

CREDIT PROVIDER

This is to certify that

Vecto Finance (Pty) Ltd

with Membership Number

8290

is a registered Credit Provider of MicroFinance South Africa

Chairman Pakie Mphahlele Chief Executive Officer Hennie Ferreira

MFSA Members:

Abide by the MFSA Code of Conduct Treat their clients with dignity & respect Behave professional, ethical and focus on client care Operate according to the highest standards Register with the appropriate authorities