

This signed Authority and Mandate refers to our contract as dated as on signature hereof ("the Agreement"). I / We hereby authorise Vumatel (Pty) Ltd ("Vuma") to issue and deliver payment instructions to the bank for collection against my / our abovementioned account at my / our above mentioned bank (or any other bank or branch to which I / We may transfer my / our account) on condition that the sum of such payment instructions will never exceed my / our obligations as agreed to in the Agreement. The debit order shall commence on the commencement date and continue until this Authority and Mandate is terminated by me / us by giving Vuma notice in writing of no less than 20 ordinary working days, and sent by prepaid registered post or delivered to Unit 2, 30 4th Avenue, Parkhurst, Johannesburg, 2193. I acknowledge that I may only terminate this agreement at such a time as the entire capital debt is repaid to Vuma. The individual payment instructions so authorised to be issued must be issued and delivered as follows:

- i. On the date selected on the debit order application form ("payment day") of each and every month commencing on the commencement date. In the event that the payment day falls on a Saturday, Sunday or recognized South African public holiday, the payment day will automatically be the very next ordinary business day. Further, if there are insufficient funds in the nominated account to meet the obligation, Vuma is entitled to track my account and re-present the instruction for payment as soon as sufficient funds are available in my account;
- ii. Monthly; on or after the dates when the obligation in terms of the Agreement is due. The amount of each individual payment instruction may not be more or less than the obligation due. I / We understand that the withdrawals hereby authorised will be processed through a computerized system provided by the South African Banks and I also understand that details of each withdrawal will be printed on my bank statement. Each transaction will contain a number, which must be included in the said payment instruction and if provided to you should enable you to identify the Agreement. A payment reference is added to this form before the issuing of any payment instruction. I / We shall not be entitled to any refund of amounts which have been withdrawn by Vuma while this authority was in force, if such amounts were legally owing to Vuma.

MANDATE

I / We acknowledge that all payment instructions issued by Vuma shall be treated by my/our above mentioned bank as if the instructions had been issued by me/us personally.

CANCELLATION

I / We agree that although this Authority and Mandate may be cancelled by me / us, such cancellation will not cancel the Agreement. I / We shall not be entitled to any refund of amounts which Vuma has withdrawn while this authority was in force, if such amounts were legally owing to Vuma.

ASSIGNMENT

I / We acknowledge that this Authority may be not be ceded to or assigned to a third party.