



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.

Duly authorised representative of the National Credit Regulator

Date issued

01 August 2025

Expiry date

31 July 2026

2458