

MONTHLY CURRENCY EXCHANGE

04 NOVEMBER 2025

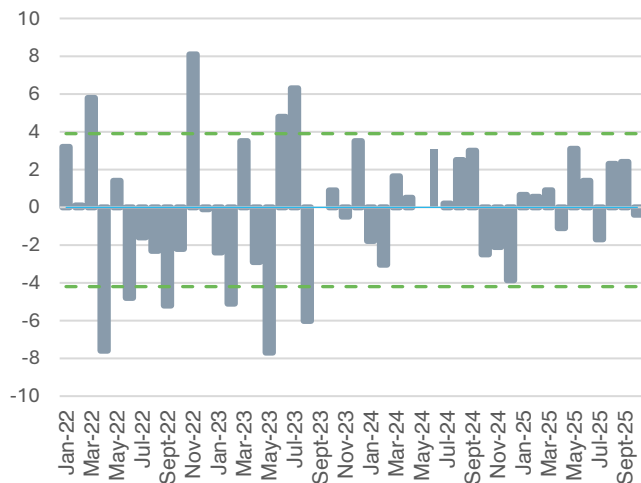
Monthly Performances

Currency Trends	Year to date 2025	From a year ago y/y	Monthly October	Ave monthly gain/loss in 2025	Ave monthly gain/loss in 2024	Average rate in 2025	Average rate in 2024
US Dollar per Euro	-10.3	-5.9	1.7	-1.0	0.5	1.12	1.08
Rand per US Dollar	8.4	1.9	-0.4	0.8	-0.2	18.04	18.34
Rand per Euro	-2.1	-4.3	1.2	-0.2	0.3	20.26	19.83
Rand per GBP	3.8	-0.2	2.0	0.4	-0.1	23.75	23.42
Rand per Australian Dollar	2.9	2.0	0.7	0.3	0.6	11.58	12.07



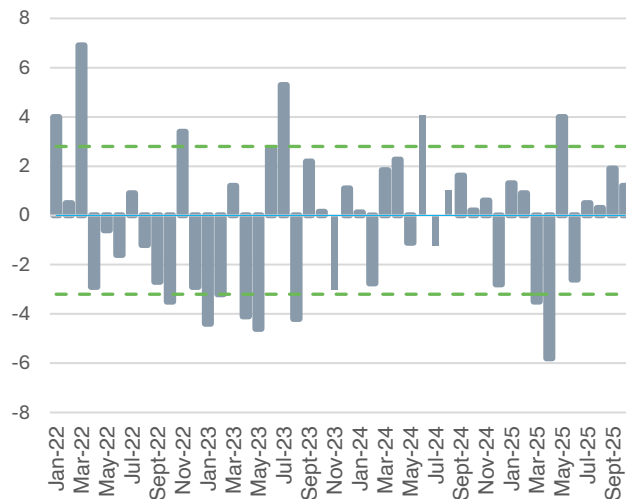
Monthly Momentum

Rand per Dollar, monthly



- In October, the Rand lost 0.4% against the USD, from a gain of 2.4% in September
- This compares with the long-term monthly average
 - appreciation of 3.9%
 - depreciation of -4.2%

Rand per Euro, monthly



- In October, the Rand gained 1.2% against the EUR, from a gain of 1.9% in September
- This compares with the long-term monthly average
 - appreciation of 2.8%
 - depreciation of -3.2%

Rand per Pound, monthly

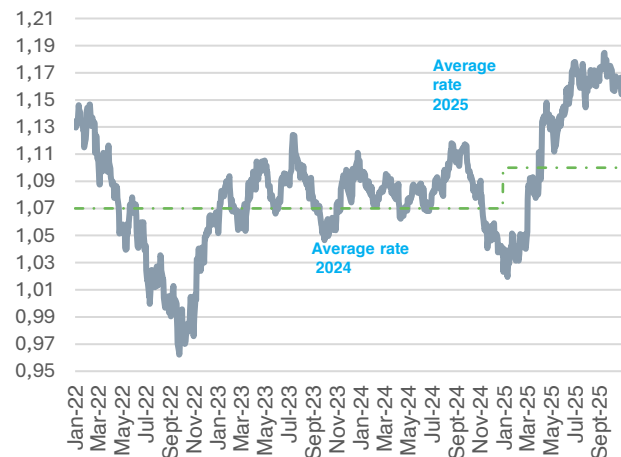


- In October, the Rand gained 2.0% against the GBP, from a gain of 2.9% in September
- This compares with the long-term monthly average
 - appreciation of 3.1%
 - depreciation of -3.1%



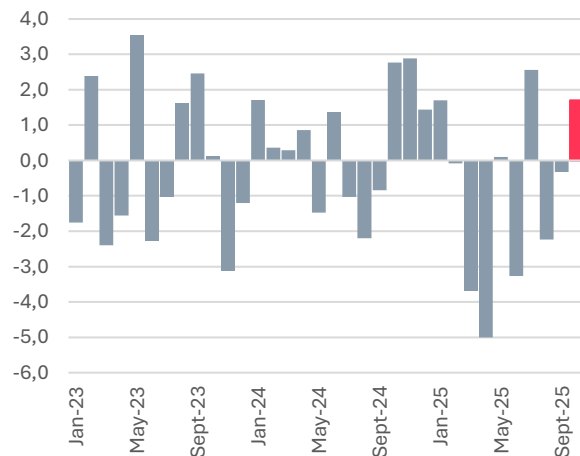
US Dollar vs Euro

Since 2022, daily



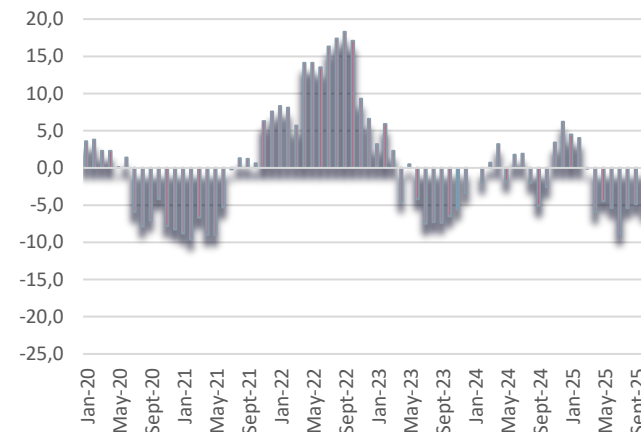
- The USD closed last week at USD1.15/EUR. The US dollar lost 0.8% week on week. Year-to-date, the US Dollar has lost 10.3% against the Euro.
- The USD edged higher on new indications of US monetary policy uncertainty. Last week the FOMC cut the Federal Funds Target Interest Rate by 25bps to a range of 3.75% to 4.00%, but Fed Chairman Jerome Powell suggested that lack of economic data due to the ongoing federal government shutdown could cause policymakers could take a more cautious approach in December.

Month on month performance



- In October, the USD has gained 1.7% against the EUR. In September, the USD lost 0.3% against the EUR, from losing 2.2% in August.
- The average monthly depreciation this year has been 1.0% as at end Oct.
- When the monthly appreciation of the USD relative to the EUR is larger than previous months, it signals a good time to be buying USD in terms of momentum.

Year on year

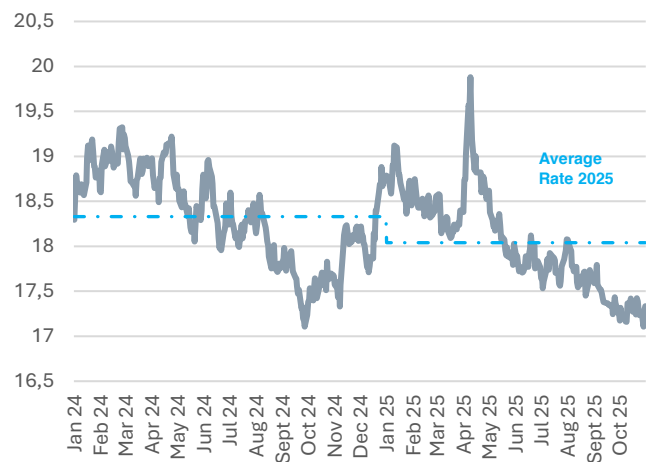


- The USD has lost 5.9 against the EUR from a year ago. This signals a declining trend.
- The average rate in 2025 has been USD1.12/EUR. The average rate in 2024 was USD1.08/EUR. In other words, if clients traded below the average rate, it can be considered as good value in buying USD for EUR this year.



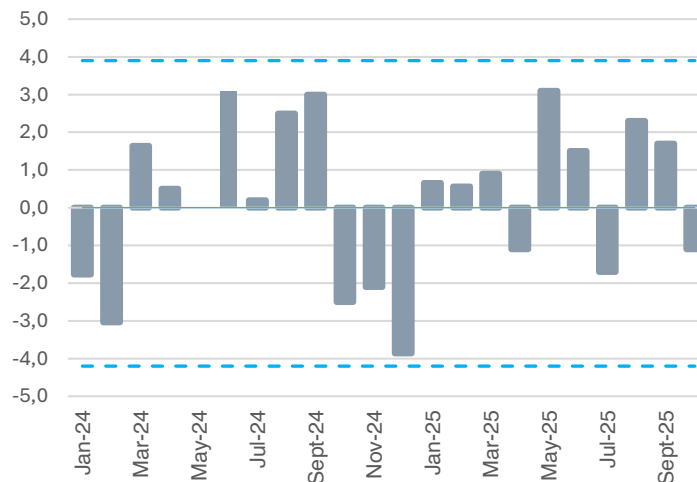
Rand vs US Dollar

Since 2022, daily



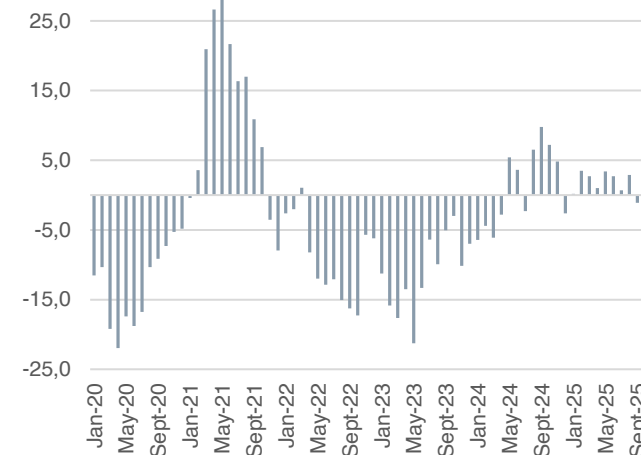
- The Rand closed last week at R17.33/USD. The Rand lost 0.6% week on week. Year-to-date, the Rand has gained 8.4% against the USD.
- The Rand and emerging market currencies lost some ground against the US dollar last week as Fed officials raised doubt about the likelihood of another rate cut this year. The Rand remains in the middle of the pack of the 22 emerging market currencies we monitor, losing -0.4% during October against the US dollar vs emerging market currencies which lost 0.1% in aggregate. Year to date, the Rand is up 8.4% against the US dollar and emerging market currencies have gained 7.8%.

Month on month performance



- In October, the Rand lost 0.4% against the USD, following a gain of 2.4% in September and 2.3% in August.
- The average monthly appreciation this year has been 0.8% as at end Oct.
- When the monthly appreciation of the Rand relative to the USD is larger than previous months, it signals a good time to be buying USD in terms of momentum.

Year on year

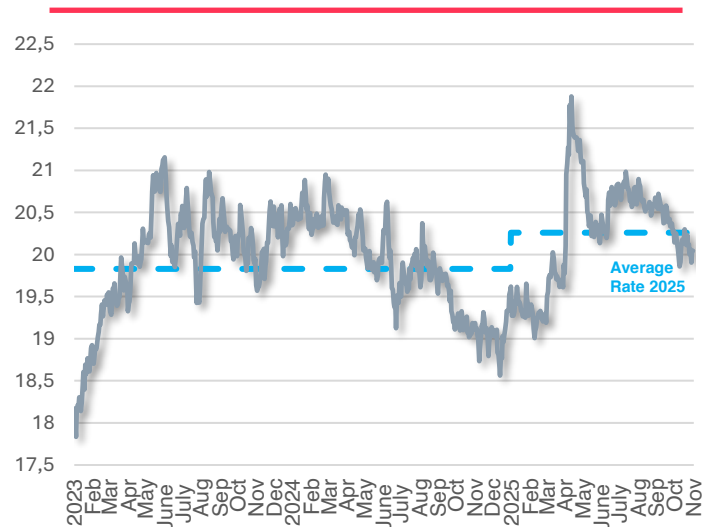


- The Rand is up 1.9% against the USD from a year ago. This signals that the trend is flat from a year ago.
- The average rate year in 2025 year to date has been R18.04/USD. Similarly, the average rate in 2024 was R18.33/USD. In other words, if clients traded below the average rate, it can be considered as good value.



