



**Die Humansdorpse Landbou Koöperasie Beperk**  
**Language Policy with the National Credit Regulator**

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## 1. Objective

This Language Policy outlines the guidelines for effective, transparent, and inclusive communication between Die Humansdorpse Landbou Koöperasie Beperk and the South African National Credit Regulator (NCR). The policy ensures that all reports, documentation, and communications comply with the National Credit Act (NCA) and uphold the rights of all consumers and stakeholders. The goal is to make credit-related information, reports, and disclosures easily accessible and understandable to all parties involved.

## 2. Scope

This policy applies to all written and verbal communication related to credit agreements, credit risk assessments, consumer complaints, credit compliance reports, and other relevant communications between Die Humansdorpse Landbou Koöperasie Beperk and the NCR. It covers:

- Credit applications and agreements
- Consumer credit reports and related documentation
- Disclosures related to credit terms, interest rates, fees, and penalties
- Reports of non-compliance or complaints to the NCR

## 3. Language of Reporting

- **Primary Language for Formal Reports:** English will be the primary language used for all formal reports, submissions, and documentation provided to the NCR. English is the standard business language for regulatory reporting and ensures consistency in communication.
- **Consumer-Facing Communications:** In compliance with the National Credit Act, consumer-facing documents (e.g., credit agreements, credit reports, disclosures) will be made available in the consumer's preferred language, where feasible. These documents should be clearly written in plain language to ensure consumers fully understand the terms and conditions of credit agreements.

## 4. Supplementary Language Use

While English will be the primary language for reporting to the NCR, supplementary languages may be used depending on the consumer demographic or regional context:

- **Languages for Consumer Disclosures:**
  - For consumers in specific regions, documents may also be available in the following official languages:

- Afrikaans
- Other to be based on consumer requirements
- **Decision to Translate:** The decision to translate documents into any other official language will be made based on customer profiles, geographic regions, and consumer requests. This ensures that all credit-related communications are accessible to those who do not speak or understand English fluently.

## 5. Translation Guidelines

- **Accuracy and Cultural Sensitivity:** Translations must be accurate, clear, and culturally appropriate. It is essential that translations do not alter the meaning or terms of the original document. Professional, certified translators should be engaged for official translations.
- **Key Documents:** Key documents that must be translated into a consumer's preferred language include:
  - Credit agreements and contracts
  - Disclosure statements about credit terms
  - Default notices and reminders
  - Payment schedules
  - Consumer complaints and dispute resolution documentation

## 6. Accessibility and Clarity

- **Plain Language:** All credit agreements and consumer-facing documents must be written in plain, clear language to ensure that consumers can fully understand their rights and obligations. This is in compliance with the Consumer Protection Act's emphasis on fairness and transparency.
- **Multimedia and Digital Accessibility:** Where applicable, reports and consumer communications may include multimedia (e.g., instructional videos, online forms, FAQ sections) that are accessible in multiple languages to improve understanding.
- **Consumer Support:** Consumers who require assistance understanding credit agreements or reports should have access to customer service support that is able to assist in multiple languages (based on regional needs).

## 7. Internal Communication and Training

- **Staff Awareness and Training:** Employees involved in preparing credit-related reports or handling consumer complaints will receive regular training on language accessibility and cultural sensitivity. This training will help ensure that internal communication and document preparation meet regulatory requirements and foster clear communication with consumers.
- **Internal Documentation:** Internal reports, memos, and communications related to credit reporting and compliance will primarily be in English. However, where necessary, documents may be translated into other languages for specific departments or regional offices.

## 8. Compliance with the National Credit Act (NCA)

- **Disclosure Compliance:** All consumer-facing communications, including credit agreements, must comply with the NCA's disclosure requirements. This includes providing consumers with information in a clear and understandable manner, in a language that they can reasonably be expected to understand.
- **Consumer Education:** To promote financial literacy and ensure consumers understand their rights, Die Humansdorpse Landbou Koöperasie Beperk will actively provide education materials (e.g., brochures, online articles) about credit, interest rates, fees, and the consequences of default in multiple languages, as required by regional consumer demographics.

## 9. Monitoring and Reporting

- **Language Impact Assessments:** Regular assessments will be conducted to monitor how well the language needs of consumers are being met. Feedback from consumers will be collected to assess the effectiveness of language choices and translation quality.
- **NCR Reporting:** All reports to the NCR will be made in English, ensuring accuracy and compliance with reporting requirements. Any supplementary language translations will be provided in accordance with the relevant consumer base and geographic region.

## 10. Review and Updates

This policy will be reviewed annually to ensure it aligns with updates in the National Credit Act, other relevant legislation, and changes in language practices. Any changes or amendments to the policy will be communicated to all relevant stakeholders, including employees and consumers.

## 11. Dispute Resolution

- **Language in Dispute Resolution:** In cases where a dispute arises related to credit agreements, consumers will be offered the opportunity to engage in dispute resolution processes in the language of their choice (where feasible). This may include written or verbal communication in the preferred language of the consumer to ensure fair and clear resolution.

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## Conclusion

By adopting this language policy, Die Humansdorpse Landbou Koöperasie Beperk seeks to ensure that all credit-related communications with the National Credit Regulator and consumers are clear, transparent, and in compliance with the National Credit Act. The policy facilitates inclusivity and fairness in communication, ensuring that all stakeholders, regardless of their language preference, can fully understand their rights and obligations in relation to credit agreements.