MINI Financial Services

a Division of BMW Financial Services (South Africa) (Pty) Ltd, Registration Number: 1990/004670/07

Title: **NCA Language Policy**

Approved by:
Executive Board Committee

Valid From:
01 June 2026

Owner:
Compliance

Version Number:
1.0

MINI Financial Services

MINI Financial Services

a Division of BMW Financial Services (South Africa) (Pty) Ltd, Registration Number: 1990/004670/07

Title: **NCA Language Policy**

Approved by:
Executive Board Committee

Valid From:
01 June 2026

Owner:
Compliance

Version Number:
1.0

Contents

1. Purpose 2
2. Scope 2
3. Official Languages of Record 2
4. Assistance in isiZulu and Sesotho 2
5. Review Cycle 3

MINI Financial Services

NCA Language Policy

1. Purpose

MINI Financial Services, a division of BMW Financial Services (South Africa) (Pty) Ltd (“**MINI Finance”**) recognizes South Africa’s linguistic diversity and commits to facilitating understanding through appropriate language use. This policy aims to ensure that communication between MINI Finance and its customers is clear, transparent and accessible, in compliance with the National Credit Act 34 of 2005 (“**NCA”**).

2. Scope

In accordance with our language policy approved by the National Credit Regulator (“**NCR”**), MINI Finance ensures that the following documents are made available in both English and Afrikaans:

- Credit Application.
- Pre-Agreement Statement & Quotation.
- Summary of Terms and Conditions.
- SELECT Annexure.
- Delivery/ Release note.
- Section 129 letters.
- Section 129 Insurance shortfall letter.
- Section 127(1) Letters.
- Section 127(2) Letters.
- Section 127(5) Letters.
- Cancellation Letters.
- Termination Letters in terms of Section 86.
- Statement.

3. Official Languages of Record

MINI Finance will maintain all relevant documents in English and Afrikaans only. These languages are widely used in commerce, finance and law and are selected on the basis of practicality, cost and operational feasibility.

4. Assistance in isiZulu and Sesotho

To support customers who prefer to communicate in isiZulu or Sesotho, where operationally possible MINI Finance will make suitably trained individuals available to answer questions and explain the content of relevant documents in these languages upon request. Such assistance is explanatory in nature only and does not constitute a translated version of relevant documents. The English or Afrikaans version remains the official and legally binding document.

To ensure practical implementation, MINI Finance will identify staff proficient in isiZulu and Sesotho to assist customers in these languages upon request and ensure escalation where immediate assistance is not available. Staff will explain the content of relevant documents without providing legal advice or altering the meaning of such documents.

5. Review Cycle

This Policy will be reviewed every 3 years or upon regulatory change to ensure compliance with applicable changes to local legislation.