



SECTION 13 CERTIFICATE

**IN TERMS OF SECTION 13 OF THE FINANCIAL ADVISORY AND
INTERMEDIARY SERVICES ACT, NO 37 OF 2002**

I, the undersigned, duly authorized to issue this certificate on behalf of
UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD, FSP 44437,
hereby certify that

Capstone Credit Pty Ltd
2019/236696/07

Represented by
Andre Christopher Kerdachi

is mandated by UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD as an authorized
representative in terms of a juristic agreement.

As the responsible license holder, UNIVERSAL INSURANCE ADMINISTRATORS (PTY) LTD accepts
responsibility for services rendered by the Representative in the ordinary course and scope of the
Representative's duties and only in terms of the financial categories listed hereunder:

Long-Term Insurance: Category A
Long-Term Insurance: Category B 1

Advice and Intermediary Service
Advice and Intermediary Service

A handwritten signature in black ink, appearing to be "AK", is written over a horizontal line.

Andre Christopher Kerdachi

Date: Oct 2024