



THE LAND AND AGRICULTURAL DEVELOPMENT BANK OF SOUTH AFRICA ("THE LAND BANK")
LANGUAGE POLICY

The Use of Official Languages Act 2012 (Act No. 12 of 2012) was promulgated to provide for the regulation and monitoring of the use of official languages by national government for government purposes, as well as to require the adoption of a language policy by amongst others, national public entities.

The Land Bank falls under schedule 2 of the Public Finance Management Act 1 of 1999, and it is committed to promoting multilingualism and the use of fair language.

The Land Bank's language policy provides guidelines for the use of languages at the Land Bank and applies to all Land Bank employees and stakeholders.

I, TP Nchocho, the Chief Executive Officer of the Land Bank hereby publish the Land Bank Language Policy that has been adopted in terms of section 4(2) of the Use of Official Languages Act.

TP Nchocho
Chief Executive Officer

Date: 31/07/2015

The Land and Agricultural Development Bank of South Africa
P O Box 375 Pretoria 0001
Block D Eco Glades 2 Office Park, 420 Witch Hazel Avenue Eco Park
CENTURION
Telephone (012) 686 0500 Toll-free 0800 00 52 59
E-mail address: info@landbank.co.za Web address: www.landbank.co.za
Registered credit provider: Reg number NCRCP18

Mr M A Moloto (Chairman) Mr T P Nchocho (Chief Executive Officer) Prof A S M Karaan Mr B P Mathidi
Ms S A Lund Ms T T Ngcobo Ms D Motau Ms N Zwane Ms D Hlatshwayo
Mr N Ebrahim (Board Secretariat)

TABLE OF CONTENTS

1.	PURPOSE	3
2.	DEFINITIONS.....	3
3.	NATURE OF THE LAND BANK GROUP.....	4
4.	CONTEXTUAL BACKGROUND	4
5.	SCOPE OF APPLICATION	6
6.	POLICY STATEMENT	6
7.	ROLES AND RESPONSIBILITIES:.....	8
8.	ACCESS TO THIS POLICY.....	8
9.	COMPLAINTS MECHANISM	8

1. PURPOSE

1.1 The purpose of this policy is to:

- 1.1.1 Establish an acceptable and equitable operational language dispensation for the Land Bank Group, taking into consideration the constitutional imperatives related to the Land Bank Group;
- 1.1.2 Provide all Land Bank Group employees with clear guidelines regarding the use of official languages when administering service to clients and members of the public;
- 1.1.3 Facilitate equitable access to services and information from the Land Bank Group; and
- 1.1.4 Promote sound language management by the Land Bank Group for efficient public service administration and to meet the needs of the public.

2. DEFINITIONS

CEO	Chief Executive Officer
Constitution	The Constitution of the Republic of South Africa of 1996.
EXCO	The Executive Committee of the Land Bank Group.
Land Bank	Land And Agricultural Development Bank of South Africa established in terms of the Land and Agricultural Development Bank Act (Act 15 of 2002).
Land Bank Act	Land and Agricultural Development Bank Act (Act 15 of 2002).
Land Bank Group	Land Bank and its subsidiaries (Land Bank Insurance Company and Land Bank Insurance Life Company).
NCA	National Credit Act (Act 34 of 2005).
PFMA	Public Finance Management Act (Act 1 of 1999).
UOLA	The Use of Official Languages Act (Act 12 of 2012).

3. NATURE OF THE LAND BANK GROUP

- 3.1 The Land Bank was established and constituted under section 3 of the Land Bank Act and derives its rights, powers, duties and functions from the Land Bank Act.
- 3.2 The Land Bank Group is categorized as a Schedule 2 public entity in terms of the PFMA and the Treasury Regulations. The PFMA provides for and regulates Land Bank's reporting requirements to the National Treasury and to the Minister of Finance.
- 3.3 The Land Bank Insurance Company (SOC) Ltd (LBIC) and the Land Bank Life Insurance Company (SOC) Ltd (LBLIC) are subsidiaries of the Land Bank which have been set up to provide insurance and risk management solutions to the agricultural sector in support of the Land Bank's mandate as outlined in the Land Bank Act.
- 3.4 The Land Bank Group's services are rendered through its Agricultural Finance Centers across the country.

