# LANGUAGE POLICY

AVOK's business language is English and all customers will be provided with documentation, per standard, in the English language.

## PRE-AGREEMENT STATEMENT AND QUOTATION

Avok's Pre-agreement statement and quotation will be translated and will be made available on request, as supplemental, in Tswana, Sotho, Zulu, Afrikaans, Xhosa, or Ndebele. Customers will in all cases be provided with English documentation, together with the requested supplemental document.

### CREDIT AGREEMENT

The credit agreement will be available in English for final signature. A translated version of the document will be made available on request by the customer for perusal of all information in Tswana, Sotho, Zulu, Afrikaans, Xhosa, or Ndebele.

#### **ENFORCEMENT NOTICES**

Enforcement notices will be available in English as the official legislative document with either the Tswana, Sotho, Zulu, Afrikaans, Xhosa, or Ndebele translations on the back of the enforcement notice.

These will then be submitted to the legal process.

### **BRANCH STAFF ASSISTANCE**

In each of Avok's branches, the staff effectively communicate in English. We have diverse staff throughout the country and have staff that can communicate in Tswana, Sotho, Zulu, Afrikaans, Xhosa, or Ndebele. If there isn't someone in the branch that are able to speak a required language, we have the capability to arrange for a telephonic translator in Tswana, Sotho, Zulu, Afrikaans, Xhosa, or Ndebele.



M Ischner
Implementation Date: February 2022

The policy can be accessed at https://avok.co.za/legal\_stuff/Click on the 'Legal' tab at the top.