

Customer's Rights and Responsibilities

- Customer has the Right to be treated with respect

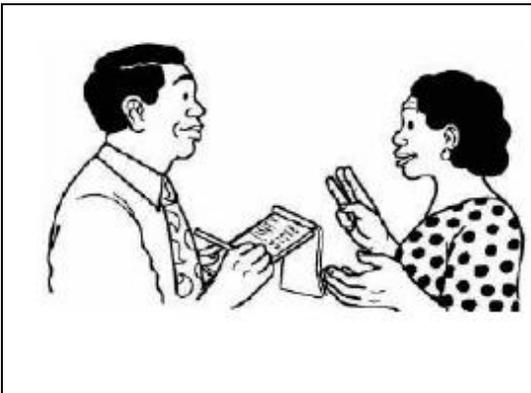


Say:

You have the right to be **treated with respect**.

In this picture, you see the loan officer demonstrating respect to a client by welcoming her warmly.

- Customer has Right to be heard



Say:

You have the right to be **heard**.

In this picture, we see how the client is explaining something to the loan officer and we see how the loan officer is listening carefully to what she says, and even taking notes.

- Customer has Right to Privacy

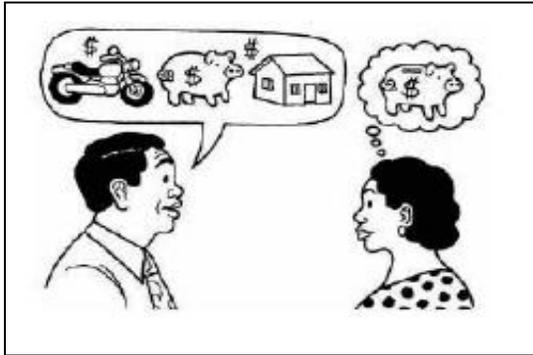


Say:

You have the right to privacy. Your personal information should be kept **confidential** between you, the loan officer and your group members.

In this picture you see that the loan officer is thinking about sharing the client's information with someone else, but this thought is crossed out. A loan officer cannot disclose personal information without the client's consent.

- Customer has Right to decide which service to use

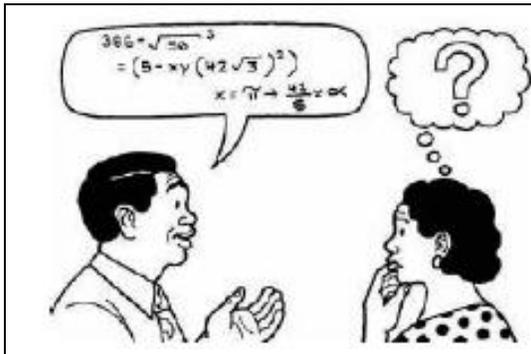


Say:

You have the right to **decide** which products or services you want to use.

In this picture, you see a loan officer offering a client a house improvement loan, a loan for a motorcycle and a savings account. However, the client is only interested in opening a savings account. It is your right to decide which products or services to take

- Customer has Right to receive clear, truthful and timely information



Say:

You have the right to receive clear, truthful, and timely **information**.

In this picture we see the loan officer using complex terms. The client is confused about that information. It is your right to receive truthful information in terms that you understand

- Customer has Responsibility to treat individuals with respect



Say:

You have the responsibility to **treat others with respect**.

In this picture, we see how the client is warmly greeting the loan officer when she arrives at the group meeting

- Customer has Responsibility to evaluate the costs of a product



Say:

You have the responsibility to **evaluate** the costs of the financial products you might be interested in.

In this picture, we see the client is analyzing whether or not she can repay a loan and how it will benefit her and her family. It is your responsibility to analyze the product's costs and benefits.

- Customer has Responsibility to comply with the terms and conditions of the chosen product



Say:

You have the responsibility to **comply** with the terms and conditions of the product you choose.

In this picture, we see the client is paying her loan on time. It is your responsibility to meet your commitments.

- Customer has Responsibility to provide truthful and timely information



Say:

You have the responsibility to **provide truthful and timely information.**

In this picture, we see the loan officer asking the client whether she has a big house. The client is answering honestly saying that her house is a small one. It is your responsibility to be honest with the financial institution and your group.

- Customer has Responsibility to protect other people's personal sensitive information



Say:

You have the responsibility to keep any financial information you have about your family, friends or neighbors **confidential**. This is especially important for those in group savings and lending programs.

In this picture, the members share their information within the group, but they keep this information to themselves and do not share it

Clients' Rights Cards

Identify How Your Rights Are Observed or Violated

“Right to Respect”, “Right to Privacy”, “Right to be Heard.” Distribute one “behavior” card to everyone. One by one, ask them to read what is written on their card and decide which right is either supported or violated by what the card says.

Note: Revise these cards as needed to make them appropriate in your context.

Rights to Respect

Financial officer fails to show up for a scheduled meeting with the client and there is no explanation.	During a meeting with the client, the loan officer receives a phone call. He tells the caller that he is in a meeting and will return the call later.
During meeting with client, loan officer receives a call on his cell and talks for 15 minutes	Officer eats his morning snack during a meeting with clients.
Officer accuses a delinquent client of laziness, saying she just has not worked hard enough to make her loan payment on time.	Loan officer greets client and invites her to sit at his desk. He offers her a glass of water.

Rights to be heard

Loan officer listens to client as she describes her confusion about the difference between 2 products. He tries to explain it in a different way.	Loan officer ignores client's request for more information about the terms and conditions of the loan she wants.
Officer interrupts client's explanation of her problem to offer a solution.	Loan officer tells client that he does not have time to hear her personal story; he only needs to know what kind of guarantee she can offer for the loan she wants.

Rights to privacy

Financial officer contacts client's husband to see if he agrees with wife's loan request.	Officer visits client's neighbors to ask them why the client has fallen behind in her loan payments.
Financial officer tells his friend about his client's good luck when she received an inheritance that will make it possible for her to expand her business without more loans.	While at Temple client hears why her loan application was denied and realizes that the loan officer has talked about her situation with the fellow clients.