



Southern NILS Community Loan Scheme

Client's Rights and Responsibilities

People wishing to use the Southern NILS have the right to expect that every effort will be made to ensure that their rights are upheld. Similarly, both the client and the organisation have responsibilities to each other.

You have a right to:

- Be treated fairly and with respect regardless of your personal circumstances and beliefs
- Be informed about the program's eligibility criteria
- Be informed about the loan assessment processes
- Receive support and referrals to other services if applicable
- Be informed about the responsibilities to fulfill the loan requirements
- Be informed about how client 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.
 - Information gathered during the Loan Interview will be kept for seven years
 - All information will be kept in a secure loan administration database and/or in a locked and secure filing cabinet
- Be provided with information about how to make a complaint and have the complaint dealt with fairly and promptly without retribution
- Access your personal file after the NILS Loan Assessment Committee has received a request in writing
- If available and necessary, access to an 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 loan applicants and staff of PKCP - ***Aggressive or abusive behaviour will result in refusal of service***
- Ensure all information provided for the purpose of the loan enquiry and interview is true and correct, and that no false or misleading information is given at any time
- Make regular repayments as stated in the Loan Agreement
- Contact Southern NILS if you are experiencing difficulties or unable to make a repayment/s
- Advise Southern NILS if Centrepay is no longer available due to changes in circumstances and arrange for a direct debit from bank account or from your employer
- Advise Southern NILS if contact details, including address or telephone number, have changed



Southern *NILS* Community Loan Scheme

Our Community Project



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