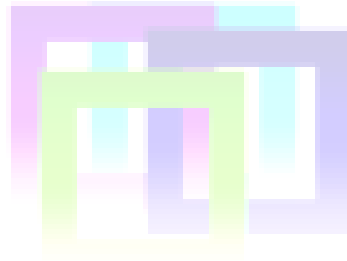




RASEL AND CUSTOMERS (PTY) LTD
LAUNGUAGE POLICY PROPOSAL
VERSION 1.0



RASEL AND CUSTOMERS



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 Rasel and Customers's clients who might fall within the ambit of the Act, have either Tswana 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.

Rasel and Customers's business language is Tswana or English and all clients will be provided with documentation in the Tswana or English language.

Rasel and Customers (Pty) Ltd, registration number 2015/076730/07, as a registered credit provider (NCRCP10063), was required, as a condition of its registration requirements, to submit its language proposal taking into consideration the criteria as set out in section 63(1) above.

2. Policy

Rasel and Customers 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 Rasel and Customers will provide credit agreements in the following 2 (two) languages: English and Tswana. In addition to providing documents required under the Act in English and Tswana, Rasel and Customers 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. Rasel and Customers will provide credit agreements in English, and Tswana within 12 months after approval of Rasel and Customers's language proposal.
- . 2.2 Rasel and Customers will provide pre-agreement statements and quotations (quotes) in English and Tswana within 12 months from the date of approval of Rasel and Customers's language proposal.



- . 2.3 Pursuant to the approval of Rasel and Customers language proposal, enforcement notices will be issued in English, with the added provision of Tswana translations within a period of 12 months thereafter.
- . 2.4 Rasel and Customers's documentation regarding services and products as well as marketing and advertising material are available in English and Tswana depending on the language preference of the audience.
- . 2.5 Rasel and Customers's Internet website is only available in English.
- . 2.6 Rasel and Customers provides support in Tswana and in English. Should a client contact Rasel and Customers and the employee responding to the call cannot assist the client in his or her preferred language, (English or Tswana) the client will as soon as possible be contacted by an employee in the language the client requested. (English or Tswana)
- . 2.7 Insofar as documents required to be furnished under the Act will be provided in English and Tswana, 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 Tswana, 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 Tswana having to adopt the stance that any documentation requiring clients' signatures must be obtained on the English or Tswana version only.

Policy review period": Annually

POLICY APPROVALS

Director: Asaduzzaman Rasel

Date: 15 April 2022