



YOUR RIGHTS & RESPONSIBILITIES

You have the right to:

- ❖ *Be informed about the Scheme's eligibility criteria.*
- ❖ *Be informed of the loan's decision making process.*
- ❖ *Receive support, mentoring and financial education.*
- ❖ *Receive the terms and conditions of the loans.*
- ❖ *Know how your information will be recorded and who will have access to their information.*
- ❖ *At all times be treated with dignity and respect.*
- ❖ *Make a complaint, and have the complaint dealt with fairly and promptly without retribution.*
- ❖ *To have your information kept confidential, as per the privacy and confidentiality Act.*
- ❖ *View your confidential files (must be by written request).*
- ❖ *Be provided with a copy of your loan agreement.*
- ❖ *Receive up to date information on the status of your repayments.*
- ❖ *Request variance to repayments if your situation changes.*



Your responsibilities are to:

- ❖ *Act in a manner that respects the rights of other applicants and employees of the agency.*
- ❖ *Provide Fairfield Nils with all information and documentation required.*
- ❖ *Make regular repayments and advise Fairfield Nils if there are any changes to your situation.*
- ❖ *Sign a loan contract.*
- ❖ *Agree to make regular repayments.*
- ❖ *Source a quote for the item or service for which you are applying for the loan.*
- ❖ *Participate in the scheme in an honorable manner.*
- ❖ *Advise Fairfield Nils of any change of address during the term of the loan.*
- ❖ *Accept the terms and conditions of the program.*