

TABLE CHARM FINANCIAL SERVICES

LANGUAGE POLICY

1. INTRODUCTION, SCOPE AND OBJECTIVES

1.1 This document sets out the language policy for Table Charm Financial Services (Pty) Ltd ("TC Finance"), Registration number 2024/330748/07, a registered credit provider (NCRCP20282) ("TC Finance") 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 TC Finance's language policy was 1 October 2024.

2. TC FINANCE'S LANGUAGE POLICY

2.1 TC Finance's business and operating language is English.

2.2 TC Finance 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. TC Finance 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 TC Finance will provide new pre-agreement statements, quotations and credit agreements in the following 3 (three) languages:

- English
- isiZulu
- Sesotho

2.4 TC Finance's marketing and advertising material relating to TC Finance's loan products is available in English, isiZulu, and Sesotho. The marketing and advertising material on TC Finance's website relating to TC Finance's loan products are only available in English.

2.5 TC Finance's Call Centre provides support in English, isiZulu and Sesotho. 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, TC Finance will furnish such documents in English. A client may request such document in either isiZulu or Sesotho.

3. AVAILABILITY AND REVISION

3.1 This document that will be monitored and reviewed every 2 years in order to maintain good standards based on consumer demographics and meet TC Finance's client and legislative requirements.

3.2 This language policy will be made available on TC Finance's website: www.tcfm.co.za.