

FREQUENTLY ASKED QUESTIONS



YeboYethu Limited
Registration no. 2008/014734/06

GENERAL TRADING INFORMATION

1. WHAT IS TRADING?

Trading is the process whereby the shareholders of YeboYethu sell their shares to other Black people or entities that buy the shares.

2. WHERE CAN WE TRADE SHARES?

Buyers and sellers will need to register with the "over the counter" facility ("OTC") provided by YeboYethu. Before existing YeboYethu shareholders can trade through the OTC share trading platform, they must verify their existing information on the YeboYethu database with the Transfer Secretaries of YeboYethu, Equity Express. **NO registration or verification will take place via Vodacom or the Post Office.** Our dedicated OTC call centre, Equity Express walk-in centre and website are the ONLY channels through which shareholders and potential investors can register, verify and access detailed information. Shareholders may contact Equity Express through the OTC call centre: **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone), by email: (yeboyethu@equityexpress.co.za) or at their walk-in centre (71 Corlett Drive, Birnam, Johannesburg (near Melrose Arch)).

3. WHERE CAN I ACCESS THE OTC FACILITY?

You can buy or sell shares via the OTC facility that we have made available to our shareholders. The OTC can be accessed directly on the internet at www.yeboyethushares.co.za or by calling the YeboYethu OTC call centre at **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).

4. WHEN WILL TRADING START?

On Monday **3 February 2014 at 09:00.**

5. IS THERE AN ALTERNATIVE TO THE OTC TO TRADE SHARES?

Yes, it is possible to trade your shares outside of the OTC. Please call the Equity Express call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone) and inform them that you want to register a share transfer. All the requirements will be dealt with on an individual basis.

6. WHY SHOULD I USE THE OTC, AND NOT TRADE MY SHARES OUTSIDE OF THE OTC?

The OTC was a specific requirement in the YeboYethu prospectus. We believe that the OTC is a controlled share trading environment, where both buyers and sellers of shares are protected. We encourage the use of the OTC, as your rights cannot be protected if you buy or sell shares outside of the OTC.

7. WHAT RISKS DOES THE OTC PROTECT ME FROM?

- The OTC price is indicative of the fair market value of your shares.
- The OTC ensures that buyers get ownership of the shares and sellers get their money. If trades are conducted outside of the OTC and the counterparty reneges on the transaction, then buyers may have paid for shares but the shares have not transferred, and sellers may have transferred their shares but not received their money.

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- The OTC ensures an expeditious and timely transaction, as all trading parties have completed and submitted the necessary documents. Conversely, the documentation to be completed and submitted for share trades outside of the OTC can lead to a prolonged transaction timeframe.
- The OTC ensures that the necessary Share Transfer Tax is paid over correctly to SARS.

8. MOST PEOPLE DON'T UNDERSTAND TRADING IN SHARES, HOW WILL YEBOYETHU ENSURE TRADING IS SIMPLE FOR MOST PEOPLE?

YeboYethu is implementing a communication campaign to educate its current shareholders and prospective shareholders. These include communicating directly with the current shareholders, which started during the annual general meeting in October 2013. Other communication methods include the internet, call centre and media (print and electronic).

9. HOW ARE YOU GOING TO MAKE SURE THAT THERE IS NO FRONTING?

Rigorous verification processes are in place to ensure that only qualifying Black people and Black groups are in the scheme.

10. WHO QUALIFIES TO PARTICIPATE?

- African, Coloured or Indian persons who are natural persons and who are citizens of the Republic of South Africa by birth or descent;
- Only Black South African groups;
- People who are citizens of the Republic by naturalisation before 27 April 1994; and
- People who became citizens of the Republic after 27 April 1994, but who, for the Apartheid policy, would have been entitled to acquire citizenship by naturalisation prior to that date.

11. HOW DO I TRADE SHARES?

You can buy or sell shares via the over the counter platform provided by Equity Express. This can be accessed directly through the internet at www.yeboyethushares.co.za or by calling the OTC call centre **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).

