

Language Policy

In Terms of the National Credit Act, 34 of 2005

Version 1 (Updated July 2014)

INTRODUCTION

BACKGROUND

This document sets out the language proposal for Toyota Financial services (South Africa) Limited, a registered Credit Provider as required in terms of Section 63 of the National Credit Act, 34 of 2005 ("The Act"). This proposal was approved by the National Credit Regulator.

Toyota Financial Services is primarily focused on providing asset finance and fleet management solutions. Toyota Financial Services' asset finance portfolio includes motor vehicles, commercial and company vehicles, public sector and wholesale finance solutions.

Toyota Financial Services further offers customers' short term and long term insurance underwritten by South Africa's leading insurers.

Toyota Financial Services Head Offices are located in Woodmead, Gauteng with branches across South Africa. It also has agents on motor dealer floors across the country to assist customers with their finance applications.

POLICY

Documentation to which language proposal applies

As required in terms of the Act, the below mentioned documentation shall be available to our customers in 5 (five) of the official languages: English, Afrikaans, isiZulu, Sesotho and Xhosa: The documentation includes but not limited to:

1 Installment Agreements/ Lease Agreements and Personal Loans

1.1 Quotes and Cost of Credit (Instalment Sale Agreements/ Lease

Quotes and cost of credit documentation pertaining to the instalment sale agreements, lease agreements and personal loans are produced in five official languages namely English, Afrikaans, isiZulu, SeSotho and isiXhosa.

1.2 Terms and Conditions

Toyota Financial Services produces the full terms and conditions to its small, intermediate and large agreements in two official languages namely English and Afrikaans.

Plain language explanations of the terms and conditions are available for selection by consumers in isiZulu, Sesotho and isiXhosa.

1.3 Enforcement Notices

Enforcement notices and other letters that are required under the Act are produced in English, Afrikaans, SeSotho and isiXhosa, in line with customer's selection of his or her language of choice.

2 Fleet: Credit Facilities

Due to the nature of our fleet business and our customer base who avail of the auto card facilities all our agreements and communication shall only be in English.

3. Insurance policy Documentation

Due to interpretation of policy documentation, all insurance related documentation shall be provided in English only.

4. Marketing and Advertising Material

Marketing and advertising material are published in English and Afrikaans but for personal loans it is also available in, isiZulu, Sesotho and isiXhosa.

IMPLEMENTATION

The implementation date of the policy is 01 July 2014.

AVAILABILITY OF THE LANGUAGE POLICY

All consumers can obtain a copy of the Language policy from our website which is www.toyota.co.za/finance

Language Policy Proposal sign off:

Name of person signing the report:

Designation of person signing the report:

Date: _____

Signature: _____

**Regulatory Risk Management
July 2014**