



30 January 2014

Mr A Vermaak  
WHL Global Construction  
P O Box 35384  
Kleine Kuppe,  
Windhoek

Dear Sir

RE: Financing of Light Steel Frame Buildings for Residential use:

With reference to our meeting and discussion held on the 24<sup>th</sup> January 2014, Nedbank Namibia would like to engage in financing the abovementioned development. It should be noted that all loans will be subject to the Bank's normal credit criteria.

Nedbank Namibia is also interested in direct involvement in the marketing campaign and strategy together with the Developer and Agent.

The approval of such a development is subject to Municipal approval by the Municipalities of Namibia and approved plans. The standard of the Light Steel Frame Buildings has to comply with Namibian Manufacturers Association (NMA) or SABS standard.

Please do not hesitate to contact us for further negotiations.

Regards

  
**Bertus Matthee**  
Executive: Retail Banking

  
**Riaan Keulder**  
Manager: Home Loans

**NEDBANK**  
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NEDBANK NAMIBIA LIMITED (REGISTERED BANK) REG. NO. 73/04561

ULTIMATE CONTROLLING SHAREHOLDER

NEDBANK LIMITED

Directors: TJ Frank (Chairman), S Beyers, ET Hoveka (Managing Director), ATM Gebhart (Mrs), GM Hillie\*, LJ Matthews, LM Muatunga (Mrs), CJ Pearce\*, RH Peters\*\*, MK Shipanga, AM Sorgdrager\*, K Whitfield

Company Secretary: M Meiring (Mrs)

\*South African, \*\* German