## Solomon Islands Savings Groups MEMBER RIGHTS

## AS A MEMBER OF A SAVINGS GROUP:

1. I HAVE A RIGHT TO KNOW HOW MUCH MONEY I HAVE IN PERSONAL SAVINGS
2. I HAVE A RIGHT TO KNOW HOW MUCH MONEY I HAVE TO PAY IN LOANS (IF ANY)
3. I HAVE THE RIGHT TO KNOW HOW MUCH MONEY IS IN GROUP SAVINGS (EG. SOCIAL FUND)
4. I HAVE THE RIGHT TO ACCESS THE CONSTITUTION AND UNDERSTAND THE RULES OF THE SAVINGS GROUP ABOUT:
a. SAVINGS AND WITHDRAWALS
b. LOANS, INTEREST, REPAYMENT AND PENALTIES
c. SHARING OF BENEFITS (IF ANY)
d. ANY OTHER FEES OR COSTS SUCH AS MEMBERSHIP, ADMINISTRATION OR OPERATION fees
5. I HAVE THE RIGHT TO KNOW WHERE MY MONEY IS KEPT
6. I HAVE THE RIGHT TO HAVE MY MONEY KEPT IN A SAFE PLACE
7. I HAVE THE RIGHT TO UNDERSTAND HOW THE SAVINGS GROUP IS MANAGED
8. I have the right to elect members of the management committee
9. I HAVE THE RIGHT TO UNDERSTAND HOW TO MAKE A COMPLAINT OR DISPUTE A DECISION
10. I HAVE THE RIGHT TO BE TREATED FAIRLY AND EQUALLY