4. CONTEXTUAL BACKGROUND

- 4.1 The Land Bank Group recognizes its constitutional responsibilities to promote multilingualism, language equity and contribute to the usage of the eleven South African official languages.
- 4.2 Language is an integral driver of economic and social transformation in South Africa and therefore an integral component of Land Bank Group's business.
- 4.3 This policy has been developed after taking into consideration provisions of:
 - 4.3.1 Section 63(1) of the NCA, which provides that a *"Consumer has a right to receive any document that is required in terms of the Act in an official language that the consumer reads and understands, to the extent that is reasonable having regard to usage, practicality, expense, regional circumstances and the balance of the needs and preferences of the population ordinarily served by the person required to deliver that document."*
 - 4.3.2 The Use of Official Languages Act regulation 3(1)(a)(ii)/(b) which provides that *"In order to determine the official languages contemplated in section 4(2) of the Act, every national public entity;*

- a) *Must consider the factors stipulated in section 6(3) of the Constitution including;*
 - i) *Expenses associated with adopting official languages for government purpose.*
- b) *Must consider practical and positive measures that it will take to elevate the status and advance the use of indigenous languages of historically disadvantaged communities, in accordance with section 6(2) of the Constitution."*

4.4 Taking into consideration factors such as practicality, cost effectiveness, capacity to meet its business objectives, amongst others, it is impractical at this point for the Land Bank Group to conduct its business in all eleven (11) South African official languages.

4.5 Language Configuration:

- 4.5.1 In South Africa, languages tend to differ from province to province and from one region to another.
- 4.5.2 However, some languages are widely understood beyond provincial and regional borders. It is therefore essential to understand both regional and provincial language variations in order to produce communication material that will be applicable to different people in various contexts.
- 4.5.3 The Nguni languages (isiXhosa, isiZulu, isiNdebele and isiSwati) can be grouped together on the basis of linguistic similarities amongst them, and likewise, Sesotho languages (Sesotho, Setswana and Sepedi).
- 4.5.4 Following this, the Land Bank Group, has selected the following configuration of languages:
 - a) One Nguni language (isiZulu);
 - b) One Sesotho language (Sesotho); and
 - c) One Tshivenda and or Xitsonga (Tshivenda).

5. SCOPE OF APPLICATION

This policy applies to all Land Bank Group permanent and temporary employees, clients, contractors and members of the public.

6. POLICY STATEMENT

6.1 The Land Bank Group shall:

6.1.1 Promote an environment that enables members of the public to exercise their right as enshrined in the Constitution regarding language matters; and

6.1.2 Demonstrate proficiency and ability to communicate information accurately.

6.2 In promoting the use of other South African official languages, the Land Bank Group shall use the languages as follows:

No	Means of Communication	Language to be used
1	Communication with the regulators and publication of annual report, Government reports, documents, records, transcripts and other official publications intended for public distribution, including at hearings and other official proceedings.	English
2	Loan Agreements, and application forms.	English and/or Afrikaans
3	Internal communications	English
4	Brochures on product offering in both soft and hard copies.	English/ Afrikaans/ isiZulu / Sesotho / Tshivenda In addition, brochures shall be produced according to the specific demand of a dominant language used in each and every

		region, over and above the languages mentioned above.
5	Public notices and announcements, public information signs, signage identifying facilities and services to effectively communicate with members of the public.	English
6	Internet website and Intranet	English
7	Call Centre Customer support	English/isiZulu/Sesotho/Afrikaans/Tshivenda In addition, the call centre support shall be rendered according to the specific demand of a dominant language used in each and every region, over and above the languages mentioned above.

6.3 When communicating with members of the public whose languages of choice are not the selected official languages (in terms of this policy, including the use of sign language as and when required), the Land Bank Group shall endeavour to assist members of the public by allocating qualified officials that can assist in interpreting what is provided in the documents. Such assistance shall be provided within a reasonable period.

6.4 Translation and Interpreting Services

6.4.1 The Land Bank Group shall, within its means, endeavor to promote and develop its capabilities in order to meet language needs as stipulated by the UOLA where applicable.

6.4.2 Where necessary and practically possible, the Land Bank Group will outsource translation and interpreting services, with accredited service providers to ensure the effectiveness of communication.

7. ROLES AND RESPONSIBILITIES:

7.1 The Marketing and Corporate Affairs Division shall:

- 7.1.1 Advise EXCO and the Board on the development, adoption and implementation of the Language Policy;
- 7.1.2 Regulate, monitor and assess the use of the Language Policy;
- 7.1.3 Compile and submit reports to EXCO and the relevant regulatory bodies as and when required; and
- 7.1.4 Promote equitable treatment of the official languages and facilitate equitable access to service and information from the Land Bank Group.

8. ACCESS TO THIS POLICY

The Land Bank Group will publish this policy on its website (www.landbank.co.za) in English. In addition, printed versions will be available at the Agricultural Finance Centers and Head Office.

9. COMPLAINTS MECHANISM

- 9.1 Any person who is dissatisfied with the use of official languages by the Land Bank Group may lodge a complaint in writing addressed to the Executive Manager: Strategy, Marketing, Communications and Policy as follows:

Telephone: 0800 00 52 59
Email: info@landbank.co.za
Postal: P O Box 375
Pretoria
0001

9.2 The complainant must:

- 9.2.1 Lodge the complaint within three (3) months from the date of the issue arising;
- 9.2.2 State his/her name, address and contact information; and
- 9.2.3 Provide a full and detailed description of the complaint.