

This Form of Election requires your immediate attention, however is only for use if you hold Finbond Group Limited ("Finbond") shares in certificated form.

Finbond shareholders who have already dematerialised their shares through a CSDP or broker must not complete this Form of Election but should instruct their CSDP or broker as to their capitalisation issue share award election in the manner and time stipulated in the agreement governing their relationship.

If you have disposed of all your shares in Finbond on or before Tuesday, 10 July 2018, this Form of Election should be handed to the purchaser of such shares or the broker or agent through whom you have disposed of such shares.



## FINBOND GROUP LIMITED

(Incorporated in the Republic of South Africa)  
(Registration number: 2001/015761/06)  
Share code: FGL ISIN: ZAE000138095  
("Finbond" or "the Company")

Election offered to Finbond shareholders recorded in the register at the close of business on Friday, 13 July 2018 to receive, instead of a cash dividend of 9.91 cents per share, a capitalisation issue share award of 2.529043 shares for every 100 shares held on the record date, payable or issued as the case may be on Monday, 16 July 2018.

**IF YOU HOLD YOUR FINBOND SHARES IN CERTIFICATED FORM AND YOU WISH TO RECEIVE A CAPITALISATION ISSUE SHARE AWARD FOR ALL OR PART OF YOUR SHAREHOLDING YOU MUST COMPLETE THIS FORM OF ELECTION AND RETURN IT TO LINK MARKET SERVICES (PROPRIETARY) LIMITED. IF YOU WISH TO RECEIVE THE CASH DIVIDEND YOU NEED NOT COMPLETE AND RETURN THIS FORM OF ELECTION AND NO FURTHER ACTION IS REQUIRED.**

### FORM OF ELECTION

**NO LATE POSTAL DELIVERIES WILL BE ACCEPTED**

To: The Transfer Secretaries  
Link Market Services South Africa (Proprietary) Limited  
(Registration number 2000/007239/07)  
13<sup>th</sup> floor  
19 Ameshoff Street  
Braamfontein, 2001  
(PO Box 4844, Johannesburg, 2000)

I/We

**Regarding the election of a capitalisation issue share award instead of the cash dividend**

- hereby irrevocably, and on the terms and conditions contained in the Form of Election and in the circular, elect to accept the capitalisation issue share award of 2.52904 shares for every 100 shares held, in respect of the number of ordinary shares reflected in Block (3) overleaf and on the terms and conditions contained in this Form of Election and in the accompanying circular; instead of the capitalization issue share award;
- Acknowledge that the Form of Election is applicable only in respect of the Finbond Shares of which I/we was/were the registered holder(s) at the close of business on the record date, being Friday 13 July 2018; and
- Acknowledge that I/we am/are not entitled to a cash dividend of 9.91 cents per share, in respect of the number of ordinary shares reflected in Block (3) overleaf, held or deemed to be held, by me/us at the close of business on the record date being Friday, 13 July 2018 in respect of which I/we have elected to accept the capitalisation issue share award alternative.

Date \_\_\_\_\_

Signature \_\_\_\_\_

Assisted by me (where applicable) \_\_\_\_\_

Telephone number including area code and international code if outside South Africa (Home) \_\_\_\_\_

(Work) \_\_\_\_\_ Cellphone number \_\_\_\_\_

Email address: \_\_\_\_\_

The Transfer Secretaries  
Link Market Services South Africa (Proprietary) Limited  
Registration number 2000/007239/07  
13<sup>th</sup> floor  
19 Ameshoff Street  
Braamfontein, 2001  
(PO Box 4844, Johannesburg, 2000)

Serial number

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Name and address of Finbond Shareholder		
(1)		

Account number	Number of Finbond Shares deemed to be held at the close of business on Friday, 13 July 2018	Maximum cash dividend to which you are entitled
(2)		

Number of Finbond shares for which the capitalisation issue share award is elected – the remaining cash dividend payment will be calculated by the transfer secretaries.	
The maximum number of shares for which the capitalisation issue share award can be made is reflected in Block (2) above	
(3)	
Date of signature	Signature

**Instructions on how to complete the Form of Election:**

- For the terms and conditions of this election, refer to the accompanying circular.
- If you elect to receive a capitalisation issue share award in respect of all or part of your shareholding, you should complete Block (3) above in accordance with the instructions herein and lodge this Form of Election with Link Market Services South Africa (Proprietary) Limited, 13th floor, 19 Ameshoff Street, Braamfontein, 2001 (PO Box 4844, Johannesburg, 2000) or fax it to +27 86 674 4381 so as to be received by them by no later than 12:00 on Friday, 13 July 2018.

The non-receipt of Forms of Election by 12:00 on Friday, 13 July 2018 will be construed by Finbond as indicating that such shareholders do not wish to receive a capitalisation issue share award *in lieu* of the cash dividend.

**NOTES:**

- The election may be made in respect of all or any of the Finbond certificated ordinary shares registered in the name of the shareholder at the close of business on Friday, 13 July 2018.
- Any person who is required to sign this Form of Election and who is under legal disability shall be assisted by such person's husband, wife, guardian or legal representatives, as the case may be who shall also sign this Form of Election.
- In order to be valid, this Form of Election must be properly completed and lodged with or posted to the transfer secretaries of Finbond at the appropriate address indicated above or fax it to +27 86 674 4381 so as to reach them by no later than 12:00 on Friday, 13 July 2018. Late deliveries of this Form of Election will not be accepted.
- Finbond reserves the right in its discretion to:
  - treat as invalid (in which case the cash dividend will be paid) any Form of Election not complying with the terms of the capitalisation issue share award election or any instruction contained herein;
  - require proof of the authority of the person signing this Form of Election where such proof has not yet been lodged with or recorded by Link Market Services (Proprietary) Limited.
- Fractional entitlements to capitalisation issue shares will not be allocated, but will be dealt with as explained in paragraph 2.2 of the circular.