HSAG

ENGLISH TEXT BELOW

Geagte HSAG-lid

NUUSFLITS | MEI 2026.1

1. NUWE KOMMUNIKASIEBENADERING: NUUSFLITSE EN WHATSAPP GROEPE

Na deeglike oorweging en positiewe terugvoer van lede, het die HSAG besluit om vir die voorsienbare toekoms voort te gaan met periodieke Nuusflitse, in plaas van die tradisionele langer nuusbriewe.

Hierdie benadering stel ons in staat om:

- meer gereelde en tydige opdaterings te verskaf
- kerninligting duidelik en gefokus oor te dra
- en vinniger op ontwikkelings en lede-navrae te reageer

WHATSAPP GROEPE: NUWE BAADJIE

Gelyktydig hiermee is ons besig om die HSAG se WhatsApp-groepe te herstruktureer en te verfyn om beter aan te sluit by hierdie kommunikasiebenadering.

Met onmiddellike effek sal alle WhatsApp-groepe:

Op ’n “Admin Only” basis funksioneer

Hierdie verandering het ten doel om:

- kommunikasie te stroomlyn en sinchroniseer met Nuusflitse
- onnodige debat en verwarring te beperk

- en die fokus te plaas op akkurate, gekontroleerde inligting

DIREKTE KOMMUNIKASIE MET ADMIN

Belangrik:

Hierdie verandering beteken nie dat lede se stem verlore gaan nie.

Inteendeel - lede word aangemoedig om:

- direk met Admin / PR te kommunikeer
- vrae, bekommernisse en insette te deel
- en belangrike kwessies onder ons aandag te bring

Hierdie insette sal dan:

Op ’n gestruktureerde wyse in toekomstige Nuusflitse hanteer word, tot voordeel van alle lede.

SLOTBOODSKAP

Hierdie aanpassings is gemik daarop om:

- kommunikasie te verbeter
- eenheid te versterk
- en die HSAG se strategie meer effektief te ondersteun

Duidelike kommunikasie is ’n sleutelkomponent van ’n suksesvolle kollektiewe aksie.

Ons waardeer lede se volgehoue betrokkenheid en konstruktiewe terugvoer.

HSAG NUUSFLITS MEI 2026.2

2. HS15-20 LEDE EN DIE SEKWESTRASIE VAN DIE GEORGIOU-BOEDEL

’n Vraag wat onlangs weer deur HSAG PR ontvang is, en wat ook by verskeie lede bestaan, is die volgende:

“Waar en of pas HS15-20 lede in by die sekwestrasie van Nic Georgiou se boedel?”

Hierdie vraag is reeds in vorige Nuusflitse aangespreek, maar gegewe die belangrikheid daarvan, word dit weer kortliks en duidelik uiteengesit.

WAAR PAS HS15–20 IN?

Lede van HS15–20, wie se eise nie direk onder die CCAF-struktuur val nie, is nie uitgesluit van die breër regsprosesse nie—insluitend die sekwestrasie van wyle Nic Georgiou se boedel.

Die sekwestrasieproses funksioneer egter anders as ’n klasaksie:

- Dit is ’n gesentraliseerde proses waar alle skuldeisers hul eise moet indien
- Die uiteindelike verhaal hang af van die opsporing en realisering van bates
- En die rangorde van skuldeisers speel ’n rol in uitbetalings

Met ander woorde:
HS15-20 lede kan steeds deel vorm van die proses, maar dit vereis gestruktureerde indiening en verteenwoordiging.

DIE ROL VAN DIE HSAG

Die HSAG het oor jare bewys dat dit:
sover moontlik na sy lede omsien en hul belange beskerm

Dit was duidelik sigbaar tydens die sertifisering van die CCAF, waar:

- opbetaalde lede beduidend gebaat het
- en toegang tot gestruktureerde regsoptrede verkry het

Dieselfde beginsel geld nou.

PAD VORENTOE VIR HS15–20 LEDE

Afhangende van:

- hoeveel lede opbetaal en aktief is
- en die beskikbare hulpbronne

sal die HSAG daarna streef om:

lede se eise in die sekwestrasieproses in te dien

Dit kan:

- gratis, of
- teen ’n nominale bydrae

Geskied-maar dit is direk afhanklik van lede-ondersteuning en deelname.

