



Applicant's rights and responsibilities for Ngā Tāngata Microfinance Trust (NTM) clients

People wishing to access NTM loans have the right to expect that every effort will be made to ensure that their rights are upheld. Enquirers must be given a Rights and Responsibilities Statement by their Financial Mentor prior to submitting a formal application for a Ngā Tāngata Microfinance Loan. Ngā Tāngata, Financial Mentors and Budgeting Services must respect the rights of enquirers, applicants and borrowers as set out in the Rights and Responsibilities Statement.

Rights and Responsibilities Statement

Applicants have a right to:

- Be treated fairly and with respect regardless of your personal circumstances or beliefs.
- Be informed about the scheme's eligibility criteria.
- Be informed about loan decision making processes.
- Receive support, mentoring and financial education.
- Be informed about the terms and conditions of the loan.
- Know how information about you is recorded and who will have access to your information.
- Make a complaint and have the complaint dealt with fairly and promptly without retribution.
- Access your personal file after the Loan Committee has received a request in writing.
- Access an interpreter, advocate, or other support person to assist with the loan application.

Your responsibilities are to:

- Act in a manner that respects the rights of other applicants, Financial Mentors and Ngā Tāngata Microfinance workers.
- Ensure all information provided for the purpose of the loan enquiry and application are true and correct and that no false or misleading information is given at any time.
- Make regular repayments as stated in your contract.
- Advise your Financial mentor if you are experiencing difficulties making your repayments.
- Advise your Financial mentor if a benefit is no longer available to you due to changes in your circumstances.
- Advise your Financial Mentor if you change your address or telephone number.