

# **BAYPORT FINANCIAL SERVICES**

## **LANGUAGE POLICY**

The National Credit Act (“NCA”) provides that a consumer has the right to receive any document that is required in terms of the NCA “ in an official language that the consumer reads and understands, to the extent that it 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.”

The Bayport language policy outlined below has been approved by the National Credit Regulator (“NCR”). Bayport will monitor the language needs and demands of its clients on an ongoing basis and will, with the approval of the NCR, make adjustments to its language policy where appropriate.

Bayport’s business language is English. All documentation will be provided to our clients in English . The following loan documents are also available in Afrikaans, SeSotho and Zulu:

- Application Form
- Pre-Agreement and Quotation
- Terms and Conditions
- Statements
- Enforcement Notice in terms of Section 129 of the NCA

Clients should call our Client Service centre on telephone number 0861 550 555 to request the translated documents.