

BORROWERS CHARTER

Zero-credit is a co-operative, promoting consumer rights for borrowers. Who do we mean when we say borrowers? Ordinary people, who have used or are using a credit card, loan, or mortgage.

Some of us may slip into the red now and then – most often at Bank Holidays, when the balances don't update – and we pay for it...

Many of us have jobs to go to, to look for, or families to worry about, so any small print opting us into unforeseen extras is not an option. Life is far too important for that!

Precisely because we are a coop that shares hopes and ideas, our Members expect, and are gaining, respect from government, the media and financial services.

And if one or two bankers seem to have forgotten that the customer is always right? Well, the more fool them, we say – after all, what ARE market forces, if not consumers...

Why not join us if you are aged 16 or over, have personal experience of borrowing and believe that borrowers need:

- to be valued as consumers
- to have clear, reliable and actionable money advice
- to receive credit information only when requested
- to find lending that is purposeful and sustainable
- to repay lending without harassment
- never to feel helpless

With personal debt worth £1453 billion in the UK, the pound in our pockets is worth a bob or two, and there is no doubt that we are many!