

YOUR RIGHTS AND RESPONSIBILITIES Attachment C

You have a right to:

- Be treated fairly and with respect regardless of your personal circumstances or beliefs
- Be informed about the schemes eligibility criteria
- Be informed about the loan assessment processes
- Receive support and referrals to a financial counsellor if applicable
- Be informed about the responsibilities to fulfil the loan requirements
- Be informed about how your information is recorded and who will have access to this information.
 - Information gathered at the initial enquiry stage will be kept for up to 12 months
 - With the exception of supporting documentation (e.g. bills, bank statements, etc) information gathered during the Loan interview will be kept for seven years
 - All information will be kept in a secure database and/or in a locked and secure filing cabinet.
 - Information gathered about you will be kept confidential at all times, unless disclosure is expressly permitted by the client in writing.
 - Client consent will be obtained via the following clause in the Budget Declaration and the Loan Agreement. "I/We consent to my/our personal information (including sensitive information, as that term is defined in WHGNE NILS privacy policy) being shared with, transferred and/or disclosed to, our affiliates and partners, including other accredited NILS providers (and their subcontractors), the National Australia Bank and Good Shepherd Microfinance, for the purpose of processing loan applications, payments and repayments and otherwise administering the NILS program (including loan management, reporting and evaluative activities)."
- Be provided with information about how to make a complaint and have the complaint dealt with fairly and promptly without retribution
- Allowed access to your personal file after a request to the NILS program has been received in writing.
- If available, access and interpreter, advocate or other support person to assist with the NILS application.

Your responsibilities are to:

- Act in a manner that respects the rights of other clients and staff of WHGNE
- Ensure all information provided for the purpose of the loan enquiry and interview are true and correct and that no false or misleading information is given at any time
- Make regular payments as stated in the Loan Agreement
- Contact the WHGNE NILS program if you are experiencing difficulties or unable to make repayment/s
- Advise the WHGNE NILS program if a replacement repayment book is required, if applicable.
- Advise the WHGNE NILS program if Centrepay is no longer available due to changes in your circumstances and arrange for a repayment book.
- **Advise the WHGNE NILS program if your contact details, including address or telephone number, have changed**

Please sign to confirm that you have received a copy of the WHGNE Privacy Policy Brochure

Borrower _____ NILS Worker _____

Date _____ Date _____