

16 April 2009

Our Ref: J Augustyn/tf/226

RUCK FINANCES CC t/a JO-AN FINANCIAL SERVICES
P.O. BOX 528
HENNENMAN
9445

By Courier

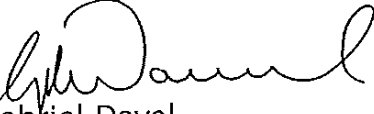
Dear Mr. J. Kruger

RE : COMPLIANCE NOTICE
NCR REGISTRATION NUMBER NCRCP 2701

Please find attached our Compliance Certificate 02/2009 in respect of Compliance Notice 17/2008 issued on 20 March 2008.

I trust that you find this in order.

Yours sincerely,


Gabriel Davel
Chief Executive Officer

**COMPLIANCE CERTIFICATE ISSUED IN TERMS OF SECTION 55(S) OF THE
NATIONAL CREDIT ACT NO. 34 OF 2005**

Name of Credit Provider

Ruck Finance CC t/a Jo-An Financial Services

Address

P.O. BOX 528, HENNENMAN, 9445

NCR Registration Number

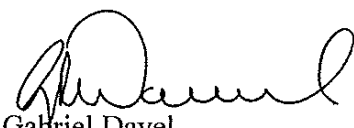
NCRCP 2701

Certificate Number

02/2009

The requirements of Compliance Notice 17/2008 issued on 20 March 2008 have been satisfied and a Compliance Certificate is herewith issued.

Signed at MIDRAND on this the 16th Day of APRIL 2009.



Gabriel Davel

Chief Executive Officer

National Credit Regulator