



LANGUAGE POLICY

The policy seeks to ensure that Tuinroete Agri, the Company, as credit provider, complies with and implements the provisions of the **National Credit Act Act, 2005. (No. 34 of 2005:)**.

Tuinroete Agri believes that its consumers have the right to receive any document that is required in terms of the NC Act in an official language that the consumer is able to read or understand, 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 of the Karoo and Garden Route (the areas served by the Company).

In terms of this practice the following apply:

- Tuinroete Agri documentation is always available in two of the official languages; namely Afrikaans and English.
- Afrikaans and English are the 2 languages that the vast majority of consumers in the Southern Cape list as mother tongue.
- Tuinroete Agri offers each consumer an opportunity to choose between the 2 languages, as per the Policy, in which to receive any Tuinroete Agri documentation.
- Tuinroete Agri believes that every client has the right to receive documents written in a language and manner and using terms that can reasonably be expected to be understandable
- The pre agreement statement as well as quotation are available in either of the 2 language provided for as per the policy.
- Marketing and advertising material as well as the quarterly Company newsletter and website are written using both languages.
- Telephonic and personal queries are conducted in both languages and bilingualism is a recruitment and appointment requirement.

Tuinroete Agri documentation including the credit agreement is available to its consumers through any one or more of the following mechanisms as elected by the consumer:

- by ordinary mail;
- by fax;
- by email; or
- by printable web-page;

Tuinroete Agri undertakes to:

- not charge a fee for the original copy of any document
- provide a single replacement copy of a document required in terms of this Act, without charge to the consumer, at any time within a year after the date for original delivery of that document; and any other replacement copy, subject to any search and production fees permitted by regulation.

If the consumer is in default under a credit agreement, Tuinroete Agri:

- may draw the default to the notice of the consumer in writing and propose that the consumer refer the credit agreement to a debt counselor, alternatively to a dispute resolution agent, consumer court or ombudsman with jurisdiction, with the objective that the parties resolve any dispute under the agreement or develop and agree on a plan to resolve the matter.

As per the GOVERNMENT GAZETTE dated 15 MARCH 2006 (Act No. 34), NATIONAL. CREDIT ACT, 2005 Tuinroete Agri may not commence any legal proceedings to enforce the agreement before-

- first providing notice to the consumer,
- meeting any further requirements as set out in section 130.