



Ubank Proposal: Language Policy – May 2009

1. Introduction

Ubank Ltd (hereinafter referred to as the Bank) is dedicated to the upliftment of working class communities within Southern Africa, through providing each person with access to affordable financial services in a way that is both respectful and educational.

This includes addressing customers in their own language, whenever possible. The Bank's customer research indicates that customers very strongly associate '*speaking our language*' as an important attribute of the Bank.

2. Documents to which the Proposal applies.

Currently, the language policy dictates four (4) languages, which are English, South Sotho, Xhosa and Tswana.

We only have the **actual contracts** available in English, Xhosa and Zulu (Makoya & Tirisano)

In future, shortly after the launch of the micro-loan product, the following will be translated into the languages above:

- Pre-agreement statements
- Loan quotations
- Loan Agreements
- Enforcement Notices

These will be prepared for implementation shortly after the introduction of the new micro-loan product expected to be launched on the 15 August 2009.

The translated documents will be available by the 31 October 2009.

3. Marketing and advertising material

The Bank employs staff from the communities we serve and have done so over the past thirty years. When embarking on marketing activity it is ensured that advertising material is provided in the predominant languages of the customers that are served. Information from the Bank's customer information files indicate that customers have requested to be dealt with in the following languages in order of predominance:

Language	Preferred Language (percentage of customer base)
English	48%
Xhosa	20,1%
South Sotho	14,78%
Tswana	6,08%
Tsonga	4,19%
Zulu	1,47%
North Sotho	1,2%
Swazi	1,15%
Other	2,43%

The Bank has a limited distribution network with approximately seventy (70) outlets on gold and platinum mines as well as 23 branches either in mining towns or in rural Eastern Cape.

The language policy which have been adopted for marketing material reflects this distribution and the concentration of mineworkers and is applied as follows:

Province	Branch Network		Language
Gauteng	Johannesburg	1 branch in close proximity to Mineworker Provident Fund	English Zulu Sesotho
	Randfontein	1 branch in town and outlets on various mines	English Tswana
North West	Fochville Carltonville Klerksdorp Rustenburg Brits	1 branch in each town with the exception of Rustenburg (2 branches) and outlets on various mines	English Xhosa Tswana Sesotho
Mpumalanga	Evander Burgersfort	1 branch in Burgersfort and outlets on various mines	English Zulu Sepedi
Free State	Welkom	2 branches and outlets on various mines	English Sesotho
Limpopo	Northam	1 branch and outlets on various mines	English Sepedi Tswana
Eastern Cape	Mthatha Mquanduli Lusikisiki Ngcobo Flagstaff Dutywa Matatiele Tabankulu Bizana Butterworth Mount Frere	1 branch in each town	English Xhosa

From a practicality point of view the use of vernacular in documentation is complicated. Each document will have to be present in English as this is the business language and will ensure that every staff member in the bank and those of partners/suppliers is able to interpret/work with the documentation. The Bank cannot be in a position where a signed document is only present in

vernacular as this cannot be practically managed within the normal business processes. This increases the application process significantly as documentation needs to be completed and signed in both the language of choice and in English.

Taking the above into account, the following language policy is proposed for the Bank:

Given that 68% of the customers have requested English and Xhosa as their languages of choice, these two languages are implemented to meet the customer's needs. Due to system constraints and the practicalities described above the Bank was unable to launch on the 1st of June with two languages and had to default to English.

Although the Bank's marketing approach is regionalised, this is not practical for system generated documents and therefore any system generated document will be available in all of the proposed languages throughout our distribution network. The Bank currently has the following material in the five predominant languages:

The table below indicates the form of pamphlets and brochures available in our networks.

Product	Language
All products	English, Setswana, Sesotho, Zulu, Xhosa and Sepedi
NCR – Know your Rights	English, Setswana, Sesotho, Zulu, Xhosa and Sepedi
Fraud Campaign Information	English, Setswana, Sesotho, Zulu, Xhosa and Sepedi
Ubank Pricing Structure pamphlets, including Debit Card	English, Setswana, Sesotho, Zulu, Xhosa and Sepedi

The above is based on the expressed preference languages of the customer base. As indicated earlier, these are distributed based on the regional preferences.

For practical purposes it was decided to introduce languages with a greater than 5% incidence of preference. This ensures that over 90% of customers are being dealt with in the language of their choice. Whilst the low incidence of Zulu may seem to be an anomaly given the prevalence of Zulu speakers in South Africa, this is a result of the Bank's geographical distribution. In light of the importance of speaking the customer's language to the Bank, the language preferences of customers will be monitored annually and the policy will be adjusted according to the 5% rule. As

the Bank grows its customer base, adjustments will be required and additional languages will be added

4. Call Centre Approach

The Call Centre caters for all eleven (11) languages, predominantly between 8am and 5pm, during which period we field the majority of our calls. The agents answer in English, but if the caller uses a different language, the agent either change over to the customer's language or direct the call to another agent who can assist the caller in his/her language.