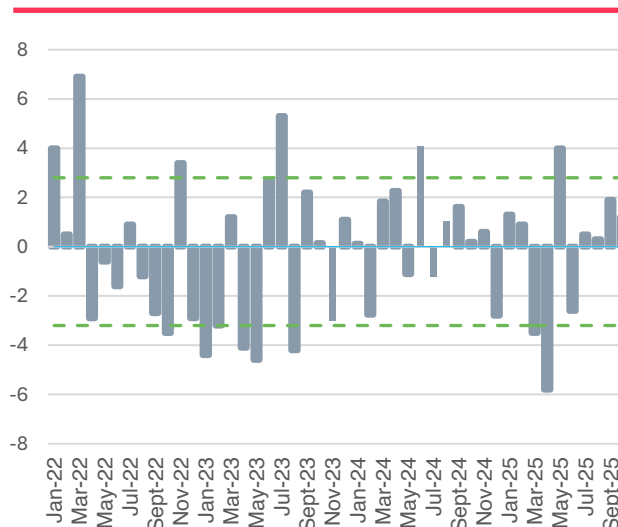
Rand vs Euro

Since 2022, daily



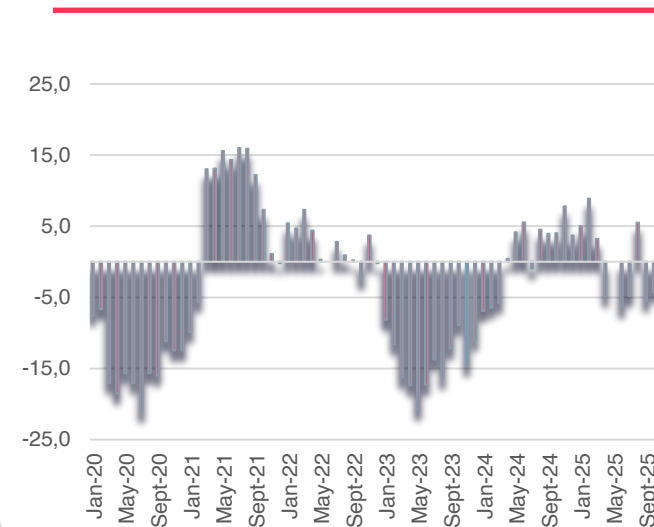
- The Rand/EUR closed the week at R20.04/EUR. The Rand gained 0.4% week on week. Year-to-date, the Rand has lost 2.1% against the EUR.
- Interest rate differentials have been supportive of the Euro, but last week, the US signaled a slowing of expected rate cuts. The ECB kept their key deposit interest rates unchanged at 2.0% for a third consecutive meeting. Inflation in the Euro-area has remained around 2.0% for the past eight months. In making the decision the ECB reiterated its policy guidance According to the ECB, the inflation outlook is broadly unchanged. Inflation has remained around 2.0% for the past 8 months and the economy continues to grow.

Month on month performance



- In October, the Rand gained 1.2% against the EUR. In September, the Rand gained 1.9% against the EUR, from 0.3% in August.
- The average monthly depreciation this year has been 0.2% as at end Oct.
- When the monthly appreciation of the Rand relative to the EUR is larger than previous months, it signals a good time to be buying EUR in terms of momentum.

Year on year

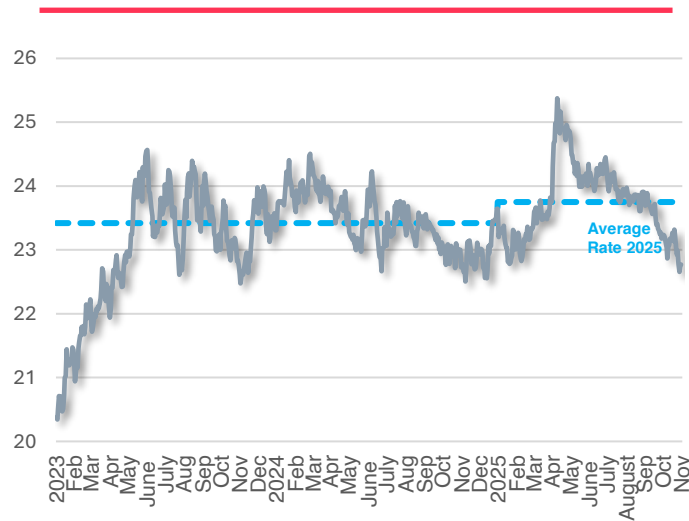


- The Rand is down 4.3% against the EUR from a year ago. This signals that the trend has declined from a year ago.
- The average rate in 2025 is R20.26/EUR and was in 2024 R19.83/EUR. In other words, if clients traded below the average rate, it can be considered as good value.



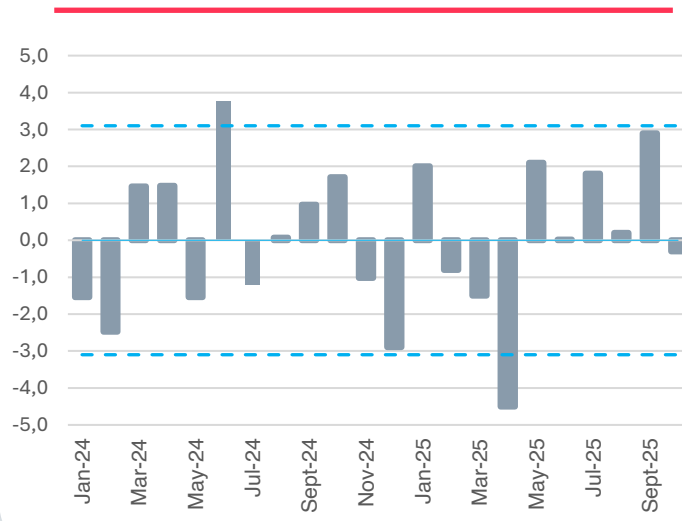
Rand vs British Pound

Since 2022, daily



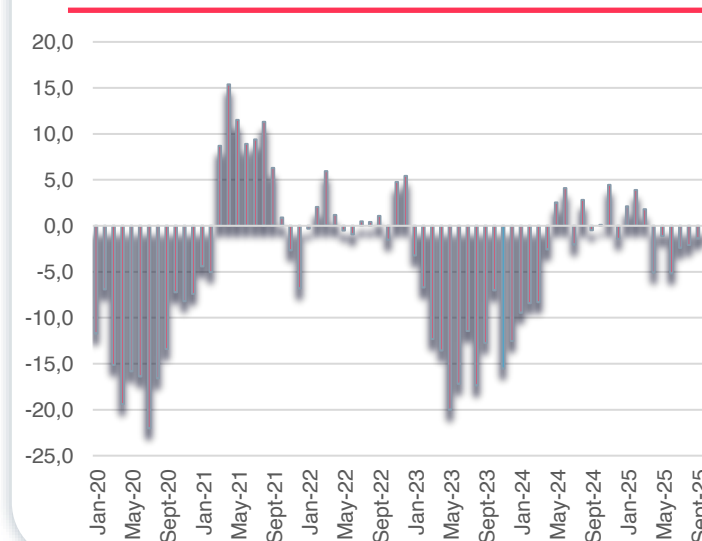
- The Rand closed the week at R23.26/GBP. The Rand lost 0.9% week on week. Year-to-date, the Rand has gained 1.7% against the GBP.
- Key interest rate are at 4%. While the BoE expects inflation to return to the 2% target, future cuts will need to be made gradually and carefully. The BOE is expected to maintain hawkish stance and the GBP may recover some ground.

Month on month performance



- In October, the Rand has lost 0.3% against the GBP. In September, the Rand gained 2.9% against the GBP, from 0.2% in August.
- The average monthly appreciation this year has been 0.2% as at end Sep.
- When the monthly appreciation of the Rand relative to the GBP is larger than previous months, it signals a good time to be buying GBP in terms of momentum.

Year on year

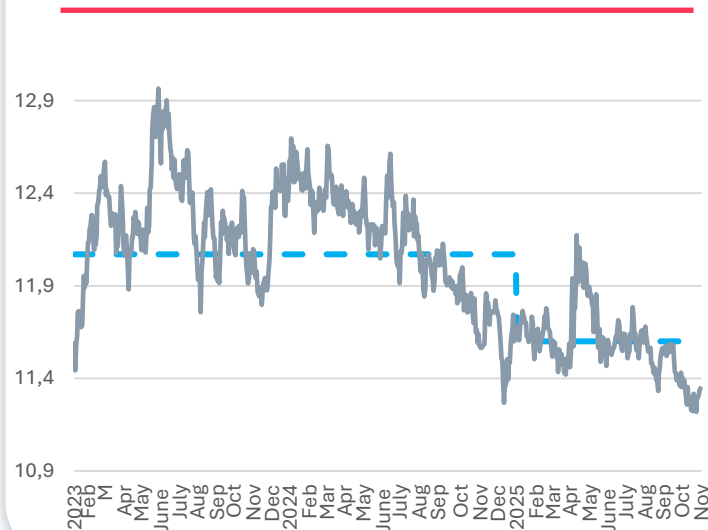


- The Rand is down 0.9% against the GBP from a year ago. This signals that the trend has declined from a year ago.
- The average rate in 2025 has been R23.75/GBP. The average rate in 2024 was R23.42/GBP. In other words, if clients traded below the average rate, it can be considered a good time to have bought GBP this year.



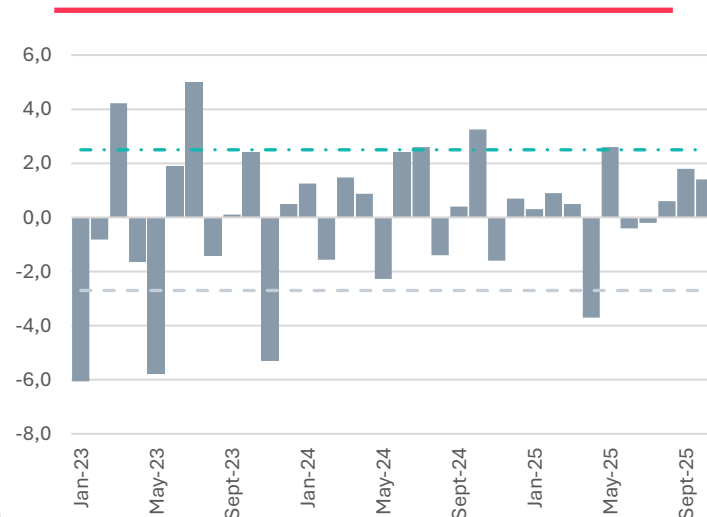
Rand vs Australian Dollar

Since 2022, daily



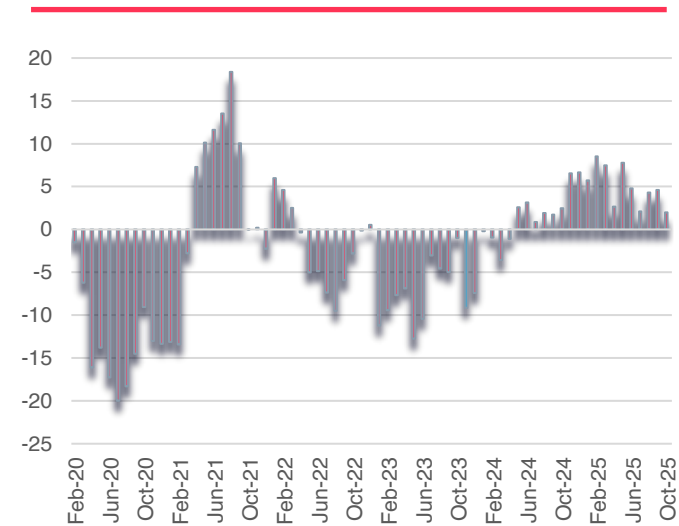
- The Rand/AUD closed the week at R11.34/AUD. The Rand lost 1.1% week on week. Year-to-date, the Rand has gained 2.9% against the AUD.
- The Reserve Bank of Australia is widely expected to leave interest rates unchanged (3.6%) at their meeting early November, based on sticky inflation. This will provide some support to the AUD. The Bank has cut rates by 75bps this year amid some signs of slowing inflation and a weaker labour market.

Month on month performance



- In October, the Rand has gained 1.4% against the AUD. In September, the Rand gained 1.8% against the AUD, from 0.6% in August.
- The average monthly appreciation this year has been 0.3% as at end Oct.
- When the monthly appreciation of the Rand relative to the AUD is larger than previous months, it signals a good time to be buying AUD in terms of momentum.

