

*Our goal is simple.*  
Establish fair credit policies and practices.

## AFFIL'S SIX PRINCIPLES OF FAIRNESS IN LENDING

### **RESPONSIBILITY:**

Lenders must gauge ability to repay and offer borrowers the most affordable and well-suited products for which they qualify. Lenders should demonstrate commitment to the building of personal assets.

### **JUSTICE:**

All participants in the making, collecting, holding and buying of debt have a duty to deal fairly with the borrower. It is unjust to prey upon anyone, particularly on those who are vulnerable due to age, health, language, education or other socioeconomic circumstances. It is unjust to charge exorbitant interest rates and fees, to change terms once agreed, and to deny anyone their day in court.

### **EQUALITY:**

We all must have equal access to appropriate and fair products and services regardless of race, gender, language, national origin, physical/mental well-being, education, lifestyle or socioeconomic status. All discriminatory lending practices must be abolished.

### **INFORMATION:**

We require full disclosure of all costs, fees, loan terms, penalties and collection practices in language that is clearly understood by the borrower. Although information is a necessary component to a fair marketplace, it is not a substitute for fair terms, fair treatment and effective regulation.

### **ACCOUNTABILITY:**

Lenders must track and report their lending activity. Only with comprehensive reporting can we ensure that the marketplace is free from illegal and unethical practices and that consumers are safe to shop for credit products without risk of being overcharged or directed to inappropriate loans.

### **LAW & ENFORCEMENT:**

Our government must establish essential consumer safeguards in the lending marketplace with laws that hold all members of the lending industry liable for activities throughout the life of the loan and its collection. There must be mechanisms for reporting abusers, and compensation for victims of lending abuse.

## HERE'S WHAT YOU CAN DO

**Take these actions at [www.affil.org](http://www.affil.org).**

**Demand change. Contact your legislators.**

Tell them that predatory lending must stop.

**Contact your lenders.**

Reject unfair practices in your contract.

**Don't be a victim.**

Be informed. Use the AFFIL shopping guides.

**Share your story on our website.**

Help others to avoid the predators and pitfalls.

**File a complaint with a government agency.**

Don't let them get away with it.

**Alert your friends.**

Show them this card. Refer them to AFFIL.

**Support AFFIL.**

Help us to stop predatory lending and demand regulation of the credit industry.

End predatory lending now. Get the facts.

AMERICANS FOR  
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**FAIRNESS IN LENDING**

**WWW.AFFIL.ORG** Toll free: (866)45-AFFIL