


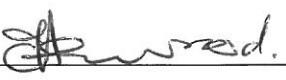


Language Policy

Of

The Kuyasa Housing Finance Company (PTY) Ltd.

Approved by:

Name	Position	Sign	Date	Version
Olivia Henwood	Chief Executive Officer		27 September 2016	V1
Olivia Henwood	Chief Executive Officer		1 May 2017	V1.1 New logo added

Background

The Kuyasa Housing Finance Company (Pty) Ltd (hereinafter referred to as Kuyasa) is a housing developmental credit provider that provides housing finance to previously disadvantaged and marginalized communities. It provides incremental housing loans of up to a maximum of R20 000 with branches situated in the Eastern and Western Cape.

Policy Statement

In accordance with the requirements of Section 63 of the NCA, it is Kuyasa's policy to provide its clients with documentation and information pertaining to its loan products in the following languages as these are the predominant languages in the regions and areas which we operate:

- (i) Xhosa
- (ii) English
- (iii) Afrikaans

Should we expand to other Provinces we will extend the list of languages accordingly.

The languages listed above applies to the following:

- Marketing and advertising material;
- Branch & field staff;
- Customer Call Centre;
- Pre-agreement statements and quotation;
- Credit agreement; and
- Enforcement notice (including the notice in terms of section 129).

Our staff

Our operations and call center staff who engage with our clients are proficient in all 3 of the listed languages. If not, we will ensure that a staff member is made available to assist a client in the language of their choice.

Availability of the language policy

Our language policy is available on our website www.thekuyasafund.co.za and may be made available to clients upon request. Clients may also contact our Customer Call Centre at (+27)21 442 433 for further information in this regard.