Year on year

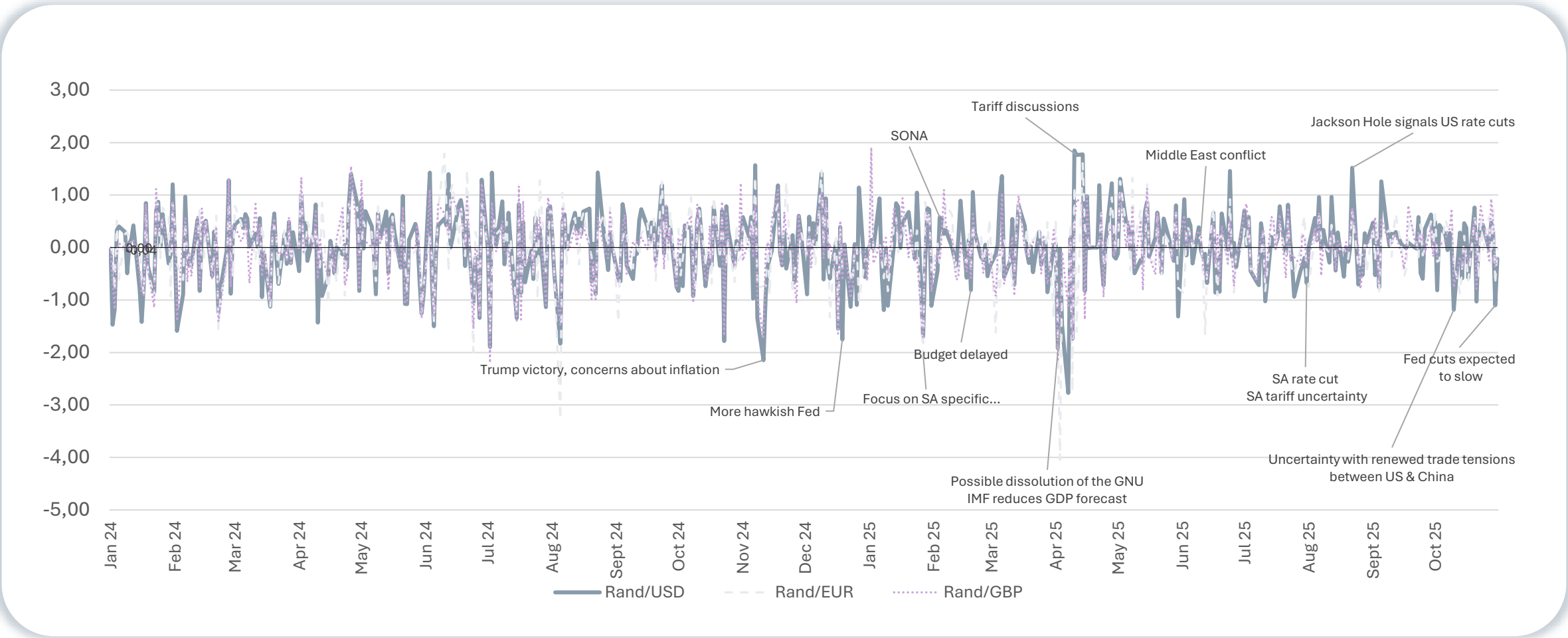


- The Rand is up 2.0% against the AUD from a year ago. This signals the trend has been improving.
- The average rate in 2025 has been R11.58/AUD. The average rate in 2024 was R12.07/AUD. In other words, if clients traded below the average rate, it can be considered as good value to buy AUD this year.



Volatility – ZAR vs US Dollar, EUR and GBP

% day on day





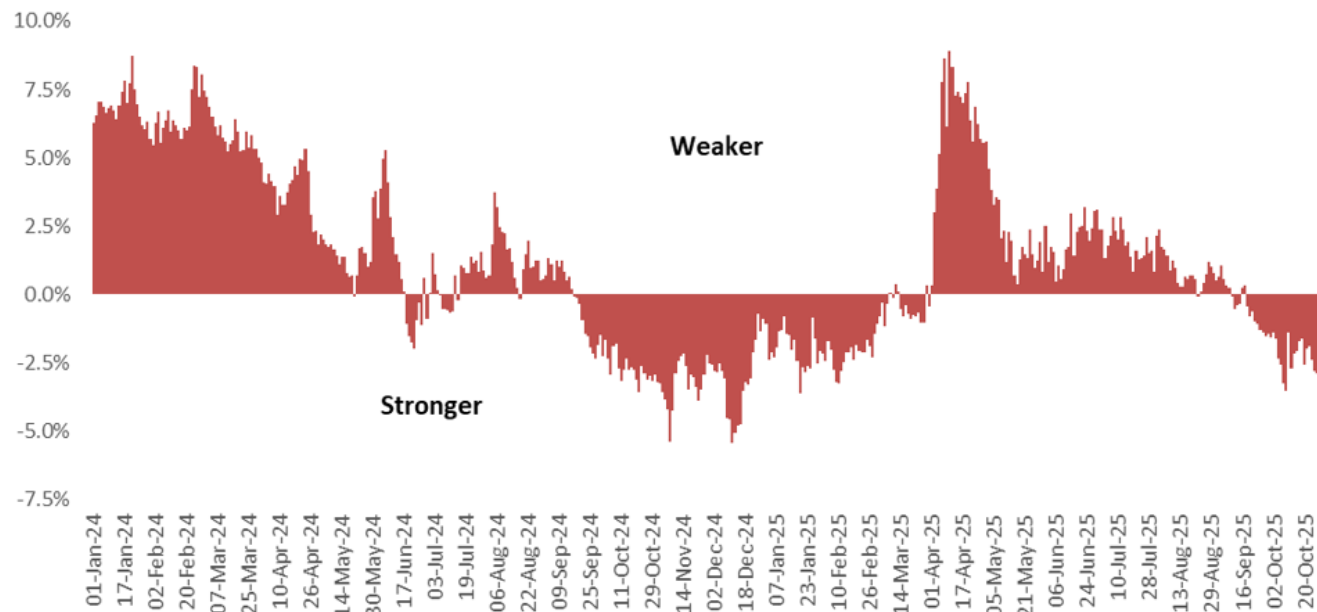
Advantage Currency Decoder outcomes

Advantage Currency Decoder

The Advantage Currency Decoder estimates fair value at R17.91/USD

- The US dollar spot index is maintaining its recent stronger levels and this has again impacted the fair value estimate for the USDZAR exchange rate, pushing it up to R17.91 with the spot level at R17.30. The current spot level for the USDZAR exchange rate is still holding on to levels that are stronger relative to the fair value estimate. The strength in the USDZAR exchange rate is currently being driven primarily by positive local sentiment. However, the strength in the exchange rate is also being supported by aggregate strength in Emerging Market currencies. Since the Trump tariff shock in April, the JP Morgan Emerging Market Currency Index is now trading back at fair value relative to the US dollar.

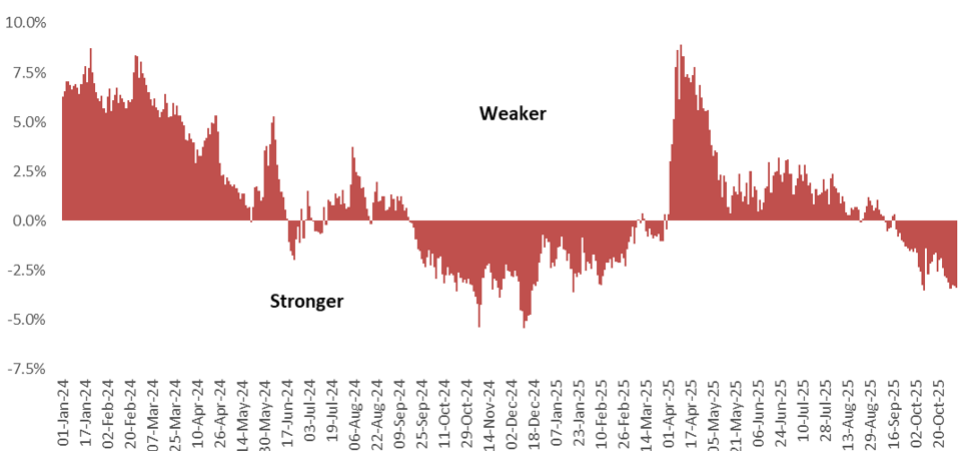
USD ZAR level relative to estimated fair value



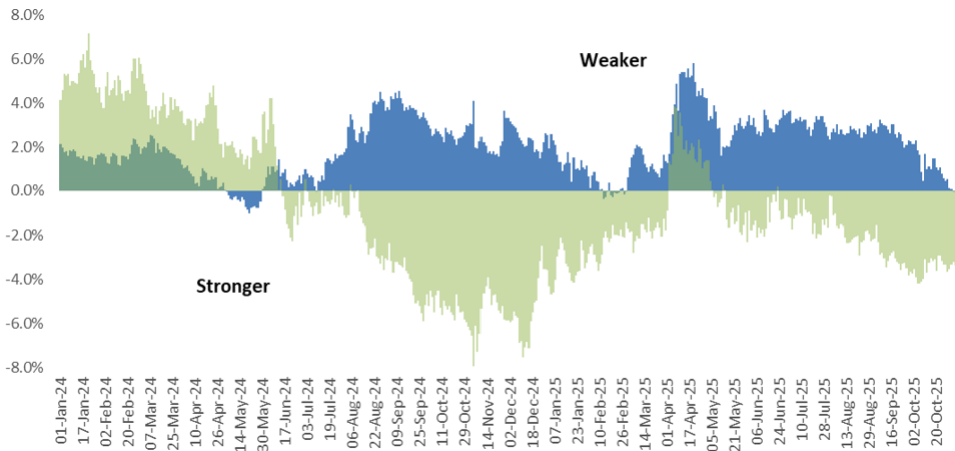
Advantage Currency Decoder

Decomposed Emerging Market and SA effect

USD ZAR level relative to estimated fair value



EM effect (blue) SA effective (green)



The table above provides a set of outcomes from the Analytics Currency Decoder that you may consider when making decisions which use ZAR (and USD) to purchase other currency crosses.



Advantage Currency Decoder

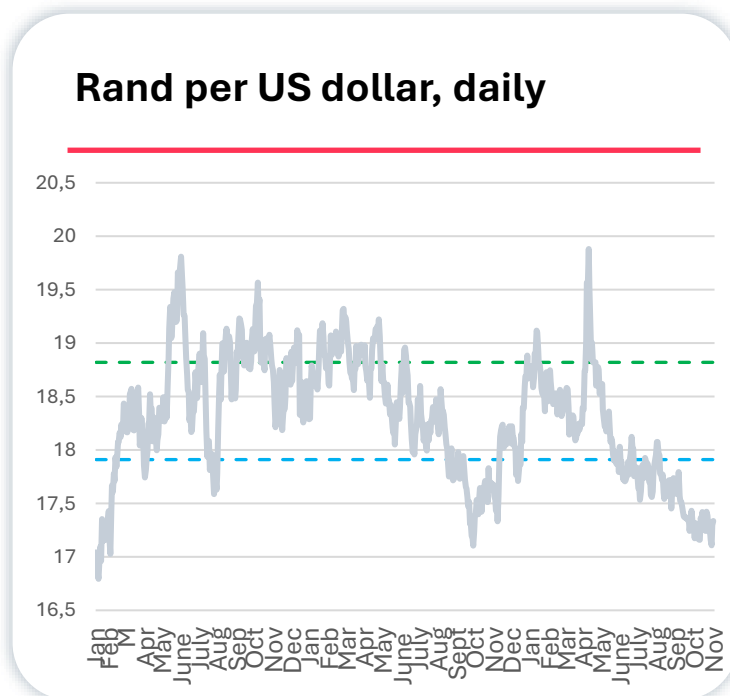
Trading Guidelines

Spending ZAR	Spot Rate	Fair Value estimate		Spending USD	Spot Rate	Fair Value estimate	
		Actual	Effective			Actual	Effective
USDZAR	17,296	17,906	18,817	EURUSD	1,1541	1,1086	1,1198
EURZAR	19,961	19,850	21,148	JPYUSD	0,0065	0,0080	0,0077
GBPZAR	22,741	21,861	24,018	GBPUSD	1,3148	1,2209	1,1960
JPYZAR	0,11220	0,14264	0,14486	CADUSD	0,71378	0,77463	0,75898
CADZAR	12,346	13,870	14,097	SEKUSD	0,10545	0,10318	0,10313
SEKZAR	1,8239	1,8476	1,9163	CHFUSD	1,2438	1,1946	1,2356
CHFZAR	21,514	21,389	23,614	AUDUSD	0,65578	0,72544	0,72889
AUDZAR	11,343	12,990	13,079	NZDUSD	0,57270	0,67527	0,69142
NZDZAR	9,906	12,091	12,762	MURUSD	0,02174	0,02196	0,02261
MURZAR	0,37608	0,39327	0,43602	ZARUSD	0,05782	0,05585	0,05301

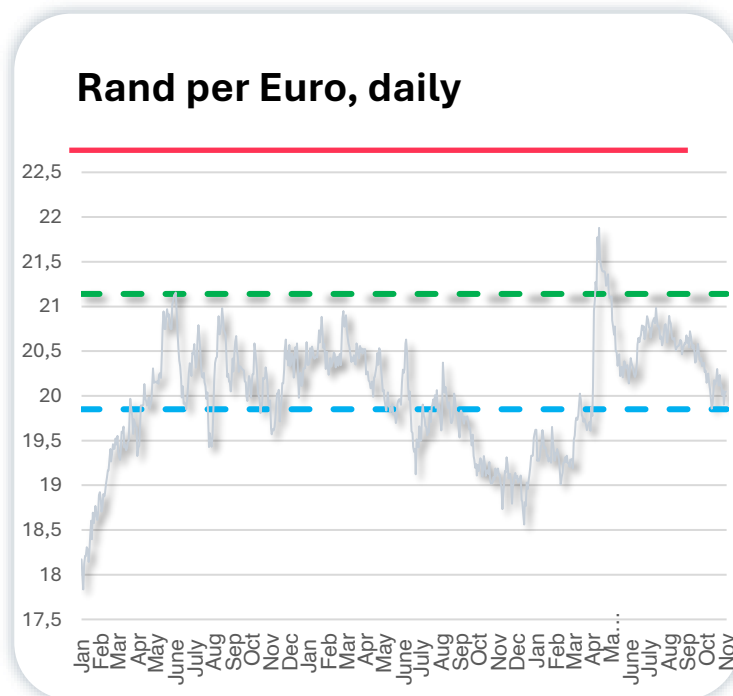
The table above provides a set of outcomes from the Advantage Currency Decoder that you may consider when making decisions which use ZAR (and USD) to purchase other currency crosses.



