

# Freedom from Hunger

## Statement on Ethical Treatment of Clients

Freedom from Hunger brings innovative and sustainable solutions to the fight against chronic hunger and poverty. Together with local partners, we equip families with the resources they need to build futures of health, hope and dignity. Recognizing the failure of financial markets and also government and private agencies to serve the poor, we believe it is important to ensure they have access to financial and non-financial services. While we do not provide these services directly, we strive for the provision of ethical, dignified, transparent, and equitable services by our partners. We are committed to encouraging our partners to ensure that their delivery of services meets the standards below. We believe clients deserve the following:

### ***Quality***

We believe clients deserve respectful, fair, and flexible services that are attuned to their needs and support positive developmental change in their lives. We believe clients should be given an opportunity to provide feedback (confidential, as appropriate) on the services they are receiving so that those services can more closely meet their needs.

### ***Continuity***

We believe poor people need access to financial and non-financial services over time to manage their families' life-cycle needs. We are committed to promoting sound practices (for example, a secure place to save and timely access to savings) that support sustained services.

### ***Affordability***

We believe poor people can optimize the benefits of financial and non-financial services only if they can afford them. We are committed to promoting responsible governance, management authority, field supervision, appropriate incentives, and internal controls that contribute to efficient and affordable services.

### ***Dignified Treatment***

We recognize that institutions engaged in provision of financial as well as non-financial services should be fair, disciplined, and respectful. We are committed to promoting policies, practices and oversight mechanisms that affirm the dignity of clients, are respectful of cultural and gender differences, and prevent abusive loan collection practices.

### ***Protection from Unethical Practices***

Because poor people are particularly vulnerable to predatory and unethical practices, we have a special commitment to promoting practices that ensure poor people receive protection from illegal, unethical, discriminatory, and deceptive service.

### ***Truthful Information***

We believe clients deserve complete, accurate, and understandable information regarding the terms of financial and non-financial services, including costs of borrowing and transaction services and return on savings. We are committed to promoting practices that ensure clients have the information they need to make informed decisions.

### ***Privacy and Fair Disclosure***

We believe service providers need to safeguard the personal information of their clients. We oppose disclosure of personal information without client knowledge and consent.