WAAROM OPBETAALDE LIDMAATSKAP NOODSAAKLIK IS

Hierdie situasie beklemtoon weereens ’n kernbeginsel:

Kollektiewe deelname bepaal kollektiewe voordeel
Hoe meer lede:

- op datum is

- en aktief deelneem

hoe groter is die HSAG se vermoë om:

- namens lede op te tree
- koste te dra
- en gestruktureerde regsaksies te implementeer

SLOTBOODSKAP

HS15-20 lede is nie sonder opsies nie-maar hul posisie is afhanklik van:

- organisasie
- deelname
- en gestruktureerde regsoptrede

Die HSAG bly verbind daartoe om sy lede by te staan, maar die omvang van hierdie ondersteuning word bepaal deur die krag van die groep self.

3. BELANGRIKE ADMINISTRATIEWE EN KOMMUNIKASIE KENNISGEWING

Lede word vriendelik versoek om alle betalings streng volgens die korrekte rekeningnommers en verwysingsnommers soos aangedui op hul state te maak. Verkeerde betalings of foutiewe verwysings veroorsaak onnodige administrasie, vertragings en addisionele kostes vir die HSAG. Lede moet hul state noukeurig nagaan en enige foutiewe betalings, verkeerde toewysings of navrae binne 14 dae vanaf versending van die staat skriftelik onder die HSAG se aandag bring, by gebreke waarvan betalings geag sal word korrek gemaak en geallokeer te wees. Indien skriftelike regstellings of besware nie binne 14 dae ontvang word nie, sal enige kredietbedrae of ongeallokeerde fondse na goeddunke deur die HSAG geallokeer of aangewend word en sal sodanige bedrae nie terugbetaalbaar of oordraagbaar wees nie. Onbekende, onduidelike of dubbele betalings mag verder, na goeddunke van die HSAG, geag word as ’n addisionele bydrae tot die HSAG-poel, alternatiewelik as

krediet ten gunste van die betrokke lid, of as ongeallokeerde fondse hanteer word totdat behoorlike bevestiging ontvang word. Die onus rus te alle tye op die lid om toe te sien dat betalings korrek gemaak word. Lede word verder versoek om alle kommunikasie uitsluitlik aan die korrekte HSAG- en CCAF e-posadresse te rig soos aangedui op state, nuusflitse en amptelike kommunikasie. Die HSAG WhatsApp-groepe funksioneer voortaan op ’n “Admin Only” basis ten einde gestruktureerde en doeltreffende kommunikasie te verseker. Lede bly welkom om enige persoonlike navrae of belangrike aangeleenthede direk met Admin of PR op te neem vir verdere opvolg en hantering.

4. BELANGRIK: GEBRUIK VAN DIE KORREKTE REKENINGNOMMERS EN VERWYSINGS

Rekwisisies moet deur lede in die korrekte rekeninge betaal word met die korrekte verwysingsnommer aangeheg. Die tyd, moeite en administrasie wat dit die HSAG se regspan kos om enige foutiewe betaling reg te stel, veroorsaak dat die HSAG-saak onnodig duur word.
Rekeningnommers en verwysings word op elke staat aangebring en ons versoek dat lede hul state noukeurig nagaan wanneer betalings gemaak word.

5. BELANGRIK: GEBRUIK VAN DIE KORREKTE E-POSADRESSE!

Die korrekte gebruik van e-posadresse (soos uiteengesit op ons webwerf en e-posse), asook HSAG-lede se voorletters en vanne, sindikasienommers en verwysingsnommers (bv. identiteitsnommer, ens.) vir alle kommunikasie, is noodsaaklik en verpligtend. Versuim om hieraan te voldoen, kan lei tot onnodige vertragings of selfs geen antwoord nie.
Die amptelike en huidige e-posadresse vir die HSAG is soos volg:
hsactiongroup@gmail.com vir alle algemene navrae; (Byvoorbeeld – om kontakbesonderhede te verander, bewys van betalings, afsterwe van ’n lid, betalings wat verkeerdelik aan HSAG gemaak is, verkeerde verwysings, ens.); **hsagenquiries@gmail.com** vir spesifieke navrae; (Byvoorbeeld – versoeke vir inligting/state rakende ’n spesifieke lid, vrystellingsnavrae vir ’n spesifieke lid); **hsagregister@gmail.com** vir die registrasie en deregistrasie van HSAG-lede;