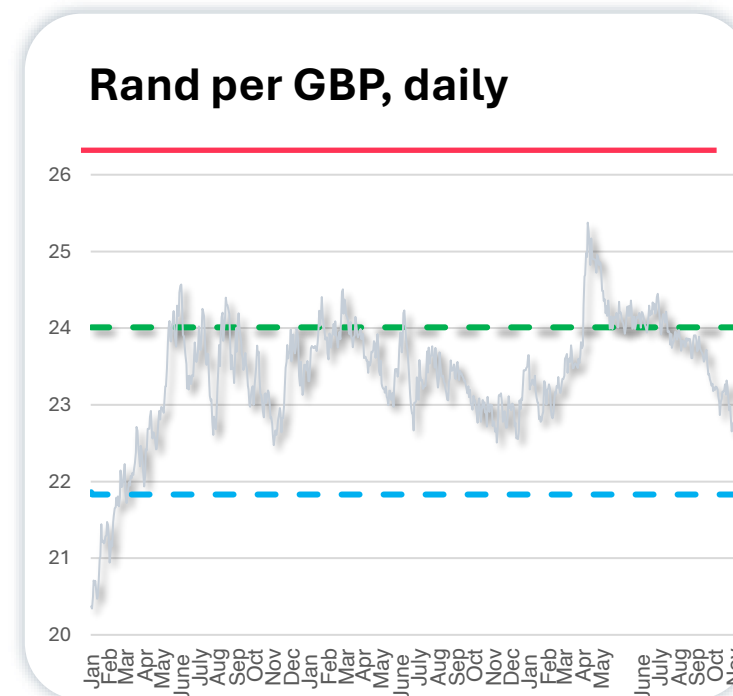
Decoder Fair Value (blue) and effective fair value (green)



- The Analytics Currency Decoder fair value is R17.91/USD and the effective fair value with the embedded historic premium is R18.82/USD.



- The Analytics Currency Decoder fair value is R19.85/EUR and the effective fair value with the embedded historic premium is R21.15/EUR.



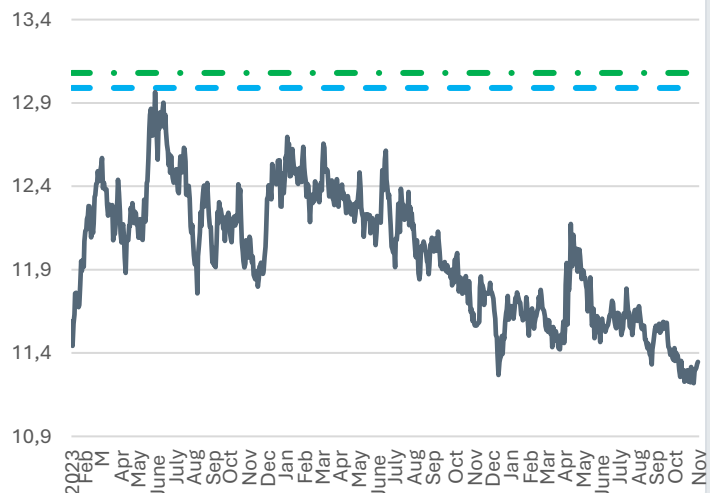
- The Analytics Currency Decoder fair value is R21.86/GBP and the effective fair value with the embedded historic premium is R24.01/GBP.

Once the exchange rate is close to or within the actual fair value and effective (or risk-adjusted) fair value “range”, an active decision should be taken regarding the timing of the purchase of foreign currency, instead of waiting for the exchange rate to move further down to the actual fair value estimate. The Analytics Decoder’s effective fair value takes account of the long-term average premium or discount paid over fair value.



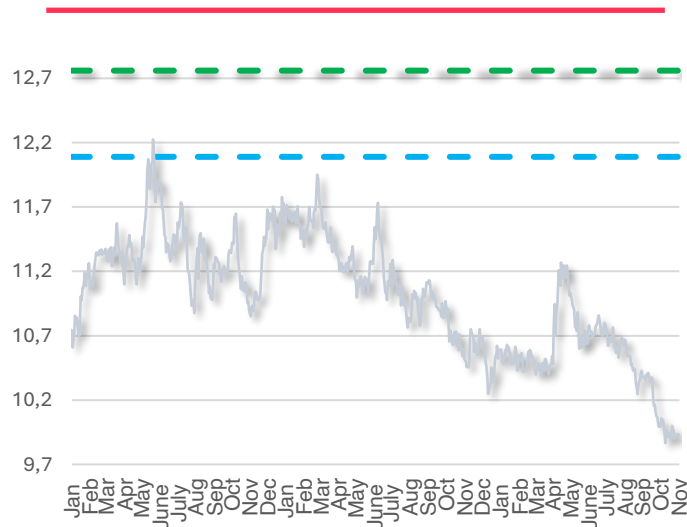
Decoder Fair Value (blue) and effective fair value (green)

Rand per Australian dollar, daily



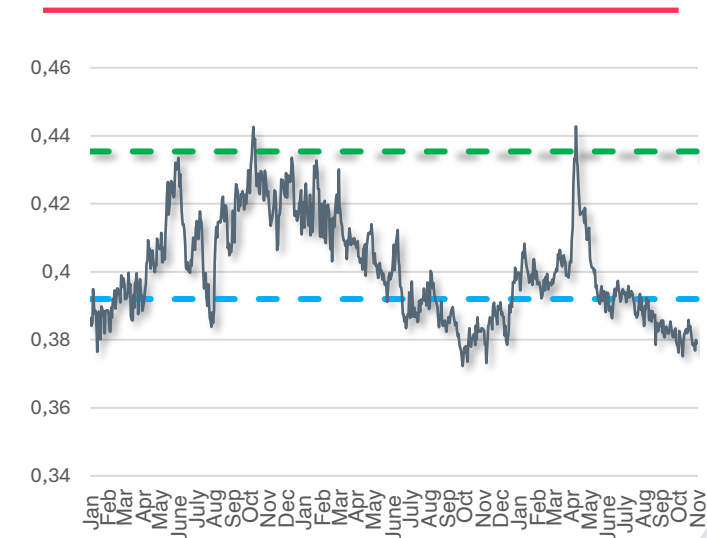
- The Analytics Currency Decoder fair value is R12.99/AUD and the effective fair value with the embedded historic premium is R13.08/AUD.

Rand per NZ Dollar, daily



- The Analytics Currency Decoder fair value is R12.09/NZD and the effective fair value with the embedded historic premium is R12.76/NZD.

Rand per Mauritian Rupee, daily



- The Analytics Currency Decoder fair value is R0.39/MUR and the effective fair value with the embedded historic premium is R0.43/MUR.

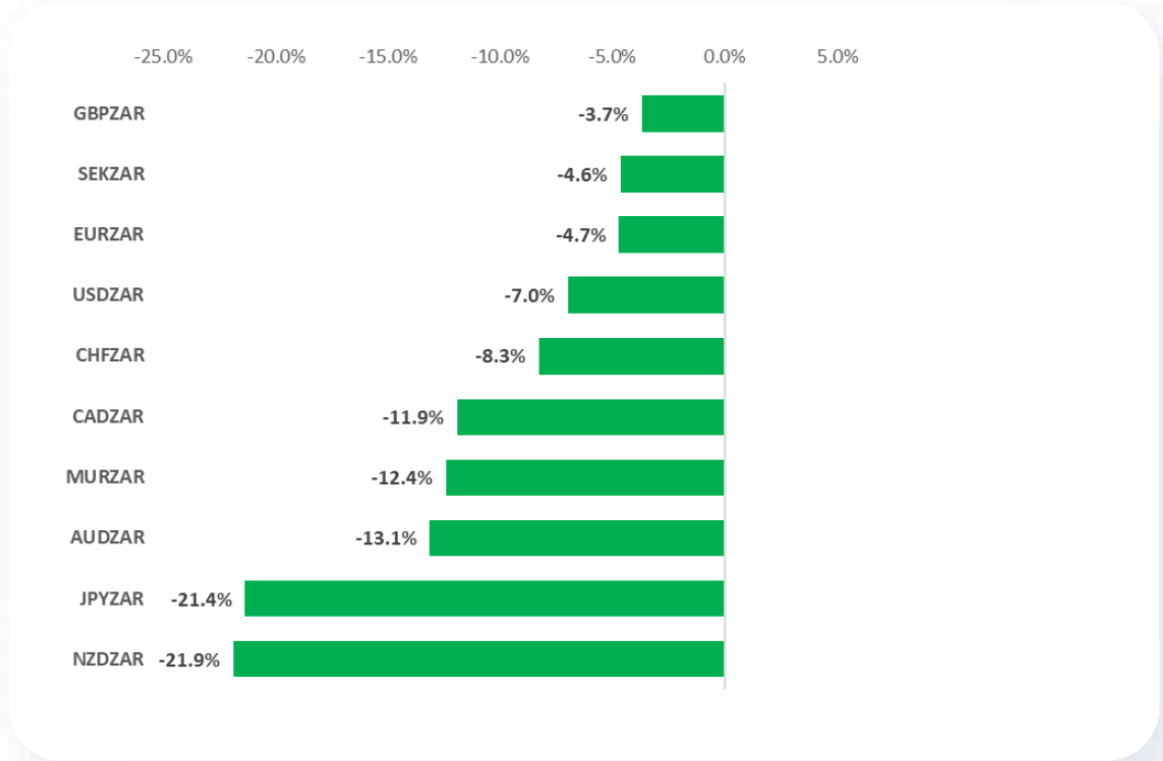
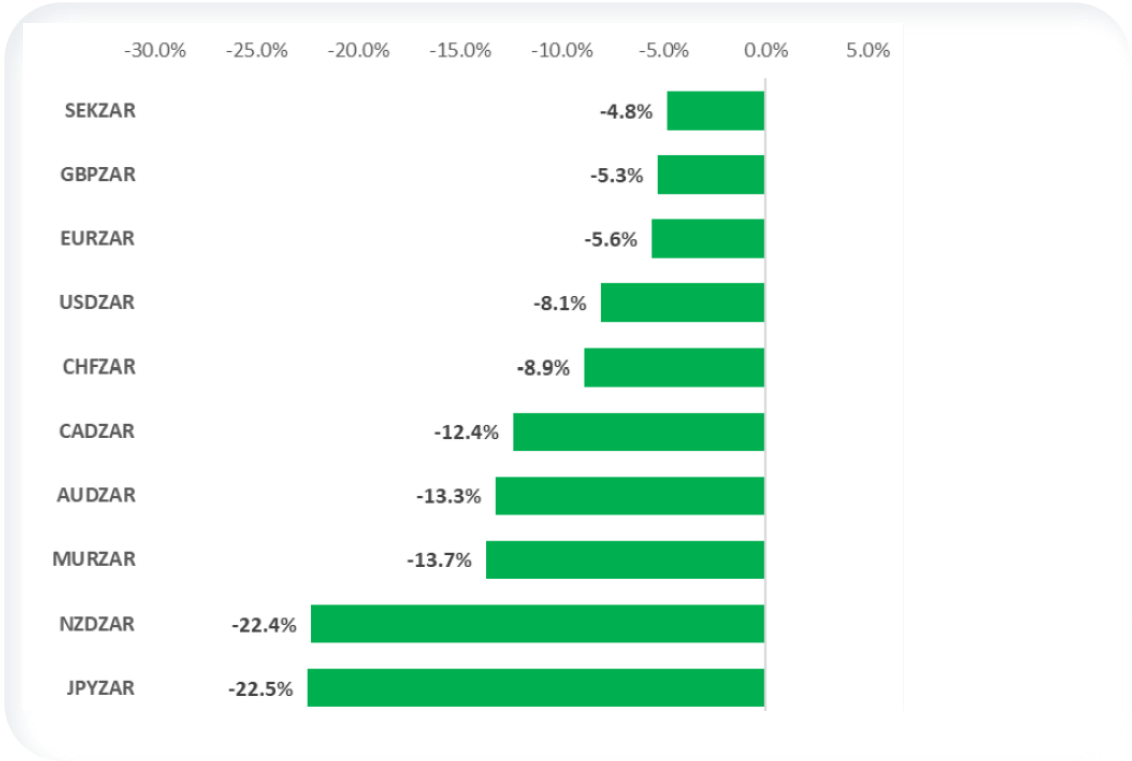
Once the exchange rate is close to or within the actual fair value and effective fair value “range”, an active decision should be taken regarding the timing of the purchase of foreign currency, instead of waiting for the exchange rate to move further down to the actual fair value estimate. The Analytics Decoder’s effective fair value takes account of the long-term average premium or discount paid over fair value.



