AMBER HOUSE FUND 6 (RF) LIMITED

(Incorporated in South Africa as a public company with limited liability under registration number 2019/292306/06)

Issue of ZAR450,000,000 Secured Class A1 Floating Rate Notes Under its ZAR4,000,000,000 Asset Backed Note Programme, registered with the JSE Limited on or about 15 July 2026

This document constitutes the Applicable Pricing Supplement relating to the issue of Notes described in this Applicable Pricing Supplement.

This Applicable Pricing Supplement must be read in conjunction with the Programme Memorandum issued by Amber House Fund 6 (RF) Limited, dated on or about 15 July 2026. To the extent that there is any conflict or inconsistency between the contents of this Applicable Pricing Supplement and the Programme Memorandum, the provisions of this Applicable Pricing Supplement shall prevail.

Any capitalised terms not defined in this Applicable Pricing Supplement shall have the meanings ascribed to them in the section of the Programme Memorandum headed "*Glossary of Defined Terms*". References in this Applicable Pricing Supplement to the Conditions are to the section of the Programme Memorandum headed "*Terms and Conditions of the Notes*". References to any Condition in this Applicable Pricing Supplement are to that Condition of the Conditions.

The Issuer certifies that to the best of its knowledge and belief there are no facts that have been omitted from this Applicable Pricing Supplement which would make any statement false or misleading and that all reasonable enquiries to ascertain such facts have been made and that this Applicable Pricing Supplement contains all information required by Applicable Law and the Debt and Specialist Securities Listings Requirements. The Issuer accepts full responsibility for the information contained in this Applicable Pricing Supplement, the Programme Memorandum, its annual financial statements or annual financial report and any amendments or supplements to the aforementioned documents from time to time, except as otherwise stated therein.

The Issuer certifies that the Principal Amount of the Notes to be issued and described in this Applicable Pricing Supplement together with the aggregate Principal Amount Outstanding of all other Notes in issue at the Issue Date will not exceed the Programme Limit as specified in item 62 below.

The JSE takes no responsibility for the contents of this Applicable Pricing Supplement, the Investor Report, the Issuer's annual financial statements or the annual financial report and any amendments or supplements to the aforementioned documents and the JSE makes no representation as to the accuracy or completeness of this Applicable Pricing Supplement, the Issuer's annual financial statements or annual financial report and any amendments or supplements to the aforementioned documents. To the extent permitted by Applicable Law, the JSE expressly disclaims any liability for any loss arising from or in reliance upon the whole or any part of this Applicable Pricing Supplement, the Issuer's annual financial statements or the annual financial report and any amendments or supplements to the aforementioned documents and expressly disclaims any liability for any loss arising from or in reliance upon the whole or any part of the aforementioned documents. The JSE's approval of the registration of the Programme Memorandum and the listing of the Notes described in this Applicable Pricing Supplement is not to be taken in any way as an indication of the merits of the Issuer or of the Notes and, to the extent permitted by Applicable Law, the JSE will not be liable for any claim whatsoever.

A. DESCRIPTION OF THE NOTES

1.	Issuer	Amber House Fund 6 (RF) Limited
2.	Status and Class of the Notes	Secured Class A1 Floating Rate Notes
3.	Tranche number	1
4.	Series number	1
5.	Designated Class A Ranking	Class A1 Notes
6.	Class A Principal Lock-Out	N/A
7.	Aggregate Principal Amount of this Tranche	ZAR450,000,000
8.	Issue Date(s)	17 August 2026
9.	Minimum Denomination per Note	ZAR1,000,000
10.	Issue Price(s)	100%
11.	Applicable Business Day Convention	Following Business Day
12.	Interest Commencement Date(s)	Issue Date
13.	Coupon Step-Up Date	21 August 2029
14.	Refinancing Period	The period beginning on (and including) 21 June 2029 up to and ending on (but excluding) 21 September 2029
15.	Scheduled Maturity Date	Coupon Step-Up Date
16.	Final Redemption Date	21 August 2063
17.	Use of Proceeds	The net proceeds of the issue of this Tranche, together with the net proceeds from the issue of the Class Omega Notes, Class A2 Notes, Class B Notes, Class C Notes, Class D Notes and the Start-Up Loan will be used to purchase the Initial Home Loans, and to fund the Reserve Fund, the Arrears Reserve and (if applicable) the Interest Reserve. The Initial Home Loans acquired by the Issuer will be transferred to the Issuer on the Issue Date. Please also see the