12. WHAT ARE THE REQUIREMENTS TO TRADE?

- For existing shareholders, you need to verify your status to be able to buy or sell shares;
- If you are not a shareholder, you need to register before you are able to buy shares;
- Verification and registration is **NOW** open and can be conducted directly through the internet www.yeboyethushares.co.za or via the OTC call centre **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).
- Certain **FICA** and **BEE** documentation may be required. These include:
 - Certified copy of South African ID document;
 - Bank statement not older than 3 months (not internet statements); or
 - Signed and stamped letter from your bank confirming banking details; and
 - Proof of residence.
- You also need to sign terms and conditions;
- A trading account will then be opened.
- When the required documents (as listed above) have been submitted to the OTC, then the details in the documents will be verified. Only after the verification process will the account be enabled for trading, and then you can deposit money if you want to buy shares.

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13. WHEN WILL I BE ABLE TO TRADE MY SHARES?

You will be able to trade your YeboYethu shares from **Monday 3 February 2014**. You will be able to submit trade instructions either via the online trading platform at www.yeboyethushares.co.za or via the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).

14. HOW LONG WILL THE TRADING PLATFORM BE IN OPERATION FOR?

The trading platform will remain in operation until YeboYethu ceases to exist. All shareholders will be informed if there is any change to this.

15. WHAT ARE THE TRADING HOURS?

Trading hours are weekdays between **09:00 and 17:00** excluding public holidays. The call centre operating hours are between 09:00 and 17:00 excluding public holidays. Shareholders can also buy bids and sell offers outside of trading and call centre operating hours until 21:00 via the online trading platform at www.yeboyethushares.co.za but these will only be matched within trading hours.

16. HOW DO I ACCESS THE ONLINE TRADING PLATFORM?

Go to www.yeboyethushares.co.za and log in using your shareholder number and password.

17. HOW DO I KNOW WHAT MY SHAREHOLDER NUMBER AND PASSWORD FOR TRADING ARE?

An existing shareholder or authorised representative of a shareholder will have received a shareholder number and password via SMS for verification. A new shareholder or authorised representative of a shareholder will receive a shareholder number and password via SMS after their registration is complete.

18. WHAT DO I DO IF I FORGET MY PASSWORD?

Contact the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone) and ask one of the agents to reset your password for you. You will be sent a new password via SMS. Alternatively, go to the online trading platform at www.yeboyethushares.co.za, enter your shareholder number and click on Forgotten password.

19. WHAT DO I DO IF I FORGET MY SHAREHOLDER NUMBER?

Contact the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone) and ask one of the agents to provide you with your shareholder number.

20. WHAT IF I DO NOT RECEIVE AN SMS?

Contact the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone) to update your cellphone number and reset your password.

21. HOW DO I CHANGE MY PASSWORD?

Go to www.yeboyethushares.co.za enter your shareholder number and click on Change Password. You will be requested to enter the old password first before changing to the new password.

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22. I SUBMITTED A TRADE REQUEST A WHILE BACK BUT I RECEIVED NOTIFICATION THAT IT HAS NOW EXPIRED. WHAT SHOULD I DO?

Pending trade instructions remain in the matching engine for a maximum of **90 days** or less depending on what you stipulated at the time it was loaded. You can re-submit a trade request, either via the online trading platform at www.yeboyethushares.co.za or via the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone), if you wish to do so. The alternative is to do nothing if you no longer wish to sell or buy shares for the moment.

23. WHO CAN I CONTACT IF I HAVE A QUERY REGARDING THE ONLINE TRADING PLATFORM?

You can speak to any of the consultants on telephone **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone). Alternatively, you can email a consultant at yeboyethu@equityexpress.co.za and they will endeavour to respond in the quickest possible time.

24. HOW WILL I KNOW IF MY TRADE HAS BEEN MATCHED?

You will receive an SMS notifying you that your trade has been matched.

25. WHAT ARE THE COSTS OF TRADING, AND WHY DO I HAVE TO PAY FEES?

The trading cost on a buy or sell transaction is 1.5% of the value of the trade (excl. VAT), subject to a minimum transaction cost of R120.00 (excl. VAT). Shareholders who buy shares have to pay a further 'Securities Transfer Tax' (STT) of 0.25% of the value of the trade. The fees charged are for the management of the OTC.

