

**Marble Gold 182 (Pty) Ltd t/a Volkswagen Polokwane** takes cognisance of the requirements of Sect. 63 of the National Credit Act of 2005 (NCA).

The NCA gives recognition to the rights of Consumers to receive information during their transactions with Credit Providers in clear and simple terms and in any preferred language, including their home language.

In order to meet our **commitments** under the NCA, we have undertaken a survey to identify the commonly spoken languages of the community(-ies) this business serves.

This business has offices in the following geographic areas:

- 1 c/o Nelson Mandela & Grobler Street, Motor City, Polokwane
- 2 c/o Grobler & Kerk Street, Polokwane
- 3 c/o Grobler & Dahl Street, Polokwane
- 4 42 Agaat Street, Superbia, Polokwane

The languages predominately spoken in each one of these geographic areas are:

1.

*Geographic area 1*

- 1.1. English
- 1.2. Afrikaans
- 1.3. Northern Sotho/Sepedi
- 1.4. Zulu/Xhosa

2.

*Geographic area 2*

- 2.1. English
- 2.2. Afrikaans
- 2.3. Northern Sotho
- 2.4. N/A

3.

*Geographic area 3*

3.1. English

3.2. Afrikaans

3.3. Northern Sotho/Sepedi

3.4. Zulu/Xhosa

4.

*Geographic area 4*

4.1. English

4.2. Afrikaans

4.3. Northern Sotho

4.4. N/A

We undertake to have available on our business premises staff who are proficient in at least 2 (two) of the languages identified.

The languages we have selected for the initial implementation are:

*1. Geographic area 1*

1.1. English

1.2. Afrikaans

1.3. Sepedi

*2. Geographic area 2*

2.1. English

2.2. Afrikaans

2.3. Sepedi

### *3. Geographic area 3*

- 3.1. English
- 3.2. Afrikaans
- 3.3. Sepedi

### *4. Geographic area 4*

- 4.1. English
- 4.2. Afrikaans
- 4.3. Sepedi

We commit ourselves to the following **timelines** in the implementation process:

#### **PHASE 1:**

- a) to have staff who are proficient in at least two languages identified as being predominately spoken by the members of the community within 3 (three) months of registration. It is a commitment of this business that our staff will have the language competencies and knowledge to be able to explain the implications and effects of all aspects of loan transactions as well as the supporting documents.
- b) All our documentation is available in **English as we act as an agent** to the Banks where agreements are done. We do not conclude in house financing on the following documentation, as it is done by the Banks:
  - The Pre-Agreement Statement & Quotation
  - Cost of Credit Agreement (Loan Agreements)

#### **PHASE 2:**

- c) to have the following enforcement documentation (Sect. 129 notices), marketing and advertising materials within 24 months of registration, and
- d) to be able to assist a client verbally in any one of the official languages through a facility to be established by the MFSA within 24 months.

To meet our commitments we undertake to participate in a **collaborative scheme** to be initiated by the MFSA to pool the language resources of its members in order to facilitate the servicing of our clients in an official language of their choice.

Adopted by way of a Special Resolution

Regards  
Gary John Carlisle  
Dealer Principal