

Rights and Responsibilities

Christian Community Aid No Interest Loan Scheme (CCA NILS)

Your rights and responsibilities

You 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.
- Information gathered at the initial enquiry stage will be kept for 12 months. Information gathered for the loan application will be kept for five years. All information will be kept on a secure database and/or in a locked and secure filing cabinet.
- Make a complaint and have the complaint dealt with fairly and promptly without retribution.
- Access your personal file after the No Interest Loan Committee has received a request in writing.
- Access 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 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 Loan Agreement.
- Advise the No Interest Loan Scheme if you are experiencing difficulties making your repayments.
- Advise the No Interest Loan Scheme if you need a replacement repayment book.
- Advise the No Interest Loan 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 Loan Scheme if you change your address or telephone number.