		Investor Report which is available at https://www.sahomeloans.com/investors
18.	Pre-Funding Amount	N/A
19.	Pre-Funding Period	N/A
20.	The date for purposes of paragraph (a) in the definition of "**Tap Issue Period**"	The period from and including the Initial Issue Date up to the earlier of i) 21 August 2030 (inclusive) and ii) the date of an occurrence of a Stop Lending Trigger Event (exclusive)
21.	The date for purposes of the definition of "**Revolving Period**"	N/A
22.	Specified Currency	ZAR
23.	Set out the relevant description of any additional Conditions relating to the Notes	N/A

B. FIXED RATE NOTES

24.	Fixed Coupon Rate	N/A
25.	Interest Payment Date(s)	N/A
26.	Interest Period(s)	N/A
27.	Initial Broken Amount	N/A
28.	Final Broken Amount	N/A
29.	Coupon Step-Up Rate	N/A
30.	Any other items relating to the particular method of calculating interest	N/A

C. FLOATING RATE NOTES

31.	Interest Payment Date(s)	The 21st day of February, May, August and November of each calendar year or, if such day is not a Business Day, the Business Day on which the interest will be paid, as determined in accordance with the applicable Business Day Convention (as specified in this Applicable Pricing Supplement). The first Interest Payment Date shall be 21 November 2026
32.	Interest Period(s)	Each period commencing on (and including) an Interest Payment Date and ending on (but excluding) the following Interest Payment Date; provided that the first Interest Period will commence on (and include) the Interest Commencement Date and end on (but exclude)

		the following Interest Payment Date (each Interest Payment Date as adjusted in accordance with the applicable Business Day Convention (as specified in this Applicable Pricing Supplement)). The last Interest Period shall be from and including 21 May 2063 until and excluding 21 August 2063
33.	Manner in which the Rate of Interest is to be determined	Screen Rate Determination
34.	Margin/Spread for the Coupon Rate	1.02% per annum to be added to the relevant Benchmark Rate
35.	Margin/Spread for the Coupon Step-Up Rate	1.33% per annum to be added to the relevant Benchmark Rate
36.	If ISDA Determination	
	(a) Floating Rate Option	N/A
	(b) Designated Maturity	N/A
	(c) Reset Date(s)	N/A
37.	If Screen Determination	
	(a) Benchmark Rate (including relevant period by reference to which the Coupon Rate is to be calculated)	3 month ZAR-JIBAR-SAFEX
	(b) Rate Determination Date(s)	In respect of the first Interest Period, 17 August 2026, and thereafter the 21st day of February, May, August and November of each calendar year, as adjusted in accordance with the applicable Business Day Convention (as specified in this Applicable Pricing Supplement)
	(c) Relevant Screen page and Reference Code	Reuters Screen SFXMM page as at 11h00 South African time on the relevant Rate Determination Date
38.	If Coupon Rate to be calculated otherwise than by reference to the previous 2 sub-clauses above, insert basis for determining Coupon Rate/Margin/Fall back provisions	N/A
39.	If different from the Calculation Agent, agent responsible for calculating amount of principal and interest	N/A

40.	Any other terms relating to the particular method of calculating interest	N/A

D. OTHER NOTES

41.	If the Notes are not Fixed Rate Notes or Floating Rate Notes, or if the Notes are a combination of the above and some other Note, set out the relevant description (including, if applicable, the identity of the reference entity in the case of a credit linked Note) and any additional Conditions relating to such Notes	N/A

