

POWER OF ATTORNEY TO PROVE CLAIMS

I, the undersigned _____ in my capacity
as _____
of _____

(referred to as the said Creditor) do hereby nominate, constitute and appoint

Dallie van der Merwe and/or Shaakira Cassim of Cassim Inc and/or or any attorney or candidate attorney of Cassim Inc as well as any Counsel appointed by Cassim Inc

with power of substitution to be the said Creditor's lawful Attorney and Agent in the said Creditor's name, place and stead, to attend all meetings of Creditors in the matter of VBS Mutual Bank (In Liquidation) ("the Estate") on the said Creditor's behalf to prove the said Creditor's claim and to exercise on the said Creditor's behalf all voting and other powers in respect of such claim particularly in respect of any offer of Composition and/or submission to arbitration of any dispute and/or the Composition or admission of any claim against the Estate and to give the Liquidator directions as to the administration of the Estate and generally to act on the said Creditor's behalf at all meetings of the Estate in all matter and things in which the said Creditor's interests are concerned, hereby promising to ratify and confirm whatsoever the said Agent may do or perform by virtue of these presents.

DATED AT _____ this _____ day of _____ 2019

AS WITNESSES:

1 _____

2 _____

SIGNATURE