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LANGUAGE POLICY

1. INTRODUCTION

1.1 This document sets out the language policy for:

Name: **Quillium Group**
Identity number:

a registered credit provider (NCRCP _____) to provide guidelines in terms of language usage for document management, marketing practice, and customer communication and give effect to Section 63 of the National Credit Act, 34 of 2005.

1.2 Section 63 (1) of the National Credit Act (“the Act”) states that:

“a consumer has a right to receive any document that is required in terms of the 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 The language policy takes cognisance of multilingualism as entrenched in the Constitution as well as the national demographics in terms of languages spoken most often.

1.4 The original effective date of approval of **Quillium Group** language policy was 28 October 2020.

2. Quillium Group LANGUAGE POLICY

2.1 **Quillium Group** business and operating language is English.

2.2 **Quillium Group** will provide the required documents and support in terms of the Act in plain language as far as reasonably possible. For the purposes of the Act and this policy, a document is in plain language if it is reasonable to conclude that an ordinary consumer of the class of persons, for whom the document is intended, with average literacy skills

and minimal credit experience, could be expected to understand the content, significance, and import of the document without undue effort.

Quillium Group will have regard to –

- the context, comprehensiveness, and consistency of the document;
- the organisation, form, and style of the document;
- the vocabulary, usage, and sentence structure of the text; and
- the use of any illustrations, examples, headings, or other aids to reading and understanding.

2.3 **Quillium Group** will provide new pre-agreement statements, quotations, and credit agreements in the following 2 (two) languages:

- English
- Afrikaans

2.4 **Quillium Group** marketing and advertising material relating to **Quillium Group** loan products is available in English, Afrikaans. The marketing and advertising material on **Quillium Group** website relating to **Quillium Group** loan products are only available in English.

2.5 Insofar as any documents are required in terms of the Act, **Quillium Group** will furnish such documents in English. A client may request such a document in Afrikaans.

3. AVAILABILITY AND REVISION

3.1 This document that will be monitored and reviewed every 2 years to maintain good standards based on consumer demographics and meet **Quillium Group** client and legislative requirements.

3.2 This language policy will be made available on **Quillium Group** website: www.quillium.co.za