



KLK LANDBOU BEPERK / LIMITED
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NCRPC 2580

TAALBELEID VAN KLK LANDBOU BEPERK

Vir kredietooreenkomste soos vereis deur die NASIONALE KREDIETWET (2005).

Artikel 63 (1) van die Nasionale Kredietwet (“die Wet”) bepaal dat “n verbruiker die reg het om enige dokument wat ingevolge die Wet vereis word, te ontvang in 'n amptelike taal wat die verbruiker lees of verstaan, in die mate wat dit redelik met inagneming van die gebruik, uitvoerbaarheid, koste, plaaslike omstandighede en die balans van die behoeftes en voorkeure van die bevolking wat gewoonlik bedien word deur die persoon van wie dit verlang word om die dokument te lewer”.

KLK Landbou Beperk, registrasienommer 1997/015589/06 (“KLK”), as 'n geregistreerde kredietverskaffer (NCRCP 2580), moes as voorwaarde vir sy registrasievereistes sy taalvoorstel indien met inagneming van die bepaalde kriteria uiteengesit in Artikel 63 (1) hierbo. KLK se takke is in die Noord-Kaap geleë, waar die oorgrote meerderheid van ons kliënte Afrikaanssprekend is.

KLK TAALBELEID:

KLK bied ondersteuning aan die verbruiker en dokumentasie wat in die voorgestelde tale, Engels en Afrikaans, aan die kliënt voorsien word.

VERKOOPPROSES:

- Al die nodige dokumente, bv.: kredietooreenkoms en toepaslike kommunikasie, is in beide voorgestelde tale beskikbaar.

PROSES VAN SKULDINVORDERING:

- Ondersteuning aan die kliënt en dokumentasie is beskikbaar in beide die voorgestelde tale.

REKENINGE:

- Ondersteuning en dokumentasie is beskikbaar in beide voorgestelde tale.

VERSPREIDINGSKANAAL:

WEBBLAD

- Toegang is beskikbaar in Engels en Afrikaans.

ADVERTENSIES EN BROSJURES:

- Hoofsaaklik beskikbaar in Afrikaans soos vereis deur verskillende bemarkingsveldtogte, aangesien ons in 'n geografiese gebied van die Noord-Kaap geleë is, wat oorwegend Afrikaans sprekend is. Ons beskik ook oor die hulpbronne om kliente in Engels te help wanneer benodig word.

INBELSENTRUM:

- Algemene en tegniese hulp kan aan kliënte in beide die voorgestelde tale verleen word.
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LANGUAGE POLICY OF KLK LANDBOU LIMITED

For credit agreements as required in by the NATIONAL CREDIT ACT (2005).

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 the 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 condition 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 provides support to the consumer and documentation that is required to be delivered to the customer in the proposed languages, English and Afrikaans.

SALES PROCESS:

- All the necessary documentation i.e.: credit agreement and relevant communication are available in both the proposed languages.

COLLECTION PROCESS AND DEBT ENFORCEMENT:

- Support to the customer and documentation are available in both the proposed languages.

ACCOUNT MAINTENANCE:

- Support and documentation are available in both the proposed languages.

DELIVERY CHANNELS:

WEBSITE

- Access is available in English and Afrikaans.

ADVERTISING AND BROCHURES

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

CALL CENTRES

- General and technical assistance can be given to customers in both the proposed languages.



ARNOLD HUMAN
FINANCIAL DIRECTOR
19 September 2019