LANGUAGE POLICY

1. INTRODUCTION

- This policy sets out the language usage for JM Afrika Group Pty (Ltd) with registration number: 2020/602829/07. The company is a registered credit provider (NCRCP21489)
- According to section 63(1) of the National Credit Act, a "consumer has the right to receive any document required under the Act in an official language they understand, provided it's reasonable to do so, considering usage, practicality, expense, regional circumstances, and the balance of consumer needs".
- This policy is effective immediately on the 01/02/2024

2. POLICY CONTENT

- English is the medium of instruction at JM Afrika Group Pty (Ltd) in all of its operating and business context.
- JM Afrika Group will provide all documentation in a plain and easy to understand English language as much as possible.
- JM Afrika Group will provide statements, credit/loan agreements in an English language, however, a dedicated official of the company will explain and interpret the clauses, products, services of the documents to a language better understood by our client.

3. MARKETING AND PROMOTION

- All marketing and promotion material for JM Afrika group will largely be in English language however, these will be explained and interpreted to a language better understood by the client.
- The office phone shall be operated in English. Should the client wish to talk in the language of their choice, such a client will be assisted by their preferred language.

4. REVISION

- This policy shall be reviewed after 1 year of operation in order to maintain good standard and integrity of our client
- This policy shall be made available on the website www.jmafrikagroup.co.za