

RIGHTS AND RESPONSIBILITIES

In your contract with Knox NILS you and the program have rights and responsibilities:

Rights

- You must be treated fairly and with respect regardless of your personal circumstances or beliefs.
- You must be advised how your personal details are recorded and who has access to that information
- You must be informed about the scheme's eligibility criteria
- You must be given an overview of the way the loan program processes of enquiry, interview and decision making operate.
- You must be advised of the Terms and Conditions of the loan including loan repayments.
- You must be supported with appropriate referrals, mentoring and financial education where applicable and available.
- You have the right to access your file at any time after a request in writing.
- Where you have a complaint you have a right to make that complaint in writing and have it dealt with fairly and without retribution.

If your complaint is about the program or its workers you can complain in writing and have that complaint attended by the NILS Program Manager and in the event of an outcome that is not to your satisfaction the complaint can go to the NILS Program Management Team, and finally to the Committee of Management of Knox Infolink Inc.

If your complaint is about the outcome of your assessment you have a right to make a written request for the loan application to be reassessed by a different assessment team.

RESPONSIBILITIES

- You must act in a manner that respects the rights of other Knox NILS applicants, the loans program workers and users and employees of Knox Infolink Inc.
- You are responsible for ensuring all information provided for the purposes of the loan enquiry and interview are true and correct and that no false or misleading information is given at any time.
- As a Knox NILS borrower it is your responsibility to contact the program if you are unable to make a payment, or if you change your address or contact details.
- You must contact us to make alternative repayment arrangements if your current method is no longer available to you, eg if you pay with Centrepay and no longer receive a Centrelink income, or change your pension payment category.