hsagwhistle@gmail.com vir alle vertroulike inligting wat u anoniem aan ons wil stuur;
hsagestates@gmail.com vir alle boedelverwante navrae.
Die amptelike en huidige e-posadresse vir CCAF (HS 21 & 22 gesertifiseerde klasaksie) is soos volg:
accounts@ccaf.co.za vir bewys van betalings, verkeerde verwysings op bewys van betalings
admin@ccaf.co.za vir die amptelike versoekvorm om registrasiefooie oor 6 maande te betaal, betalings wat verkeerdelik aan CCAF gemaak is
enquiries@ccaf.co.za vir alle ander CCAF-vrae en navrae
Indien 'n belegger of enige persoon 'n e-pos na die verkeerde adres stuur, sal dit daartoe lei dat die e-pos nie spoedige of nodige aandag ontvang nie, indien enige. Indien u nie verdere e-posse wil ontvang nie, stel ons asseblief skriftelik daarvan in kennis.

6. BELANGRIKE ALGEMENE TERME EN VOORWAARDES

Die algemene en herhalende terme, voorwaardes en ander algemene inligting wat voorheen in die Nuusbrief vervat was, word beskikbaar gestel op die HSAG se webtuiste by **www.hsaction.co.za.**

Vriendelike groete
HSAG-Bestuurskomitee
Kontak die HSAG en prokureurs by: Tel: (021) 887 7877
hsactiongroup@gmail.com

AFRIKAANS HIERBO

Dear HSAG Member

NEWSFLASH | MAY 2026.1

1. WHATSAPP GROUPS: NEW APPROACH

After careful consideration and positive feedback from members, HSAG has decided to continue, for the foreseeable future, with periodic Newsflashes instead of the traditional longer newsletters.

This approach enables us to:

- provide more frequent and timely updates
- communicate key information clearly and in a focused manner
- respond more quickly to developments and member inquiries

At the same time, we are restructuring and refining HSAG's WhatsApp groups to better align with this communication approach.
With immediate effect, all WhatsApp groups will:
operate on an "Admin Only" basis

This change aims to:

- streamline communication and synchronize it with Newsflashes
- limit unnecessary debate and confusion
- place the focus on accurate, controlled information

DIRECT COMMUNICATION WITH ADMIN

Important:
This change does not mean that members' voices will be lost.
On the contrary, members are encouraged to:

- communicate directly with Admin / PR
- share questions, concerns, and input
- bring important matters to our attention

This input will then:
be addressed in a structured manner in future Newsflashes, for the benefit of all members.

CLOSING MESSAGE

These adjustments are intended to:

- improve communication
- strengthen unity
- support HSAG's strategy more effectively

Clear communication is a key component of successful collective action.
We appreciate members' continued involvement and constructive feedback.

HSAG NEWSFLASH MAY 2026.2

2. HS15-20 MEMBERS AND THE SEQUESTRATION OF THE GEORGIOU ESTATE

A question recently received again by HSAG PR, and which is also shared by a number of members, is the following:

"Where and how do HS15-20 members fit into the sequestration of Nic Georgiou's estate?"

This question has already been addressed in previous Newsflashes, but given its importance, it is set out again briefly and clearly below.

WHERE DO HS15-20 MEMBERS FIT IN?

Members of HS15-20, whose claims do not fall directly under the CCAF structure, are not excluded from the broader legal processes-including the sequestration of the late Nic Georgiou's estate.

However, the sequestration process operates differently from a class action:

- It is a centralised process where all creditors must submit their claims
- The ultimate recovery depends on the tracing and realisation of assets
- And the ranking of creditors plays a role in distributions

In other words:
HS15-20 members can still form part of the process, but it requires structured submission and representation.

THE ROLE OF THE HSAG

Over the years, the HSAG has demonstrated that it:

looks after its members and protects their interests as far as possible

This was clearly evident during the CCAF certification process, where:

- paid-up members benefited significantly
- and gained access to structured legal action

The same principle applies here.

