



# CREDIT PROVIDER CERTIFICATE

THIS IS TO CERTIFY THAT:

**INSTITUTE OF BUSINESS MANAGEMENT OF  
SOUTHERN AFRICA (PTY) LTD**

**1981/010465/07**

*(Identity number or company registration number)*

**NCRCP5919**

*(National Credit Regulator registration number)*

**institute of Business Management of SA - Langebaan**

*(Name of branch)*

HAS BEEN REGISTERED AS A

**CREDIT PROVIDER**

IN TERMS OF SECTION 40

OF THE NATIONAL CREDIT ACT 34 OF 2005

A handwritten signature in black ink, appearing to be 'S. M. M.', is written over a horizontal line.

*Duly authorised representative of the National Credit Regulator*



**30 August 2012**  
*Date issued*

**051311**