

29/12/2011.

Mr “**JP**” Rupert - Chairman, and
Mr. “**GT**” Ferreira - *Director*, and
Mr. “**PK**” Harris - *Director*, and
Remgro Limited and *Directors*, and
All the **Shareholders**, and
The Company Secretary and

Mr. “**LL**” Dippenaar - Chairman and
Mr. “**PK**” Harris - *Director*, and
FRL/FRbL/FNB and *Directors*, and
All the **Shareholders**, and
The Company Secretary, and

Agents : DTT; PWCI; DRI; DLA/CDH;
Hartard/Mostert and co., **CSL**.

Posted by registered and ordinary mail to :

Box 456,
Stellenbosch 7,599.

Posted by registered and ordinary mail to :

Carpe Diem Office Park,
Quantum Street,
Techno Park,
Stellenbosch 7,600.

Posted by registered and ordinary mail to :

FirstRand Limited,
Box 650149,
Benmore, 2010.

Posted by registered and ordinary mail to :
 4 Merchant Place,
 c/n Fredman Drive and
 Rivonia Road,
 Sandton 2196

Dear Mr “**JP**” Rupert, Mr. “**GT**” Ferreira, Mr “**PK**” Harris’, **Remgro** and *Directors* and **Shareholders** and Co. Sect.; Mr. “**LL**” Dippenaar, **FRL/FRbL/FNB** and *Directors* and **Shareholders**; and Co. Sect.; **agents : DTT; PWCI; DRI; DLA/CDH**; Hartard/Mostert and co., **CSL**.

Remgro AGM 24/11/2011; FRL AGM 1/12/2011; and others related matters.

NOTE :

Please table this letter and all previous correspondence and all future correspondence right up to the dates of the 2012 AGM of Remgro and the 2012 AGM of FRL.

1.

Through, and as a result of, the ‘cross-pollination’; the ‘inter-linking’; the ‘common’ **Ownership** (shares) and **Directorships**, and through/as a result of the ‘flow’ of Dividends/profits/and other payments to the *Shareholders/Directors*, the Company Secretaries and the **agents**, there have been contraventions of two Acts of our Parliament, namely **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**. Common Crime/s have also been committed.

2.

On the basis, the premise, that the above named Parties are all involved in a **Conspiracy to Commit a Crime/s/Corrupt Activities**, as read with the two Acts of our Parliament, namely - **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**, and as further read with the Statements in the about **29 Police Cases** which have been systematically brought against various Parties who are named above, then this letter is being addressed to all the named Parties, collectively and together.

3

2.1

Kindly make sure (especially the Company Secretaries and the **agents DRI** and **DLA/CDH**) that each and every Party involved in the **Conspiracy to Commit a Crime/s/Corrupt Activities**, and in the Common Crime/s, and who is named above, receives his/her/their copy of this correspondence. Some are the Principals. Some are **agents** of the Principals. Please make sure that each Party also receives a copy of the attachments.

2.2

In the due course of time, 'at the appropriate time and in the appropriate forum', the Parties named herein will all be called upon to answer to the said Crime/s, including **Organized Crime**.

3.

I have received absolutely no response to my letter 8/12/2011 which I did address to certain of the above named Parties. For their convenience, and because of their involvement, I have attached a copy of my letter to the 2 x **Remgro** addresses.

3.1

In particular, Mr. "**GT**" Ferreira was emailed a copy of my letter 8/12/2011 because of his own person involvement, over the years, and because he shook my hand on a 'deal'.

(but he then 'turned his back' on the 3rd leg of the 'deal' and he 'waked away', leaving it to the one who took a hold onto his 'baton', to honour his hand-shake. This was/is Mr "**LL**" Dippenaar. This man is/was worse than "**GT**". Takes some doing, but it is so. He is the one who threatened me with murder. It was at a FRL AGM in front of a Public Company Meeting. It was a disgrace. Kindly refer to my website at www.meharris.co.za where you will be able to see all the evil and bad things that this man "**LL**" has done, working closely with his Company Secretary Arnott and later Unser. It is disgusting. They tell LIES freely. They have even **ROBBED GOD**.)

4.

I did, yesterday, receive a letter from the one **agent**. It is written by a *Director* of the **agent**. This is the gentleman who approached me after I was “**thrown out**” of the **Remgro** AGM on the 24/11/2011 after I had traveled all the way to Somerset West, Cape, on the advise of the Chairman of **Remgro**, Mr. “**JP**” Rupert, to attend the AGM. Below is my reply to this **Remgro agent**.

Mr. ANDRE DE LANGE

DLA/CDH

Dear Mr., DE LANGE,

Your registered letter 15/12/2011 refers. I also refer to when I spoke to you outside the AGM, after I was “**thrown out**”.

Your point 1.

i Apart from my letter 26/11/2011 you are referring to my letter 23/11/2011. I handed to you my letter 23/11/2011 on the 24/11/2011, together with the correspondence listed in that letter. I record, as I said to the Meeting on the 24/11/2011, that I specially posted off my letter 18/10/2011 registered and per ordinary mail so as to have my letter 18/10/2011, with attachments, *tabled* at the AGM. They were not *tabled*. The Chairman denied to the Meeting that they had been received. He wanted to know who I had sent them to. I told him. He wanted to know who ‘Peter Harris’ is. I told him, no “**PK**” Harris. I told the Chairman that I had brought with me the registered slip. He was not interested. He denied me my Right to produce and to show to him, and to the Meeting, the registered slip and the letters, proving posting. He refused to allow me to hand in the copies of the letter/s which I produced at the AGM because he said my original letter 18/10/2011 had not been received by **Remgro**.

ii All of what I here write regarding what the Chairman said and what I said to the Meeting will be recorded on the tape recording of the AGM. Please, I ask again, supply to me a copy of the tape/s and a copy of the transcript. I offer to pay for the tape to be put onto a memory stick for me and for the transcript to be photo copied for me. I offer to supply the memory stick, please advise

where I should deliver it, and I offer to supply the A 4 white paper onto which the Company Secretary can photo copy for me my 'hard copy' of the transcript.

iii Please do not 'wipe' the tape/s 'clean'. Please do not destroy the tape/s. In the due course of time, 'at the appropriate time and in the appropriate forum' that you write to me about, I will need this tape/s.

iv My letter 26/11/2011 contains a Truthful, honest, accurate, recording of what took place, and how I was treated at the AGM, and after I was "**thrown out**". Re your standard/'stock' phrase :

'It is not our intention to deal with each and every point and/or allegation raised in your various correspondences, and failure to do so should not be construed as an admission by our clients of the correctness of any of the points or allegations contained therein. Our clients reserve their rights to deal with same at the appropriate time and in the appropriate forum.'

all I can say is : How pathetic. What a ruse. How cowardly. Until I receive a proper reply and the tape/s of the AGM I will proceed as if the contents of my letter 26/11/2011 is totally accurate and correct, which they are.

Your point 2.

I repeat : How pathetic. What a ruse. How cowardly. Until I receive a proper reply and the tape/s of the AGM I will proceed as if the contents of my letters 23/11/2011, 18/10/2011, 26/11/2011 are totally, 100%, accurate, and correct. Which they are.

Your point 3.

i I deny that what I have brought to the attention of Mr. "**JP**" Rupert and **Remgro**, and the **Directors** and the **Shareholders** of **Remgro** and the agents of **Remgro** is defamatory. I had no intention of being defamatory. Instead of saying that I am defaming anybody with this Truth, why not simply do the Right thing ? Why not take responsibility and 'stand up and be counted' against Crime, and willingly help me in my *anti-crime and rehabilitation campaign*, a *Mazlen initiative*, and work with me ? What is wrong with that ?

ii Re : Your clients' knowledge and role in 'illicit activities' (I read Crime/s) and your encouragement for me to pursue these 'matters' (I read Crime/s committed) and your clients' willingness to co-operate fully to assist :

a) In line with what I have stated under **point 1, 2, 2.1, 3, 3.1** above, especially Re "**PK**" Harris, but also "**GT**" Ferreira and "**LL**" Dippenaar, and all the other *Directors*, and dividends, and Shares, and the **Shareholders**, and the two Acts of our Parliament, namely - **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**, and as further read with the Statements in the about **29 Police Cases**, I want to just *set out* that which I say is in the knowledge of your clients.

b) I do also say that I do also want it all to be in the knowledge of your clients so that they will do as they ought to do when they know of Crime/s within their Organization/s, through/as a result of, the 'cross-pollination'; the 'inter-linking'; the 'common' **Ownership** (shares) and **Directorships**, and through/as a result of the 'flow' of Dividends/profits/and other payments to the *Shareholders/ Directors*, the Company Secretaries and the **agents**, where there have been contraventions of two Acts of our Parliament, namely **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**. And where Common Crime/s have also been committed.

c) Below, up to page 30 are the latest 'bits' of info. Re the 'illicit activities' (I read Crime/s) involving just some of "**JP**" Rupert's 'friends' and **Remgro** co-*Directors* and co-**Shareholders**.

