



## LANGUAGE POLICY

### **1. Introduction**

Section 63(1) of the National Credit Act ("the Act") states that "a consumer has a right to receive any document that is required in terms of the Act in an official language that the consumer reads or understands, to the extent that is reasonable having regard to usage, practicality, expense, regional circumstances and the balance of the needs and preferences of the population ordinarily served by the person required to deliver that document".

It should be noted that at present all of GHS's clients who might fall within the ambit of the Act, have either Afrikaans or English as language preference. Should the current language profile of our clients change in future, the language policy will be reviewed to include other language preferences of our client base, where considered appropriate. Having regard to usage, practicality, expense and the balance of the needs and preferences of the population ordinarily served by the person required to deliver that document.

GHS's business language is Afrikaans or English and all clients will be provided with documentation in the Afrikaans or English language.

Goede Hoop Sitrus (Pty) Ltd, registration number 2000/006301/07 ("GHS"), as a registered credit provider (NCR 12643), was required, as a condition of its registration requirements, to submit its language proposal taking cognisance of the criteria as set out in section 63(1) above.

### **2. Policy**

GHS proposes to provide support to the client and documentation that is required to be delivered to the client in terms of the Act as follows:

- 2.1 GHS will provide credit agreements in the following 2 (two) languages: English and Afrikaans. In addition to providing documents required under the Act in English and Afrikaans, GHS will offer a summary of the salient terms of written credit agreements in any other official language as per the South African definition if and when requested so. GHS will provide credit agreements in English, and Afrikaans within 12 months after approval of GHS's language proposal.
- 2.2 GHS will provide pre-agreement statements and quotations (quotes) in English and Afrikaans within 12 months from the date of approval of GHS's language proposal.
- 2.3 GHS will provide enforcement notices in English and Afrikaans within 12 months from the date of approval of GHS's language proposal.

- 2.4 GHS's documentation regarding services and products as well as marketing and advertising material are available in English and Afrikaans depending on the language preference of the audience.
- 2.5 GHS's Internet website is only available in English.
- 2.6 GHS provides support in Afrikaans and in English. Should a client contact GHS and the employee responding to the call cannot assist the client in his or her preferred language, (English or Afrikaans) the client will as soon as possible be contacted by an employee in the language the client requested. (English or Afrikaans)
- 2.7 Insofar as documents required to be furnished under the Act will be provided in English and Afrikaans, and summaries provided in the other proposed languages, this will be done on request to the extent that it is practical and reasonable.

We anticipate that we will experience problems in the translation of specialised terminology and legal terminology into languages other than English or Afrikaans, resulting in concerns that these documents will currently not have the necessary legal standing in South African law courts or be standardised across all languages. This has resulted in GHS having to adopt the stance that any documentation requiring clients' signatures must be obtained on the English or Afrikaans version only.