009D0ED9-65
<input type="checkbox"/> 2008-12-24 16:06:00		SUKSESVOL	1500.00	9139023776	80009D0ED9-64
<input type="checkbox"/> 2008-12-20 08:04:00		SUKSESVOL	2000.00	9139023776	80009D0ED9-63
<input type="checkbox"/> 2008-12-16 19:02:00		SUKSESVOL	10000.00	9139023776	80009D0ED9-62
<input type="checkbox"/> 2008-12-14 14:38:00		SUKSESVOL	5000.00	9139023776	80009D0ED9-61
<input type="checkbox"/> 2008-12-12 07:59:00		SUKSESVOL	5000.00	9139023776	80009D0ED9-60
<input type="checkbox"/> 2008-12-10 12:53:00		SUKSESVOL	2000.00	9139023776	80009D0ED9-59
<input type="checkbox"/> 2008-12-03 08:27:00		SUKSESVOL	1000.00	9139023776	80009D0ED9-58
<input type="checkbox"/> 2008-11-28 11:44:00		SUKSESVOL	10000.00	9139023776	80009D0ED9-57
<input type="checkbox"/> 2008-11-21 14:18:00		SUKSESVOL	5000.00	9139023776	80009D0ED9-56

53,000

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

Besiglig begunstigde (2009-05-04 17:54:59)

Klikskakels

Begunstigdebeposonderhede. Klik op die toepaslike knoppie om voort te gaan

↳ Druk begunstigdelys

Begunstigdebeposonderhede

Begunstigde 364 - B VAN WYK
 Begunstigde rekening 9129609634 - ABSA BANK (632008)
 Begunstigde staatbeskrywing BOKKIE TYRES
 Jou staatbeskrywing ARRIE-BAKKIE TYRES

Kenne van betaling-beposonderhede

Voorkeur- kenne van betaling-metode Geen
 Selfoonnommer (Onbekend)
 Faksnommer
 E-posadres
 Ontvaagertsaam

Bejaal >

Verander >

Verwyder >

Reeds verwerkte transaksies

Klik op betalings om die Kenne van Betaling weer te stuur, klik dan op 'Stuur weer >'

Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/> 2008-11-05	10:56:00	SUKSESVOL	3600.00	4054909105	723BABCFA0-30
<input type="checkbox"/> 2008-05-29	10:46:00	SUKSESVOL	16365.56	4054909105	723BABCFA0-29
<input type="checkbox"/> 2008-04-26	10:56:00	SUKSESVOL	16365.05	4054909105	723BABCFA0-28
<input type="checkbox"/> 2008-04-12	08:44:00	SUKSESVOL	4600.00	4054909105	723BABCFA0-27
<input type="checkbox"/> 2008-03-27	16:01:00	SUKSESVOL	16082.61	4054909105	723BABCFA0-26
<input type="checkbox"/> 2008-02-27	14:59:00	SUKSESVOL	16667.29	4054909105	723BABCFA0-25
<input type="checkbox"/> 2008-01-28	09:36:00	SUKSESVOL	18548.63	4054909105	723BABCFA0-24
<input type="checkbox"/> 2007-12-16	12:43:00	SUKSESVOL	16754.63	4054909105	723BABCFA0-23
<input type="checkbox"/> 2007-11-28	09:22:00	SUKSESVOL	19324.70	4054909105	723BABCFA0-22
<input type="checkbox"/> 2007-10-26	14:02:00	SUKSESVOL	18871.26	4054909105	723BABCFA0-21
<input type="checkbox"/> 2007-10-26	10:15:00	SUKSESVOL	19448.66	4054909105	723BABCFA0-20
<input type="checkbox"/> 2007-09-27	12:52:00	SUKSESVOL	311.97	4054909105	723BABCFA0-19

Stuur weer >

17 3590 - 24

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

< Terug

Terug na Be

Besigtig begunstigde (2009-05-04 17:29:37)

Kliëntekonto

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

> Ontk begunstigdielys

Begunstigdebesonderhede

Begunstigde 6238 - M COETZER
 Begunstigde rekening 0110606288 - ABSA BANK (632006)
 Begunstigdestatusbeskrywing TRF
 Jou statusbeskrywing TRF

