



# Capitec Bank NCA Language policy

## ***Purpose***

This document outlines Capitec Bank Holdings Limited language policy, which was drafted with the objectives of Section 63 of the National Credit Act (NCA) 34 of 2005

## ***Adherence***

All Capitec Bank employees

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Personal Banking  
Approved by: Personal Banking  
Credit Committee  
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## 1. Overview

- 1.1 Capitec Bank Holdings Limited is committed to providing accessible and inclusive financial services to its Personal Banking and Business Banking clients. This policy evidences Capitec's dedication to client service and regulatory compliance and sets out the availability of certain documentation and client communication in multiple-languages to allow our clients to engage with our services effectively.
- 1.2 By embedding this Policy, we believe Capitec is not only complying with the requirements of the National Credit Act 34 of 2005, but also fostering a more inclusive and supportive financial services environment for our clients.
- 1.3 In addition, this policy also supports our Market Conduct Risk Framework and Market Conduct Principles in support of delivering fair client outcomes by making information more accessible and transparent.
- 1.4 This document outlines Capitec's language policy which was drafted with the objectives of Section 63 of the NCA act in mind:

*"A consumer has a right to receive any document that is required in terms of this act in an official language that the consumer reads or understands, to the extent that is reasonable having regard to the usage, practicality expense, regional circumstances and the balance of the needs and preferences of the population ordinarily served by the person required to deliver the document"*

## 2. Client Communication

- 2.1 **Pre-agreement Statement and Quotation, Credit agreement, Credit Amendment agreements**
- 2.1.1 Clients have access to the salient terms and conditions (limited to credit and credit life insurance) of credit agreements in a generic format which contains no client or transaction specific data. The language offering is limited to Afrikaans, English, isiZulu, isiXhosa, Sepedi, Setswana or Sesotho.
- 2.1.2 Business Banking will have translated agreements available per credit product whereas Personal Banking will have a single generic agreement for all credit products as the salient terms and conditions are consistent across the personal banking credit products.
- 2.1.3 Clients who apply for credit through Capitec Direct or through our branches receive the necessary documentation (pre-agreement statement and quotation, accepted credit agreement, and/or credit amendment agreement) in English however an employee can print or email the salient terms and conditions in the selected available language offering. Employees cannot translate agreements from English to a preferred official language.



As the official language of the company is English, all internal and external communications (Example: contracts, meeting documentation and formal correspondence) are conducted in English

## 2.2 Enforcement notice

2.2.1 By default, clients will receive notice of Section 129 in English.

2.2.2 Clients may exercise a choice in receiving a generic template of the section 129 notice, in addition to English, in either Afrikaans, isiZulu, IsiXhosa, Sepedi, Setswana or Sesotho upon request.

## 2.3 Marketing, advertising, transactional and communication channels and written communications

| Marketing and advertising                      |   |
|--|---|
| Credit brochures                               | English (The Afrikaans, isiZulu, isiXhosa, or Sesotho translations can be provided to the client upon request)  |
| Advertisements                                 | English (Some publications and radio stations may require specific languages)   |
| Other transactional and communication channels |   |
| Banking app                                    | English   |
| Mobile banking                                 | English   |
| SMS updates                                    | English   |
| Website  | English   |
| ATM  | English   |
| Central Processing Centre                      | Branch, call centre and client facing employees are recruited from the local communities which means clients can be assisted by someone speaking in their preferred official language |
| Other written communications                   |   |
| Central Rescheduling agreement letters         | English   |
| Arrangement letters                            | English   |
| Facility Closure letter                        | English   |

## 2.4 Availability of the language policy

Clients have access to our Language policy on our corporate website.