



ACCESSIBILITY STATEMENT & POLICY

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Contents

1.	Our Commitment to Accessibility	4
2.	Accessibility Principles	4
3.	Measures to Support Accessibility	4
4.	Alternative Communication & Assisted Access.....	5
5.	Non-Discrimination Commitment.....	5
6.	Third-Party Applications.....	5
7.	Continuous Improvement	6
8.	Document Control	6

Glossary

Term	Definition
Acknowledgement	Formal confirmation that a support request or complaint has been received and logged.
Business Day	Any day other than a Saturday, Sunday, or public holiday in South Africa.
Client	Any business, juristic person, member, or organization that has entered into a service or credit agreement.
Complaint	An expression of dissatisfaction relating to services, conduct, fees, delays, decisions, or outcomes.
Complainant	A client or stakeholder who lodges a complaint.
Corrective Action	Steps taken to address the root cause of a complaint and prevent recurrence.
CRM (Customer Relationship Management)	The system is used to log, track, manage, and resolve support requests and complaints.
Escalation	The process of referring a complaint to higher management for further review.
Final Response	The written outcome provided after investigation, including findings and resolution.
Investigation	The assessment of facts, documents, and conduct related to a complaint.
Juristic Person	A legal entity such as a company, trust, or partnership, excluding natural persons.
Policy Owner	The department or role responsible for oversight and implementation of this process.
Resolution	The agreed or determined outcome that addresses the complaint or support request.
Root Cause	The underlying issue that led to the complaint.
Service Provider	The entity delivers services under this policy, including staff and authorized agents.
Support Request	A request for assistance, clarification, or operational help that is not a complaint.
Turnaround Time (TAT)	The time period within which a response or resolution must be provided.

1. Our Commitment to Accessibility

At Flexi Growth Financial Services, we believe that financial inclusion must also mean digital inclusion.

As a provider of developmental credit, Flexi Growth is committed to ensuring that its website, online loan application tools, CRM systems, and communication channels are accessible to all users, including persons with disabilities, individuals with limited digital literacy, and users with constrained access to technology.

Our objective is to provide an inclusive digital environment that enables fair access to information, applications, and support, regardless of ability, device, or circumstance.

2. Accessibility Principles

Flexi Growth aligns its accessibility approach to the four core principles of accessible design:

- Perceivable – Information is presented clearly and, where possible, in multiple formats.
- Operable – Digital platforms can be navigated using keyboards and assistive technologies.
- Understandable – Content is written in plain, easy-to-read language with clear guidance.
- Robust – Platforms are compatible with current and evolving accessibility tools.

Accessibility is treated as part of Flexi Growth’s developmental mandate to promote participation, sustainability, and inclusion in economic activity.

3. Measures to Support Accessibility

Flexi Growth implements the following measures, where reasonably practicable:

3.1 Website & Digital Content

- Alignment with **WCAG 2.1 Level AA** standards for new digital content
- Responsive design for desktops, tablets, and mobile use
- High contrast color combinations aligned with brand guidelines
- Clear headings, logical navigation, and readable font sizes
- Descriptive labels, buttons, and alternative text (alt text) for images

3.2 Online Applications & CRM Platforms

- Step-by-step guided loan application processes
- Ability to save progress and return later
- Reduced reliance on complex technical or financial jargon
- Support for electronic document uploads rather than physical submission

3.3 Documents & Offline Access

- Availability of downloadable loan forms, policies, and agreements in **Word or PDF format**
- Option to request documents in alternative formats where feasible

4. Alternative Communication & Assisted Access

Recognizing that digital access may not be possible for all users, Flexi Growth provides assisted access options, including:

- WhatsApp support
- Telephone assistance
- Email-based support
- In-person assistance via partner hubs or support offices (where applicable)

Trained staff and field agents are available to assist applicants with:

- Completing loan applications
- Understanding documentation requirements
- Accessing policies, agreements, and support services

5. Non-Discrimination Commitment

Flexi Growth does not discriminate against any user or applicant on the basis of:

- Disability
- Age
- Gender
- Race
- Language
- Educational background
- Level of digital literacy

All credit decisions are based solely on creditworthiness, affordability, risk assessment, and regulatory compliance, and not on accessibility needs or disability status.

6. Third-Party Applications

Flexi Growth's website and CRM may include links to, or integrations with, third-party platforms such as payment gateways, verification services, or credit-check providers.

While Flexi Growth endeavors to work with accessibility-conscious partners, it cannot guarantee the accessibility of third-party systems that are outside its direct control. We encourage all partners to maintain appropriate accessibility standards.

7. Continuous Improvement

Accessibility is an ongoing process. Flexi Growth commits to:

- Periodic reviews of digital platforms and content.
- Incorporating accessibility considerations into future system upgrades.
- Using user feedback to improve usability and inclusion over time.

Planned enhancements may include:

- Voice-assisted features for mobile users.
- Closed captions for video and training content.
- Expanded support for South African Sign Language (SASL) in selected digital or in-person engagements.

8. Document Control

Item	Detail
Policy Owner	Credit & Compliance
Applies To	Website, CRM, Client Agreements
Applicable Services	Lending, Coaching, Training, Advisory & Support Services
Client Type	Business / Juristic Persons
Excludes	Consumer / Personal Complaints not linked to contracted services
Regulatory Alignment	NCR, Consumer Protection Principles, Internal Governance
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