NOTE : (My reply to your **point 4** continues on page 30)

The FRL/FRbL *Directors* (some of whom are **Remgro *Directors*** as well) :

1. The *Directors* of FRL have, over these years, knowingly, and with intent to cover-over the Truth and to conceal LIES told by the Chairman at these FRL AGM's, and with *malice*, and trying to cover-over known Crime/s including even **Organized Crime**, accepted/ratified the **False Minutes** signed off by the Chairmen. Even when the *Directors* knew that the Minutes were **False**

Minutes full of LIES, and with serious Omissions, they went ahead and they ratified the **False Minutes**. I say this because I have at all times kept the *Directors* fully informed.

2. In breach of Sections of the Company's Act the **False Minutes** which the Chairman and the Company Secretary conspired to prepare, the *Directors* have, knowing of the breaches of Sections of the Company's Act, simply 'rubber stamped' what the Chairman has already signed.

The FRL/FRbL Auditors (Remgro Auditors as well):

1. The Auditors **DTT** and **PWCI** have likewise been party to, and fully and knowingly accepted, the **False Minutes**. As with the *Directors*, I have at all times kept the Auditors fully informed of the LIES and the Crime/s, including even **Organized Crime**, and including the serious Omissions from the Minutes. The **fact** is that the Auditors are heavily involved in, and parties to, the LIES and the Crime/s, including even **Organized Crime**.

Auditors PWCI :

1. This Criminality by the Auditors is True even to the extent that it is this "**firm**" of Auditors working for FRL who introduced very serious known LIES at the 2001 AGM of FRL and who have consistently refused to "**expunge**" their known LIES and replace their known LIES with the Truth. This, even after the Chairman and the Company Secretary identified their known LIES at a Public Company meeting, and agreed that their known LIES would be "**expunged**" and replaced with the Truth. It has not happened. For 10 years I come back to their AGM's. For 10 years these Auditors, though their known LIES have been fully identified, and listed, and revealed, and confirmed, and exposed even by the Company Secretary and by the Chairman at FRL AGM's, these Auditors do not bother to "**expunge**" their known LIES from the permanent Records of these Public Companies FRL and FRbL. It is a disgrace.

Auditors DTT :

1. This "**firm**" of FRL Auditors is involved in the Liquidation and Sequestration of Clients of **FNB/FRbL**. They do this using a "**secret**" "**dummy**" lawyer through a "**secret**" "**dummy**" Company who's shares are owned, in "**secret**" by the Partners, the **CA**'s, of these Auditors. This terrible **Conflict of Interests**. In the case of the Liquidation of Mazlen Holdings (Pty) Ltd and the Sequestration of my Estate these Auditors helped this bank to carry out **Theft** and **Fraud** because of this terrible **Conflict of Interests**. One only has to read the Report of the Honourable Magistrate Mrs H Raath on my personal website www.meharris.co.za to see the Crime.

2. In breach of Sections of the Company's Act this "**firms**" of Auditors has conspired with the Chairman and the *Directors*, and 'stood back', and permitted these **False Minutes** to be signed by the Chairman and ratified by the *Directors*.

The FRL/FRbL lawyers DRInc (these are lawyers who represent other Parties named above who are not represented by *DLA/CDH*) :

1. These FRL lawyers have also, like the Auditors, but actually much worse, when they knew the Truth, presented known LIES at the 2003 AGM of FRL. They introduced very serious known LIES at the 2003 AGM of FRL after I had complained bitterly when the Auditors told their known LIES at the 2001 FRL AGM. They have, like the Auditors **PWCI**, consistently refused to "**expunge**" their known LIES and replace their known LIES with the Truth. The Chairman and the Company Secretary identified the known LIES of these lawyers, which they had introduced with *malice* and **deceit**, at a Public Company meeting. It was agreed that their known LIES would be "**expunged**" and replaced with the Truth. It has not happened. For 10 years I come back to their AGM's. For 10 years these lawyers, though their known LIES have been fully identified, and listed, and revealed, and confirmed, and exposed, by the Company Secretary and by the Chairman of FRL, their known LIES have not been replaced with the Truth in the permanent Records of this Public Company FRL. It is a disgrace.

2. In breach of Sections of the Company's Act these lawyers have conspired with the Chairman and the *Directors* and the Auditors, and 'stood back', and permitted these **False Minutes** to be signed by the Chairman and ratified by the *Directors*.

What transpired at the 2011 AGM of FRL :

1. It was only when I asked any question that had to do with the known LIES and the known **Organized Crime** that the Chairman 'intervened' and, to 'protect' his Public Company's **agents** and *Directors* e.g. **PWCI** /"**PK**" Harris and **DTT**/ "**RK**" Store and **DRI/Robert Driman**, that he, the Chairman, quickly 'spoke for them' whenever I asked these **agents** and this *Director* "**RK**" Store questions, and when I spoke about the lies involving this *Director* "**PK**" Harris and "**PK**" Harris and the past *Director*/Chairman "**GT**" Ferreira.

2. It was only when, towards the end of the meeting, I pointed out for the 2nd time, that no provision had been made for **General** in the *afs* for me to ask questions Re the papers which I had asked to be *tabled*, that the Chairman refused to allow me to ask further questions. I wanted to ask questions about the papers which I there and then *tabled* (because the Company Secretary had failed

to do it himself). Instead the Chairman quickly closed the meeting down. I was not given the opportunity, as it was my Right to do, to ask questions based on the papers *tabled*.

3. Early in the proceedings I asked if the Shareholders' Meeting was being recorded ? If so I said that I require an undertaking that I will be supplied with a copy of the Transcript and a copy of the tape/s. I placed on Record that at the 2009 and 2010 AGM's of FRL I was **promised** by this same Chairmen that what I am entitled to in Law will be supplied to me. I stated that this still had not been done. Once again the **promise** of the Chairman of FRL was broken. The Chairman said that I am not, in Law, entitled to receive a copy of the tape/s. He knows that this is not the case at all. It is not the Truth. It is more of this man "LL" Dippenaar's LIES.

4. **Questions that I would have asked the Chairman and his Directors and agents DTT, PWCI, DRI, based on the papers tabled, had the Chairman not suddenly terminated the meeting and so denied me my Right to ask relevant questions :**

At the 2011 AGM on the 1/12/2011 I did raise Objections. I did so by referring to my Objections contained in my letter 2/12/2010 (2nd letter). I placed on Record on the 1/12/2011 that I was repeating, at the 2011 AGM of FRL, Objections because these Objections had never been dealt with at the 2010 AGM of FRL because I was "**thrown out**" before I could Object to these items on the **Agenda** of the 2010 *afs* of FRL :

i I would have said at the 2011 AGM that I wish to place an **Objection** on Record in terms of Section 249, 250 and 251 of the Companies Act. I said that my **Objection** is this :

In the past Minutes have been **Falsified** and did not record the Truth of what was said at AGM's that I have attended. I would have once again said to the Meeting that it was my intention to approach the Registrar of Companies, the Minister of Trade and Industries, the Minister of Finance, the JSE, the Financial Services Board, and others.

ii I would have said to the Meeting that I wished to place an **Objection** on Record in terms of the Companies Act. I would have once again explained that my **Objection** is this :

I have written and asked the Company Secretary and the Chairman to *table* itemised papers. Yet they were not before the Meeting on the 1/12/2011. That is why I myself made copies and I myself *tabled* my letter 28/11/2011, with attachments, to be a part of the permanent Records of this Public

Company. I did this under GENERAL which was not on the **Agenda** in the *afs*, but which, because of my earlier Objection and request, the chairman had agreed would be added to the **Agenda**.

iii The Auditor's Report :

I could have asked that the Auditor read out his Report, but I knew how it angered the Chairman last year, so I did not ask it. I was afraid that the Chairman would again 'lose it' and "**throw me out**" of the 2011 AGM like the Chairmen have done consistently in the past. I would have said to the Meeting that I wish to place an **Objection** on Record against the **Auditors** PWCI and the past **Company Secretary AH Arnott** and the present one named **Unser**, in terms of Section 249, 250, 251, 275, 277, 278, 279, 280, 281, 282, 287, 300 and 301 of the Companies Act.

