

## Good Loans Client Rights and Responsibilities Statement

Good Shepherd New Zealand and the community organisations who work with us delivering [Good Loans](#) take your rights very seriously

Set out below is what you can expect from us and what we expect from you.

### Your personal information:

Good Shepherd New Zealand and the community organisations that work with us delivering Good Loans collect personal information about you, including:

- The information you give us when enquiring about the programme and during the application process.
- If you take out a loan, information about your loan and your payments, and any contact you have with us.
- If you participate in the [DEBTsolve](#) programme, any information you provide when talking to a financial wellbeing advocate, including any information you consent to us obtaining from others.
- If you later agree to participate in any additional research or provide a client story, the information you give us at that stage.

If you don't give us all the information we ask for at the appropriate stage in the application process, we may not be able to include you in the programme.

We collect your information to administer and help improve the programme and (if relevant) your loan, to produce research and reports, so we can contact you, and so we can give certain information to the Ministry of Social Development and other funding providers that they require in connection with funding the programme.

Good Shepherd New Zealand and the community organisations that work with us delivering Good Loans share your information with each other, and (if relevant) with the bank that provides us with the funding to lend to you.

We also may give your information to the Ministry of Social Development and other funding providers for research purposes, and because we are required to share information with those funding providers as part of our funding arrangements.

Any information we give to the Ministry or other funding providers for these purposes will not identify you in any way and will only be used for analysis, evaluation, reporting and research purposes.

Your privacy is important to us. You have the right to contact us to get access to

your personal information or ask us to correct it if it is wrong.

If you go ahead with any Good Loans product or service, you may be required to consent to us collecting information about you from:

- Your bank and/or credit reporting agencies, which we use to assess your creditworthiness; and
- Other third-party agencies, which we use to verify your identity

If we need this, we will ask for your consent first.

At times, we may disclose information about you to credit reporting agencies, debt collection agencies or law firms as part of our debt recovery process.

Your privacy is important to us. You have the right to contact us to get access to your personal information or ask us to correct it if it is wrong.

If you would like more information about how we treat your personal information, please see the [Good Loans programme privacy statement](#) or request a copy from your Good Loans Coach or Financial Wellbeing Advocate.

**You have a right to:**

- Be treated fairly and with respect regardless of your personal circumstances and beliefs
- Be informed about the programme's eligibility criteria
- Be informed about the programme's application and assessment processes
- Be informed about the responsibilities connected with the programme
- Be informed about how client information is recorded and who will have access to this information – see Your Personal Information section above
- Be provided with information about how to make a complaint and have the complaint dealt with fairly and promptly without retribution
- If available and necessary, access an interpreter, advocate, or another support person to assist with your loan application

**Your responsibilities are to:**

- Act in a manner that respects the rights of other clients and staff of the organisation you are working with
- Ensure all information that you provide to us is true and correct, and that no false or misleading information is given at any time
- Make regular repayments as stated in your loan offer and agreement (if you take out a loan), or honour your commitments to the DEBTSolve programme (if you work with this programme)
- [Contact us](#) – Good Shepherd NZ or the community organisation who you are working with if you are experiencing difficulties or unable to make a repayment
- Advise us if your repayment details change
- Advise us if your contact details, including address, email address or phone number, change