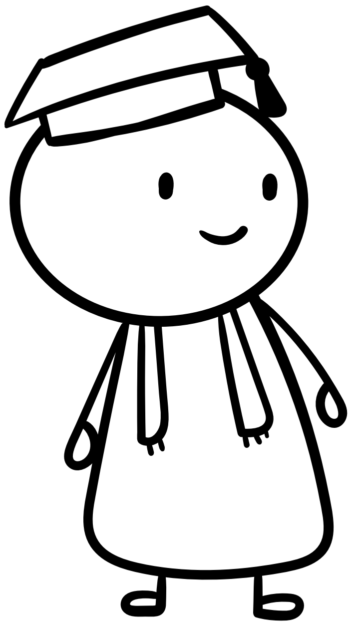

Plain language laws

Various laws specify that consumers have the right to information in plain and understandable language that is not misleading or confusing.

In the legal realm, plain language is not just a preference but a legal mandate. It ensures that legal information is accessible, reduces confusion and misinterpretation, complies with government regulations, empowers individuals, and enhances efficiency in the legal processes. Adhering to plain language requirements is essential for upholding legal standards and ensuring equal access to justice for all.

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South African legislation

Learn more >

UK legislation

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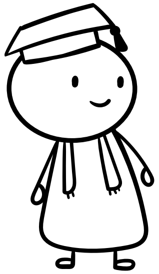

South African legislation

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Consumer Protection Act (CPA)

Section 22 states that consumers have a ‘Right to information in plain and understandable language’.

Long-Term Insurance Act 52 of 1998 and Short-Term Insurance Act 53 of 1998

This states that representations and information to a policyholder should be in ‘plain language, avoid[ing] uncertainty or confusion and not be[ing] misleading’.

National Credit Act 34 of 2005 (NCA)

Section 64 makes provision for the ‘Right to information in plain and understandable language’.

Financial Advisory and Intermediary Services Act (FAIS)

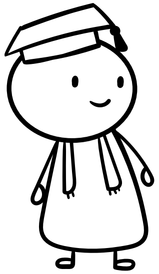
The General Provisions section says that ‘When a provider [financial services advisor or intermediary] renders a financial service... representations made and information provided to a client by the provider... (ii) must be provided in plain language, avoid uncertainty or confusion and not be misleading...’

Treat Customers Fairly (TCF)

Clear communication and plain language are inherent (if not explicit) in at least three of the six outcomes of TCF.

Pension Fund’s Act (Act 24 of 1956) (PFA)

Section 7D states that a retirement fund’s board of trustees must ensure that members receive sufficient and accurate information about their rights, benefits, and responsibilities according to the fund’s rules.



UK legislation

Consumer Rights Act 2015

This act requires that contract terms and notices in consumer contracts must be transparent. This means they must be expressed in plain and intelligible language.

Companies Act 2006

This act requires that certain company communications, such as shareholder reports, are written in a way that can be easily understood by the intended audience.

Consumer Credit Act 1974

This act requires that information provided to consumers in credit agreements and other related documents is clear and easily understandable.

Equality Act 2010

This act mandates that public sector organisations provide information in an accessible format, which often involves using plain English to ensure that it is understandable to all individuals, including those with disabilities.

General Data Protection Regulation (GDPR) 2018

While this is an EU regulation, it has been incorporated into UK law post-Brexit. It requires that privacy notices and information provided to data subjects are concise, transparent, intelligible, and easily accessible, using clear and plain language.

Financial Services and Markets Act 2000 (FSMA)

Under this act, the Financial Conduct Authority (FCA) mandates that financial promotions and communications should be clear, fair, and not misleading, which involves using plain language.

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