

## DOWNING AND SONS CC

## NCRCP 197

### BACKGROUND:

The language proposal was initially approved on 5<sup>th</sup> August 2009. We have been active in the micro lending industry since October 2003. Our clients are from all race groups and are both male and female. We only have one branch which is based in Pietermaritzburg and we only deal in Short Term Credit Transactions which falls under Small Agreements in terms of Section 93(2). We only lend up to R 7000-00(seven thousand rand) over a maximum period of six(6) months per contract.

### POLICY:

The languages which are approved is English and Zulu.

Pre-agreements and quotation are available in English and Zulu.

Credit agreement available in English and Zulu.

Section 129 Letter of Demand available in English and Zulu.

Two(2) staff members home language is Zulu.

There is no call centre or marketing staff.

### IMPLEMENTATION:

The applicable documentation is available in English and Zulu.

### AVAILABILITY OF THE LANGUAGE POLICY:

At our premises being **210 Boom Street, Pietermaritzburg**.

Website: [www.downingandsons.co.za](http://www.downingandsons.co.za)

### CHANGES IN CUSTOMER PROFILE:

None.

### COMMENTS:

No further comments.

Language Proposal sign off:

Name of person signing report: **Trevor Downing**

Designation of person signing report: **Sole Member**

Date: **2<sup>nd</sup> June 2025**

Signature:

