

25 July 2017

To: Returns

National Credit Regulator

E-mail: returns@ncr.org.za

CC Rechele Willis

E-mail: RWillis@ncr.org.za

Dear Sir/Madam

**UMUZI FINANCE (RF) (PTY) LTD ("UMUZI") – PROPOSED LANGUAGE POLICY
REQUIRED IN TERMS OF S63(2) OF THE NATIONAL CREDIT ACT 34 OF 2005 ("the
Act")**

We refer to the above matter and enclose herewith a proposed Language Policy for your consideration.

We trust that the above is in order.

Yours faithfully



WERNER NEL

DIRECTOR

Umuzi Finance (RF) Limited

Company Reg. No. 2016/041986/06 | North Tower | Upper Ground Floor | 160 Jan Smuts Avenue | Rosebank | 2196 | Private Bag
X4000 | Parklands | 2121 | Tel: 011 245 8001 | Website: www.realpeoplegroup.co.za | E-mail: WNel@realpeople.co.za |

Directors: W A Nel | S A Fourie | A Padachie

NCR LANGUAGE POLICY PROPOSAL

Registrant: Umuzi Finance (RF) (Pty) Ltd **Reg No:** NCRCP 8286

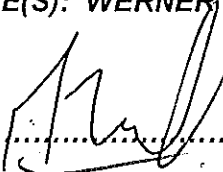
Location: All provinces [by virtue of it acquiring credit agreements from Real People Home Finance (Pty) Ltd (NCRCP8134)("RPHF")]

NB: Please propose English and further two languages, one in the Nguni group and one in the Sotho group of languages if you have locations in all the provinces.

Documents	Languages Proposed	Implementation Date
1. Pre-agreement statement and quotation	Languages proposed: N/A – this registrant does not itself originate credit agreement, it acquires credit agreements from RPHF.	N/A
2. Credit Agreement	Languages proposed: N/A – this registrant does not itself originate credit agreement, it acquires credit agreements from RPHF.	N/A
3. Enforcement notice in terms of section 126	Languages proposed: English (only 1 language is proposed here as this is a complex legal document and translation into any other language will erode the legal certainty in respect of its contents. Proof of the aforesaid can be found in the numerous High Court judgments that have been given with regard to the giving of such notice).	26/08/2018 (or 12 months from the NCR approving this proposed Language Policy)
4. Marketing and advertising	Languages proposed: N/A – as the registrant is a ring-fenced securitisation SPV it does not originate its own credit agreements and thus does not need to do any advertising.	N/A
5. Call centre and branch staff	Languages proposed:	26/08/2018 (or 12 months from the NCR approving this proposed Language Policy)

	As stated in its application for registration, this registrant does not have employees or infrastructure of its own. It has subcontracted the administrative functions in respect of its credit agreements to Real People (Pty) Ltd (NCRCP103) ("RP"). In terms of the aforesaid arrangement the consumers of the registrant will have access, if required, to someone in the RP Call Centres who can speak one of these languages:	
	English; Afrikaans; isiZulu; isiXhosa and Sesotho.	
6. Any other related area not mentioned above		
(i)		
(ii)		
(iii)		

FULL NAME(S): WERNER, ANDRE NEL

SIGNED: 

DATE: 26/07/2017