

LANGUAGE POLICY / LEANO LA PUO / INQUBO YOLIMI

(Page1: English, Page2: Sesotho, Page3: isiZulu)

Effective Date: June 2019

Business Name: VumaMoola (Pty) Ltd

Company Registration Number: 2017/137437/07

NCR Registration Number: NCRCP10398

1. Purpose

This Language Policy has been developed in alignment with the requirements of the National Credit Act and the guidelines provided by the National Credit Regulator (NCR). It is intended to promote fair, inclusive, and accessible client communication in the languages most widely spoken by our client base.

2. Background

The policy was initially proposed by VumaMoola and formally approved by the NCR in **June 2019**. Following approval, we successfully implemented the policy within the required **three-month timeframe**, ensuring that all relevant communication channels and client documentation reflected the supported languages.

3. Supported Languages

VumaMoola provides services in the following official South African languages:

- **English**
- **Sesotho**
- **isiZulu**

These languages were chosen to cater to the linguistic preferences of the majority of our clients and to enhance their ability to understand and engage with our credit offerings.

4. Scope of Application

The use of these three languages extends across all client-facing platforms and documentation, including:

- **Head Office and Branch Services:** All client interactions at our head office and any physical branches are conducted in English, Sesotho, or isiZulu, based on the client's preference.
- **Call Centre Services:** Our call center is able to assist clients in all three supported languages.
- **Digital Platforms:** Our website and self-service digital tools are fully accessible in English, Sesotho, and isiZulu. Our website and client self-help portal can be switched to any of our official South African languages, and based on the client's preference.
- **Client Documentation:** All key documents—including credit agreements, pre-agreement statements, disclosures—our digitally made available in at least the three supported languages to ensure comprehension and compliance.

5. Implementation and Monitoring

VumaMoola has invested in training, translation technology, and quality assurance processes to ensure the accuracy and accessibility of multilingual communications. We continuously monitor the effectiveness of our language policy and update it as necessary to reflect changing client needs and regulatory expectations.

6. Policy Review

This policy is reviewed periodically to maintain relevance, accuracy, and alignment with both regulatory developments and client feedback.

Email: support@KaeloMoney.co.za

Web: KaeloMoney.co.za

Contact: +27 861 999 719

2nd Floor, The Oval - East Wing | Wanderers Office Park | 52 Corlett Drive | Illovo 2196

Sesotho:

1. Morero

Leano lena la Puo le entsoe ho latela litlhoko tsa Molao oa Naha oa Mokitlane (National Credit Act) le tataiso e fanoeng ke Molaoli oa Naha oa Mokitlane (NCR). Sepheo sa lona ke ho phahamisa puisano e lokileng, e kenyetsang bohle, le e fumanehang habonolo ho bareki ka lipuo tse buuoang haholo ke bareki ba rona.

2. Semelo

Leano lena le ile la hlahisoa pele ke VumaMoola 'me la amoheloa ka molao ke NCR ka Phuptjane 2019. Kamora ho amoheloa, re ile ra kenya leano lena ts'ebetsong ka katleho nakong ea likhoeli tse tharo tse behiloeng, ra netefatsa hore mecha eohle ea puisano le litokomane tsa bareki li bonts'a lipuo tse tšehetsoeng.

3. Lipuo Tse Tšehetsoeng

VumaMoola e fana ka litšebeletso ka lipuo tse latelang tsa semmuso tsa Afrika Borwa:

- **Senyesemane**
- **Sesotho**
- **isiZulu**

Lipuo tsena li khethiloe ho fana ka litšebeletso tse lumellanang le likhetho tsa puo tsa bongata ba bareki ba rona le ho ntlafatsa bokhoni ba bona ba ho utloisisa le ho sebelisana le lihlahisoa tsa rona tsa mokitlane.

4. Boholo ba Ts'ebeliso

Tšebeliso ea lipuo tsena tse tharo e akaretsa mecha eohle e tobaneng le bareki le litokomane, ho kenyelletsa:

- **Likantle tsa Sehlooho le Masepala:** Puisano eohle le bareki liofising tsa rona tse kholo le makaleng a rona e etsoa ka Senyesemane, Sesotho kapa isiZulu, ho latela khetho ea moreki.
- **Litšebeletso tsa Setsi sa Mehala:** Setsi sa rona sa mehala se khona ho thusa bareki ka lipuo tsohle tse tšehetsoeng.
- **Lipolanete tsa Dijithale:** Webosaete ea rona le lisebelisoa tsa boithuso tsa dijithale li fumaneha ka botlalo ka Senyesemane, Sesotho le isiZulu. Webosaete le sethala sa thuso sa bareki li ka fetoloa ho sebedisa efe kapa efe ea lipuo tsa rona tsa semmuso, ho latela khetho ea moreki.
- **Litokomane tsa Bareki:** Litokomane tsohle tsa bohlokoa—ho kenyelletsa litumellano tsa mokitlane, lipolelo tsa pele ho tumellano, le likhatiso—li fumaneha ka dijithale ka bonyane lipuo tsena tse tharo tse tšehetsoeng ho netefatsa kutloisiso le ho latela molao.

