

Client Protection Questions for *Clients*

Although the Smart Campaign is no longer active, this resource remains valuable for financial service providers seeking to strengthen client protection practices. Developed by the Client Voice Task Force, it presents a list of questions designed to capture clients' perspectives on key issues such as transparency, over-indebtedness, appropriate product design, and responsible pricing. The tool is intended to serve as input for institutions creating instruments for primary data collection that incorporate the client voice. While not exhaustive, it provides a simple and adaptable framework that can be customized for different contexts and surveys.

Key words: Smart Campaign, Client Protection, Client Voice Task Force, Data collection tools, Client feedback, Client surveys.

Principle	Key Questions
Appropriate Product Design and Delivery	• Are you satisfied with the products you have? If not, why? • Do the savings and loan products offered meet your needs? • Are there any aspects of how the products are delivered you would like to change? What would be better? • Are there any aspects of your product you do not appreciate (e.g., mandatory savings or insurance)? • Do you understand the terms and conditions of your loan? • Do you have any concerns with these terms and conditions of your loan? If so, what? • What can the MFI do to improve the terms of the loan/product and better meet your needs in the future? Please specify. (e.g., a longer grace period, ability to negotiate terms if I am unable to pay, etc.) • Are there any products that you would like to see the MFI offer that it currently does not provide?
Prevention of Over-indebtedness	• Do you feel comfortable with the current level of debt you have? If not, what aspects of your current level of debt make you uncomfortable? What would have helped you avoid this situation? • Who decides on amount of your loan – you or the MFI? If the MFI, do you feel comfortable with the amount they give you? Do they explain why they are giving you this amount? • What has been your experience in repaying your current loan on time? Have you ever had to make any sacrifices in other parts of your life to make your loan payment? If yes, what types of sacrifices, and how often does this happen? • If you have trouble making a payment, can you talk to your loan officer about the problem? Can you renegotiate the loan repayment? What else could the MFI do to help you manage this situation?
Transparency	• If your neighbor wanted to take a loan from this MFI, and she asked you how much it would cost her, what would you tell her? What if she asked if there are any restrictions on what she can use the money for? • Who explained to you about these costs and terms of the loan? (Promoter, friend, bank, etc.) When did you learn these things? (Before or after you receive credit) • Do you have a copy of your loan contract? Are there things in the loan contract you do not understand? Do you think this is a problem? • How much time was you given to review the details of the loan and ask questions prior to signing the contract? Do you feel this was enough time? • Has there ever been a time when you did not understand something about a fee? Did you ask the MFI staff (or anyone else) about it? Was further information provided? Did the information resolve your problem?
Responsible Pricing	• How do the products of this MFI compare to others that are available (e.g., other MFIs, banks, moneylenders)? Which place do you go to for the best value, best service, best products?

	• Do you feel like your loan product is a good value? Are the fees fair that the MFI charges? Do you find any of them problematic? • Do you have any loans that required collateral? Can you tell us more about the collateral that was used, how the process of using collateral was explained to you, and if there have been any problems?
Fair and Respectful Treatment of Clients	• Does everyone truly have access to the MFI's services regardless of gender, religion, etc.? If yes/no, why or provide examples. What would discourage _____ (the poorest in your community, men, people from other religions, other ethnicities) from taking a loan or opening an account with this institution? • How does the loan officer treat you during meetings? Do you ever interact with other staff from the MFI? Do they treat you differently? • Is the loan officer easy to talk to? Would you feel comfortable telling the loan officer if you had a problem or a question? • Has a collections agent ever collected repayment from you in a way that felt uncomfortable? If yes, what happened? If no, do you know of anyone else that has experienced something like this? (Reassure them again they will not be in trouble for talking about this issue, and that they do not need to mention specific names)
Mechanisms for Complaint Resolution	• What would you do if you had a complaint about the service the MFI provides? If you would not complain, why not? • Do you know of a client who's had a complaint/problem in the past? How did the MFI resolve the issue? How long did it take? • Would you use the MFI's own internal complaint system and/or the external system (if the network or government runs a complaints system)? Why/Why not? Do you think it would make a difference? Why/Why not? • Do you feel like the MFI wants to listen to your questions or complaints?
Privacy of Client Data	• Do you know if the MFI can share your information with any other institutions? • What were you told about what information would be shared and why? Did you give your permission for this information sharing? Did you have any concerns about it? • Did the MFI explain about how to protect your private financial information? Do you follow their advice? • If there is a client who cannot repay on time, does the MFI handle this situation appropriately by informing the group, the co-signers or the wider public? Is this the correct way? Why/why not?
General/Overall	• Would you recommend this MFI to a friend with a similar business to yours? Why/Why not? • Do you trust the MFI and feel that the MFI is working to help and protect you? If yes, why and how? If not, why and how can they do better? • Are there other MFIs in the area that are more trustworthy than this MFI? Why? • Are there any questions/concerns that you have that were not addressed by these questions? • What does client protection mean to you?