KNOW YOUR RIGHTS

A quick guide for our clients. Free to use and share.

Before you sign

Ask us these questions. Only sign when you understand the answers.

What will I pay in total, with interest and all fees?

How much is each repayment, and when is it due?

What happens if I pay late?

Can I get a copy of my loan agreement?

Yes, always.

Borrow only what you can repay

Do make sure the repayment fits your income after household costs.

Your rights

As our client, you always have the right to:

Clear information
Honest, and in your language

Respect
Fair, with no discrimination

Fair debt collection
No threats or harassment

Privacy
Your details stay private

Free complaints
Complaining never affects your loan

How to complain

Tell us about anything that worries you, such as:

- Fees or terms you did not understand
- A mistake on your account
- How staff treated you
- How your information was used

It's free, and it never affects your loan.
Your loan officer can log a complaint for you.

Contact us

Malawi

Call or SMS +265 887 386 343
WhatsApp +265 887 386 343
info.malawi@selectafrica.net

Or visit **any branch**.

Report serious misconduct

Fraud, bribery, threats or abuse by staff?
Report it confidentially. You can stay anonymous.
whistleblower.selectafrica.net

For everyday loan or service problems, use the contacts above.