I then would have recorded a vote of no confidence in the Company **Auditors** and the **Company Secretary**, but I was afraid that the Chairman would 'lose it' and "**throw me out**". That is why I said that I was repeating the Objections contained in my letter 2/12/2010 (2nd letter) which is a part of the permanent records of this public Company.

(AH Arnott is on one of the 'lists' of **Tax Evaders, Money Launderers** etc. alongside the Chairman "**LL**" Dippenaar = **Organized Crime**)

I would have stated to the Meeting that my **Objection** is :

Where is the provision for the about R 3 Billion owed to the so-called 'black' People, the so-called 'simple' People who were CHEATED Re the ***Emerald Van Zyl, Carte Blanche, Gregory Johnson*** interview? The Policemen, the Teachers, the Government Workers that a Newspaper wrote had been ROBBED by the bank ?

At the 2011 AGM I did ask the Chairman if I could get an answer from the Auditor Tom Wenterboer of **PWCI** as to whether the *afs* made provision for the refund of this R 3 Billion. Chairman Dippenaar quickly spoke for and on behalf of this FRL **agent** (PWCI – Tom Winterboer, the lead banking Auditor) He (the Chairman) said to the Meeting that he would much prefer it for Tom Winterboer not to answer and for the FRL lawyers to answer. The Chairman then turned to a person who I do not know, for the answer. The person was the completely wrong person and

obviously the Chairman knew that he was the wrong person. The person seemed confused and embarrassed. Mr Robert Driman (the right person who the Chairman knew full well was the right person i. e. the lawyer for FRL) then took the floor. He said that the claim for this R 3 Billion would not be reflected in the *afs* because it had no hope of success.

I responded that I had heard that the matter was in the High Court and that it had been postponed so that the bank could try to settle the matter. The Chairman and the bank's lawyer (Mr Robert Driman) then 'answered in one voice', with laughter and mirth, that I was completely wrong. The Chairman laughingly told the Meeting that Mr Emerald van Zyl had tendered costs and completely withdrawn the matter off the High Court Role. I repeated that this is not what I had heard. The Chairman and the lawyer both insisted that their version was correct and that my version was totally wrong. They were highly amused. They were 'grinning from ear to ear', both of them. They were actually laughing.

Later, after the meeting the lawyer approached me with a young man from FNB. They wanted to 'quiz' me further on this matter involving Mr. Emerald van Zyl. Ref is at **point 6.20/6.21** below.

iv **Tabling** my letter 28/11/2011 with attachments :

I said to the Meeting that I wished to place an **Objection** on Record in terms of the Companies Act. I explained that my **Objection** is this :

There is no provision in the *afs* under '**Agenda**' for 'GENERAL'. I said that I believed that this was an intentional Omission and that it was wrong. I had written and asked the Company Secretary and the Chairman to **table** papers. Yet they were not before this Meeting. That is why I myself made copies and I myself was going to **table** my letter 28/11/2011 with attachments, to be a part of the permanent Records of this Public Company.

The Chairman said to the Meeting that he would allow 'GENERAL' to be added in at the end of the '**Agenda**'.

v I place into the permanent Records of this Public Company **Objections** because I was not able to raise them while under GENERAL. I was denied my Right to ask questions on the papers

which I had asked to be *tabled*, a copy of which papers I did hand in to the Chairman at the AGM on the 1/12/2011.

5. **The Chairman's Statement** :

The Chairman spoke of the **King 3 Report** and stated to the Meeting that there was "**Full Compliance**". How's the following for "**Full Compliance**" ?

I **Object** now because I was not allowed to do so and to ask relevant questions under GENERAL at the AGM on the 1/12/2011. I Object on the basis that he (the Chairman) has 'conspired to commit a Crime'. He has accepted money made from the proceeds of **Organized Crime** in that as a **Shareholder** substantial dividends on his 130,5 million shares (page 070 of the 2010 afs) have been paid to him. He has thus involved himself as a **Director** and as a major **Shareholder** (holding shares worth about R 2,7 Billion) in Illegal 'schemes' 'devised' by the **Directors** in the full knowledge of the Auditors and the **Company Secretary** and the Company lawyers. Examples are the 'scheme' to '**Round-trip**' money, to **Launder** money, to **Evade Tax**, to **Conspire to Commit Crime**, in contravention of **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to the 'lists' that are involving **FirstRand Limited/FirstRand Bank Limited/FNB/Ansbacher/RMB/Discovery**, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and **Auditors** - involving **Tax Evasion, Money-Laundering, Organised Crime, 'Conspiracy', 'Corruption', 'Collusion', Fraud**, and so on – and also the **RMB/Barry Tannenbaum 'Skulduggery'**.

I **Object** because he and his Company Secretary Arnott (now retired) are together on a 'list' of **Money Launderers** and **Tax Evaders** supplied to the **Police** and which is recorded in the permanent Records of FRL. It is all on Record with the **Police**.

I **Object** on the basis that he is personally in the knowledge of Crime at the bank and in the FRGroup which is *set out* and contained in about **27 Police Cases**. He LIED to the **Shareholders** that the **Police** had never been to the bank and that not one of the **Interested**

Parties that I have approached for their help had written to the bank.

I further **Object** on the basis that year after year he has come to FRL AGM's and he has told LIES about me and my wife and my family and *The Mazlen Trust* when he knows the Truth. He likes to use the *modus operandi* to point me, shout at me, threaten me, 'stand the Meeting down', call his guards to "**throw me out**", tell LIES about me and my wife and my family and *The Mazlen Trust* behind my back and when I am not present to defend myself. It is what he has done every year. He learned it from his predecessor "**GT**" Ferreira who started with the LIES in 2001. It is all on Record in the permanent Records of FRL. It is all on Record with the **Police**.

At the 2011 AGM I was not "**thrown out**" but I was prevented from asking relevant questions under GENERAL because the meeting was 'closed down' by the Chairman before I could ask my questions.

GENERAL was intentionally Omitted out of the '**Agenda**' – something which is 'unheard of'. I do not believe that it has ever been done before in any *afs* of any Public Company on the JSE, since the JSE started to trade. But it was left out by the Company Secretary and the by the *Directors* and by the Auditors and by the lawyers of FRL. It is just so typical. They are 'a Law unto Themselves' sic !

I **Object** because he has threatened me with murder. It is all on Record with the **Police**.

In all of these **Objections** I can but only refer to the permanent Records of FRL where I have, time and again, recorded the Truth, even *tabling* the Truth and the Crime at FRL AGM's. Even the about **27 Police Cases** are *tabled* into the permanent Records of FRL.

Yet nowhere in the Chairman's Statement is any of this **Organised Crime** involving the Chairman referred to.

6. **Mr. Theo Botha** was in attendance. He was there to ask some questions Re the figures, the way that the figures were checked, and how they were prepared and presented to the Shareholders by the Company *Directors* and by the Auditors. He referred to an Internal

Audit and to the use of the words ‘independent’ and ‘Assurance Statement’ and ‘internal/external’, and ‘controls’. It appeared to me that Mr. Botha’s questions were, in some respects, relevant to the Objections I have registered over the years Re these Auditors and the *Directors*, especially Mr. “**RK**” Store and the internal ‘checks and balances’ and the ethics of this Company.

To Mr. Botha’s question/s, the *Director* who answered him, Mr. “**JH**” van Greunen, had a long, long answer. It went on and on; spinning round and round, till ‘the head spun’. At the end of all the ‘spinning’ there was only agreement to offer Mr. Botha. Mr. “**JH**” van Greunen thought that Mr. Botha had **an ‘Excellent Idea’**, and he was not too afraid to say so.

To me the *Directors* that I addressed, Mr. “**RK**” Store/*DTT*, and Mr. “**PK**” Harris, and the Lead banking Auditor, Mr. Tom Winterboer/*PWCI*, and the Chairman Mr. “**LL**” Dippenaar - all they had for me was : a ‘stony glare’, fearful, almost tearful silence; a half-hearted ‘muted’ almost inaudible few words; and the ‘blustering’ of the ‘blusterer’. Sad to say, from none of them was there even the slightest of agreement forthcoming to what I was raising with them all. There was no ‘praise/flattery for me ... that I had **an ‘Excellent Idea/s’** Re my asking, begging, that the LIES should be “**expunged**” and replaced with the Truth; that the Crime/s, including **Organised Crime** should be Prosecuted. I wonder why ?

Even when I asked the Chairman directly, and I then turned to also ask the *Director* “**RK**” Store, “**What is your understanding of the word ETHICS**”, there was no concern from the ‘blustering’ Dippenaar; there was not even a ‘blinking of the eye’ from the ‘stony-faced’ Store.

How disgusting Dippenaar and Store are.