E. GENERAL

42.	Description of the amortisation of Notes	Notes are redeemed in accordance with the Priority of Payments
43.	Additional selling restrictions	N/A
44.	International Securities Identification Number (ISIN)	ZAG000227000
45.	Stock Code	AH6A11
46.	Financial Exchange	JSE Limited
47.	Dealer(s)	Absa
48.	Method of distribution	Private Placement
49.	Credit Rating assigned to this Tranche of Notes (if any)	AAA $_{\text{(ZA)(SF)}}$, with effect from the Issue Date
50.	Date of issue of current Credit Rating	Issue Date
51.	Date of next expected Credit Rating review	August 2027, annually thereafter
52.	Rating Agency	GCR Ratings
53.	Governing Law	South Africa
54.	Last day to register	Close of business on the Business Day immediately preceding the first day of a Books Closed Period
55.	Books closed period	The periods 16 February to 20 February, 16 May to 20 May, 16 August to 20 August and 16 November to 20 November of each calendar year

56.	Calculation Agent and Paying Agent, if not the Administrator	SAHL
57.	Specified Office of the Calculation Agent and Paying Agent	Per the Programme Memorandum
58.	Transfer Secretary	SAHL
59.	Specified Office of the Transfer Secretary	Per the Programme Memorandum
60.	Issuer Settlement Agent	Absa
61.	Specified Office of the Issuer Settlement Agent	Per the Programme Memorandum
62.	Programme Limit	ZAR4,000,000,000
63.	Aggregate Principal Amount Outstanding of Notes in issue on the Issue Date of this Tranche	ZAR0, excluding this Tranche of Notes and any other Tranche(s) of Notes to be issued on the Issue Date
64.	Aggregate Principal Amount of Class Ω Notes, Class A2 Notes, Class B Notes, Class C Notes and Class D Notes to be issued simultaneously with this Tranche	ZAR1,050,000,000
65.	Liquidity Facility Limit	ZAR67,500,000
66.	Reserve Fund (for purposes of paragraph (a) under the definition of "**Reserve Fund Required Amount**")	ZAR60,000,000
67.	Portion of the Reserve Fund Required Amount funded on the Issue Date from the Notes and the Start-Up Loan	ZAR60,000,000
68.	Arrears Reserve (for purposes of paragraph (a) under the definition of "**Arrears Reserve Required Amount**")	ZAR3,750,000
69.	Portion of the Arrears Reserve Required Amount funded on the Issue Date from the Notes and/or the Primary Credit Enhancement Tranche	ZAR3,750,000
70.	Start-Up Loan (Primary Credit Enhancement Tranche)	ZAR37,500,000
71.	Start-Up Loan (Basis Risk Facility Tranche)	ZAR0

72.	Portion of the Interest Reserve Required Amount funded on the Issue Date using proceeds from advances under the Basis Risk Facility Tranche	ZAR0
73.	Initial Yield Shortfall funded on the Issue Date using proceeds from advances under the Basis Risk Facility Tranche	ZAR0
74.	Primary Credit Enhancement Amount	ZAR37,500,000, comprised of - (a) ZAR37,500,000, being the aggregate principal amount outstanding under the Primary Credit Enhancement Tranche of the Start-Up Loans, as at the Issue Date; and (b) ZAR0, being the balance standing to the credit of the Capital Contribution Reserve, as at the Issue Date
75.	Primary Credit Enhancement Required Amount	ZAR37,500,000, being 2.5% of the aggregate Principal Amount Outstanding of the Notes following the issue of this Tranche of Notes, together with additional Tranches of Notes (if any) issued on the Issue Date
76.	Definition: Class A Principal Lock-Out	N/A
77.	Scheduled Redemption Amount	N/A
78.	Weighted Average Yield of the Home Loan Pool	The Weighted Average Yield of the Home Loan Pool will be set out in the Investor Report
79.	Level of collateralisation	The level of collateralisation will be set out in the Investor Report
80.	Concentration of underlying assets that account for 10% or more of the total value of the underlying assets	If applicable, information on the concentration of underlying assets that account for 10% or more of the total value of the underlying assets will be set out in the Investor Report, together with the financial information of such entity

