# 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

### Uganda

**Call or SMS** +256 783 650 206
**WhatsApp** +256 760 275 497
info@afs.co.ug

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.