

## LANGUAGE POLICY

In terms of Section 63 of the National Credit Act

Film Fun (Holdings) (Pty) Ltd, trading as Teljoy (NCRCP 2801) proposes to provide support to the customer and documentation that is required to be delivered to the customer in terms of the Act as follows:

1. Teljoy will provide pre-agreement statements and quotations in the following 3 languages within 3 months of approval of Teljoy's language policy: English, Nguni, Sotho .
2. Teljoy will provide Terms and Conditions of loan agreements in the following 3 languages within 3 months of approval of Teljoy's language policy: English, Nguni, Sotho.
3. Teljoy will provide enforcement notices in the following 3 languages within 3 months of approval of Teljoy's language policy: English, Nguni, Sotho.
4. Teljoy's brochures and internet website are only available in English.
5. Teljoy's customer care, call centre and branch staff provides support in English, Afrikaans, Sotho, Zulu. Should a customer contact any area of contact within the company and the employee addressing the customer is not able to assist the customer in their preferred language, the details of the customer are taken and the customer is contacted by an employee who is able to communicate in their preferred language.
6. Insofar as documents required to be furnished under the Act will be provided in English, Nguni and Sotho, this will be done to the extent that it is practical and reasonable. Where, for instance, a certain term or phrase on such a document is not reasonably capable of being translated in a comprehensive concise manner, such term or phrase will be expressed in English (but explained to the customer in a language of his or her choice, either verbally or by the aid of a glossary of terms).

We anticipate that we will experience problems in the translation of specialised legal terminology into languages other than English, resulting in concerns that these documents will currently not have the necessary legal standing in South African law courts or be standardised across all languages. This has resulted in Teljoy having to adopt the stance that any documentation requiring customer's signatures must be obtained on the English version.

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