81. Other provisions

The table detailing the estimated average life of the Note is set out below:

Weighted Average Life (Years)	
CPR	7.50%
WAL - Call	3.00
WAL - No call	5.58
Last Cash Flow - No call	6.50
CPR	10.00%
WAL - Call	3.00
WAL - No call	5.33
Last Cash Flow - No call	6.25
CPR	12.50%
WAL - Call	3.00
WAL - No call	5.22
Last Cash Flow - No call	6.00

82. Material Change Statement

As at the date of this Applicable Pricing Supplement and following due and careful enquiry, the Issuer confirms that there has been no material change in the financial or trading position of the Issuer since the date of its last annual audited financial statements to the date hereof. This statement has neither been confirmed nor has it been verified by the auditor of the Issuer

REPORT OF THE INDEPENDENT AUDITOR ON THE PROGRAMME MEMORANDUM DATED 15 July 2026 - See the Servicer's website at **https://www.sahomeloans.com/investors** under the section titled "Transaction Documents", in the subsection titled "Amber House Fund 6"

HOME LOAN POOL DATA – SEE APPENDIX "A" for further information pertaining to the material characteristics of the Home Loan Pool, including, *inter alia*, the distribution and measurement of the concentration of the Home Loan Pool to each such characteristic with reference to their respective Portfolio Covenants ("**Portfolio Distributions**"). Please also see the Investor Report issued by the Servicer and the Servicer's website www.sahomeloans.com, under the section headed "*Investors*" for information on the Portfolio Distributions at each Reporting Date. The Investor Report is available in the folder titled "Amber House Fund 6", which can be found under the sub-header "*Performance Review (including Annual Financial Statements)*" included in the section titled "Investors" on the Servicer's website, https://www.sahomeloans.com

Application is hereby made to list this Tranche of the Notes on the Interest Rate Market of the JSE, as from 17 August 2026, pursuant to Amber House Fund 6 (RF) Limited Asset Backed Note Programme.

SIGNED at Johannesburg this 7th day of August 2026.

For and on behalf of
AMBER HOUSE FUND 6 (RF) LIMITED
(ISSUER)

Name : **David Towers**
Capacity : Director
who warrants his/her authority hereto

Name : **Gary Sayers**
Capacity : Director
who warrants his/her authority hereto

APPENDIX "A"

HOME LOAN POOL DATA

Mortgage Portfolio Summary			
Pool Summary	**Weighted Average**	**Minimum**	**Maximum**
Date of Pool Cut	Monday, 20 July 2026		
Aggregate Current Portfolio Balance (ZAR)	1 475 733 087		
Number of Loans	1 789		
Current Loan Amount (ZAR)	824 893	65 489	5 981 198
Committed Loan Amount (ZAR)	833 214	64 589	5 945 896
Current LTV (%)	76.01%	2.26%	104%
Committed LTV (%)	75.97%	6.46%	100%
Interest Margin (3mJibar plus)	3.55%	2.10%	7.90%
Remaining Term (months)	205	14	323
Seasoning (months)	30	3	243
Current PTI Ratio (%)	18.40%	0.02%	39.26%
Credit PTI Ratio (%)	18.90%	0.02%	30.99%

Arrear Summary		% of Arrears	% of Total
Performing (less than 0.5 instalments in arrears)	**1 475 733 087**		100.00%
Arrears 0.5 - 1 instalment (excl. arrears <R300)	**0**	0.00%	0.00%
Arrears 1 - 2 instalments	**0**	0.00%	0.00%
Arrears 2 - 3 instalments	**0**	0.00%	0.00%
Arrears 3 - 6 instalments	**0**	0.00%	0.00%
Arrears 6 - 12 instalments	**0**	0.00%	0.00%
Arrears > 12 instalments	**0**	0.00%	0.00%
		0.00%	
Total Non Performing Loans	**0**	0.00%	0.00%
Total Arrears	**0**	0.00%	0.00%

