



## **ASA PHILIPPINES FOUNDATION, INC.**

(A Microfinance NGO)

### **10 BASIC RIGHTS OF A CLIENT**

1. **Right to complain** – the right to complain and be heard through ASA Philippines Client Grievance Addressing Department (CGAD) at +639178296100 for cases of staff misappropriation, personal transactions, abuses, and unprofessional treatment by the staff or unsatisfactory and delayed services.
2. **Right to Refuse** – with this right, the client can look forward to refusing financing which are expensive and which at their capacity they cannot pay. The client should be protected against the marketing of financing products or the provision of services that are hazardous to health and life.
3. **Right to Information** – the client must be protected against dishonest or misleading marketing and has the right to be given the facts and information needed to make a well-informed and better choice.
4. **Right to Choose** – the client has the right to choose from among various service providers including ASA Philippines for the most competitive charges with the best satisfactory service delivery and quality.
5. **Right to Secrecy and Privacy** – the right to keep their personal and financial information including CBU, LCBU, and financing accounts confidential and classified.
6. **Right to a Fair Collection Practice** – the right to statements, words, and remarks that are neither threatening nor dangerous to the life, dignity, and well-being of the client.



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7. **Right to Say No** – the right to not accept bribery from the staff or group members leading to use of their names in dummy making and anomalous financing transactions.
8. **Right to ON-TIME Service Delivery** – the right to receive financing, withdrawals, returns, and assistance on time. The right not to overstay inside the branch for more than two (2) hours during releases – including an hour for policy broadcasting.
9. **Right to Second Chances** – the right to be refinanced or be accepted back to mainstream services in cases of unintentional default.
10. **Right to Staff Respect and Professional Treatment** – which is the right to be properly serviced and treated by the ASA Philippines staff with the utmost respect of human dignity.