Spending ZAR

Effective Premium or Discount

vs previous week



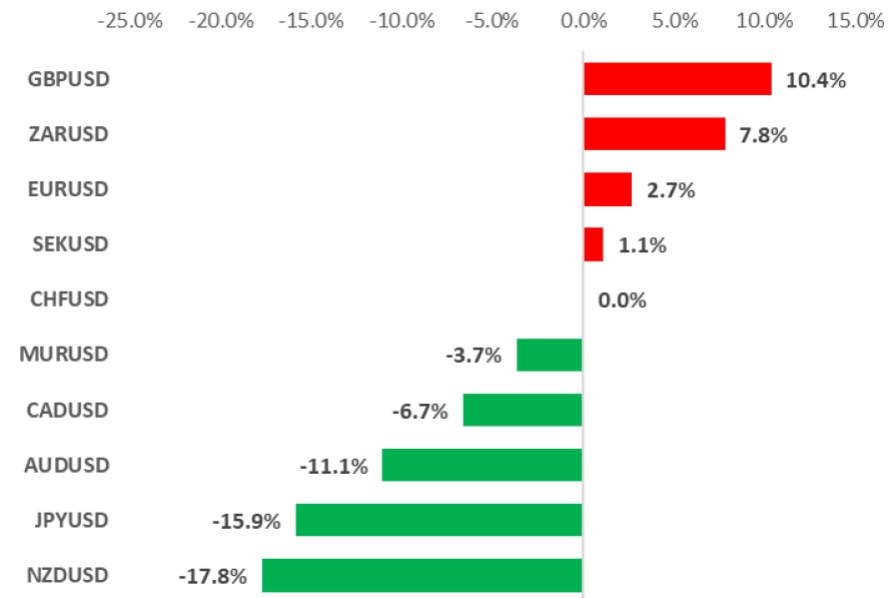
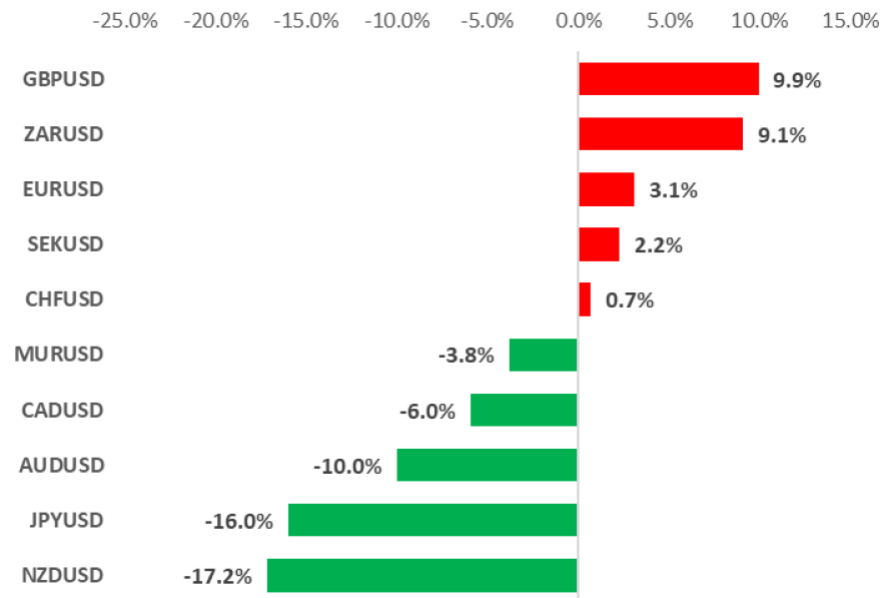
The table above provides a set of outcomes from the Advantage Currency Decoder that you may consider when making decisions which use ZAR to purchase other currency crosses.



Spending USD

Effective Premium or Discount

vs previous week



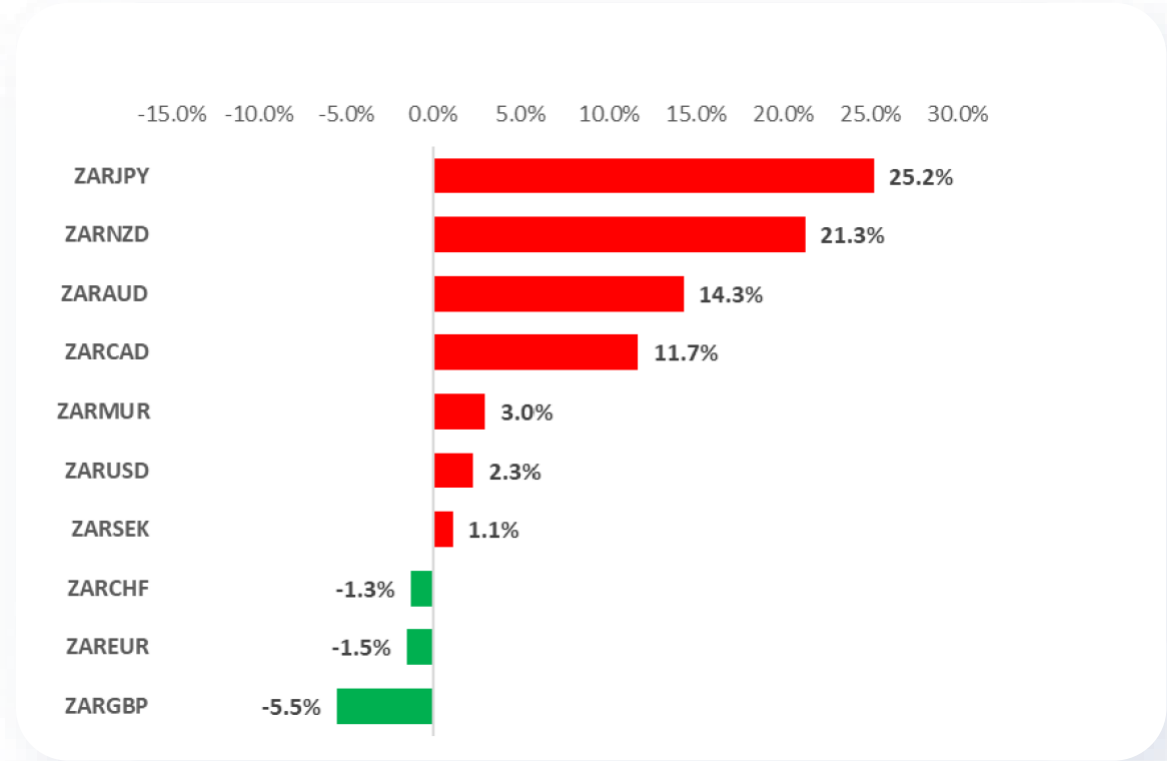
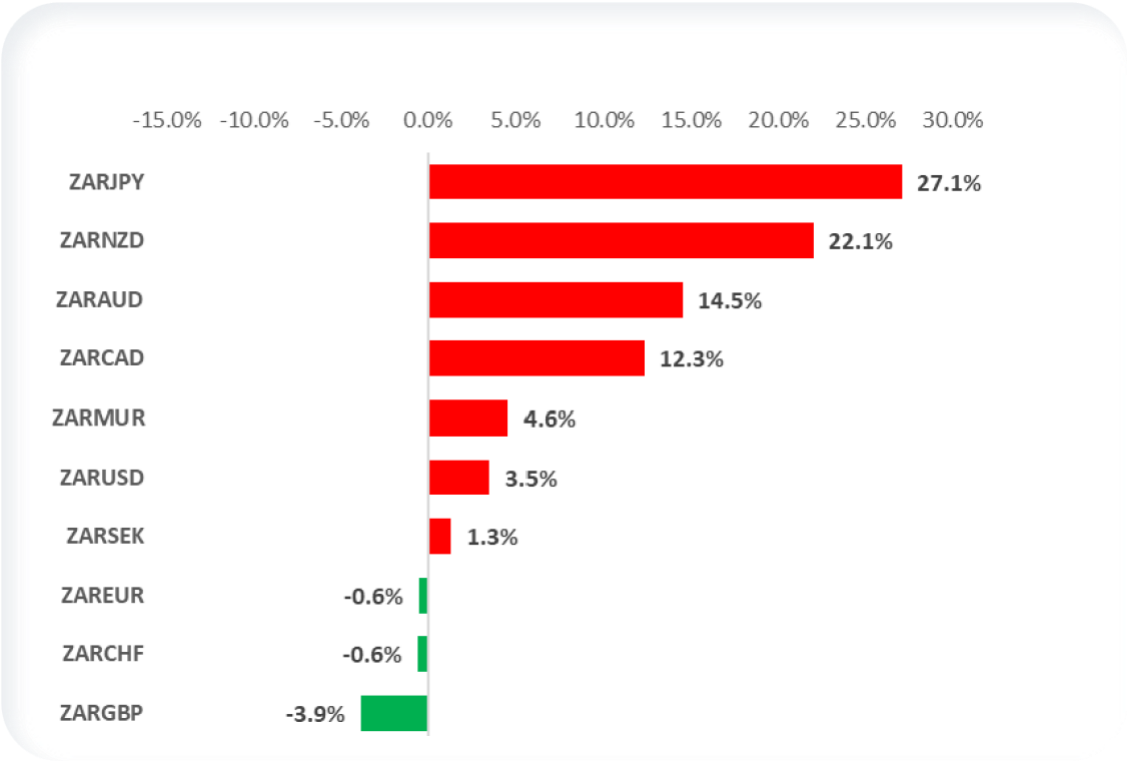
According the model, as an example, it is a good time to sell GBP in favour of USD.



Buying ZAR

Effective Premium or Discount

vs previous week



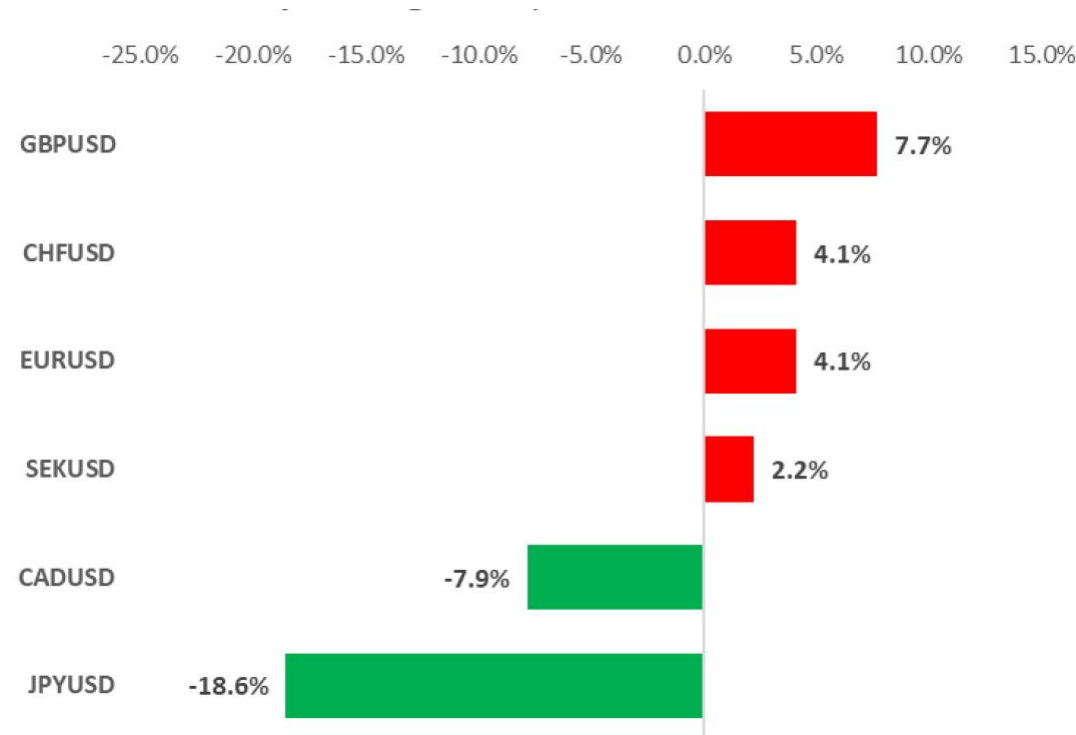
The table should be used in assessing the value of bringing your funds back into South Africa, ie it is a good time to be buying ZAR with GBP..



