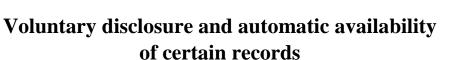
HBZ Bank Ltd





In terms of Section 15 of the Promotion of Access to Information Act No. 2 of 2000 the following is a description of the categories of records that are:

- Voluntary disclosed, or
- Automatically available without a requester having to request access thereto.

These records are available of the Bank's website www.hbzbank.co.za.