Dippenaar asked me, he wanted to know from me, why it is that the **Police** are not Prosecuting him and the *Directors*. He asked me : “**Why are we not being Prosecuted**”. I replied : “**I believe that you are**”. He laughed at me. I also said to the Meeting “**It is not an easy thing to Prosecute the Directors of a Public Company and a Public bank**”. Again, Dippenaar just laughed at me; he actually ‘scoffed’ at me.

7. **The LIES and the promises :**

The retired Chairman “GT” Ferreira made **promises** to me. So did the retired Company Secretary AH Arnott (replaced by Unser)

“GT” Ferreira **promised** to apologise. Ref is at page 7 of the Minutes of the 2008 AGM. I am still waiting. He and Arnott **promised** to “EXPUNGE” the known LIES and to replace them with the Truth. It was at a Public Company Meeting and it was Minuted and it today forms a part of the permanent Records of this Public Company. Ref is also below.

The LIES when “GT” Ferreira was the Chairman :

These are the LIES told by the *Directors* of Public Companies FirstRand Limited/FirstRand Bank Limited to Members of the **General Public**, to their Shareholders and to the News Media present at AGM’s 2001, 2002, 2003, 2004, 2005, 2006; 2007, 2008; 2009, 2010 and the **False** Minutes of Public Meetings 2001, 2002, 2003, 2004, 2005, 2006; 2007, 2008, 2009; 2010 and breaches of the Companies Act.

These are the LIES and the **promises** made for **23 months** by the *Directors* and by the representative appointed by the *Directors* of Public Companies FirstRand Limited/ FirstRand Bank Limited/FNB in regard to the *funding/sponsorship* of the ***FC-OC 2007 anti-crime and rehabilitation campaign***, a *Mazlen initiative*.

The LIES must still be “EXPUNGED” (removed and replaced with the Truth) according to the **promises** made to me at a FRL AGM/s and Minuted. Up until 2008 the LIES about me and my family and *The Mazlen Trust* at these Public Meeting were not the personal LIES of “GT” alone. “GT” was the Chairman, but the LIARS included Mr Tom Winterboer and his whole Board of Directors and Partners at PWCInc. as well as Mr Robert Driman and his whole Board of Directors and Partners at DRInc., as well as the whole Board of *Directors* of FRL. “PK” Harris in particular was the CEO and he knew the Truth when he passed on the LIES from Winterboer/PWCI to his Chairman Ferreira. Ever since “PK” Harris sits in at all FRL AGM’s and he participates in the LIES. Accordingly, I can honestly say that it looks to me as though “PK” Harris ‘relishes’ in the known LIES. In particular I place a huge amount of blame on “PK” Harris for the known LIES

which started in 2001 when he was the CEO and the letter from PWCI was addressed to him as the CEO.

The LIES since “LL” Dippenaar has been the Chairman :

At the 2009 AGM of FLR “LL” Dippenaar told massive LIES about me and my wife (the directors of *fc-oc2007*) and about *fc-oc2007*. The previous old LIES told by “GT” Ferreira were again repeated by “LL” Dippenaar. He repeated these old LIES especially after he had threatened me and got me to remove myself from the AGM. I had done nothing wrong, but I left the AGM because this is the same man who has previously threatened me with murder. I did not want him to set his ‘guards’ on me. This previous threat of murder is but one of the about

27 Police Cases that also name this Chairman of this Public Company. Once I was no longer present to at least try to protect my personal dignity and the dignity of my wife and family and of *The Mazlen Trust* then the old LIES flowed once again. This when “LL” Dippenaar knows the Truth and he knows I have repeatedly *set out* the Truth in writing and *tabled* the Truth into the permanent Records of this Public Company. He knows that I come back year after year to try my very best to see if the LIES are going to be “EXPUNGED” (removed and replaced with the Truth) according to the **promises** made to me at a FRL AGM/s and Minuted. These **promises** were made to me by “GT” Ferreira when he was still the Chairman and by the Company Secretary Arnott before he retired. It is all Minuted and forms a part of the permanent Records of this Public Company.

Re all the LIES : On the 1/12/2011 at the 2011 AGM I did refer Mr. Tom Winterboer to the so-called ‘Forensic Report’ which he had submitted to the CEO Mr. “PK” Harris. I ask the lead banking Auditor Tom Winterboer when he was going to “EXPUNGE” his known LIES which were/are contained in the so-called ‘Forensic Report’ which is to this day forming a part of the permanent Records of this Public Company and Public bank. I Objected to these LIES remaining based on the Promises by Ferreira and Arnott at the 2005 AGM of FRL :

F “Alright Mr Harris we will take out the wrong Police Cases and details and we will put in the correct details into the permanent Records of this Company.”

F “Mr Harris, you have now heard I have said in front of this audience, we will take them out. We will replace them with whatever else you want us to replace them with.”

Arnott : “Mr Harris, before I ask the Chairman to perhaps have you removed from the room

in this letter here that you’ve tabled, you’ve got **on page 9** – “**This is the True list of Police Cases that must replace the LIES**”. Is that what you want ... would like me to include in the Minutes ?” (reading from my letter 22/11/05 – Information)

H “That and other things. Yes to the Police Cases. Thank you. OK”

H “Can I please have an undertaking from Mr Arnott in front of his Partners/Directors on record that you will put the Truth about the bond for Buccleuch. Remember that one OK. And there are several others Sir, which I hope I will get a chance to high-light. Even a Magistrate has said so. And this man Mr Driman sat in Court when he heard”

(I was, of course, referring to the Report by the Honourable Magistrate Mrs H Raath which Report can be seen in full at my web-site www.meharris.co.za)

Although I have asked this question at AGM’s 2006, 2009, 2010 and I asked it again on the 1/12/2011 at the 2011 AGM, Mr Tom Winterboer was not given a chance to answer me. Instead the Chairman spoke for him and, as he usually does, he ‘ducked and he dived’ answering the question by saying to the Meeting that this has been repeated over and over again since 2000. In fact it has been repeated each year ever since the past Chairman and his Company Secretary identified the LIES and agreed to “expunge” them = replace them with the Truth. It was at the 2005 AGM of FRL.

“GT” Ferreira promised to support the *anti-crime and rehabilitation campaign* known as First Community Outreach Centre or *fc-oc 2007*, a *Mazlen initiative*. Then for the next 23 months “GT” and “LL” ducked and dived me etc. They encouraged me to work full-time for two years with promises, then they won’t even pay me my wages. I come to the FRL AGM’s to get my wages.

It was at this 'forum' in 2001 that all the LIES started. I would have made it clear to the Meeting that I am back at this 'forum' because the LIES continue to this day, but the Chairman suddenly "**Closed the Meeting down**" thus denying me my Right to insist on getting the apology that was **promised** to me, and getting an answer as to when the LIES will be removed and replaced with the Truth.

8. **The known Crime/s including Organized Crime :**

The about 27 Police Cases :

i The **2 Police Cases** which are including **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to **the 'lists'** that are involving **FirstRand Limited/FirstRand Bank Limited/FNB Ansbacher/RMB/Discovery**, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and Auditors – in **Tax Evasion, Money-Laundering, Organised Crime, 'Conspiracy', 'Corruption', 'Collusion', Fraud**, and so on – and also the **RMB/Barry Tannenbaum 'Skulduggery'**.

ii The about **25 Police Cases** involving Charges of **Theft, Fraud, Misrepresentation** of the Truth, "**undue influence**", **Duress, Coercion, Defamation** of Character, **Threats** of physical violence, (including **murder**), of **'Conspiracy'**, of **'Corruption'** (including **Bribery**), of **'Defeating the Ends of Justice'**, **Organised Crime, 'Collusion', Money-Laundering, Tax Evasion** against **First Rand Limited/FRBL/FNB**, their **agents** and others, such as – the **Directors**, Co. Secretaries, CA Directors/Partners of Auditors Deloitte and Touche Thamatsu and PricewaterhouseCoopers Inc. and Directors/Partners of lawyers Deneys Reitz Incorporated. and

The Memorandum/Petition to Mr Johann Rupert and Mr Adrian Gore 11/8/2010.

Under GENERL I wanted to ask questions that have never been answered Re all this **Crime**, including **Organised Crime**, and also about the **Memorandum/Petition**. The meeting was 'closed down' by the Chairman before I was allowed to ask my questions. This was a denial of my Rights in

terms of the Company's Act and in terms of the Constitution. I reserve my Rights accordingly.

I will attend at the 2012 AGM of FRL to ask these same questions.