Advantage Currency Decoder USD

The chart provides a set of guidelines that should be useful in making informed decisions when using USD to purchase other major currency crosses – the currencies that are currently used to price the US dollar. The chart shows these guidelines in order from the highest premium (red) to the biggest discount (green).

Spending USD vs major crosses (% premium or discount)

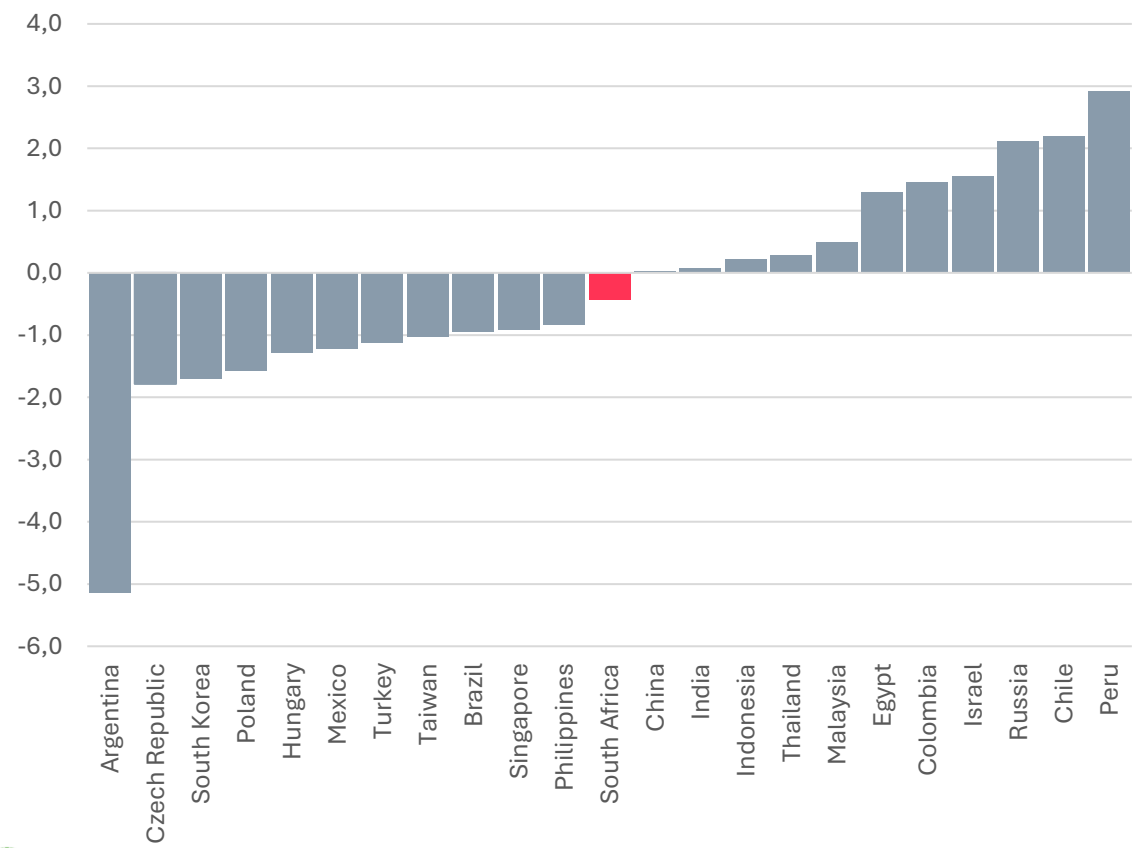




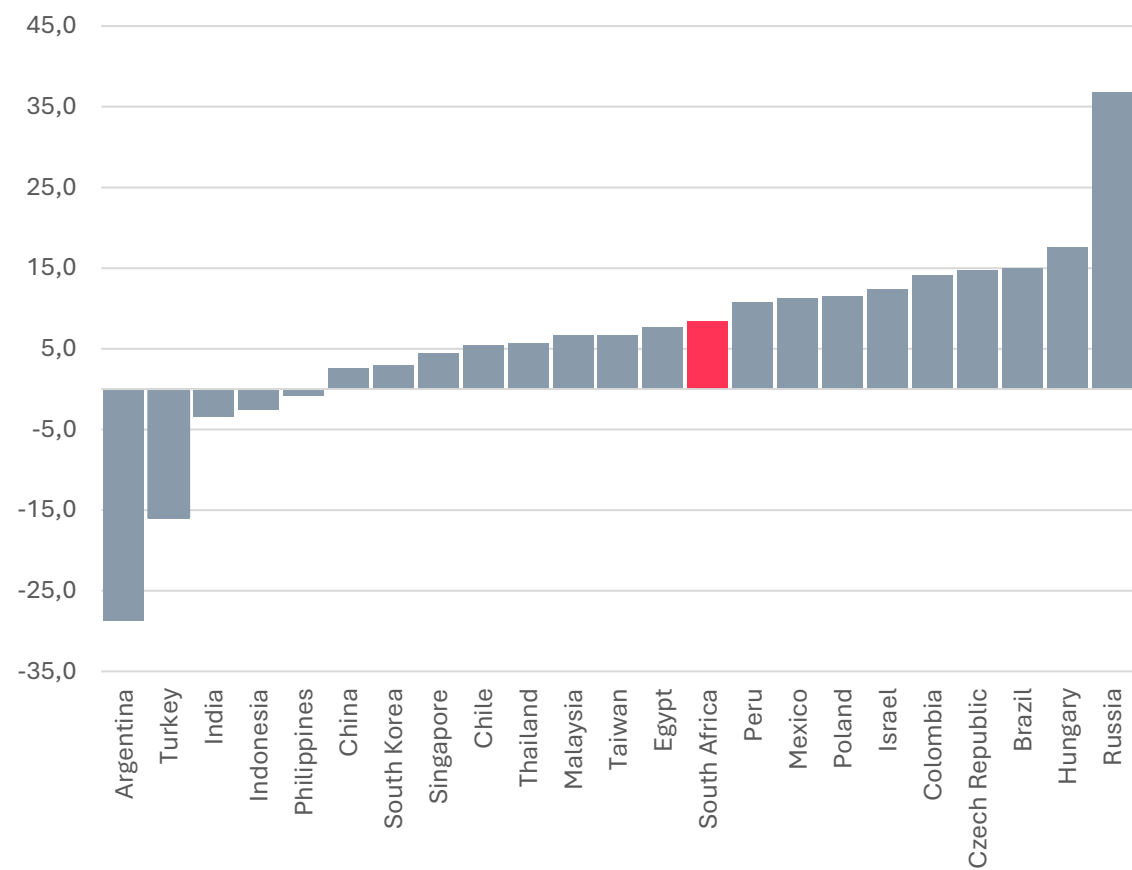
Advantage FX Emerging Market Currency Index

Emerging market exchange rate vs US dollar

% change October



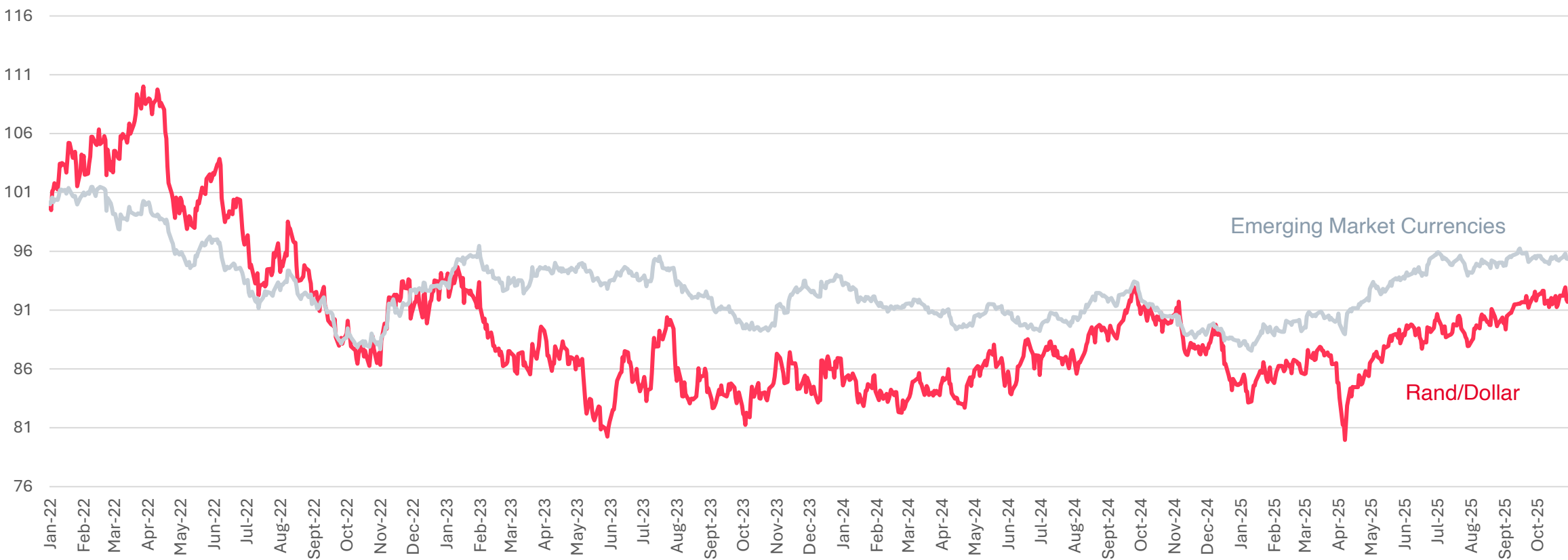
% change year-to-date



Source: Advantage FX Solutions, Macrobond, 01 November 2025

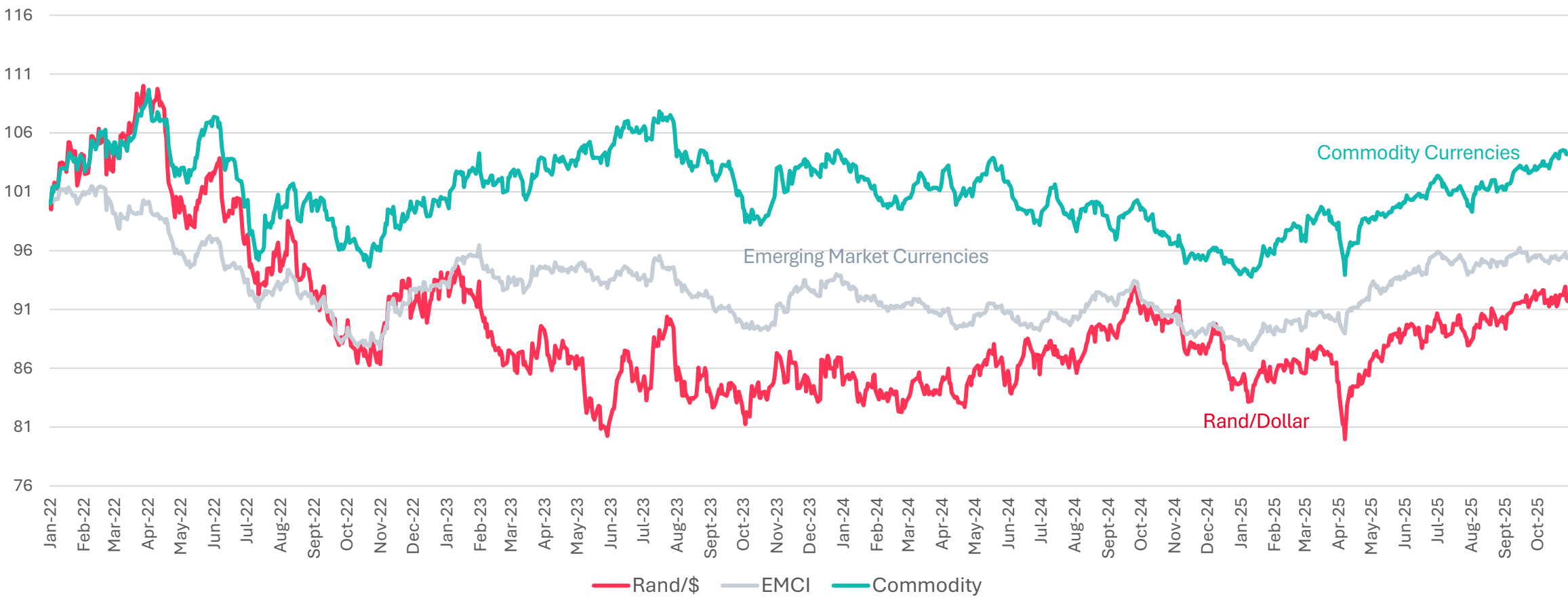
Advantage emerging market currency index vs rand/us dollar index