THE WAY FORWARD FOR HS15-20 MEMBERS

Depending on:

- how many members are paid-up and active
- and the resources available

the HSAG will endeavour to:

submit members’ claims in the sequestration process

This may occur:

- free of charge, or
- at a nominal contribution

but this is directly dependent on member support and participation.

WHY PAID-UP MEMBERSHIP IS ESSENTIAL

This situation once again highlights a core principle:

Collective participation determines collective benefit

The more members who are:

- up to date
- and actively involved

the greater the HSAG's ability to:

- act on behalf of members
- carry costs
- and implement structured legal actions

CLOSING MESSAGE

HS15-20 members are not without options-but their position depends on:

- organisation
- participation
- and structured legal action

HSAG remains committed to supporting its members, but the extent of that support is determined by the strength of the group itself.

3. IMPORTANT ADMINISTRATIVE AND COMMUNICATION NOTICE

Members are kindly requested to ensure that all payments are made strictly into the correct accounts and with the correct reference numbers as reflected on their statements. Incorrect payments or references result in unnecessary administration, delays and additional costs for the HSAG. Members must carefully check their statements and notify the HSAG in writing within 14 days from dispatch of the statement of any incorrect payments, incorrect allocations or related queries, failing which such payments will be regarded as correctly paid and allocated. Should no written corrections or objections be received within 14 days, any credit balances or unallocated funds may, at the discretion of the HSAG, be allocated or applied accordingly and such amounts shall not be refundable or transferable. Unknown, unclear or duplicate payments may further, at the HSAG’s discretion, be treated as an additional contribution to the HSAG pool, alternatively allocated as a credit in favour of the relevant member, or reflected as unallocated funds until proper clarification is received. The onus remains at all times on the member to ensure that payments are correctly made. Members are furthermore requested to direct all communication only to the correct HSAG and CCAF email addresses as reflected on statements, newsflashes and official communication. The HSAG WhatsApp groups will henceforth function on an “Admin Only” basis in order to ensure structured and effective communication. Members remain welcome to contact Admin or PR directly regarding any personal queries or important matters requiring further attention or follow-up.

4. IMPORTANT: USE OF CORRECT ACCOUNT NUMBERS AND REFERENCES

Requisitions must be paid by members into the correct accounts with the correct reference number attached. The time, effort and administration it costs the HSAG's legal team to correct any erroneous payment leads to the HSAG case becoming unnecessarily expensive.

Account numbers and references are affixed to each statement and we request that members please review their statements carefully when making payments.

5. IMPORTANT: USE OF THE CORRECT EMAIL ADDRESSES!

The correct use of e-mail addresses (as stipulated on our website and e-mails) as well as HSAG members initials and surnames, syndication numbers and reference numbers (e.g. identity number, etc.) for all communications are essential and obligatory. Failure to comply herewith may lead to unnecessary delays or any reply at all.

The official and existing e-mail addresses for the HSAG are as follows:

hsactiongroup@gmail.com for all General Enquiries; (For Example - to change contact details, Proof of Payments, Death of a Member, Payments incorrectly made to HSAG, incorrect references etc.);
hsagenquiries@gmail.com for Specific Enquiries; (For Example requesting information/statements regarding a specific member, exemption queries for a specific member);
hsagregister@gmail.com for the registration and deregistration of HSAG members;
hsagwhistle@gmail.com for all Confidential Information that you would like to send to us anonymously;
hsagestates@gmail.com for all estate related questions.

The official and existing e-mail addresses for CCAF (HS 21 & 22 certified class action) are as follows:

accounts@ccaf.co.za for proof of payments, incorrect references on proof of payments
admin@ccaf.co.za for the official request to pay registration fees over 6 months form, payments incorrectly made to CCAF
enquiries@ccaf.co.za for all other CCAF questions and enquires

If an investor or any person sends an email to the wrong address, it will result in the email not receiving the speedy or necessary attention, if any. If you do not wish to receive any further emails, please inform us thereof in writing.

6. GENERAL TERMS AND CONDITIONS

The general and recurring terms, conditions, and other general information previously included in the Newsletter are available on the HSAG website at **www.hsaction.co.za**.

Kind regards

HSAG Steering Committee

Contact the HSAG's attorneys at:

Tel: (021) 887 7877 hsactiongroup@gmail.com