9. **Appointment of Directors of FRL/FRbL/FNB :**

Lauritz Lanser Dippenaar :

I Objected and I stated to the Meeting that my Objection was equal to and repeated my Objection contained in my letter 2/12/2011 (2nd letter). I did this in a sort of 'disguised' way because of my fear that the Chairman would again 'lose it' and 'rant and rave' and perhaps even threaten my life again, and then call in his guards to "**throw me out**". I did it this way to make sure that my Objection was on record, in the permanent Records of this Public Company, so that, in the due course of time, the Authorities would be able to have full access to the Truth about this man and his connections to **Organized Crime**. I did it this way so as to avoid using the word LIES and LIAR when Objecting to the re-appointment of this LIAR who has told such terrible LIES about me and my wife and my family and the trust. I was scared that if I used the words LIES and LIAR I would be "**thrown out**" again.

I did use the words **Organized Crime**, I did say that this man knows about **Organized Crime** and I did refer to the 2 Acts **The Prevention of Organized Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** when I was Objecting to the appointment of this *Director* "**LL**" Dippenaar on the 1/12/2011 at the 2011 AGM of FRL.

I **Object** now because I was not allowed to do so and to ask relevant questions under GENERAL at the AGM on the 1/12/2011. I Object on the basis that he (the Chairman) has 'conspired to commit a Crime'. He has accepted money made from the proceeds of **Organized Crime** in that as a **Shareholder** substantial dividends on his 130,5 million shares (page 070 of the 2010 afs) have been paid to him. He has thus involved himself as a **Director** and as a major **Shareholder** (holding shares worth about R 2,7 Billion) in Illegal 'schemes' 'devised' by the *Directors* in the full knowledge of the Auditors and the **Company Secretary** and the Company lawyers. Examples are the 'scheme' to '**Round-trip**' money, to **Launder** money, to **Evade Tax**, to **Conspire to Commit Crime**, in contravention of **The Prevention of Organised Crime Act, 1998 (POCA)** and the

Prevention and Combating of Corrupt Activities Act (PACCA) – in relation to **the ‘lists’** that are involving **FirstRand Limited/FirstRand Bank**

Limited/FNB/Ansbacher/RMB/Discovery, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and **Auditors** - involving **Tax Evasion, Money-Laundering, Organised Crime, ‘Conspiracy’, ‘Corruption’, ‘Collusion’, Fraud**, and so on – and also the **RMB/Barry Tannenbaum ‘Skulduggery’**.

I **Object** because he and his Company Secretary Arnott (now retired) are together on a ‘list’ of **Money Launderers** and **Tax Evaders** supplied to the **Police** and which is recorded in the permanent Records of FRL. It is all on Record with the **Police**.

I **Object** on the basis that he is personally in the knowledge of **Crime** at the bank and in the FRGroup which is **set out** and contained in about **27 Police Cases**. He LIED to the **Shareholders** that the **Police** had never been to the bank and that not one of the **Interested Parties** that I have approached for their help had written to the bank.

I further **Object** on the basis that year after year he has come to FRL AGM’s and he has told LIES about me and my wife and my family and **The Mazlen Trust** when he knows the Truth. He likes to use the *modus oporandi* to point me, shout at me, threaten me, ‘stand the Meeting down’, call his guards to “**throw me out**”, tell LIES about me and my wife and my family and **The Mazlen Trust** behind my back and when I am not present to defend myself. It is what he has done every year. He learned it from his predecessor “**GT**” Ferreira who started with the LIES in 2001. It is all on Record in the permanent Records of FRL. It is all on Record with the **Police**.

I **Object** because he has previously threatened me with murder. It is all on Record with the **Police**.

Vivian Wade Bartlett :

I Objected and I stated to the Meeting that my Objection was equal to, and repeated, my Objection/s contained in my letter 2/12/201 (2nd letter) in relation to the appointment of **Directors**. Again, I did this in a sort of ‘disguised’ way because of my fear that the Chairman would again ‘lose it’ and

‘rant and rave’ and perhaps even threaten my life again, and then call in his guards to “**throw me out**”. I did it this way to make sure that my Objection was on record, in the permanent Records of this Public Company, so that, in the due course of time, the Authorities would be able to have full access to the Truth about this man and his connections to **Organized Crime**. I did it this way so as to avoid using the word LIES and LIAR when Objecting to the re-appointment of this man who is a party to such terrible LIES that have been told about me and my wife and my family and the trust by such persons as Tom Winterboer/PWCI/“**PK**” Harris (no relation of mine) past CEO, yet to be Chairman/“**GT**” Ferreira, past Chairman and *Director*; Robert Driman/DRI/ “**GT**” *Ferreira*; “**RK**” Store past Chairman of *DTT*, now a FRL *Director* on the Ethics Committee, and/or the Auditors’ Committee. I was scared that if I used the words LIES and LIAR I would be “**thrown out**” again. This man has sat in at FRL AGM’s and listened to the LIES by these LIARS and he has done nothing to intervene. Yet he, perhaps more than any other FRL *Directors* knows the Truth because he was the **MD** of FRbL when the Truth about known Crime/s in the bank was brought to his attention.

I did use the words **Organized Crime**, I did say that this man knows about **Organized Crime** and I did refer to the 2 Acts **The Prevention of Organized Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** when I was Objecting to the appointment of this *Director* “**Viv**” Bartlett on the 1/12/2011 at the 2011 AGM of FRL.

I think that it was precisely when I used the word “**Organized Crime**” (but I will need to listen to the tape/s to be quite sure) when the Chairman interrupted me and he directly accused me of **Defamation of the Character** of Mr. “**Viv**” Bartlett. It will be heard from the tape/s that I even asked the Chairman what he was accusing me of, and I asked the Chairman if he had said I was using ‘**derogatory**’ words. He made it clear to me when he repeated “**No, Defamatory words**”. I then said to the Meeting, and to the Chairman in particular, that I deny this accusation.

I have said in the past, though I did not say it at the 2011 AGM of FRL, that to me this man “**Viv**” Bartlett is just/nothing but, a dirty little CROOK. In fact he is a dirty BIG CROOK, but I always see

him as a little man. Hence to me he is a dirty little CROOK as apposed to a dirty BIG CROOK. It is just how I 'see' him, how I know him.

For instance :

- i When he was the **MD** of the bank in 1996/8 and I approached him for assistance but he ignored me. My approach included Crime/s but he refused to help me prevent the Liquidation of a Company that had banked with 'his' bank since 1971, and I had banked there since 1957. When the Crime/s included **Duress** against innocent women, and **Theft** and **Fraud** involving a trust set up for my family and for Charity in 1971, he chose to refuse to meet with me. He chose to tell his *pa* to tell me it is all *sub judice*. I had banked with 'his' bank since I was a young man of 17, going back to 1957.
- ii When he was with the **BCSA**, I think he was the Chairman or the **MD**, I approached him and I placed before him an affidavit and details of Crime/s that involved **Duress** against innocent women, and **Theft** and **Fraud** . He chose to ignore the Truth. He did not even have the common decency to reply to the Truth placed before him at considerable expense and time and effort.
- iii When he was the **MD** or the Chairman of the **BO** I again placed before him the Crime/s. I asked him for his help and to 'stand up and be counted' and to approach the Authorities with all the known Crime/s. He did not even bother to reply to me, let alone meet with me.
- iv He did nothing to help the Authorities and to help me and my family and the trust when he was a **Director** of FRL and he sat in at AGM's 2001, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010 and listened to the known LIES being told by Tom Winterboer/**PWCI**; by "PK" Harris his own CEO, by "GT" Ferreira his own Chairman, by Robert Driman/**DRI** his Company lawyers; by "LL" Dippenaar when he was the CEO and when he was the Chairman.
- v He did nothing to help the Authorities and to help me and my family and the trust when he signed Minutes that he knew were **False Minutes** containing LIES and covering-up known Crime/s, even including known **Organized Crime**;
- vi He did nothing to help the Authorities and to help me and my family and the trust when he read the **Report** of the Honourable Magistrate Mrs H Raath calling for Prosecutions because of the known Crime/s;
- vii He did nothing to help the Authorities and to help me and my family and the trust when he read my website www.meharris.co.za and he saw all the about **27 Police Cases** itemized there;

viii He did nothing to help the Authorities and to help me and my family and the trust when he looked at the **Police Cases** *tabled* into the permanent Records of the Public Company of which he has been a **Director**, during the period 1996 to 2011, when all the known Crime/s were brought to his attention, including **Organized Crime**.

viii He did nothing to help the Authorities and to help me and my family and the trust when he was a **Director**, when the FRL Company ‘puppet’ of the FRL ‘Puppet-Master’ (Bruce Unser, Company Secretary/ “LL” Dippenaar Chairman) was making me **promises** and telling me LIES, and leading us ‘up the garden path’ concerning the **anti-crime and rehabilitation campaign**, a **Mazlen initiative**, for two years.

ix He rather chose to become a party to the **Theft** of, the ‘copy-cattng’ of, my entrepreneurial idea, where FNB used my idea to start their own Entrepreneur ‘thing’ on **Radio 702** and **Crime SA** and elsewhere etc.

x He is included in the many Newspaper and Magazine Articles that have been written over the years about the CROOKS and the THIEVES and the CHEATS at FRL/FRbL/FNB, of which he is one, because he has been a **Director** over these same years. One only has to take a look at the few articles listed and shown on my very own website at www.meharris.co.za to see the magnitude of the Crime/s, including **Organized Crime**.

