



1997/015589/06

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NCRCP 2580

## **LANGUAGE POLICY PROPOSAL**

**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”**

**KLK Landbou Limited, registration number 1997/015589/06 (“KLK”), as a registered credit provider (NCRCP 2580), was required, as a conditions of its registration requirements, to submit its language proposal taking cognisance of the criteria as set out in Section 63(1) above. KLK’s branches are situated in the Northern Cape where the vast majority of our clients are Afrikaans speaking.**

### **KLK LANGUAGE SET:**

KLK proposes to provide support to the consumer and documentation that is required to be delivered to the customer in terms of the Act, be made available for the products normally available to the public in two languages, viz English and Afrikaans.

### **SALES PROCESS:**

- All the necessary documentation i.e.: the pre-agreement disclosure documentation (pre-agreement and quotation) and credit agreement are available in both languages.

### **COLLECTION PROCESS AND DEBT ENFORCEMENT:**

- Support to the customer and documentation will be made available in the two languages.

### **ACCOUNT MAINTENANCE:**

- Support and documentation in both proposed languages.

## **DELIVERY CHANNELS:**

### **Website**

- Access is available in English and Afrikaans.

### **Advertising and Brochures**

- Currently available in mainly Afrikaans as required by the various marketing campaigns, as we are situated in a geographical area of the Northern Cape which is mostly Afrikaans although we will try to assist customers in English as well.

### **Call Centres**

- Both languages will be available for all general and technical enquiries.

We have experienced problems in the translation of specialised financial terminology and legal terminology into languages other than English and 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 KLK having to adopt the stance that any documentation requiring client's signatures must be obtained on the English and/or Afrikaans versions only.

**ARNOLD HUMAN  
FINANCIAL DIRECTOR  
21 SEPTEMBER 2015**

#### **DIREKTEURE / DIRECTORS :**

JS Marais (Voorsitter/Chairman), JPN Stander (Vise-Voorsitter/Vice-Chairman), dr BP Botha (Alt. BP Botha), JM Bredenkamp, WSB du Toit,  
JAA Engelbrecht, A Human (Finansieel/Financial), GC Olivier, SD van Huyssteen (Besturend/Managing).

**Maatskappysekretaris/Company Secretary:** G Marquard.