Index, 1 Jan 2022 = 100



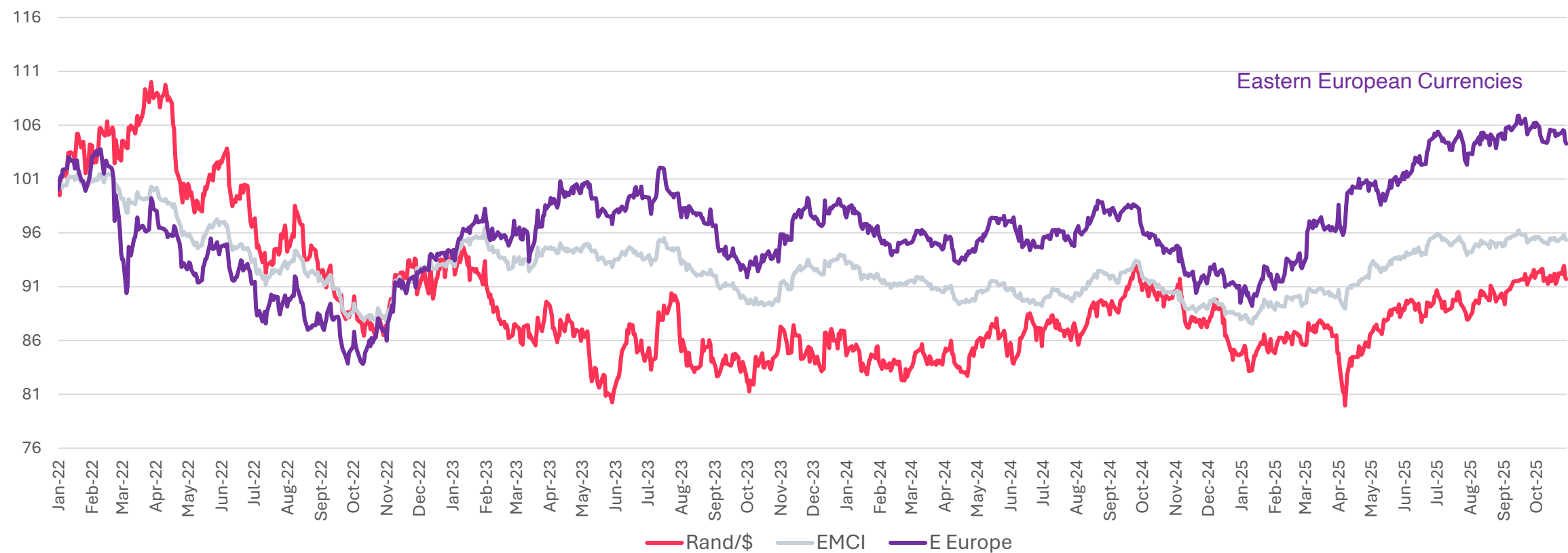
Advantage emerging market currency index vs commodity and rand/us dollar index

Index, 1 Jan 2022 = 100



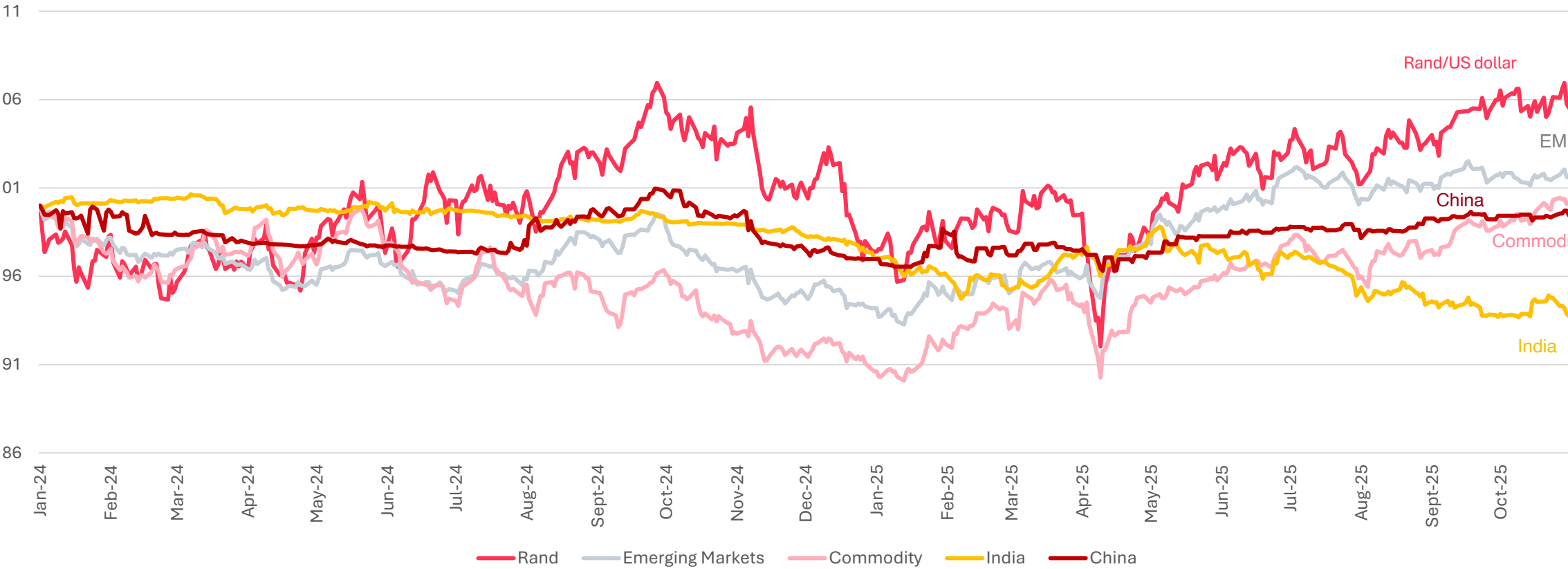
Advantage emerging market currency index vs rand/us dollar and eastern European currency index

Index, 1 Jan 2022 = 100



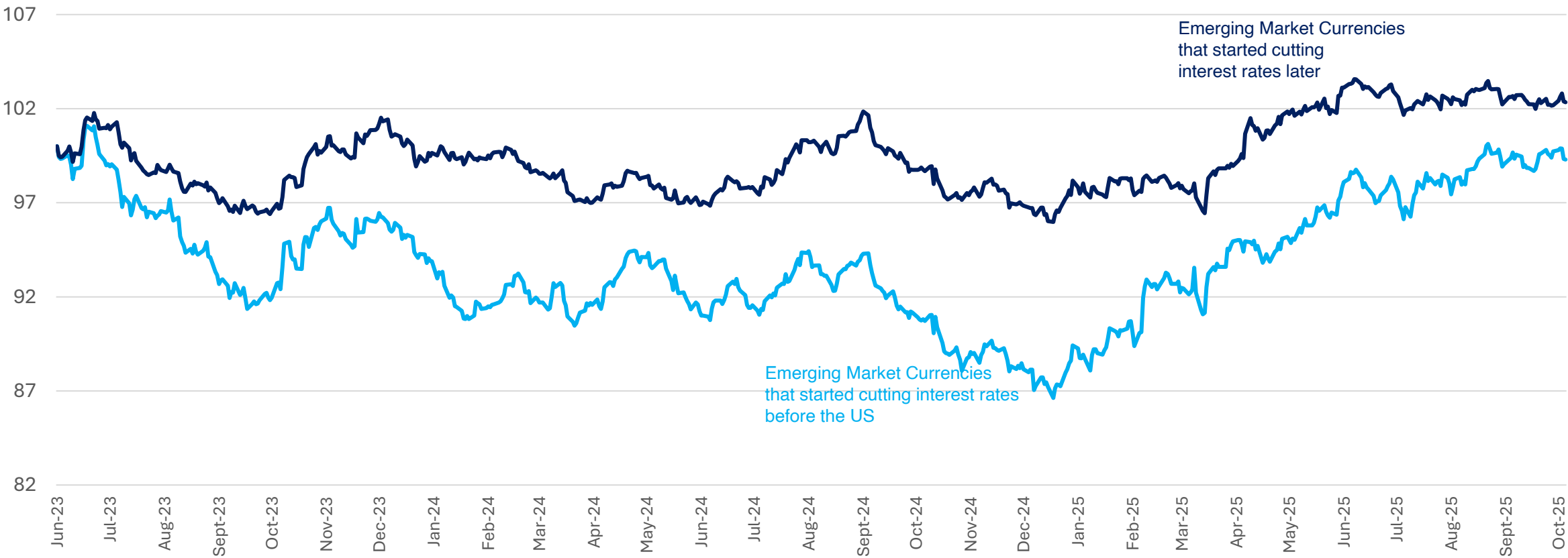
Advantage emerging market currency index vs other sub indices

Index, 1 Jan 2024 = 100



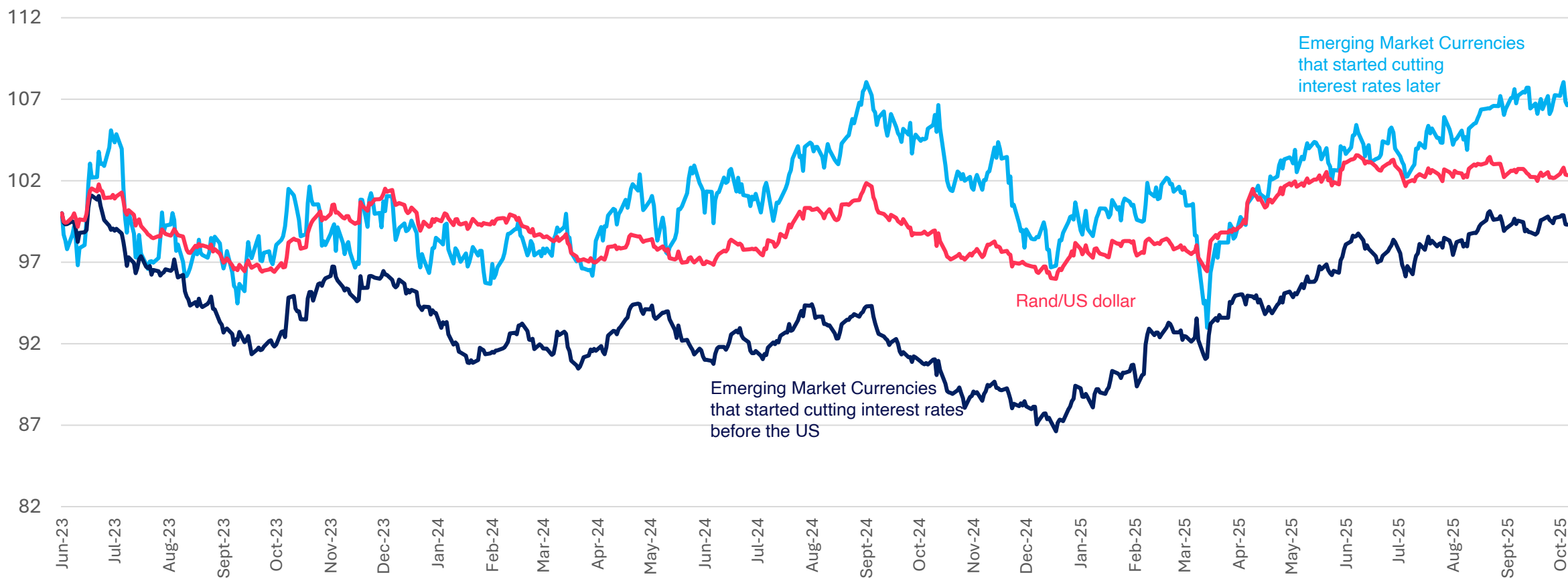
Advantage emerging market currency indices with interest rate category