Kenne van betaling- besonderhede

Voorskr- Kenne van betaling-metode Geen
 Selfoonnommer (Ontkend)
 Faksnommer
 E-posadres
 Ontvangsaans

Reeds verwerkte transaksies

Klik op betalings om die Kenne van Betaling weer te stuur, klik dan op 'Stuur weer >'

Datum	Tyd gestuur	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/> 2009-05-14	08:04:00	SUKSESVOL	8000.00	9139023776	80011AFFAA-1

Voorliggende transaksies

Geen voorliggende betalings vir begunstigde

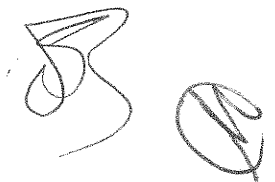
Go Back: [payments](#) [view](#)

View Payment

Name	Own Account	Folder	Execution Date	Total	Thumbprint
redcliff	DVB TRUST - 82064674730		2008-09-01 16:35	30,000.00	0FH0wbZFRxqj54rAp8XWRC==

Recipient	Recipient Account	Recipient Reference	Amount	Pay Advice	
REDCLIFF	9438023776	DVB GERM	15,000.00	No	<input type="checkbox"/>
REDCLIFF	1520088035	REDCLIFF	15,000.00	No	<input type="checkbox"/>

30 000

Two handwritten signatures in black ink, one larger and more stylized, the other smaller and more compact.

Besigtig begunstigde (2009-05-04 17:24:03)

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

Klaskategorie

> Dink begunstigdeleis

Begunstigdebesonderhede

Begunstigde 4530 - AC BARNARD
 Begunstigde rekening 9128811288 - ABSA BANK (632005)
 Begunstigde betaalbeskrywing ADVANCE COSTS
 Jou staatbeskrywing T1264-VAN NIEKERK

Kennis van betaling-besonderhede

Voorkeur-kennis van betaling-metode Geen
 Selfoennommer (Onbekend)
 Faksnummer
 E-posadres
 Ontvangersnaam

Reeds verwerkte transaksies

Klik op betalings om die kennis van Betaling weer te stuur, klik dan op 'Stuur weer >'

	Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/>	2007-08-27	16:18:00	SUKSESVOL	5000.00	9139023776	80003A5720-17
<input type="checkbox"/>	2007-08-22	20:26:00	SUKSESVOL	10000.00	9139023776	80003A5720-16
<input type="checkbox"/>	2007-08-13	16:08:00	SUKSESVOL	5000.00	4054358479	80003A5720-15
<input type="checkbox"/>	2007-08-10	11:45:00	SUKSESVOL	5000.00	4054358479	80003A5720-14
<input type="checkbox"/>	2007-08-08	14:19:00	SUKSESVOL	10000.00	4054358479	80003A5720-13
<input type="checkbox"/>	2007-08-06	16:40:00	SUKSESVOL	3000.00	9139023776	80003A5720-12
<input type="checkbox"/>	2007-08-03	12:20:00	SUKSESVOL	2000.00	9139023776	80003A5720-11
<input type="checkbox"/>	2007-07-16	16:57:00	SUKSESVOL	4000.00	9139023776	80003A5720-10
<input type="checkbox"/>	2007-07-14	13:48:00	SUKSESVOL	3000.00	9139023776	80003A5720-9
<input type="checkbox"/>	2007-07-02	16:38:00	SUKSESVOL	3800.00	4054358479	80003A5720-8
<input type="checkbox"/>	2007-07-01	16:37:00	SUKSESVOL	3000.00	9139023776	80003A5720-7
<input type="checkbox"/>	2007-06-30	09:50:00	SUKSESVOL	6000.00	9139023776	80003A5720-6

59,000

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

Besigtig begunstigde (2009-06-04 17:42:09)

Klitskakete

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

> Druk begunstigdelys

Begunstigdebesonderhede

Begunstigde 6664 - b van wyk
 Begunstigderekening 8129600534 - ABSA BANK (032906)
 Begunstigdestaatbeskrywing B VAN WYK
 Jou staatbeskrywing REDCLIFF