Example 1 – when the Transaction Fee is more than R120.00

If BUYER X buys 500 shares from SELLER Y for R50.00 per share, the Matched Price is R25 000.00.

BUYER X must pay:

Cost	How it is worked out	Total
Matched Price	500 shares x R50.00 a share	R25 000.00
Transaction Fee	The higher of R120.00 and 1.5%	R375.00
VAT on Transaction Fee	14% of R375.00	R52.50
Securities Transfer Tax	0.25% of R25 000.00	R62.50
Total that Buyer X must pay		R25 490.00

SELLER Y must pay:

Cost	How it is worked out	Total
Transaction Fee	The higher of R120.00 and 1.5%	R375.00
VAT on Transaction Fee	14% of R375.00	R52.50
Total that Seller Y must pay		R427.50

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Example 2 – The minimum Transaction Fee applies (R120.00)

If BUYER Z buys 50 shares from SELLER W for R50.00 per share, the Matched Price is R2 500.00.

BUYER Z must pay:

Cost	How it is worked out	Total
Matched Price	50 shares x R50.00 a share	R2 500.00
Transaction Fee	The higher of R120.00 and 1.5%	R120.00
VAT on Transaction Fee	14% of R120.00	R16.80
Securities Transfer Tax	0.25% of R2 500.00	R6.25
Total that Buyer Z must pay	0.25% of R2 500.00	R2 643.05

SELLER W must pay:

Cost	How it is worked out	Total
Transaction Fee	The higher of R120.00 and 1.5% of R2 500.00*	R120.00
VAT on Transaction Fee	14% of R120.00	R16.80
Total that Seller Y must pay		R136.80

* 1,5% of R2 500.00 is R37.50. The higher of R37.50 and R120.00 is R120.00. Therefore the Transaction Fee is R120.00.

26. HOW IS A TRANSACTION COMPLETED ON THE OTC FACILITY?

The OTC facility matches willing buyers and willing sellers. If there is a buyer and seller that meet at the same price, then the trade will be executed.

27. WHAT HAPPENS IF MY ORDER IS NOT MET ON THE OTC FACILITY?

Any buy or sell order has a default expiration period of **90 days**, which you can shorten upon order entry. If the OTC does not find a matching shareholder to transact with, then the order will simply be cancelled after the entered expiration period (**default of 90 days**). This means that the shares will still be yours if you entered a "sell order", or the money will still be yours if you entered a "buy order".

28. I SUBMITTED A TRADE INSTRUCTION A WHILE BACK, BUT RECEIVED A NOTIFICATION THAT IT HAS EXPIRED. WHAT SHOULD I DO?

Pending trade instructions remain in the matching engine for a maximum of **90 days** or less depending on what you stipulated at the time it was loaded. You can re-submit a trade request, either via the online OTC platform at www.yeboyethushares.co.za or via the call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone), if you wish to do so. The alternative is to do nothing if you no longer wish to sell or buy shares for the moment.

29. WHAT HAPPENS TO MY MONEY IN THE TRADING ACCOUNT?

If you've deposited money into your trading account, you can put in an order to buy shares. Your trading account will be reduced by the transaction value of the "buy bid" that you've submitted. If you sell any shares, the proceeds will be paid into your trading account.

Any trading account with a balance in excess of **R100.00** will automatically be repaid after **7 days of inactivity**.

30. I DON'T WANT MY MONEY IN MY TRADING ACCOUNT TO BE AUTOMATICALLY REPAYED. WHAT SHOULD I DO TO STOP THE REPAYMENT?

As your trading account is reduced by any open "buy bid", we suggest you put in another "buy bid". Any trading account with a balance in excess of **R100.00** will automatically be repaid after **7 days of inactivity**.

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31. HOW WILL I KNOW IF MY TRADE HAS BEEN MATCHED?

You will receive an SMS notifying you that your trade has been matched and executed.

