



HBZ Bank Limited

(A Subsidiary of Habib Bank AG Zurich)
Umhlanga Arch, L4, 1 Ncondo Place, Umhlanga Ridge, 4320, Kwa-Zulu Natal, South Africa

Date: 04th Aug 2023

To whom it may concern:

RE: REFERENCE FOR FELIX RISK TRAINING CONSULTANTS CC AS A TRAINING PROVIDER

Dear Sir/Madam

In the past 8 years HBZ Bank has built a productive and successful business relationship with Felix Risk Training Consultants (FRTC) who has been implemented learnerships on a national level for consecutive years to date. Training programmes are suited for Call and Contact Centre, Banking Institutions, Insurance Companies, to mention a few.

HBZ Bank has also celebrated approximately 97% pass rate with FRTC's implementation of Bankseta learnerships since 2014 - 2022.

The learner support offered by Felix Risk Training Consultants is exceptional. Learners who are not competent on their first attempt are provided up to four remediation sessions, at no additional cost.

FRTC goes beyond the call of duty with the implementation of BANKSETA learnerships. Hence, FRTC's professionalism and caring attitude as a training service provider motivates learners to invest more thought into upgrading their skills after completion of their work based learning programme.

HBZ salutes FRTC's efficient service delivery and recommends the institution as a training service provider without hesitation, knowing that they will deliver to meet any expectations.

Please do not hesitate to contact the undersigned should you require any further information.

Yours faithfully

Themba Khanyile
Human Resources - Deputy Manager
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