Kennis van betaling-besonderhede

Voorkeur-kennis van betaling-metode Geen
 Selfoonnommer (Onbekend)
 Faksnommer
 E-posadres
 Ontvangemaam

Reeds verwerkte transaksies

Klik op betalings om die Kennis van Betaling weer te stuur, klik dan op 'Stuur weer >'

	Datum	Tyd gedehleer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/>	2008-10-14	07:48:00	SUKSESVOL	6000.00	8139023778	80019C04C0-3
<input type="checkbox"/>	2008-10-01	10:44:00	SUKSESVOL	1600.00	4054356479	80019C04C0-2
<input type="checkbox"/>	2008-10-01	10:42:00	SUKSESVOL	4300.00	4054356479	80019C04C0-1
				10,900		

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

Besigtig begunstigde (2009-05-04 17:26:32)

Begunstigingsbesonderhede. Klik op die toepaslike knoppie om voort te gaan

Kliksakele

> Druk begunstigdelys

Begunstigingsbesonderhede

Begunstigde 5022 - A PIENAAR
 Begunstiger rekening 9129611296 - ABSA BANK (632066)
 Begunstigdestatusbeskrywing N76876
 Jou statusbeskrywing T1676-A PIENAAR

Kennis van betaling-besonderhede

Voorkeur-kennis van betaling-metode Geen
 Selfoonnommer (Onbekend)
 Faksnommer
 E-posadres
 Ontvangernaam

Reeds verwerkte transaksies

Klik op betalings om die Kennis van Betseling weer te stuur, klik dan op 'Stuur weer >'

	Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/>	2007-09-17	09:21:00	SUKSESVOL	10000.00	4054358479	8000679666-6
<input type="checkbox"/>	2007-09-16	16:51:00	SUKSESVOL	6000.00	9139023776	8000679666-6
<input type="checkbox"/>	2007-09-14	08:55:00	SUKSESVOL	10000.00	4054358479	8000679666-4
<input type="checkbox"/>	2007-09-11	10:31:00	SUKSESVOL	30000.00	4054358479	8000679666-3
<input type="checkbox"/>	2007-09-08	12:59:00	SUKSESVOL	50000.00	4054358479	8000679666-2
<input type="checkbox"/>	2007-09-06	11:33:00	SUKSESVOL	20000.00	4054358479	8000679666-1

175,000

Voornitgedateerde transaksies

Geen voornitgedateerde betaling vir begunstigde

Besigtig begunstigde (2009-05-07 14:56:01)

Klikskakels

> [Druk begunstigdelys](#)

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voert te gaan

Begunstigdebesonderhede
 Begunstigde 6636 - STD H/LOAN
 Begunstigder rekening 362345031 - STD S.A. (084286)
 Begunstigdestaatsaankrywing 362345031
 Jou staatsaankrywing FNB HOMELOAN

Kennis van betaling-besonderhede
 Voorteur-kennis van betaling-metode Geen
 Selfoornommer (Onbekend)
 Faksonommer
 E-posadres
 Ontvangemans

Reeds verwerkte transaksies
 Klik op betalings om die Kennis van Betaling weer te stuur, klik dan op 'Stuur weer >'

Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/> 2008-01-28	09:06:00	SUKSESVOL	42076.00	4054358479	8001F23873-2
<input type="checkbox"/> 2008-12-08	11:07:00	SUKSESVOL	42076.00	4054358479	8001F23873-1

95 415 3 - 80

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

Besigtig begunstigde (2009-05-04 17:26:07)

Klikskakels

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

> Druk begunstigde in

Begunstigdebesonderhede

Begunstigde 4876 - B VAN WYK
 Begunstigde rekening 9129699634 - ABSA BANK (632906)
 Begunstigde taalbeskrywing REDCLIFF
 Jou staatbeskrywing 81624-B VAN WYK

Kennis van betaling-besonderhede

Voorkeur-kennis van betaling-metode Geen
 Selfoonnommer (Onbekand)
 Faksnommer
 E-posadres
 Ontvangernaam

Reeds verwerkte transaksies

Klik op betalings om die Kennis van Betaling weer te stuur, klik dan op 'Stuur weer >'

	Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/>	2007-09-01	07:27:00	SUKSESVOL	10000.00	9139923776	800062D7EA-2
<input type="checkbox"/>	2007-08-30	11:08:00	SUKSESVOL	20000.00	4054358479	800062D7EA-1
				20,000		

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

Besigtig begunstigde (2009-05-04 17:26:37)

Klitskakete

Begunstigdebesonderhede. Klik op die toepaslike knoppie om voort te gaan

> Druk begunstigdelys

Begunstigdebesonderhede

Begunstigde 5114 - CHNAPPAN
 Begunstigderekening 9128000534 - ABSA BANK (832006)
 Begunstigdeinstadbeskrywing STD BANK
 Jou stadbeskrywing T1430-BOWES

Kennis van betaling-besonderhede

Voorkeur-kennis van betaling-metode Geen
 Selkonnommer (Onbekend)
 Fakonnommer
 E-posadres
 Ontvangernaam

Reeds verwerkte transaksies

Klik op betalings om die Kennis van Betaling weer te stuur, klik dan op "Stuur weer >"

	Datum	Tyd gedebiteer	Resultaat	Bedrag(R)	Van-rekening	Betalingsverwysing
<input type="checkbox"/>	2007-10-03	13:13:00	SUKSESVOL	40000.00	4054358479	80006DB09A-6
<input type="checkbox"/>	2007-10-01	16:18:00	SUKSESVOL	12000.00	4054358479	80006DB09A-5
<input type="checkbox"/>	2007-09-28	14:50:00	SUKSESVOL	20000.00	4054358479	80006DB09A-4
<input type="checkbox"/>	2007-09-26	16:57:00	SUKSESVOL	15000.00	4054358479	80006DB09A-3
<input type="checkbox"/>	2007-09-21	16:55:00	SUKSESVOL	25000.00	4054358479	80006DB09A-2
<input type="checkbox"/>	2007-09-18	08:26:00	SUKSESVOL	20000.00	4054358479	80006DB09A-1

132,000

Vooruitgedateerde transaksies

Geen vooruitgedateerde betaling vir begunstigde

REDCLIFF CC

entered into between : -

PIETER SCHALK DE BRUYN
IDENTITY NUMBER : 6812145105088
(hereinafter referred to as "SCHALK")

and

BERNADINE VAN WYK
IDENTITY NUMBER : 6510160075083
(hereinafter referred to as "BERNADINE")

The following is agreed to by the parties during the subsistence of the relationship : -

1. Parties agree that the relationship, as entered into on or about November 2005, will be governed by this agreement.
3. During the subsistence of the relationship there will be sharing of profits as follows:

20% of all interest earned on loans to SDB Legal Admin

50% of all interest earned on loans to Schalk

30% of all interest earned on loans to Bernadine



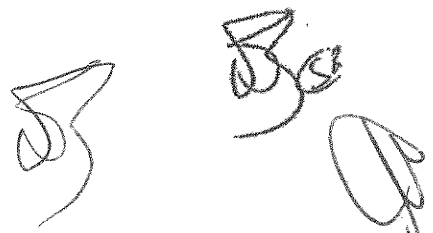
4. The parties jointly enter into business transactions, upon dissolution of the relationship the profits shall be divided as follows:

20% of all interest earned on loans to SDB Legal Admin

50% of all interest earned on loans to Schalk

30% of all interest earned on loans to Bernadine

6. Should both or either party become deceased during the existence of the relationship the profits will be divided to the parties heirs as stipulated.
7. Should any party have a civil claim instituted by or against a third party for patrimonial damages and non-patrimonial damages and be successful, it will be excluded from the relationship and be the sole reward/liability of that person.
12. Upon dissolution of the relationship, parties agree that no legal claims will be instituted against each other for any contributions made during the subsistence of the relationship.
 - 12.1 Should a dispute arise, parties agree that the Arbitration process be adopted to settle the matter with acknowledgement of the Arbitration Act and the



procedure as laid down therein. This includes mediation process.

SIGNED AT _____ ON THIS THE _____ 2007.

PS DE BRUYN

AS WITNESSES :-

1. _____

2. _____

SIGNED AT _____ ON THIS THE _____ 2007.

B VAN WYK

AS WITNESSES :-

1. _____

2. _____

