

- Ensure that clients have a complete understanding about the true costs that they are paying on KIMS financing and the dividend (if applicable) they are receiving on their savings.
- Ensure that if a financing application is denied to a client, the reason is clearly explained to him or her.
- Ensure that staff are respectful to clients, do not exploit them and do not use violent or harmful practices in the collection of financing.
- Ensure that clients receive financing that is suitable for their means and businesses and ensure that clients are not deprived of their basic survival capacity as a result of repaying the loan.
- Ensure that financial services are fairly priced and that the cost of services is not exorbitant and comply with ethical industry standards and practices.
- Educate clients on financial management and ensure that clients and their families benefit from the services they receive and do not become over-indebted.
- Ensure that granted financing is not used to fund unsustainable environmental practices.
- Ensure that clients are aware of their rights and that a formal and transparent mechanism is in place to handle complaints and disputes.
- Ensure that all clients are treated with dignity and respect.
- Ensure that sensitive information regarding clients is protected and not disclosed to a third party without prior written agreement from the client.
- Ensure that the interest of the clients is always safeguarded and in no case encourage any business deal that undermines the client's control over the business transaction.
- Ensure that no person is denied access to financial services based on sex, race, nationality, ethnicity, class, religion, age, physical ability, caste or beliefs as long as it is not in conflict with national procedures and regulations.
- Ensure that clients do not promote the use of child labour that is children's work of such a nature or intensity that it is detrimental to their schooling, health and/or development.