So, I do not agree that I defamed the Chairman’s fellow banker and common **Director** at FRL, at the 2011 AGM of FRL on the 1/12/2011. Not at all. I did not even list all of the above, though I could of, if I had the time. All I mentioned was that this man is involved in, and knows about, **Organized Crime** in terms of the **POCA** and the **PACCA** Acts of our Parliament.

What about the revelations that have already come out, and that are still to come out, that seriously involve this person “Viv” Bartlett as a **Director** Re :

the “**Oilgate Scandal**”;

the “**Maharaj Scandal**”;

the “**Mazlen Scandal**”;

the “**Ansbacher Scandal**”;

the “**Money Laundering Scandal**” lists;

the “**Tax Evasion Scandal**” lists;

the “**Arms Deal Scandal**”;

the “**Tannenbaum Scandal**”

the “**Emerald van Zyl Clients’ Scandal**”

And there are more ! These are just from my memory !

It would be I alone who would call this man “**Viv**” Bartlett a dirty little CROOK because to me he is such a little man; others would surely call him a dirty BIG BIG CROOK, to be sure.

Mr. “BJ” van der Ross threatened me :

At about the same time that the Chairman accused me of **Defamation of Character** relating to his ‘pal’ “**Viv**” Bartlett, then Mr. “**BJ**” van der Ross stood up/jumped up and he threatened me that **he will be bringing a Private Prosecution against me**. I tried to understand him, but I did not quite get what he was ‘on about’. When I asked the Chairman to please allow me to ask this person what he was actually referring to I was denied my ‘Right of reply’. That was wrong. I don’t know if it was the **Organized Crime** that I was speaking about, or if it was the Crime/s against myself, my wife, my family and the trust that caused this person, this **Director**, to stand, to jump up, and to threaten me. It may have been the words ‘LIES’ and the ‘LIARS’ ? I simply don’t know. To try to put this person’s mind at rest let me just refer him to the following :

i When “**Viv**” Bartlett was the **MD** of the bank in 1996/8 and I approached him for assistance but he ignored me. My approach included Crime/s but he refused to help me prevent the Liquidation of a Company that had banked with ‘his’ bank since 1971. When the Crime/s included **Duress** against innocent women, and **Theft** and **Fraud** involving a trust set up for my family and for Charity in 1971, he chose to refuse to meet with me. He chose to tell his *pa* to tell me it is all *sub judice*. I had banked with ‘his’ bank since I was a young man of 17, going back to 1957.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

ii When “**Viv**” Bartlett was with the **BCSA**, I think he was the Chairman or the **MD**, I approached him and I placed before him an affidavit and details of Crime/s that involved **Duress** against innocent women, and **Theft** and **Fraud** . He chose to ignore the Truth. He did not even have the common decency to reply to the Truth placed before him at considerable expense and time and effort.

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Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

iv “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he was a **Director** of FRL and he sat in at AGM’s 2001, 2003, 2004, 2005, 2006, 2007, 2008, 2009, 2010 and listened to the known LIES being told by Tom Winterboer/**PWCI**; by “**PK**” Harris his own CEO, by “**GT**” Ferreira his own Chairman, by Robert Driman/**DRI** his Company lawyers; by “**LL**” Dippenaar when he was the CEO and when he was the Chairman.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

v “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he signed Minutes that he knew were **False Minutes** containing LIES and covering-up known Crime/s, even including known **Organized Crime**.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

vi “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he read the **Report** of the Honourable Magistrate Mrs H Raath calling for Prosecutions because of the known Crime/s.

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vii “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he read my website and he saw all the about **27 Police Cases** itemized there.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

viii “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he looked at the **Police Cases** *tabled* into the permanent Records of the Public Company of which he has been a *Director*, from 1996 to 2011, when all the known Crime/s were brought to his attention, including **Organized Crime**.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

viii “**Viv**” Bartlett did nothing to help the Authorities and to help me and my family and the trust when he was a *Director*, when the FRL Company ‘puppet’ of the FRL ‘Puppet-Master’ (Bruce Unser, Company Secretary/ “**LL**” Dippenaar Chairman) was making me **promises** and telling me LIES, and leading us ‘up the garden path’ concerning the *anti-crime and rehabilitation campaign*, a *Mazlen initiative*, for two years.

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ix ix He rather chose to become a party to the **Theft** of, the ‘copy-cattin’ of, my entrepreneurial idea, where FNB used my idea to start their own Entrepreneur ‘thing’ on *Radio 702* and *Crime SA* and elsewhere etc.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings.

x “**Viv**” Bartlett is included, and obviously so is Mr. “**BJ**” van der Ross, in the many Newspaper and Magazine Articles that have been written over the years about the CROOKS and the THIEVES and the CHEATS at FRL/FRbL/FNB, of which they are two, because they have been *Directors* over these same years. One only has to take a look at the few articles listed and shown on my very own website at www.meharris.co.za to see the magnitude of the Crime/s, including **Organized Crime**.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

So, I do not agree that I **Defamed** the Chairman’s fellow banker and common *Director* at FRL, at the 2011 AGM of FRL on the 1/12/2011. Not at all. I did not even list all of the above, though I could of, if I had the time. I was denied the time. All I mentioned was that this man is involved in, and knows about, **Organized Crime** in terms of the **POCA** and the **PACCA** Acts of our Parliament.

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

What about the revelations that have already come out, and that are still to come out that seriously involve these two persons s *Directors* Re :

the “**Oilgate Scandal**”;

the “**Maharaj Scandal**”;

the “**Mazlen Scandal**”;

the “**Ansbacher Scandal**”;

the “**Money Laundering Scandal**” lists;

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the “**Emerald van Zyl Clients’ Scandal**”

And there are more ! These are just from my memory !

Mr. “**BJ**” van der Ross will know this from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website www.meharris.co.za.

So, all in all, these two Directors “**Viv**” Bartlett and “**BJ**” van der Ross are, like ‘two peas in a pod’. What the one knows about all this Crime, including **Organized Crime** and all these terrible, hurtful, deceitful, malicious LIES, the other knows as well. However, just to remind this *Director* “**BJ**” van der Ross, here follows the Crime, including **Organized Crime** that he is well informed about, and is

a party to because of his dividends which include money coming from **Organized Crime**. For his convenience I have also *set out* the LIES to this LIAR Director of FRL “**BJ**” van der Ross. He can also see it all on my website at www.meharris.co.za.

But he does nothing about it, except to threaten me with a **Private Prosecution**.

A. The about 27 Police Cases :

i The 2 Police Cases which are including **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to **the ‘lists’** that are involving **FirstRand Limited/FirstRand Bank Limited/FNB Ansbacher/RMB/Discovery**, their **Shareholders**, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and Auditors – in **Tax Evasion, Money-Laundering, Organised Crime, ‘Conspiracy’, ‘Corruption’, ‘Collusion’, Fraud**, and so on – and also the **RMB/Barry Tannenbaum ‘Skulduggery’**.

ii The about 25 Police Cases involving Charges of **Theft, Fraud, Mis-representation** of the Truth, **“undue influence”, Duress, Coercion, Defamation** of Character, **Threats** of physical violence, (including **murder**), of **‘Conspiracy’, of ‘Corruption’** (including **Bribery**), of **‘Defeating the Ends of Justice’, Organised Crime, ‘Collusion’, Money-Laundering, Tax Evasion** against **First Rand Limited/FRBL/FNB**, their **agents** and others, such as – the **Directors**, Co. Secretaries, **CA Directors/Partners of Auditors Deloitte and Touche Thamatsu and PricewaterhouseCoopers Inc.** and **Directors/Partners of lawyers Deneys Reitz Incorporated.**

B. The LIES and the promises :

i The LIES told by the **Directors** of Public Companies **FirstRand Limited/FirstRand Bank Limited** to Members of the **General Public**, to their Shareholders and to the News Media present at AGM’s 2001, 2002, 2003, 2004, 2005, 2006; 2007, 2008; 2009; 2010 and the **False Minutes** of Public Meetings 2001, 2002, 2003, 2004, 2005, 2006; 2007, 2008, 2009; and breaches of the Companies Act.

ii The LIES and the **promises** made for 23 months by the **Directors** and by the representative appointed by the **Directors** of Public Companies **FirstRand Limited/ FirstRand Bank Limited/FNB** in regard to the **funding/sponsorship** of the **FC-OC 2007 anti-crime and rehabilitation campaign**, a **Mazlen initiative**.