Index, 27 June 2023 = 100



Advantage emerging market currency indices with interest rate category

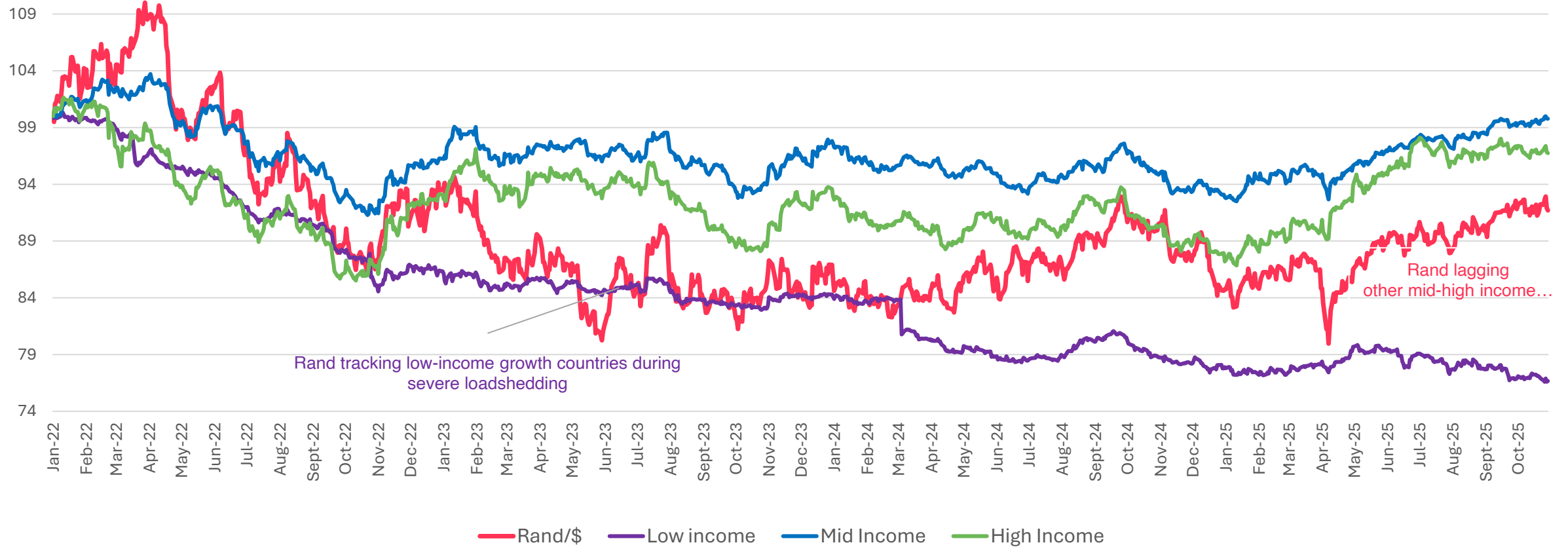
Index, 27 June 2023 = 100



Advantage emerging market currency index vs income categories

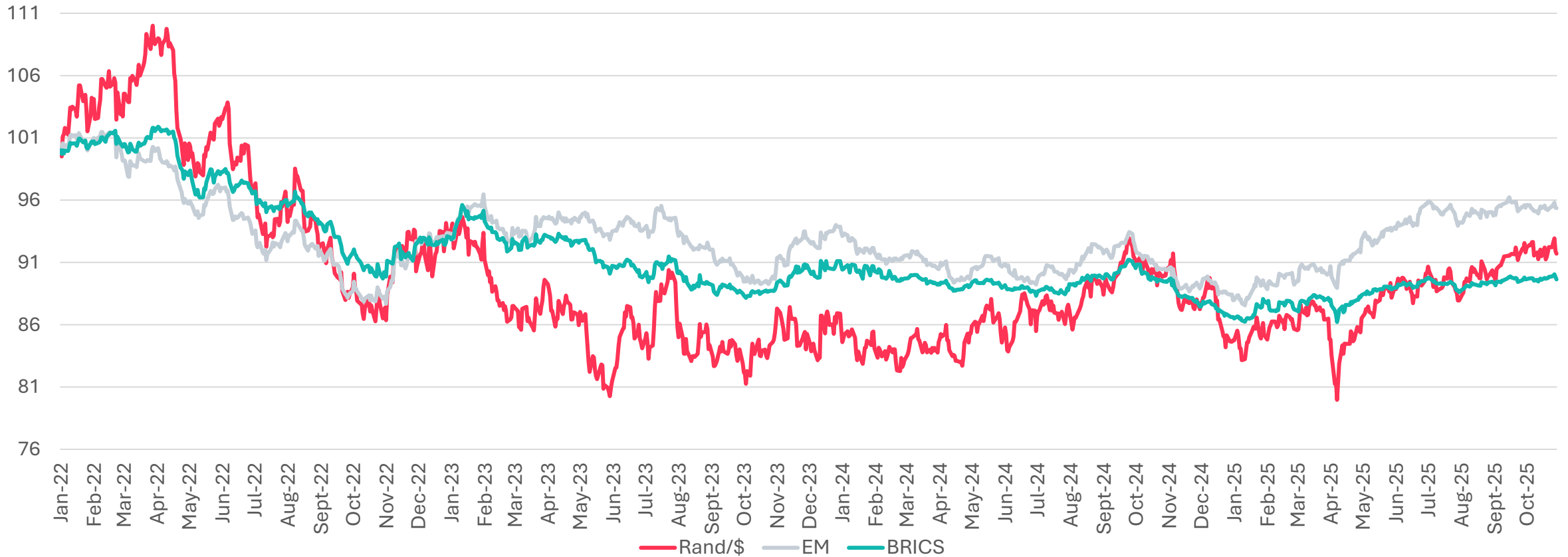
Index, 1 Jan 2022 = 100

Index, 1 Jan 2022 = 100



Advantage emerging market currency index vs rand/US dollar vs Brics

Index, 1 Jan 2022 = 100



Source: Advantage FX Solutions, Macrobond, 01 November 2025

yours for the taking

Advantage emerging market currency index vs us dollar performances

Index, 1 Jan 1995 = 100

Analytics EM Indices`	Y/Y	YTD	Oct	Sep	Aug	July	June	May	Apr	Mar	Feb	Jan	2024	Dec	Nov	Oct	2023	2022
Rand/USD	1,99	8,36	-0,43	2,40	2.28	-1.71	1.48	3.14	-1.10	0.90	0.56	0.65	-2.64	-4.32	-2.14	-2.47	-7.00	-6.48
All Emerging Markets	5,35	7,83	-0,14	0,47	1.13	-1.72	2.18	1.63	2.26	0.89	-0.01	0.90	-5.81	-1.06	-1.19	-3.06	0.64	-6.65
EM Commodity Currencies	7,96	10,50	1,33	1,49	1.56	-1.99	2.16	1.21	0.32	1.37	0.91	1.73	-9.77	-1.33	-1.06	-3.66	4.07	0.49
EM Non-Commodity	4,74	7,22	-0,48	0,23	1.03	-1.66	2.19	1.73	2.72	0.77	-0.22	0.71	-4.84	-1.00	-1.22	-2.91	-0.16	-8.19
Eastern European	10,42	14,48	-1,58	0,85	2.68	-2.41	4.07	0.14	4.64	3.71	1.21	0.57	-7.58	-1.06	-2.57	-3.81	4.39	-5.75
High Income	7,05	10,02	-0,54	0,60	1.24	-2.25	3.12	2.17	3.40	0.87	0.39	0.72	-6.18	-1.35	-1.23	-3.43	0.63	-6.90
Upper Middle Income	5,09	7,18	0,55	0,73	1.11	-0.72	1.43	1.25	0.67	0.80	-0.56	1.61	-4.62	-0.71	-1.29	-2.68	1.66	-3.70
Low Income	-2,84	-1,44	-0,21	-1,20	-1.57	-2.15	-0.47	0.01	1.49	1.25	-0.28	-0.47	-7.72	-0.71	-0.65	-2.28	-2.43	-13.63
EM Latin America	8,44	10,21	1,53	1,49	1.52	-2.02	2.29	0.90	0.42	1.33	0.74	1.65	-10.35	-0.95	-0.76	-3.79	6.21	1.39
EM Asia	0,85	3,35	-0,32	-0,29	0.19	-1.53	0.93	2.21	1.94	0.26	-0.68	0.58	-3.52	-1.05	-1.37	-2.90	-1.36	-7.37
BRICS	0,19	0,26	-0,04	0,31	0.52	-0.84	0.76	0.66	0.20	0.98	-0.78	1.48	-4.93	-1.46	-1.78	-1.73	-2.15	
EM cutting rates	9,43	12,67	-0,09	1,17	2.20	-2.18	3.41	0.26	2.88	3.86	0.76	0.65	-8.41	-1.00	-1.97	-3.71		
EM not cutting rates	3,51	5,82	-0,26	0,10	0.77	-1.58	1.65	2.04	2.15	0.10	-0.19	0.90	-4.55	-1.12	-0.96	-2.84		



Advantage emerging market currency index vs us dollar performances

%

Emerging market currencies/USD	Y/Y	YTD	Oct	Sep	Aug	July	June	May	Apr	Mar	Feb	Jan	2024	Dec	Nov	Oct	2023	2022
Argentina, ARS per USD	-31,67	-28,75	-5,15	-3,71	1.51	-11.11	0.33	2.54	-8.23	-1.05	-1.06	-1.87	-21.45	-2.06	-1.98	-2.00	-78.07	-42.08
China, CNY per USD	0,08	2,55	0,03	0,16	0.32	-0.06	0.44	0.91	-0.09	0.28	-1.36	1.56	-3.02	-0.77	-1.72	-1.40	-2.56	-7.90
Peru, PEN per USD	11,50	10,72	2,91	1,68	0.77	-0.49	1.99	0.18	-0.21	1.81	1.26	0.72	-1.13	-0.11	0.27	-1.18	3.16	4.45
Philippines, PHP per USD	-0,70	-0,85	-0,83	-1,92	1.90	-3.08	-1.15	0.92	2.58	1.16	0.80	-0.39	-4.81	0.92	-0.51	-3.72	0.48	-8.06
Indonesia, IDR per USD	-5,75	-2,57	0,21	-1,50	0.41	-1.77	0.83	2.08	0.34	-0.66	-1.55	-0.42	-5.12	-2.22	-0.87	-3.42	0.51	-8.16
Singapore, SGD per USD	1,60	4,46	-0,91	-0,50	1.11	-1.81	1.26	1.59	2.94	0.33	0.51	0.28	-2.94	-1.72	-1.36	-3.05	1.62	0.50
Colombia, COP per USD	14,06	14,08	1,45	2,74	3.68	-3.21	2.88	0.95	-0.38	-0.92	1.78	4.75	-11.81	0.14	0.04	-5.54	24.79	-16.10
South Korea, KRW per USD	-3,42	2,91	-1,69	-1,04	0.41	-2.93	1.89	4.19	3.47	-0.94	-0.50	1.18	-11.95	-5.35	-1.49	-4.65	-3.01	-5.35
Malaysia, MYR per USD	4,56	6,61	0,49	0,39	0.95	-1.24	1.06	1.99	2.77	0.63	-0.17	0.22	2.91	-0.59	-1.49	-5.83	-4.20	-5.37
Egypt, EGP per USD	3,16	7,61	1,29	1,52	-0.02	2.03	0.32	1.86	-0.53	0.19	-0.83	1.20	-39.04	-2.43	-1.30	-1.33	-19.95	-36.55
Taiwan, TWD per USD	3,85	6,68	-1,02	0,45	-2.18	-2.33	2.32	6.94	3.74	-1.02	-0.09	-0.15	-6.52	-0.69	-1.68	-0.71	0.33	-9.90
Thailand, THB per USD	4,36	5,60	0,27	-0,46	1.39	-0.85	1.05	2.59	1.86	0.87	-1.29	1.10	0.64	-0.11	-1.24	-4.56	0.51	-4.00
Czech Republic, CZK per USD	10,78	14,69	-1,78	0,86	2.81	-1.96	4.35	0.14	5.43	4.23	0.51	-0.18	-7.48	-1.65	-2.56	-3.14	1.23	-3.46
Russia, RUB per USD	20,08	36,76	2,11	-2,55	-0.37	-2.38	0.55	3.14	3.35	5.59	10.49	11.75	-19.23	-6.81	-8.27	-4.24	-19.54	4.06
Israel, ILS per USD	13,78	12,32	1,56	1,22	1.42	-0.73	4.50	0.79	2.40	-3.43	-0.70	2.24	-1.41	-0.17	2.99	-0.73	-2.02	-11.80
Chile, CLP per USD	1,86	5,45	2,19	0,31	1.38	-4.86	1.25	1.09	-0.87	1.97	3.05	1.07	-10.92	-1.89	-1.44	-6.62	-2.61	-0.01
Brazil, BRL per USD	7,48	14,94	-0,94	1,96	3.08	-2.50	5.00	-0.35	1.23	2.21	-0.32	5.84	-21.45	-3.37	-3.15	-5.95	8.95	5.39
Mexico, MXN per USD	8,68	11,24	-1,21	1,66	0.97	0.31	2.68	1.47	4.39	0.37	0.63	0.02	-17.79	-2.48	-1.19	-2.13	15.19	5.02
Poland, PLN per USD	8,59	11,42	-1,56	0,40	2.45	-3.24	3.55	0.32	3.12	2.91	1.61	1.33	-4.10	-1.52	-1.50	-4.30	11.56	-8.12
Hungary, HUF per USD	11,60	17,57	-1,28	2,15	3.06	-2.55	4.52	0.05	4.84	3.07	2.04	0.78	-12.15	-1.33	-4.10	-5.40	8.35	-13.61
India, INR per USD	-5,26	-3,36	0,07	-0,75	-0.75	-1.99	-0.29	-0.66	1.03	2.27	-0.98	-0.88	-2.99	-1.14	-0.60	-0.36	-0.54	-10.02
Turkey, TRY per USD	-18,48	-15,98	-1,12	-1,03	-1.35	-1.96	-1.51	-1.44	-1.39	-4.03	-2.29	-1.00	-16.58	-1.88	-1.20	-0.27	-36.61	-29.04
South Africa, ZAR per USD	1,99	8,36	-0,43	2,40	2.28	-1.71	1.48	3.95	-1.10	0.90	0.56	0.65	-2.61	-4.32	-2.14	-2.47	-7.00	-6.20



Thank you

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