

NILS Client Rights and Responsibilities

To best ensure responsible lending, the rights and responsibilities of applicants is provided at the start of each interview. NILS is based on trust and the circular community credit model.

Client Rights	Client Responsibilities
Be treated fairly and with respect regardless of your personal circumstances and beliefs.	Act in a manner that respects the rights of other clients, staff and volunteers of the organisation.
Be told if you can apply for a loan and how to do so.	Give clear information to assess the loan.
Know and agree to what happens to the information we keep about you and your financial situation.	Make sure the information you give us is accurate.
Give feedback or make a complaint without it affecting whether or not you get help from us.	Let us know if you're happy or unhappy with our service without being rude or aggressive.
If available, access an interpreter, advocate, or other support person to assist with the NILS application.	Tell us if you would like someone with you during the loan interview or to help with the loan application.
Receive a loan without fees, charges or interest if your application is approved.	Make regular payments and pay the loan back so that someone else in the community can get a loan like you did.
Be informed about the loan decision making processes.	Ensure all information provided is true and correct, and that no false or misleading information is given at any time.
Be referred to financial counselling if you need to.	Tell us if you have any financial difficulties now.
Put NILS repayments on hold or change the amount you repay if you get into difficulties repaying the loan.	Tell us if you have any financial difficulties in the future. Restart payments as soon as possible.
Restart loan repayments if you stop.	Make regular payments when you restart, tell us if you have any financial difficulties in the future.
Be able to apply for a second NILS loan once you've started to repay the current loan if you are eligible (up to a combined total of \$1,500 if you can afford it).	Meet the repayment amounts for the first loan and for the second loan.
Be able to apply for another NILS loan (up to a total of \$1,500 if you can afford it) if you are eligible once you've paid your current loan back.	Be able to meet the repayments for the new loan.