

## **Language Policy**

### **The Business of Cash Converters**

Cash Converters primarily deals in the buying and selling of second-hand goods and provides pawn broking credit, branded as “Cash Advance”, and short-term small credit, branded as “PayDay Advance”. All Cash Converters stores need to be registered credit providers with the National Credit Regulator (NCR).

### **Cash Converters Group Language Policy**

The Language Policy of the Group is embedded in the operational systems, applications and manuals from which all franchisees are required to adhere in terms of the franchise agreement. From commencement of trading, all stores adopt and act in accordance with the said policy. The purpose of the Group’s Language Policy is to provide guidelines in terms of language usage for document compliance, marketing practice and customer interaction.

### **Pre-agreement statements and quotation (Form20)**

#### **“Cash Advance” product**

- The following language options are available:

-English

-Afrikaans

-Setswana

-Xhosa

-Zulu

#### **“PayDay Advance” product**

- The following language options are available:

-English

-Afrikaans

-Setswana

-Xhosa

-Zulu

### **Credit Agreement (Form20.2)**

#### **“Cash Advance” product**

- The following language options are available:

-English

-Afrikaans

-Setswana

-Xhosa

-Zulu

#### **“PayDay Advance” product**

- The following language options are available:

-English

-Afrikaans

-Setswana

-Xhosa

-Zulu

#### **Enforcement Notice (S129) “Cash Advance” product**

- Not applicable to Pawn Transactions

#### **“PayDay Advance” product**

- Enforcement Notices are printed in English.
- In the event that a language other than English was contracted in, the enforcement notice will be sent in English and will include an additional version of the letter in the elected language, attached to the English letter.

#### **Marketing and advertising material**

- Print material is primarily presented in English and Afrikaans, as these are the primary languages that the chosen print medium appears in.
- When other vernacular publications are used, the appropriate language policy of that medium is adhered to.
- Television advertising is done in English.
- Radio advertising is primarily done in English and other languages, depending on the regional station chosen.
- Store based marketing material reflects the language demographics of the particular region.

#### **Internet**

- The Cash Converters website is available in English only.
- The website can be found at [www.cashconverters.co.za](http://www.cashconverters.co.za)

#### **Store staff**

- The store staff are employed by the independently owned and operated franchisees.
- The standard language of service is in English and where possible Afrikaans.

- Recruitment policies suggest that store staff are recruited from the store trading area and are required to communicate and service customers in the regional vernacular. This will ensure that customers are dealt with in a language that they understand.
- Store staff are required to ensure that customers understand their rights and obligations as these relate to credit agreements.

### **Call Centres**

- The call centres are currently able to converse with customers in the following languages:

-English

-Afrikaans

-Zulu

-Setswana

-Sotho

-Venda

-Ndebele

-Xhosa

### **Availability of the Language Policy**

- The Language Policy is available on the Group's website at [www.cashconverters.co.za](http://www.cashconverters.co.za)
- The Language Policy will be available at all Cash Converters stores
- Any consumer may contact the Cash Converters Head Office and will be supplied with the Language Policy. Contact can be made as follows:
- Telephone: +27 (0)87 820 4060
- Email: [language.policy@cashconverters.co.za](mailto:language.policy@cashconverters.co.za)

- Postal Address:

Cash Converters SA (Pty) Ltd, Private Bag X7 Halfway House 1685, Johannesburg, Gauteng

- Physical Address:

22 Mac-Mac Road, Waterfall Park, Vorna Valley, Midrand, Johannesburg, Gauteng

### **Review of Language Policy**

- The Group's Language Policy shall be reviewed annually and amended when deemed necessary.