

PEPKOR TRADING (PTY) LTD
REGISTRATION NUMBER 1958/003362/07
NCR Number : NCRCP 13053

LANGUAGE POLICY

1. Introduction

Pepkor Trading (Pty) Ltd (“Pepkor Trading”) is a registered credit provider that provides credit solutions to its customers through its various divisions.

Pepkor Trading, through its Tenacity Financial Services division, provides store cards with revolving credit facilities to its customers that can be utilised at participating retailers within the Pepkor Group of companies.

Pepkor Trading, through its Capfin division, provides unsecured credit in the form of personal loans to its customers.

2. Right to documentation in official language

Section 63(1) of the National Credit Act (“NCA”) provides that customers have a right to receive any document that is required in terms of the NCA in an official language that the customer 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.

The number of official languages can therefore be limited to the extent that is reasonable and practical considering the above-mentioned factors.

In order to give effect to this right and accommodate the majority of our customers to the extent that is reasonable and practical, we differentiate at a product level and offer customers the opportunity to select from one of the below languages in which documentation (as required in the NCA) will be made available:

Tenacity Financial Services (store credit)

- English
- Afrikaans
- Xhosa
- Zulu
- Tswana

Capfin (personal loans)

- English
- Afrikaans
- Xhosa
- Zulu
- Setsotho

These documents are the:

- Pre-Agreement Statement and Quotation;
- Terms and Conditions and/or Loan Agreement;
- Section 129 Notice.

3. Call Centre and stores

Customer interaction is predominantly through our call centres as well as participating retail stores.

Our call centres are widely representative of the majority of the official languages, and we will continue to make every effort to liaise with our clients in any of the official languages requested as far as practical and limited to a minimum of the above languages.

The participating retail stores are dispersed throughout the country with the local staff speaking the language in the area.

4. Policy Review

This policy will be reviewed on an annual basis with continuous consideration of the language preferences of our current and potential customers.

Version Control: For Administrative Use Only

Policy:	Language Policy
Compiled by:	Legal and Compliance
Approval Date:	7 September 2023
Approved by:	EXCO and National Credit Regulator
Version:	V2.0