32. HOW ARE TRADES MATCHED?

The first ranking criterion for trade orders ("buy bids" and "sell orders") is the price of the trade order. The second ranking criterion is the entered time of the trade order. Any subsequent trade requests will be immediately executable if it is a buy bid at a price at or above the lowest sell offer in the market or a sell order at a price at or below the highest bid in the market.

Example:

- Seller A enters a "sell order" at R50.00 on a Thursday.
- Seller B enters a "sell order" at R50.00 on the following Friday.
- If Buyer X enters a "buy order" on Monday at R50.00, the OTC will match Buyer X and Seller A first, until all shares in Seller A's "sell order" have been sold, and only then will the "sell order" of Seller B be matched.

33. WHAT SHOULD I DO IF I WANT TO CANCEL A TRADE ORDER?

If you use the online OTC platform, then log on to your trading profile on www.yeboyethushares.co.za using your shareholder number and password and go to the 'Trading' – 'View/Cancel Orders' section to cancel your pending trade request. If you want to use the OTC call centre, then contact the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone) to update these details. Any partial matches that have occurred prior to the cancellation cannot be reversed as the transactions have already been processed.

34. WHAT SHOULD I DO IF I WANT TO CHANGE THE PRICE OF THE TRADE ORDER?

You cannot adjust the price on an existing trade order. Please cancel the existing trade order, and enter a new trade order at your new price. Any partial matches that have occurred prior to the cancellation cannot be reversed as the transactions have already been processed.

35. IF MY TRADE ORDER HAS BEEN PARTIALLY MATCHED (EXECUTED) AND I CANCEL THE REMAINING PORTION AND RELOAD AT A NEW PRICE, WILL I BE CHARGED ANOTHER TRANSACTION FEE WHEN THE TRADE MATCHES?

Yes, the resubmitted trade order will be treated as a separate transaction and a transaction fee will apply.

36. CAN I CHANGE THE METHOD OF COMMUNICATION RELATING TO MY ACCOUNT TRANSACTIONS?

Yes, log on to your trading profile on www.yeboyethushares.co.za using your shareholder number and password and go to the 'Account' – 'Preferences' section to change your communication settings. Alternatively, you can contact the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone) and ask an agent to change this for you.

37. WILL I EARN INTEREST ON THE BALANCE IN MY "TRADING ACCOUNT"?

YeboYethu is not a deposit-taking institution, and accordingly will not pay interest on any funds held in the "trading accounts" of their shareholders.

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38. WHY IS THE CURRENT MARKET PRICE DIFFERENT FROM THE VALUE PER SHARE?

This is an open market and the market price is determined by what the sellers and buyers in the market are willing to sell their shares at and buy shares for, respectively.

39. WHAT PRICE SHOULD I TRADE MY SHARES AT?

YeboYethu and its agents are not registered brokers and cannot provide investment advice. You should seek investment advice from a financial advisor or broker in this regard. We merely facilitate the trading process. However, shareholders have access to the following information on the YeboYethu website or via the call centre to help with price setting:

- A history of the last 20 trades and the prices at which the shares were traded;
- The 5 lowest prices that sellers are prepared to sell their shares at and the number of shares;
- The 5 highest prices that buyers are prepared to pay for shares and the number of shares.

40. HOW DO I CANCEL A PENDING TRADE REQUEST?

Log on to your trading profile on www.yeboyethushares.co.za using your shareholder number and password and go to the "trading" – "View/Cancel Orders" section to cancel your pending trade request. Alternatively, you can contact the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone) to update these details. Any partial matches that have occurred prior to the cancellation cannot be reversed.

41. CAN I ADJUST THE PRICE ON MY PENDING TRADE REQUEST?

No, but you can cancel the pending trade request and re-submit it at the new price. Any partial matches that have occurred prior to the cancellation cannot be reversed.

42. IF MY TRADE REQUEST HAS PARTIALLY MATCHED AND I CANCEL THE REMAINING REQUEST AND RELOAD IT AT A NEW PRICE, WILL I BE CHARGED ANOTHER TRANSACTION FEE WHEN THE TRADE MATCHES?

