



AN ILLOVO SUGAR AFRICA COMPANY

LANGUAGE POLICY IN TERMS OF THE NATIONAL CREDIT ACT 34 OF 2005

1. INTRODUCTION

- 1.1 This document sets out the language policy for Illovo Sugar (South Africa) Proprietary Limited, a registered credit provider (NCRCP8867) (“**Illovo**”) as required in terms of section 63 of the National Credit Act 34 of 2005 (“**the Act**”).
- 1.2 Section 63(1) of the Act determines that *“a consumer has a right to receive any document that is required in terms of this 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.”*
- 1.3 In determining Illovo’s choice of language, Illovo has assessed and considered the preferences and needs of its borrowers as well as the specific credit products offered by Illovo.
- 1.4 The basis of Illovo’s language policy is informed by the fact that Illovo is regionally based and has to focus on the most dominant languages in the KwaZulu-Natal Province.
- 1.5 In the KwaZulu-Natal Province, isiZulu and English are the dominant official languages.

2. CREDIT DOCUMENTATION

- 2.1 With reference to section 63 of the Act, Illovo has chosen English and isiZulu as the languages in which it will act and operate as credit provider.
- 2.2 All documents required in terms of the Act are drafted in English.
- 2.3 The English version of the pre-agreement statement, quotation and the credit agreement will be the legally binding contract between the borrower and Illovo. Illovo will, where requested by the borrower, make a key information document (which includes the quotation (the costs of credit) and a summary of the borrower’s rights and obligations) pertaining to the credit agreement available in isiZulu.

3. ENFORCEMENT NOTICE IN TERMS OF SECTION 129 OF THE ACT

Illovo will deliver a section 129(1)(a) notice to the borrower in English and, where requested by the borrower, an isiZulu version will be made available.



4. MARKETING AND ADVERTISING MATERIAL

Illovo does not make use of any marketing and advertising material in relation to credit products.

5. LENDING OFFICERS

All credit-related queries will be referred to an Illovo lending officer. Illovo lending officers will explain credit documentation to the borrower in English, and upon the borrower's request, in isiZulu.

6. ONLINE INFORMATION

The content of Illovo's internet website is published in English. However, Illovo's website does not contain any information relating to credit products.

7. OTHER RELATED AREAS

Additional correspondence to borrowers via mail and email will be available in English and, where requested by the borrower, in isiZulu.

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