Distribution of Loans by Current LTV							
LTV Range (%)				**No. of Loans**	**% of Total**	**Current Balance (ZAR)**	**% of Total**
>	0	<=	50	283	15.82%	184 544 541	12.51%
>	50	<=	60	161	9.00%	136 645 777	9.26%
>	60	<=	70	222	12.41%	198 354 916	13.44%
>	70	<=	80	273	15.26%	241 117 871	16.34%
>	80	<=	90	265	14.81%	233 412 075	15.82%
>	90	<=		585	32.70%	481 657 907	32.64%
TOTAL				**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Committed LTV							
LTV Range (%)				**No. of Loans**	**% of Total**	**Current Balance (ZAR)**	**% of Total**
>	0	<=	50	261	14.59%	168 980 054	11.45%
>	50	<=	60	169	9.45%	145 870 375	9.88%
>	60	<=	70	234	13.08%	208 975 350	14.16%
>	70	<=	80	290	16.21%	252 946 358	17.14%
>	80	<=	90	282	15.76%	250 840 525	17.00%
>	90	<=		553	30.91%	448 120 425	30.37%
TOTAL				**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Current Principal Balance

Current Principal Balance (ZAR)				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	0	<=	500 000	519	29.01%	189 162 123	12.82%
>	500 000	<=	750 000	552	30.86%	341 751 096	23.16%
>	750 000	<=	1 000 000	271	15.15%	231 852 768	15.71%
>	1 000 000	<=	1 250 000	162	9.06%	180 013 945	12.20%
>	1 250 000	<=	1 500 000	105	5.87%	142 580 403	9.66%
>	1 500 000	<=	1 750 000	81	4.53%	130 732 806	8.86%
>	1 750 000	<=	2 000 000	24	1.34%	44 953 450	3.05%
>	2 000 000	<=	6 000 000	75	4.19%	214 686 497	14.55%
TOTAL				**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Interest Rate Margin (3mJIBAR plus)

Interest Margin (%)				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>		<	2.50	130	7.27%	121 867 213	8.26%
>=	2.50	<=	3.00	437	24.43%	398 561 447	27.01%
>	2.80	<=	3.50	279	15.60%	249 156 355	16.88%
>	3.20	<=	4.00	357	19.96%	294 625 503	19.96%
>	3.80	<=	4.50	284	15.87%	188 542 019	12.78%
>	4.20			302	16.88%	222 980 551	15.11%
TOTAL				**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Months of Remaining Term

Months Remaining				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	0	<=	60	12	0.67%	4 760 186	0.32%
>	60	<=	90	31	1.73%	20 053 739	1.36%
>	90	<=	120	76	4.25%	61 381 142	4.16%
>	120	<=	150	137	7.66%	84 401 781	5.72%
>	150	<=	180	249	13.92%	186 335 293	12.63%
>	180	<=	210	351	19.62%	270 030 085	18.30%
>	210	<=	240	798	44.61%	690 173 385	46.77%
>	240	<=	260	47	2.63%	59 218 229	4.01%
>	260	<=	270	69	3.86%	80 056 080	5.42%
>	270	<=	280	0	0.00%	0	0.00%
>	280	<=	360	19	1.06%	19 323 168	1.31%
TOTAL				**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Months since Origination

