

Certificate No. IN0081



South African Reserve Bank
Prudential Authority

**INSURANCE ACT, 2017
(ACT NO.18 OF 2017)
CERTIFICATE OF LICENSING**

The Prudential Authority hereby certifies that,

Home Loan Guarantee Company NPC

is licensed as a non-life insurer in terms of section 23 of the Insurance Act, 2017 (Act No. 18 of 2017) to conduct insurance business and operations in the stipulated classes and sub-classes of insurance business and subject to the conditions as set out in the Annexure(s).

Issued at Pretoria on 1st day of October 2020.

A handwritten signature in dark ink, appearing to read 'R. J. J. J. J.'.

Chief Executive Officer

Prudential Authority



Annexure A

Approved classes and sub-classes of insurance business: Non-life insurance

CLASS OF BUSINESS	SUB-CLASS	DESCRIPTION
Guarantee		Commercial business

Annexure B

Licence conditions as per section 25 of the Act

1. HLGC is licenced to conduct guarantee business only for the purpose of home loan business.
2. HLGC may not underwrite any new business on the licence without prior approval from the PA.
3. HLGC must notify the PA when all the liabilities have been run off.