



Submission of Language Policy proposals

Circular 02 of 2026

PURPOSE

This circular serves as a formal notice to all registered credit providers regarding compliance with the specific condition of registration outlined in the National Credit Act 34 of 2005 (NCA), particularly in relation to Language policy.

1. REPORTING OBLIGATIONS

Section 63 of the National Credit Act (NCA) stipulates that consumers are entitled to receive any document mandated by the Act in an official language they can read or comprehend. Additionally, credit providers are required, as a condition of registration, to submit to the National Credit Regulator (NCR) a proposal specifying the languages in which documents will be made available to consumers, ensuring accessibility in at least two official languages.

All registered banks, insurance companies, and credit providers in categories 1 to 4 are required to submit a language policy proposal within five (5) months from date of acceptance to the proposed conditions registration. All other registered credit providers (categories 5 to 9) must submit a language policy proposal within twelve (12) months from date of acceptance of the proposed conditions of registration.

In accordance with section 63 (4) (b) of the NCA, the NCR must either -

- i. approve the proposal; or
- ii. require the person making the proposal to submit a fresh proposal, if the NCR concludes that the proposal does not adequately provide for the maximum practicable enjoyment.

The NCR will indicate in the approval letter that a second-year review will be undertaken to assess and monitor the implementation of the approved language policy. This review will consider, among other factors, the extent to which the language policy accommodates consumers' language preferences. In addition, the website address or alternative contact details from which consumers may obtain a copy of your language proposal will be required.

2. LANGUAGE POLICY PROPOSAL

The documents referred to may include:

- i. pre-agreement disclosures (including the cost of credit (principal debt, interest, fees, etc);
- ii. credit agreements;
- iii. enforcement notices and
- iv. Credit providers are required to include an additional statement in their proposals regarding the accommodation of various languages by their call centre and branch staff.

A credit provider may use the same official language throughout the Republic or use different official languages in different parts of the Republic.

3. SUBMISSION PROCEDURE

Language policy proposals should be submitted as follows:

- Email: submissions@ncr.org.za
- Ensure that the proposal is duly signed and clearly labelled with your NCR registration number.

4. CONTACT FOR ASSISTANCE

Should you require any clarification or assistance with the submission process, please contact:

Koleka Madikiza at Tel: (011) 554 2826; or Email: complianceinquiries@ncr.org.za

We appreciate your cooperation in meeting the requirements of the National Credit Act.

Disclaimer:

While the NCR has taken reasonable care to ensure the factual accuracy of this circular, it cannot guarantee such accuracy especially with regards to future events. Accordingly, NCR does not accept any liability for damages incurred by any party as a result of decisions or actions taken on the basis of information supplied in this Circular.