Seasoning (Months)				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
>	-	<=	30	1 063	59.42%	953 744 550	64.63%
>	30	<=	60	395	22.08%	303 530 443	20.57%
>	60	<=	90	205	11.46%	146 411 902	9.92%
>	90	<=	120	107	5.98%	59 063 939	4.00%
>	120	<=	150	18	1.01%	12 911 191	0.87%
>	150	<=	180	0	0.00%	0	0.00%
>	180	<=	240	0	0.00%	0	0.00%
>	240	<=	300	1	0.06%	71 062	0.00%
>	300	<	360	0	0.00%	0	0.00%
TOTAL				**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Employment Indicator					
Employment Type		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
1	Salaried	1 671	93.40%	1 316 420 843	89.20%
2	Self Employed	118	6.60%	159 312 244	10.80%
3	Unemployed	0	0.00%	0	0.00%
TOTAL		**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Occupancy Type					
Occupancy Type		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
1	Owner Occupied	1 622	90.67%	1 338 969 631	90.73%
2	Non-Owner Occupied	167	9.33%	136 763 456	9.27%
TOTAL		**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Loan Purpose					
Loan Purpose		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
1	Switch	432	24.15%	430 512 009	29.17%
2	New Purchase	1 220	68.19%	940 351 534	63.72%
4	Refinance	137	7.66%	104 869 545	7.11%
TOTAL		**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Region					
Region		No. of Loans	% of Total	Current Balance (ZAR)	% of Total
	Eastern Cape	173	9.67%	125 416 572	8.50%
	Free State	105	5.87%	72 899 781	4.94%
	Gauteng	754	42.15%	613 078 391	41.54%
	Kwazulu-Natal	245	13.69%	212 267 965	14.38%
	Limpopo	23	1.29%	25 208 257	1.71%
	Mpumalanga	58	3.24%	47 457 325	3.22%
	North West	50	2.79%	31 521 255	2.14%
	Northern Cape	16	0.89%	9 291 922	0.63%
	Western Cape	365	20.40%	338 591 620	22.94%
TOTAL		**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Current PTI							
PTI Range (%)				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
		<=	10	316	17.66%	195 476 036	13.25%
>	10	<=	15	348	19.45%	282 274 498	19.13%
>	15	<=	20	432	24.15%	388 021 783	26.29%
>	20	<=	25	366	20.46%	356 990 086	24.19%
>	25	<=	30	230	12.86%	179 943 222	12.19%
>	30			97	5.42%	73 027 463	4.95%
TOTAL				**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Credit PTI							
PTI Range (%)				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
		<=	10	270	15.09%	170 614 018	11.56%
>	10	<=	15	348	19.45%	272 003 362	18.43%
>	15	<=	20	376	21.02%	336 479 423	22.80%
>	20	<=	25	409	22.86%	382 350 577	25.91%
>	25	<=	30	318	17.78%	266 018 708	18.03%
>	30			68	3.80%	48 267 000	3.27%
TOTAL				**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Origination Year

Region	No. of Loans	% of Total	Current Balance (ZAR)	% of Total
<= 2018	126	7.04%	72 046 193	4.88%
2019	36	2.01%	24 206 448	1.64%
2020	99	5.53%	72 857 160	4.94%
2021	179	10.01%	129 478 171	8.77%
2022	193	10.79%	153 644 986	10.41%
2023	93	5.20%	69 755 580	4.73%
2024	210	11.74%	182 890 097	12.39%
2025	795	44.44%	723 343 318	49.02%
2026	58	3.24%	47 511 134	3.22%
TOTAL	**1 789**	**100.00%**	**1 475 733 087**	**100.00%**

Distribution of Loans by Income

Income Range (R)				No. of Loans	% of Total	Current Balance (ZAR)	% of Total
		<=	50 000	1 028	57.46%	583 942 632	40%
>	50 000	<=	100 000	522	29.18%	517 876 148	35%
>	100 000	<=	150 000	141	7.88%	195 635 933	13%
>	150 000	<=	200 000	50	2.79%	78 252 209	5%
>	200 000	<=	250 000	25	1.40%	54 494 016	4%
>	250 000	<=	300 000	9	0.50%	17 333 810	1%
>	300 000			14	0.78%	28 198 339	2%
				1 789	**100.00%**	**1 475 733 087**	**100.00%**