



DEBT COUNSELLOR CERTIFICATE

THIS IS TO CERTIFY THAT:

MORNE OLIVIER

7102015170084

(Identity number)

NCRDC2463

(National Credit Regulator registration number)

Freedom Debt Counsellors - Roodepoort, Helderkruin

(Name of branch)

HAS BEEN REGISTERED AS A
DEBT COUNSELLOR
IN TERMS OF SECTION 44
OF THE NATIONAL CREDIT ACT 34 OF 2005



A handwritten signature in black ink, appearing to be 'J. van der Merwe'.

Duly authorised representative of the National Credit Regulator

Date issued

01 August 2025

Expiry date

31 July 2026

2458