

**TENACITY FINANCIAL SERVICES, A DIVISION OF PEPKOR TRADING (PTY) LTD**  
REGISTRATION NUMBER 1958/003362/07  
(“Tenacity”)

## **LANGUAGE POLICY**

### **1. Introduction**

Pepkor Trading (Pty) Ltd through its Tenacity Financial Services division manages private label card programmes for its clothing retail divisions and other clothing retailers within the Pepkor Group of companies.

Pepkor Trading as a registered credit provider provides store cards with revolving credit facilities to its customers that can be utilised at participating retailers within the Pepkor Group of companies.

### **2. Right to documentation in official language**

Sec 63(1) of the 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 the 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 offer consumers the opportunity to select from one of the below languages in which documentation (as required in the NCA) will be made available:

- English
- Afrikaans
- Xhosa
- Zulu
- Tswana

These documents are the:

- Pre-Agreement Statement and Quotation;
- Terms and Conditions of the Agreement;
- Section 129 Notice.

### **3. Call Centre and stores**

Customer interaction is predominantly through our call centre and the retail stores. Our call centre is widely representative of the majority of the eleven 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 5 languages. The 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

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<b>Compiled by:</b>	<b>Legal and Compliance</b>
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