Yes, the re-submitted trade request will be treated as a separate transaction and a transaction fee will apply.

43. WHAT IS THE CURRENT MARKET PRICE PER YEBOYETHU SHARE?

Live trade and price information is available on the YeboYethu website www.yeboyethu.co.za at all times or you can call the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone) during trading hours.

44. DO YOU HAVE A MINIMUM AND MAXIMUM NUMBER OF SHARES PEOPLE CAN BUY OR SELL?

There is no minimum number of shares that you can buy or sell as well as no maximum number that you can buy or sell.

45. WHY ARE THE YEBOYETHU SHARES NOT LISTED ON THE JSE?

Vodacom conducted research on the best platform to facilitate the buying and selling of YeboYethu shares. We then decided to establish an over the counter trading platform.

BUYING SHARES

46. HOW DO PEOPLE BUY SHARES?

You can buy shares directly through the internet or via the OTC call centre, where the agent will take you through a step-by-step process. These are the key steps you will follow when you buy through the internet or via the OTC call centre:

- Deposit money into the YeboYethu account.
- Place your order by providing the following information:
 - The number of shares you wish to buy;
 - The price per share you are willing to pay for the shares; and
 - How long you want your order to last (enter expiry date).
- Confirm and accept the cost of the shares, including taxes and administration fees.
- Your order will be entered into the market for potential buyers and sellers to view.
- The buyers' orders will be matched or successfully processed if:
 - The price of the buyer is the same as that of the seller; and
 - The price of the buyer is higher or equal to the lowest price of the sellers.

47. CAN I BUY SHARES ON BEHALF OF OTHER PEOPLE?

You can only buy on behalf of a Black South African individual or group under certain circumstances – for example the guardian of a minor, representative of a group or company. You have to first register or verify your status as an authorised person.

48. HOW MUCH DOES IT COST TO BUY SHARES?

The administration cost on each buy transaction is 1.5% of the value of the trade subject to a minimum of R120.00. Securities Transfer Tax (STT) at 0.25% of the value of the trade.

49. HOW MUCH TAX WILL I PAY IF I BUY SHARES?

Buyers will pay Securities Transfer Tax (STT) at 0.25% of the value of the trade before the shares are transferred into your own name. This will occur automatically as part of the buying process.

50. WHEN DO I NEED TO DEPOSIT MONEY FOR THE PURCHASE OF THE SHARES?

Deposit money into the YeboYethu bank account before you submit your buy bid. The YeboYethu bank account details are:

Branch name and number:	RMB Corporate Banking
Account name:	YeboYethu Limited – Trading Account
Account number:	62417314458
Branch code:	250655

Use your shareholder number as the beneficiary reference.

Once the funds have been allocated to your trading account you will be able to submit your buy order either via the online trading platform at www.yeboyethushares.co.za or via the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).

51. WHAT FORMS OF PAYMENT ARE PERMITTED?

Only cash deposits and EFTs are allowed. No cheques are allowed.

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52. I WANT TO BUY SHARES VIA THE ONLINE TRADING PLATFORM BUT MY CASH BALANCE IS R0.00. WHAT SHOULD I DO?

Deposit money into the YeboYethu bank account. The YeboYethu bank account details are:

Branch name and number:	RMB Corporate Banking
Account name:	YeboYethu Limited – Trading Account
Account number:	62417314458
Branch code:	250655

Use your shareholder number as the beneficiary reference.

Deposits take **2 to 3 working days** to appear on your trading account cash balance and you will be notified as such via SMS. Once the funds have been allocated to your trading account you will be able to submit your buy order either via the online trading platform at www.yeboyethushares.co.za or via the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).

53. HOW MUCH MONEY SHOULD I DEPOSIT INTO THE YEBOYETHU ACCOUNT?

That depends on the funds you have available to spend or the number of shares you wish to buy. On the online trading platform at www.yeboyethushares.co.za there is a share purchase calculator tool that will assist you in estimating the deposit required, based on your requirements.

