Language Policy and Procedure

Plain Language and Multilingual Client Communication

Reset Solutions (Pty) Ltd | Registration No. 2015/095722/07

Authorised Financial Services Provider — FSP No. 53772
Registered Credit Provider — NCRCP 18699

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1. Introduction and Purpose

Reset Solutions (Pty) Ltd, registration number 2015/095722/07 (formerly Reset Technology Solutions (Pty) Ltd), trading as "Reset Solutions" ("Reset", "the Company"), recognises South Africa's constitutional commitment to linguistic diversity and the statutory right of clients to receive information relating to their financial and credit affairs in a language they understand and in plain, accessible terms. This Language Policy and Procedure sets out Reset's commitment to plain language, the languages in which Reset communicates with clients, and the procedure staff must follow to give effect to this commitment.

2. Legislative and Regulatory Framework

This Policy is developed with reference to:

- Section 6 of the Constitution of the Republic of South Africa, 1996, which recognises eleven official languages and requires that no one language be treated less favourably than another;
- The Pan South African Language Board Act 59 of 1995, which promotes multilingualism and the development of official languages;
- Section 64 of the National Credit Act 34 of 2005, which entitles a consumer to receive documents required under the Act in an official language that the consumer reads or understands, to the extent reasonably possible, and in plain language as defined in section 22 of that Act;
- Section 22 of the Consumer Protection Act 68 of 2008, which requires that notices, documents and visual representations be provided in plain and understandable language;
- Section 3(1)(a) of the General Code of Conduct for Authorised Financial Services Providers and Representatives, 2003, which requires that a provider communicate with clients in a manner that is clear, fair and not misleading, and takes reasonable steps to ensure the client understands the information provided; and
- The Protection of Personal Information Act 4 of 2013, insofar as consent and notification of processing must be communicated in a manner the data subject can reasonably be expected to understand.

3. What "Plain Language" Means

In accordance with section 22 of the Consumer Protection Act, a document is in plain language if it is reasonable to conclude that an ordinary consumer of the class of persons for whom the document is intended, with average literacy skills and minimal experience in the relevant subject matter, could be expected to understand the content, significance and import of the document without undue effort, having regard to the context, comprehensiveness and consistency of the document, its organisation, form and style, its vocabulary, usage and sentence structure, and the use of any illustrations, examples, headings or other aids to reading and understanding.

All client-facing documents produced by Reset, including credit agreements, pre-agreement quotations, statements, notices of default, debt review correspondence, marketing material and this suite of policies, are drafted, and periodically reviewed, against this plain language standard.

4. Languages Supported by Reset

Reset services clients drawn from across South Africa's public service and accordingly communicates, at a minimum, in the following languages, and will reasonably accommodate a client's request to be served in any other official language where capacity allows:

Language	Primary Use
English	Primary language of credit agreements, regulatory disclosures and statutory notices
Afrikaans	Client communication, internal correspondence, and documentation on client request
isiZulu	Telephonic and written client support on request
isiXhosa	Telephonic and written client support on request
Sesotho	Telephonic and written client support on request

> *Where a client requests service in an official language not listed above, Reset will take reasonable steps, including the use of interpretation services where necessary, to accommodate that request.*

5. Procedure — Identifying a Client's Language Preference

1. At the outset of the client relationship (application stage), staff must record the client's preferred language for both verbal and written communication on the client's profile in Reset's loan administration system.
2. Where a client's preferred language is not immediately apparent, staff must ask the client directly which official language they would prefer to use, rather than assuming a preference from the language of the application channel.
3. A client may change their recorded language preference at any time by contacting Reset through any of the channels listed in Reset's Complaints Policy.

6. Procedure — Producing and Issuing Documents

4. Statutory documents required under the NCA (including pre-agreement quotations, credit agreements, section 129 notices and statements of account) are issued in English as the primary language of record, and are made available in the client's recorded preferred official language on request, to the extent reasonably possible.
5. All template documents are drafted by, or reviewed by, the Head of Compliance for compliance with the plain language standard in section 3 of this Policy before use, including a check for unnecessary legal jargon, overly long sentences, and undefined technical or regulatory terms.
6. Where a defined or technical term (for example "reckless credit", "debt review" or "affordability assessment") cannot reasonably be avoided, the document must explain the term in plain language at first use.

7. Procedure — Telephonic and In-Person Interactions

7. Client-facing staff must, wherever possible, conduct calls and meetings in the client's recorded preferred language.

8. Where no staff member available at the time is able to communicate in the client's preferred language, the call or meeting must be escalated to a colleague who can, or an interpretation aid used, before substantive advice or information is given.
9. Staff may not proceed with an interaction involving a financial or contractual decision if there is a reasonable indication that the client does not understand the language being used.

8. Training

All staff receive training, as part of induction and ongoing compliance training, on the requirements of this Policy, the plain language standard, and the procedure for identifying and accommodating a client's language preference.

9. Monitoring and Complaints

Any complaint relating to a client not being served in an appropriate language, or not understanding documentation provided, is logged and investigated under Reset's Complaints Policy, and is reported to the Head of Compliance as a potential indicator of a Treating Customers Fairly concern under Outcome 3 (Disclosure) of Reset's TCF Policy.

10. Governance and Review

This Policy is owned by the Head of Compliance and approved by the Board. It is reviewed at least annually, and on any material change in Reset's client base, service channels or the applicable legislative framework, including the group's transition to the Reset Solutions trading name.

11. Enquiries

Questions regarding this Policy may be directed to the Head of Compliance:

Contact Point	Detail
Entity	Reset Solutions (Pty) Ltd (Reg. No. 2015/095722/07)
Physical Address	Block B, Lombardy Corporate Park, Shere AH, Pretoria, Gauteng, 0081
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