If Mr. “**BJ**” van der Ross wants to know more about the above, i. e. more than he knows already from FRL Board Meetings, from FRL AGM’s, from the correspondence; from my website

www.meharris.co.za, then I will refer him to his ‘pal’ and zealous fellow banker/FRL *Director* Mr. “Viv” Bartlett himself.

Ronald Keith Store :

I repeated that the Objections contained in my letter 2/12/2010 (2nd letter) which relate to the appointment of *Directors* are repeated at the 2011 AGM. I was scared to say too much about how I see this person because I was afraid that I would have been “**thrown out**” by the Chairman and his guards, with the ‘puppet-man’ Mr. Bruce Unser hovering about trying to ‘put the boot in’ whilst hiding behind his chairman’s many guards. I did not want to use words like CROOK, CHEAT, THIEF because I thought the Chairman would “**throw me out**”.

I did directly address this person - this Accountant/Auditor/CA/lecturer/Audit Committee Member/Ethics Committee Member/Boards Committee Member, at the 2011 AGM. I did ask him to comment on the **Organized Crime** and the terrible *Conflict of Interests* where he was the Chairman of DTT (I at first wrongly referred to PWCI instead of DTT and the Chairman rightly corrected me) when there was this “**secret**” Company established where the shares of this “**secret**” company were held in “**secret**” by this “**dummy**” lawyer for the Auditors/CA’s/ Partners at DTT. I asked this person to comment on the way this bank uses this “**secret**” Company and this “**dummy**” lawyer to Liquidate and to Sequester Clients of this bank FNB/FRbL.

All that I got back in response to my reasonable question was a ‘stony glare’ from this person. He offered no comment. He offered no explanation. No apology to the Shareholders that this is how this Public Company and their Auditors treats it’s bank Clients.

10. **The R 60,286,251-40 Damages Claims** – in regard to the disputes between the Harris family (including Willie and Agnes)/The Mazlen Trust and FirstRand Limited/FirstRand Bank Limited/FNB and the **Settlement Agreement 19/11/2007** which was subsequently cancelled on the 9/10/09.

I asked the Auditor Tom Winterboer/PWCI the question whether this Claim for **Damages** is in the figures in the *afs* before the meeting. The Chairman quickly ‘spoke for’ the lead banking Auditor Tom Winterboer/PWCI. All that Tom Winterboer was permitted by the Chairman to say was that

the Claimed figures are not reflected in the figures in the *afs*. As recorded elsewhere in this latter the Chairman purposefully asked the wrong person, who he just embarrassed, then the right person Mr Drimna/DRI answered.

11. **Mr. Emerald van Zyl and the R 3 Billion odd Claim by the so-called poor, so-called ‘black’ People e.g. Policemen/women, School Teachers, Government Employees who have been intentionally “robbed” (overcharged) by FNB/FRbL/FRL :**

I would have stated to the Meeting that my **Objection** is :

Where is the provision for the about R 3 Billion owed to the so-called ‘black’ People, the so-called ‘simple’ People who were CHEATED Re the *Emerald Van Zyl, Carte Blanche, Gregory Johnson* interview? The Policemen, the Teachers, the Government Workers that a Newspaper wrote had been ROBBED by the bank ?

At the 2011 AGM I did ask the Chairman if I could get an answer from the Auditor Tom Wenterboer of **PWCI** as to whether the *afs* made provision for the refund of this R 3 Billion. Chairman Dippenaar quickly spoke for and on behalf of this FRL **agent** (PWCI – Tom Winterboer, the lead banking Auditor) He said to the Meeting that he would much prefer it for Tom Winterboer not to answer and for the FRL lawyers to answer. The Chairman then turned to a person who I do not know, for the answer. The person was the completely wrong person and obviously the Chairman knew that he was the wrong person. The person seemed confused and embarrassed. Mr Robert Driman (the right person who the Chairman knew full well was the right person i. e. the lawyer for FRL) then took the floor. He said that the claim for this R 3 Billion would not be reflected in the *afs* because it had no hope of success.

I responded that I had heard that the matter was in the High Court and that it had been postponed so that the bank could try to settle the matter. The Chairman and the bank’s lawyer (Mr Robert Driman) then ‘answered in one voice’, with laughter and mirth, that I was completely wrong. The Chairman laughingly told the Meeting that Mr Emerald van Zyl had tendered costs and completely withdrawn the matter off the High Court Role. I repeated that this is not what I had heard. The Chairman and the lawyer both insisted that their version was correct and that my version was totally wrong. They were highly amused. They were ‘grinning from ear to ear’, both of them.

(Continued from **page 6**)

Your point 4.

i Hopefully your clients will, having read the above, especially **points 1 and 2**, come to the realization that they are in contravention of two Acts of our Parliament, namely **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**, and they will admit and recognize their role in the Common Crime/s which have also been committed.

ii I once again remind your clients that through/as a result of, the ‘cross-pollination’; the ‘inter-linking’; the ‘common’ **Ownership** (shares) and **Directorships**, and through/as a result of the ‘flow’ of Dividends/profits/and other payments to the *Shareholders/Directors*, the Company Secretaries and the **agents**, there have been contraventions of two Acts of our Parliament, namely **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)**. Common Crime/s have also been committed.

iii I believe that your clients already understand and know about their role and they are attempting to not take responsibility for the Crime/s, including **Organized Crime**, committed by their co-*Directors*, co-**Shareholders**, inter-linked Companies etc. It is only a ruse, nothing but a ruse, for them to say otherwise.

vi Notwithstanding, I will raise, again, and again, and again, these ‘matters’ with FirstRand. Unfortunately they do not reply to correspondence and I am then obliged to attend at their AGM’s to try to get answers.

Your point 5.

i The trouble is that ‘you people’ do not obey the Law of the Land. You do not have any respect for the Company’s Act. You think you are above the Law of the Land. You are not above the Law of the Land. Already I have been abused by ‘you people’ at the 2011 **Remgro** AGM. When I was asked by the Chairman to speak, and I did so. **I was called insane. I was ridiculed. I was talked over. I was bullied. I was ignored. My Rights were ‘trodden on’ by the Chairman.** I was “**thrown out**” when **I had done nothing wrong**. It was highly embarrassing. I was made to feel a fool in the eyes of those present. It was a Public Company Meeting to which I was invited as a

shareholder. The Chairman had himself told me to attend the AGM. I wrote and I asked must I attend the **Remgro** AGM. No reply. I wrote and I advised, I will buy some **Remgro** shares and attend. No reply. I wrote and I asked for my papers to be *tabled*. I was told they were not received. I had proof of posting and I asked to be allowed to ask questions. I was denied. I had made written application to *table* papers in terms of my Rights. **I was denied my Rights**. I was rather ridiculed by the Chairman. You, Mr. DE LANGE were there. You saw it. You heard it. It was wrong. I am a shareholder in **Remgro**. As such I am entitled to *table* papers and to attend AGM's and **to ask questions**. You, Mr. DE LANGE, know that I am entitled to do so in terms of the Company's Act.

ii Who are you Mr. DE LANGE ? Who are you to write and tell me “**No discussion of these ‘matters’** (I read Crime/s including **Organized Crime**) **will be allowed at Remgro's AGM**” ?

iii Every year the Chairman of FRL used to threaten me (one year, when he was just a **Director**, the present Chairman threatened me with murder) and “**throw me out**”. This year he stopped it. He allowed me to ask questions. The questions and the answers (or the lack of answers) today form a part of the permanent Records of FRL, Public Company. Praise the GOOD Lord. In the due course of time, and, like you threaten me, Mr. DE LANGE, ‘at the appropriate time and in the appropriate forum’, this information about all this known Crime/s, including **Organized Crime**, will all be there, forming a part of the permanent Records of FRL, Public Company for the Authorities that you say to me, you write to me, Mr. DE LANGE, “**our clients will co-operate fully with any relevant authorities**”. Great. Thank you

Your point 6.

i I am entitled to receive a copy of the tape/s and I am entitled to receive a copy of the names of the attendees. It is the Law. It is my Constitutional Right. The same goes for the transcript. You people' are denying me my Constitutional Rights. I reserve my Rights accordingly. I will also take this 'matter' further. I will approach **Interested Parties** accordingly. I will, as I have been forced to do because of the way FRL also denied me my Rights and abused me and my family, ask **Interested Parties** for their help. Don't then come along and threaten me, Mr. DE LANGE. I will do it.

