

**AFCL RSA (PTY) LTD
(NCRCP13737)**

**LANGUAGE POLICY
IN TERMS OF
THE NATIONAL CREDIT ACT, NO. 34 OF 2005
(AS AMENDED)**

AFCL RSA Proprietary Limited

Registration No. 2019/516211/07

Registered Credit Provider Reg. No. NCRCP 13737

39 Ferguson Road, Illovo, Johannesburg, Gauteng, South Africa, 2196

PO Box 55738, Northlands, Gauteng, South Africa, 2116

Tel: +27 11 257 2900

Directors: Niraj Srivastava (Indian), Barrett Schoeman (South African), Prashant Shukla (Indian)

1. CONTEXT AND BACKGROUND

The Constitution of the Republic of South Africa, 1996 (hereinafter referred to as “the Constitution, 1996”) recognises twelve (12) official languages, it being English, Afrikaans, Tshivenda, Xitsonga, Sepedi, Setswana, Sesotho, isiZulu, isiXhosa, isiNdebele, Siswati and South African Sign Language (SASL).

To this end, this document sets out the Language Policy of AFCL RSA (PTY) LTD, a registered credit provider (NCRCP13737) (“AFCL RSA”), as required in terms of section 63 of the National Credit Act, 34 of 2005 (as amended) (“the NCA”).

Section 63(1) of the NCA provides 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.*”

As a condition of its registration, AFCL RSA is required to submit a Language Policy that takes cognisance of the factors specified in section 63(1) of the NCA.

AFCL RSA specialises in providing asset-based finance to both natural and juristic persons for the acquisition of commercial vehicles.

Although headquartered in Illovo, Johannesburg, Gauteng, its customer base extends across all nine provinces of the Republic of South Africa (hereinafter referred to as “the Republic”). AFCL RSA also operates through agents based at various dealerships across the Republic who assist customers in their preferred language, where reasonably possible.

Available data indicates that requests from customers to receive documents—required in terms of the NCA - in a language other than English are exceedingly rare, amounting to virtually none. It is therefore evident that the majority of customers are proficient in reading and understanding English.

2. CORE OBJECTIVES

The objectives of this Language Policy are to:

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- 2.1 Ensure AFCL RSA's compliance with the provisions of the NCA relating to the use of official languages in Regulatory Credit Documentation ("hereinafter referred to as "RCD");
- 2.2 Ensure RCD are provided in official languages that:
 - 2.2.1 align with the predominant language preferences of AFCL RSA's customer base; and
 - 2.2.2 balance the needs of customers with the practical limitations associated with providing RCD in multiple official languages;
- 2.3 Establish responsibility for the ongoing implementation, maintenance, and enforcement of this Language Policy.

3. LANGUAGE FRAMEWORK

While AFCL RSA recognises the importance of linguistic inclusivity and always endeavours to ensure that its customers are able to read and understand all RCD, it is not reasonably practicable to provide such documentation in all official languages.

The selection of the official language for RCD has been informed by considerations of usage, practicality, expense, regional demographics, and the balance of customer needs and preferences.

Accordingly, AFCL RSA has provided RCD in English; the said language being widely recognised as the primary language of business and commerce in the Republic.

AFCL RSA has prepared documents required in terms of the NCA in English.

Upon the customer's request, AFCL RSA will avail such RCD in Afrikaans, based on the following considerations:

- 3.1 Afrikaans remains one of the most commonly spoken first language in the Republic.

4. POLICY IMPLEMENTATION

4.1 RCD

For the purposes of this Policy, "RCD" includes any formal documentation required in terms of the NCA, including but not limited to:

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- 4.1.1 Key pre-contractual and contractual documents such as quotations, pre-agreement statements, credit agreements, terms and conditions, and any amendments thereto;
- 4.1.2 Statutory and enforcement notices issued in terms of the NCA, including but not limited to notices in terms of sections 129(1)(a) and 86(10).

AFCL RSA has produced RCD in English and shall ensure that such documents are written in plain language that is accessible and easily understood by the intended recipients. AFCL RSA undertakes to produce such documents in Afrikaans upon request by the customer.

4.2 Marketing and Advertising Material

All marketing and advertising materials are made available in English only. These materials do not typically contain or communicate legal rights and obligations, and therefore, translation into other languages would not be cost-effective or practical. Customers requiring clarification may contact AFCL RSA for further assistance.

4.3 Delivery Channels

AFCL RSA's digital delivery channels (including websites and customer portals) are available in English only. These platforms contain general information and are not limited to the conclusion of credit agreements. Given the associated development and hosting costs, it is not practical to duplicate these platforms in multiple languages.

4.4 Customer Support and Service

AFCL RSA's customer service representatives are equipped to communicate with customers in English. AFCL RSA will make every reasonable effort to engage with customers in their preferred language where English is not understood, within operational constraints.

5. EFFECTIVE DATE, DURATION AND REVIEW

This Language Policy will be implemented and come into effect within three (3) months from 17 July 2025, in accordance with the approval granted by the National Credit Regulator on 17 July 2025.

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It shall serve as the governing document regulating AFCL RSA's approach to language in compliance with the NCA and will be reviewed every four (4) years to ensure continued relevance in light of demographic shifts and evolving customer needs.

A copy of the Language Proposal may be accessed at: <https://tatainternationalafrika.com/afcl/> or alternatively, by submitting a request to: afcl.sa@tatainternational.com.

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