TALETE KING PANYULUNG KAPAMPANGAN (A MICROFINANCE NGO), INC.

CLIENT'S RIGHTS AND RESPONSIBILITIES

We, the Board of Trustees, Management, and Staff of Talete king Panyulung Kapampangan (A Microfinance NGO), recognize and promote the rights and responsibilities of our client-partners;

Clients' Rights
1. **Right to be treated fairly and equitably.** Client-partners have the right to be treated pleasantly, without discrimination, with courtesy and respect.
2. **Right to be informed.** Client-partners have the right to receive complete, accurate and reliable information, documents, and feedback regarding their concerns and complaints.
3. **Right to on time service delivery.** Client-partners have the right to receive loans, benefits, and withdrawals complete and on time.
4. **Right to file complaint.** Client-partners have the right to communicate complaints, comment, and clarifications about the products, services, staff, policies, procedures or requirements of TPKI Microfinance NGO.
5. **Right to privacy of information.** Client-partners have the right for the protection on their personal information, financial and transaction data and consent to share their data shall have been explicitly stated.

Further, we believe that our client-members have responsibilities, as follows;

Clients' Responsibilities
1. To show respect and courtesy to staff.
2. To present their enterprise accurately and honestly and to inform the staff on project changes and/or enterprise diversification on a timely manner.
3. To submit true, accurate and complete information as required at the beginning of processing of approval of loan.
4. To use loan proceeds to project or enterprise that is lawful, safe, environment-friendly, according to approved plan, and in compliance with given policies.
5. To pay the loan on time and within the term together with the savings and other financial obligations.
6. To ask questions on policies they do not understand, requirements or communications from staff.