



**SEDP – SIMBAG SA PAG-ASENSO, INC.
(A MICROFINANCE NGO)**

We, the Board of Trustees, Management, and Staff of SEDP-Simbag, recognize and promote the rights and responsibilities of our client-members;

Clients' Rights

1. Right to be treated fairly and equitably. Members have the right to be treated pleasantly, without discrimination, with courtesy and respect.
2. Right to be informed. Members have the right to receive complete, accurate and reliable information, documents, and feedback concerning their complaint.
3. Right to on time service delivery. Members have the right to receive loans, benefits, and withdrawals.
4. Right to file complaint. Members have the right to communicate complaints, comment, and clarifications about products, services, staff, policies, procedures or requirements.
5. Right to privacy of information. Members have the right to protect 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 safe, environment-friendly, according to approved plan, and in compliance with given policies.
5. To ask questions on policies they do not understand, requirements or communications from staff.