

### Information Summary for the Public

<b>Host Country:</b>	South Africa
<b>Name of Borrower:</b>	Finbond Group Limited - WBC
<b>U.S. Sponsor:</b>	NET 1 UEPS Incorporated
<b>Foreign Sponsors:</b>	Moneyline 2027 Van Aardt Family Trust Metropolitan Asset Managers
<b>Project Description:</b>	Expansion of microfinance business in South Africa.
<b>Total Project Cost:</b>	\$13,300,000
<b>Proposed OPIC Loan:</b>	\$ 9,750,000
<b>Developmental Effects:</b>	This project will have a positive developmental impact in South Africa, a country in which there is high income disparity with over 40 percent of the population living under \$2 per day. This project will provide financial services to South Africa's working poor, a segment that is currently underserved by traditional financial institutions. The project will utilize modern technology that will link microfinance products and electronic bill-payment capabilities. This project will also create employment opportunities that include professional training and other employee benefits. Furthermore, the project is a good corporate citizen that financially supports multiple charities, including the Tswane Place of Safety Association, a non-profit that cares for orphaned and abandoned babies and babies with HIV.
<b>Environment:</b>	Microfinance lending facilities are screened as Category C project, but subject to conditions related to the use of proceeds. Excluded activities include lending to entities engaged in categorically prohibited activities or activities likely to have a significant adverse impact on the

	environment or local communities.
<b>Workers Rights</b>	OPIC's statutorily required standard worker rights language will be supplemented with provisions concerning the right of association, organization and collective bargaining, minimum wages, and the timely payment of wages. Loans to micro-borrowers will be restricted with respect to the micro-borrower's operations, including the employment of minors and other applicable labor law requirements. Standard and supplemental contract language will be applied to all workers of the Project.
<b>Human Rights</b>	In consultation with the Department of State, the project received a Human Rights Clearance on November 13, 2009.