

The SA Taxi Group of Companies has duly adopted a language policy to ensure compliance with section 63 of the National Credit Act, Act 34 of 2005 [“the Act”]. Section 63 of the Act provides that a consumer is entitled 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.

SA Taxi, as a registered credit provider, has submitted a language proposal to the National Credit Regulator [“NCR”], which proposal, has been approved by the National Credit Regulator.

SA Taxi’s business language is English and all customers will be provided with documentation in the English language.

- **Pre Agreement Statement and Quotation**

SA Taxi’s Pre-agreement statement and quotation have been translated and are available on request in Sesotho and isiZulu. Customers will in all cases be provided with the English documentation, together with the translated document.

- **Credit Agreement**

The credit agreement is available in English. A translated version of the document will be made available on request by a customer.

- **Enforcement Notices**

Enforcement notices are available in English. A translation of the enforcement notice in SeSotho and IsiZulu can be made available. Should a translation of the document be required at the specific request of a customer, in any of the other official languages, all efforts will be made to translate the document.

- **Branch and Call Centre Staff**

The Branch and Call centre staff effectively communicate in the English language and have the capability of communicating in isiXhosa, Afrikaans, Sesotho, Sepedi, Setswana, isiZulu and Tsonga, depending on the specific needs of the customer. SA Taxi will continually assess the needs and preferences of customers and aim to accommodate customers in all official languages.

- **Customer Services**

SA Taxi has a dedicated customer services department where staff effectively communicate in English, isiXhosa, Afrikaans, Sesotho, Sepedi, isiZulu and Venda.

SA Taxi will continue to monitor their clients' language needs on an on-going basis and will, with the relevant approval of the National Credit Regulator, make adjustments to the policy where considered appropriate.