ii The Minutes are **False Minutes. Omissions** : They do not record what was said and done to me at the AGM. They do not record what I said to the Chairman and to the Meeting. They do not include what the Chairman said to me, including calling me insane. Unless the Minutes are redrawn to include what was said by me and to me at the AGM I will approach **Interested Parties**, like the

Hon. Minister of Finance, the Hon. Minister of Trade and Industries, the Hon. Minister in charge of the Company's Act. Kindly come back to by the 10th January 2012 with your answer, failing which I will proceed and approach **Interested Parties** as I say I will do. In the case of FRL I had to approach 429 **Interested Parties** before they at least allowed me, at the 2011 AGM of FRL, to stay for the whole Meeting and to ask questions. The questions and their answers (or their non-answers) are now forming a part of the permanent Records of this Public Company FRL and FRbL. There for the Authorities in the due course of time. Praise the GOOD Lord.

iii Had I not been "**thrown out**" of the **Remgro** AGM on the 24/11/2011 I would have Objected as follows :

3.2 Ordinary resolution number 1

Approval of annual financial statements

Objection : I would have Objected on the grounds that :

The CONTRIBUTION TO HEADLINE EARNINGS shown at **page 45** of the **Remgro afs** includes money made from, coming from, Crime/s including **Organized Crime**. The Intrinsic value and the Book value of the Remgro holding of FirstRand shares shown at **page 42** of the **Remgro afs** is 'bloated' and not a True value because it is influenced by worth coming from Crime/s including **Organized Crime**.

3.3 Ordinary resolution number 2

Reappointment of auditors

Objection : I would have Objected on the grounds that :

The Auditors have conspired, with the **Directors** and the **Shareholders** of FRL, to 'turn their blind eyes' to known Crime/s including **Organized Crime** especially at FRL, where they are also the Auditors. They have also 'turned their blind eyes' to the fact that the CONTRIBUTION TO HEADLINE EARNINGS shown at **page 45** of the **Remgro afs** includes money made from, coming from, Crime/s including **Organized Crime**. The Intrinsic value and the Book value of the **Remgro** holding of FirstRand shares shown at **page 42** of the **Remgro afs** is 'bloated' and not a True value because it is influenced by worth coming from Crime/s including **Organized Crime**.

3.8 Ordinary resolution number 7

Objection : I would have Objected on the grounds that :

Mr. “**PK**” Harris is one of the key Parties who knows about the Crime/s including **Organized Crime** at FRL from which HEADLINE EARNINGS were made by **Remgro** through investment in FRL. He was the CEO and/or a **Director** of FRL and at the same time a **Director** of **Remgro** when the majority of the about **29 Police Cases** were opened, naming himself, his co-**Directors**, the Company Secretary, the Auditors and the lawyers, and others. I would have Objected further, on the basis that he has ‘conspired to commit a Crime’. He has accepted money made from the proceeds of **Organized Crime** in that as a Shareholder substantial dividends on his 45,3 million shares (**page 070** of the 2010 afs) have been paid to him He has thus involved himself as a Director and as a major Shareholder (holding shares worth about R 1 Billion) in Illegal ‘schemes’ ‘devised’ by the **Directors in the full knowledge of the Auditors** and the Company Secretary and the Company lawyers. Examples are the ‘scheme’ to ‘**Round-trip**’ money, to **Launder** money, to **Evade Tax**, to **Conspire to Commit Crime**, in contravention of **The Prevention of Organised Crime Act, 1998 (POCA)** and the **Prevention and Combating of Corrupt Activities Act (PACCA)** – in relation to the ‘lists’ that are involving **FirstRand Limited/FirstRand Bank Limited/FNB/Ansbacher/RMB/Discovery**, their Shareholders, their Clients, their **Directors**, their Managers, their Company Secretaries, their **agents** such as lawyers and Auditors - involving **Tax Evasion, Money-Laundering, Organised Crime, ‘Conspiracy’, ‘Corruption’, ‘Collusion’, Fraud**, and so on – and also the **RMB/Barry Tannenbaum ‘Skulduggery’**.

I would also have Objected on the grounds that in that he has conspired with the Auditors PWCI and with the lawyers DRI and with “**GT**” Ferreira to consciously and wilfully **Defame** me, to attack my personal dignity, to belittle me, to besmirch me, in Public Company Meetings. The LIES about me and my wife and my family and **The Mazlen Trust** have been well

documented and even *tabled* into the permanent Records of FRL. It is all on Record with the **Police**. It goes back to 2001 and 2003 when “**PK**” Harris was the CEO of FRL and he and Winteboer/ PWCI and “**GT**” Ferreira and Robert Driman/DRI, knowing the Truth, set out to attack and discredit me and to harm my personal dignity at Public Company Meetings of FRL.

3.10 to 3.13 Ordinary resolution number 9 to 13 :

Objection : I would have Objected on the grounds that :

The Audit Committee Members should have seen and identified, with the Auditors, the Crime/s at FRL including **Organized Crime** from which HEADLINE EARNINGS were made by **Remgro** through investment in FRL The same goes for the Intrinsic value and the Book value of the **Remgro** holding of FirstRand shares shown at **page 42** of the **Remgro afs** which is ‘bloated’ and not a True value because it is influenced by worth coming from Crime/s including **Organized Crime**.

3.14 Special resolution number 1

Objection : I would have Objected on the grounds that :

All these *Directors* should have seen and identified, with the Auditors, the Crime/s at FRL including **Organized Crime** from which HEADLINE EARNINGS were made by **Remgro** through investment in FRL The same goes for the Intrinsic value and the Book value of the **Remgro** holding of FirstRand shares shown at **page 42** of the **Remgro afs** which is ‘bloated’ and not a True value because it is influenced by worth coming from Crime/s including **Organized Crime**.

4. OTHER BUSINESS

I would have taken the Chairman through my letter 18/10/2011 and my letter 23/11/2011. I would have taken the Chairman through my **Memorandum/Petition** which I asked to be *tabled* for discussion. I would have asked the Chairman relevant questions

especially around the Crime/s, including **Organized Crime** at FRL from which HEADLINE EARNINGS were made by **Remgro** through investment in FRL The same goes for the Intrinsic value and the Book value of the **Remgro** holding of FirstRand shares shown at **page 42** of the **Remgro afs** which is ‘bloating’ and not a True value because it is influenced by worth coming from Crime/s including **Organized Crime**. I would have asked the Chairman what he thought of Crime in South Africa, especially **Fraud** at FRL/FRbL/FNB and **Organized Crime**.

Your point 7.

i Unless and until you will inform me in writing that you Mr. DE LANGE are representing all the Parties named herein, and to whom this letter is addressed, I can not prejudice not only myself, but even including these Parties, by writing to the lawyer that is representing only the Chairman and **Remgro**. Please understand my concern, and please acknowledge and agree. I had the same ‘problem’ with the other lawyers involved Robert Driman/**DRI**.

ii This ‘matter’ concerns all the Parties named herein. It involves Crime/s and including **Organized Crime**. It involves all the Parties named herein in **Conspiracy to Commit a Crime/s/Corrupt Activities**, and in the Common Crime/s named in the about **29 Police Cases**.

Yours Sincerely,

Michael Harris.

P. S.

To : “LL” Dippenaar, Chairman of FRL : Kindly advise me when I can call in and collect the Minutes of the 2011 AGM of FRL.

Reminder : Please Mr. “LL” Dipenaar, do not leave out my questions and your answers. If you do I will have to, be forced to, call the Minutes **False Minutes** in terms of the Company’s Act. I will then have to try my very best to, once again, approach **Interested Parties**, all 429 of them, if necessary, to ask them for their help again. So, please Mr. “LL” Dippenaar, just this once, try to be

honest, and with your 'puppeteer' Unser try to prepare and sign accurate Minutes containing the Truth, with no more LIES about me and my family, and which include all my questions and all your answers. Just this once.

Further reminder : Remember, Mr. "LL" Dippenaar, that when you and your 'puppeteer' Unser prepare and you sign **False Minutes**, invariably you involve your fellow-*Directors* in later having to ratify **False Minutes** as if they are the Truth, and accurate Minutes. You may not see anything wrong with this. I recall that at the 2010 AGM of FRL you found it highly amusing, or you 'play-acted' that you did, that I warned you that I will approach the Authorities again. But, in the due course of time, I can assure you, "LL" Dippenaar, and you Unser, the Authorities will not find your wrong-doings 'funny'. I am quite sure of it.