

LANGUAGE POLICY

1. INTRODUCTION, SCOPE AND OBJECTIVES

- 1.1 This document sets out the language policy for Jlet Financial Services (Pty) Ltd, registration number 2020/885104/07, a registered credit provider (NCRCP14251) ("Jlet Financial Services") 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 cognizance 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 Jlet Financial Services' language policy is 01 March 2025.

2. JLET FINANCIAL SERVICES'S LANGUAGE POLICY

- 2.1 Jlet Financial Services' business and operating language is English.
- 2.2 Jlet Financial Services 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. Jlet Financial Services will have regard to –

- the context, comprehensiveness and consistency of the document.
- the organization, 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 Jlet Financial Services will provide new pre-agreement statements and quotations in terms of Section 92, credit agreements for Small credit Agreements in terms of Section 92 of the National Credit Act 34 of 2005, enforcement notice in terms of section 129 and General customer interactions, which include emails and/or telephonic conversations in the following 3 (three) languages:

- English
- isiZulu
- Sepedi

2.4 Jlet Financial Services' marketing and advertising material relating to Jlet Financial Services' loan products is available in English, isiZulu, and Sepedi. The marketing and advertising material on Jlet Financial Services' website relating to Jlet Financial Services' loan products are only available in English.

2.5 Jlet Financial Services' Call Centre provides support in English, isiZulu and Sepedi. Should the client wish to receive assistance in any other language, the client will be contacted by a Call Centre agent within 24 hours and assisted in the language requested by the client.

2.6 Insofar as any documents are required in terms of the Act, Jlet Financial Services will furnish such documents in English. The customer may advise Jlet Financial Services that they elect to receive documents in one (1) of the languages referred to above via email from admin@jlet.co.za

3. AVAILABILITY AND REVISION

- 3.1 This document will be monitored and reviewed every 2 years to maintain good standards based on consumer demographics and meet Jlet Financial Services' client and legislative requirements.
- 3.2 This language policy will be made available on Jlet Financial Services website: www.jlet.co.za