54. WHAT ARE THE YEBOYETHU BANK ACCOUNT DETAILS?

Branch name and number:	RMB Corporate Banking
Account name:	YeboYethu Limited – Trading Account
Account number:	62417314458
Branch code:	250655

55. I MADE A DEPOSIT INTO THE YEBOYETHU BANK ACCOUNT. WHEN CAN I GO AHEAD AND BUY SHARES?

Deposits take **2 to 3 working days** to appear on your trading account cash balance and you will be notified as such via SMS. Once the funds have been allocated to your trading account you will be able to submit your buy order either via the online trading platform at www.yeboyethushares.co.za or via the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).

56. I MADE A DEPOSIT INTO THE YEBOYETHU BANK ACCOUNT BUT I DID NOT RECEIVE NOTIFICATION THAT IT HAD BEEN ALLOCATED TO MY TRADING ACCOUNT. WHAT MUST I DO?

If you did not use your shareholder number as a beneficiary reference then your cash cannot be automatically allocated to your trading account and you will not receive notification. In this case email or fax proof to **011 321 5663** and yeboyethu@equityexpress.co.za and put your shareholder number in the subject heading. The deposit will then be manually allocated to your trading account and you will be notified thereof by SMS or email.

BUYING SHARES

57. CAN I SUBMIT A BID BEFORE MAKING A DEPOSIT INTO THE YEBOYETHU BANK ACCOUNT?

No, trades will not be subject to credit risk and therefore a buyer must deposit money into the YeboYethu bank account before submitting a buy bid. The YeboYethu bank account details are:

Branch name and number:	RMB Corporate Banking
Account name:	YeboYethu Limited – Trading Account
Account number:	62417314458
Branch code:	250655

Use your shareholder number as the beneficiary reference.

You will only be permitted to buy shares if you have enough money in your trading account to cover the purchase price, the administration fee and the securities transfer tax (STT).

58. CAN A BUYER APPROACH A SELLER DIRECTLY AND NEGOTIATE A PRICE?

Yes, to load a block trade contact the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone). The same administration costs and taxes apply as with a trade conducted on the open market.

59. ARE THERE LIMITATIONS ON HOW MANY SHARES ONE CAN BUY?

No, there is no maximum ownership (directly or in concert) shareholding rule applicable per shareholder.

60. HOW DO I PAY FOR THE SHARES?

Deposit money into the YeboYethu bank account. The YeboYethu bank account details are:

Branch name and number:	RMB Corporate Banking
Account name:	YeboYethu Limited – Trading Account
Account number:	62417314458
Branch code:	250655

Use your shareholder number as the beneficiary reference.

SELLING SHARES

61. HOW DO PEOPLE SELL SHARES?

You can sell shares directly through the internet or via the OTC call centre, where the agent will take you through a step-by-step process. These are the key steps you will follow when you sell through the internet or via the call centre:

- To sell your shares, you need to provide the following information:
 - The number of shares you wish to sell;
 - The price per share you are willing to sell the shares for; and
 - How long you want your order to last (expiry date).
- Confirm and accept the likely value of your transaction, less taxes and administration fees.
- Your order will be entered into the market for potential buyers and sellers to view.
- The seller's order will be matched or successfully processed if:
 - The price of the seller is the same as that of the buyer;
 - The price of the seller is lower than or equal to the higher price of the buyers.

62. CAN YOU SELL SHARES ON BEHALF OF OTHER PEOPLE?

You can only sell on behalf of a Black South African individual or group under certain circumstances, for example the guardian of a minor, representative of a group or company. You have to first register or verify your status as an authorised person.

63. HOW MUCH DOES IT COST TO SELL SHARES?

Administration cost on each sale transaction is 1.5% of the value of the trade subject to a minimum of R120.00.

64. HOW MUCH TAX WILL I PAY IF I SELL SHARES?

Sellers are liable to pay tax on the gain they make and this is subject to capital gains tax or income tax depending on the seller's tax position. YeboYethu is not a tax advisor so you should seek tax advice in your personal capacity. Tax will NOT be deducted automatically as part of the selling process.

