



LANGUAGE POLICY
MAY 2018

1. INTRODUCTION

This document sets out the language policy for the Saccawu National Provident Fund ("SNPF"), a registered Credit Provider as required in terms of Section 63 of the National Credit Act, 34 of 2005 ("The Act").

2. SNPF CONSUMER LANGUAGE POLICY AND DOCUMENTATION

In accordance with section 63(2) of the Act, SNPF will provide our members with consumer support and documentation as set out below, while striving to ensure that our members receive verbal and written communication in an official language and in plain language. The SNPF's administrator is instructed to ensure that the customer understands the information received:

- 2.1** ALL DOCUMENTS REQUIRED BY THE ACT ARE DRAFTED IN ENGLISH.
- 2.2** A MAIN INFORMATION DOCUMENT (WHICH INCLUDES THE PRE-AGREEMENT STATEMENT, QUOTATION (COSTS OF CREDIT) AND THE SUMMARY OF THE CONSUMER'S RIGHTS AND OBLIGATIONS:)

The English version of the Quotation, Pre-Agreement Statement and the Credit Agreement will remain the legally binding contract between our member and the SNPF. The SNPF will make a main information document (which includes the quotation (the costs of credit), and a summary of the consumer's rights and obligations, pertaining to all Credit Agreements, available in English, isiZulu and Setswana.

2.3 SECTION 129(1)(a) NOTICE:

SNPF will deliver a section 129(1) (a) notice to our members in English and where requested by the consumer, an isiZulu and Sesotho version will be made available.

2.4 DELIVERY CHANNELS:

Call Center:

The call centre administered by Fairheads Financial Services on behalf of the SNPF, will have the capability to converse with the consumers in English, isiZulu, and Sesotho. Upon the consumer's request SNPF will explain the key information document (which includes the pre-agreement statement, quotation (the costs of credit, and a summary of the consumer's rights and obligations), in isiZulu and Sesotho. Alternatively, SNPF will make the aforementioned documents available to the consumer in the consumer's preferred language from the options stated above.

Website

The content on SNPF'S website (www.snpf.co.za) is published in English. However, should a consumer request a key information document (which includes the pre-agreement, quotation (the costs of credit), and a summary of the consumer's rights and obligations), in isiZulu and Sesotho, same will be made available by SNPF.

2.5 MARKETING AND ADVERTISING:

Due to this service being a Fund benefit, the Fund does not really advertise and only informs members of this service should they wish to make use of it. But if we would advertise the marketing and advertising of credit, products would be typically provided in English.

3. EFFECTIVE DATES; DURATION AND REVIEW

Upon the approval of the SNPF language policy by the National Credit Regulator, it will be

implemented by SNPF within 12 (twelve) months from notification of approval¹. This document will be the governing document regulating SNPF's language policy approach.

The document will be revised every 4 (four) years to maintain a good standard.

4. AVAILABILITY OF SNPF'S LANGUAGE PROPOSAL

Upon the approval of the SNPF language policy by the National Credit Regulator, consumers will be able to obtain a copy of this policy on www.snpf.co.za.

Effective from June 2018.

on behalf of SNPF
