
Language Policy of MBD Legal Collections (Proprietary) Limited

1. MBD Legal Collections (Proprietary) Limited (“MBD Legal”) acquires rights under credit agreements which are regulated by the National Credit Act (“NCA”), and consequently MBD Legal is a credit provider in terms of section 1 of the NCA (registered as such with registration number NCRCP1891).
2. MBD Legal acts in terms of a language policy (“the policy”), duly approved by the National Credit Regulator (“NCR”), in respect of its communication with persons (“the debtor”) who are party to credit agreements and obliged to MBD Legal under the terms and provisions of the credit agreements.
3. In accordance with the policy, MBD Legal offers the debtor a choice of language in which the debtor wishes to receive such documentation (“documents”) as may be required to be provided to the debtor in terms of the NCA.
4. The debtor may elect to receive documents in one of the following four languages: English, Afrikaans, Sotho or Zulu.
5. MBD Legal appoints debt collection agents and attorneys which operate nationwide call centres staffed with personnel that, jointly, have the ability to communicate in all eleven official languages. Demographically the majority of the call centres are staffed with personnel who have the ability to communicate in more than one African language, having regard to the African languages with pre-dominant prevalence in the various demographical areas.
6. MBD Legal’s appointed agents and attorneys communicate with the debtor in English, by default.
7. The debtor is at liberty to contact the personnel of the call centres of MBD Legal’s agents and attorneys to seek explanation of English documentation, from amongst the languages referred to above. The debtor will in all likelihood be able to communicate in languages other than those catered for in the policy due to the call centre agents’ ability to converse in more African languages.

8. Apart from the debtor's ability to seek explanation of documents from call centre staff, the debtor may advise MBD Legal's agents that the debtor elects to receive documents in one of the languages referred to above. Systems deployed in call centres have the ability to record the debtor's choice of language.