



LANGUAGE POLICY

Enforcement Notice in terms of section 129

Careful selection of branch staff as per explanation below ensures that clients are contacted and serviced in the language of their choice be it via SMS, Telephone or in person.

Thompson Attorneys are the appointed attorneys that handle the majority of the pre-legal as well as all other legal aspects regarding unpaid accounts. As an assurance, Thompson Attorneys have furnished us with a letter confirming their compliance to the organization's language policy.

Pre-agreement statement, Quotation & Credit agreement

The purpose of this official language policy is to ensure compliance with Section 63 of the National Credit Act, No. 34 of 2005 (the Act).

Section 63 gives a consumer the 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.

Marketing and Advertising Material

We currently make use of direct marketing by means of flyers that are being distributed on a one-on-one basis as well as a telephonic system.

This has proven to be the best way to market our product, and great care has been taken to educate our consultants to do so effectively.

Consultants/ Marketers are dually appointed on the basis that they are fluent in the predominant language(s) spoken in a particular region.

Flyers are thus only used as a medium to inform the customer of branch location rather than trying to explain our product in depth.

We believe in a personal approach and contact with the client where he/she is free to ask questions, and they can be answered in the language of his/her choice.

The SMS system is used to contact clients in their language of preference, thus ensuring open and effective communication.



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Branch Staff

Flexifin Loans CC is very proud to announce that through extensive training and development of our staff and in line with our BEE initiative, we have successfully promoted 20 staff members from Junior Level to Management positions, ensuring that customers are able to be assisted even up to Managerial level in a language they understand.

Staff recruitment and selection are also done with the predominant languages taken into account as well as the direct region, community and population.

This policy has also ensured that we are constructively involved in the upliftment of the communities we represent.

Implementation

Flexifin Loans CC can print the Pre-agreement statement, Quotation and Credit Agreement in all 11 official languages.

In general, our clients mostly speak Afrikaans, English, IsiZulu and Sepedi. Taking into account practicality, expense, regional circumstances and the balance of the needs and preferences of the communities served by Flexifin Loans CC all Credit Agreements are currently printed in English.

However, should a client request a Pre-agreement statement, Quotation or Credit Agreement in any other Official language, we are able to provide it.

Accessibility of the policy

For ease of access of the policy, members of the public are directed to our website being <https://flexifinloans.co.za> Complaints resolution procedure For ease of access of the policy, members of the public are directed to our website being <https://flexifinloans.co.za>

Authority

The Internal Audit Manager is responsible for the approval, adjustment and review of the Language Policy.

Review

This policy will be reviewed annually as part of the organizations monitoring and improvement plans.