

# Language Policy

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In Terms of the National Credit Act , 34 of 2005

## **INTRODUCTION**

This document sets out the language proposal for Toyota Financial Services (South Africa) Limited, a registered Credit Provider (NCRCP62) as required in terms of Section 63 of the National Credit Act, 34 of 2005 ("The Act"). This proposal was approved by the National Credit Regulator.

### **Instalment Sale Agreements/ Lease Agreements and Personal Loans**

The following documentation, as required in terms of the Act, is available to our customers in 5 (five) of the official languages: English, Afrikaans, Zulu, Northern Sotho and Xhosa:

#### **1. Quotes and Cost of Credit (Instalment Sale Agreements/ Lease Agreements and Rentals):**

Toyota Financial Services produces the Quotes and Cost of Credit documentation pertaining to Instalment Sale Agreements, Lease Agreements and Personal Loans in five official languages namely English, Afrikaans, isiZulu, Sesotho and isiXhosa.

#### **2. Terms and Conditions**

Toyota Financial Services produces the full Terms and Conditions to its Small, Intermediate and Large agreements in two official languages namely English and Afrikaans.

Plain language explanations of the Terms and Conditions are available for selection by consumers in isiZulu, Sesotho and isiXhosa.

#### **3. Enforcement Notices**

Toyota Financial Services produces enforcement notices and other letters that are required under the Act in English, Afrikaans, Sesotho and isiXhosa, in line with our customer's selection of his language of choice.

**July 2013**