5. Ts'ebetsong le Tlhokomelo

VumaMoola e kentse letsoho koetlisong, theknoloji ea phetolelo, le lits'ebetso tsa netefatso ea boleng ho netefatsa ho nepahala le ho fumaneha ha puisano ea lipuo tse ngata. Re lula re hlokomela katleho ea leano la rona la puo mme re le nchafatsa ha ho hloka hahala ho latela litlhoko tse fetohang tsa bareki le litebello tsa molao.

6. Tlhahlobo ea Leano

Leano lena le hlahlojoa ka linako tse itseng ho netefatsa hore le lula le le teng, le nepahetse, le lumellana le nts'etsopeleng ea molao le maikutlo a bareki.

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isiZulu:

1. Inhloso

Le Nqubomgomo Yolimi yenziwe ngokuhambisana nezidingo zoMthetho Kazwelonke Wamakhredithi (National Credit Act) kanye nemihlahlandlela enikezwe uMqondisi Kazwelonke Wamakhredithi (NCR). Inhloso yayo wukukhuthaza ukuxhumana nokwazisana nobulungiswa, ukufinyeleleka kalula, kanye nokubandakanya bonke amakhasimende ngolimi abaluyondayo kakhulu.

2. Uhlaka

Le nqubomgomo yaqala yaphakanyiswa yi-VumaMoola futhi yamukelwa ngokusemthethweni yi-NCR ngoJuni 2019. Ngemva kokwamukelwa, sayisebenzisa ngempumelelo phakathi nesikhathi esinqunyiwe sezinyanga ezintathu, saqinisekisa ukuthi zonke iziteshi zokuxhumana namakhasimende nezincwadi ezisemqoka zibonisa izilimi ezisekelwayo.

3. Izilimi Ezisekelwayo

I-VumaMoola inikeza izinsiza ngezilimi ezisemthethweni zaseNingizimu Afrika ezilandelayo:

- **IsiNgisi**
- **isiZulu**
- **Sesotho**

Lezi zilimi zakhethwa ukuze kuhambisane nezilimi ezikhulunywa kakhulu phakathi kwamakhasimende ethu, futhi ukuze kuthuthukiswe ukuqonda nokubamba iqhaza kwawo emikhiqizweni yethu yamakhredithi.

4. Ububanzi Bokusetshenziswa

Ukusetshenziswa kwalezi zilimi ezintathu kuhilela zonke izindawo ezibhekene namakhasimende kanye nemibhalo, okuhlanganisa:

- **Ihhovisi Elikhulu Namagatsha:** Zonke izingxoxo namakhasimende ehhovisi lethu elikhulu noma kunoma yisiphi isikhungo sezinsiza zenzeka ngesiNgisi, isiZulu noma ngeSesotho, kuye ngokuthanda kwamakhasimende.
- **Izinsiza zeCall Centre:** Icall centre yethu iyakwazi ukusiza amakhasimende ngazo zonke izilimi ezintathu ezisekelwayo.
- **Amapulatifomu E-Dijithali:** Iwebhusayithi yethu namathuluzi ezinsiza ezizisebenzayo ayatholakala ngokuphelele ngesiNgisi, isiZulu nangeSesotho. Iwebhusayithi nesango losizo lwamakhasimende lingashintshwa libe kunoma iyiphi yezilimi zethu ezisemthethweni, kuye ngokuthanda kwekhasimende.
- **Imibhalo Yamakhasimende:** Yonke imibhalo ebalulekile—okuhlanganisa izivumelwano zamakhredithi, izitatimende zangaphambi kwesivumelwano, nezikhishwe—iyatholakala ngedijithali okungenani ngalezi zilimi ezintathu ezisekelwayo, ukuze kuqinisekise ukuqonda nokuhambisana nemithetho.

5. Ukusetshenziswa Nokuhlola

I-VumaMoola itshale imali ekuqeqesheni, kubuchwepheshe bokuhumusha, nasezinhlangothini zokuqinisekisa ikhwalithi ukuze kuqinisekise ukunemba nokufinyeleleka kokuxhumana ngezilimi ezahlukene. Siqhubeka nokuhlola ukusebenza kahle kwenqubomgomo yethu yolimi futhi siyivuselela uma kudingeka ukuze ihambisane nezidingo zamakhasimende nezilindelwe zomthetho ezishintshayo.

6. Ukubuyekeza Kwenqubomgomo

Le nqubomgomo ibuyekiswa ngezikhathi ezithile ukuze kuqinisekise ukuthi isalokhu ifanele, inembile, futhi ihambisana nokuthuthuka okuvela emthethweni kanye nempendulo evela kumakhasimende.

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