

Hunter Region No Interest Loans Scheme Inc.

Applicants Rights & Responsibilities

1. Applicants Rights

People wishing to use HRNILS have the right to expect that HRNILS providers will make every effort to ensure that their rights are upheld. This includes the right to:

- Be treated fairly and with respect regardless of their personal circumstances or beliefs
- Be informed about the schemes eligibility criteria (Policy LP03).
- Be informed about the loan decision making processes (Policy LP12).
- Receive the Terms and Conditions of the loan (Policy LF13).
- Know how information about them is recorded and who will have access to their information (Policy LP20).
- Make a complaint and have the complaint dealt with fairly and promptly without retribution (Policy LP18).
- Access your personal file after the No Interest Loans Committee has received a request in writing.

2. Applicants Responsibilities

- Act in a manner that respects the rights of other applicants and employees of the agency
 - Ensure all information provided for the purpose of the loan enquiry and interview 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 the No Interest Loans Scheme if you are experiencing difficulties making your repayments
 - Advise the No Interest Loans Scheme if you need a replacement repayment book
 - Advise the No Interest Loans Scheme if Centrepay is no longer available to you due to changes in your circumstances
 - Arrange to obtain a repayment book if Centrepay is no longer available to you
 - Advise the No Interest Loans Scheme if you change your address or telephone number.
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