65. I SOLD MY YEBOYETHU SHARES. WHEN WILL I GET MY MONEY?

You can expect to receive the money in your bank account three to five working days after your sell order has been matched and you have received an SMS or email notifying you of this.

66. CAN I KEEP THE MONEY FROM MY SHARE SALE PROCEEDS WITH YEBOYETHU?

Yes, the seller can choose to keep the proceeds in his trading account for future use. You can request a withdrawal at any time either via the online trading platform at www.yeboyethushares.co.za or via the call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).

67. WILL I EARN INTEREST ON THE MONEY KEPT IN THE TRADING ACCOUNT?

No, interest will not be earned by the shareholder on any funds held in their trading account as YeboYethu is not a registered financial institution.

SELLING SHARES

68. HOW LONG DOES IT TAKE TO PAY THE MONEY ONCE THE SELLING PROCESS IS COMPLETE?

Once the selling process is complete, you can select the following payment options:

- The money will be transferred to your banking account; or
- The money will be kept in your trading account if you want to buy more shares; or
- Part of your money will be transferred to your banking account and the balance to remain in your trading account; or
- If no activity on your trading account after 90 days your money will automatically be refunded to you.

69. WHAT DO I DO IF I WANT TO WITHDRAW FROM MY TRADING ACCOUNT?

You can request a withdrawal at any time either via the online trading platform at www.yeboyethushares.co.za or via the call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone).

70. WHEN WILL MY WITHDRAWAL REFLECT IN MY BANK ACCOUNT?

You can expect to receive the money in your bank account **3 to 5 days** after your withdrawal request.

71. I HAVE BECOME INSOLVENT AND MY ESTATE IS BEING SEQUESTERED. I NEED TO SELL MY YEBOYETHU SHARES. WHAT MUST I DO?

You should ask your liquidator to contact the call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone). Your estate will be permitted to transfer your shares to an eligible Black person or Black group in terms of the YeboYethu memorandum of incorporation.

TRANSFERS

72. IF I WANT TO DONATE/TRANSFER MY SHARES TO MY DEPENDANTS, RELATIVES AND FAMILY HOW DO I DO THAT?

Contact the YeboYethu call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone). These requests are handled by the transfer secretaries. These types of transfers will be subject to the same administration costs as market trades. These types of transfers will be subject to the same administration costs as open market trades.

73. MY RELATIVE HAS DIED AND HAS A YEBOYETHU SHARE CERTIFICATE. WHAT MUST I DO?

Contact the OTC call centre on **011 321 5563** (standard call rates apply) or **082 241 0001** (toll-free from your Vodacom cellphone). Your relative's estate will be permitted to transfer their shares to an eligible Black person or Black group in terms of the YeboYethu memorandum of incorporation.

VALUATION

74. WHAT WILL THE VALUE OF YEBOYETHU SHARES BE WHEN TRADING STARTS?

When trading commences on **Monday 3 February 2014**, the price of the share will be determined by the market. A market consists of both buyers and sellers all of which have their own opinion on the future value of the shares.

CONTACT US

OTC TRADING DESK CALL CENTRE

Telephone Number: 082 241 0001 (Toll free from Vodacom cellphone); OR
(011) 321 5563 (Standard call rates apply)
Fax Number: (011) 321 5663
Email Address: yeboyethu@equityexpress.co.za
Internet address: www.yeboyethu.co.za
OTC Online Trading platform: www.yeboyethushares.co.za

CHANGE OF TRANSFER SECRETARIES

Reminder to shareholders that YeboYethu has changed its Transfer Secretaries from Computershare to Equity Express (a division of Singular Systems (Proprietary) Limited) with effect from August 2013.

PHYSICAL ADDRESS

Equity Express (a division of Singular Systems (Proprietary) Limited)
71 Corlett Drive
Birnam
Bramley
2196

POSTAL ADDRESS

Equity Express (a division of Singular Systems (Proprietary) Limited)
c/o The Trading Helpdesk
PO Box 1266
Bramley
2018

REGISTERED OFFICE

YeboYethu Limited
(Registration number: 2008/014734/06)
Vodacom Corporate Park
082 Vodacom Boulevard
Midrand
1685

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