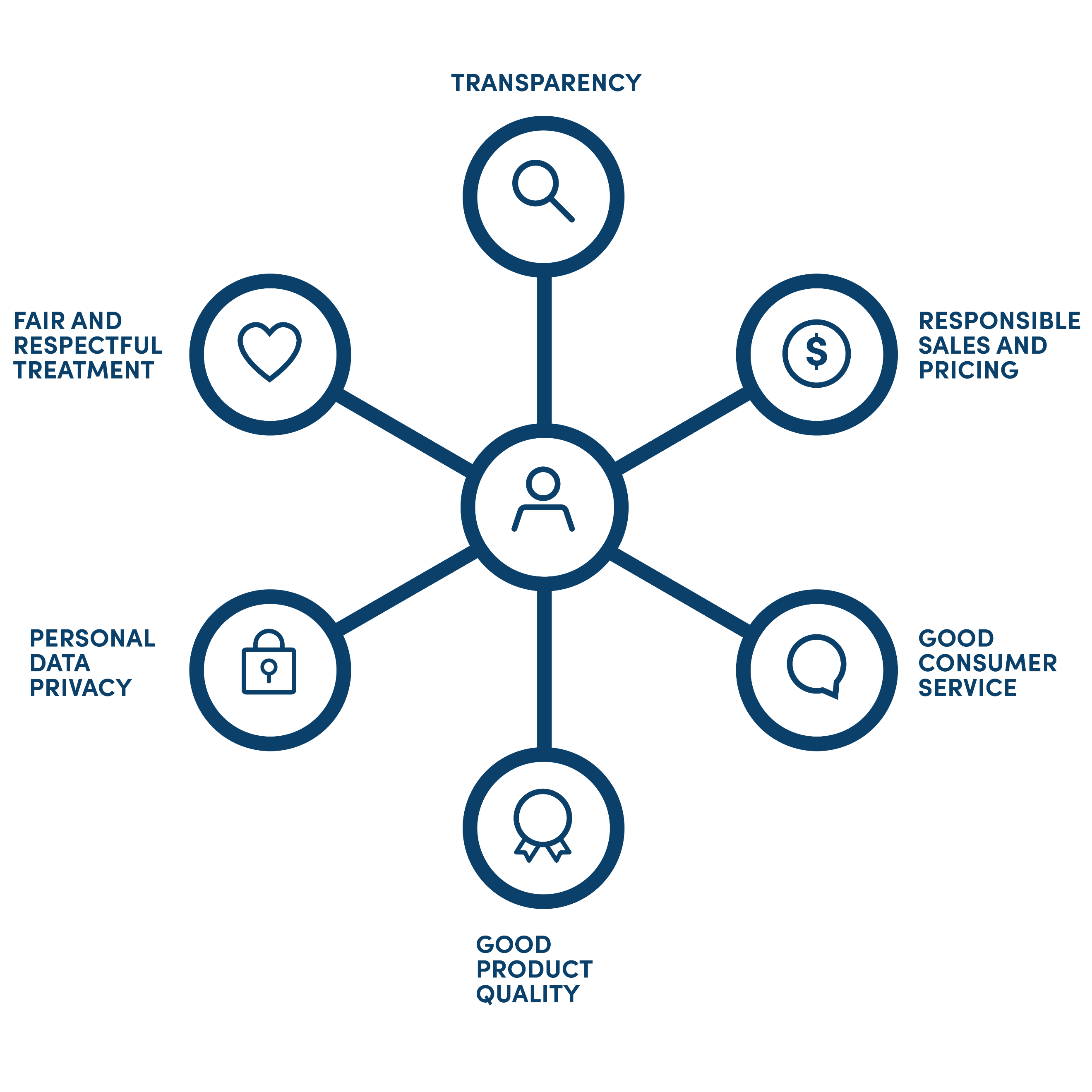
**Checklist for onboarding new agents on consumer protection:**

**1) Discuss Pawame’s commitment** to consumer protection and why it is good for the agent to follow the principles:

* + Aligned with our core value of customer-centricity
  + Better customer satisfaction
  + Better reputation for Pawame
  + More sales through referrals
  + Better repayment rates
  + The right thing to do!

**2) Go through the practical actions related to each principle:**

**a) Transparency:**

The agent should tell the customer:

* + - * What products we sell
      * How much the downpayment is for each one
    - How much the daily payment is for each one
    - What the total price of the product is
    - What happens if they don’t pay
    - What happens if they want to pay in cash

**b) Responsible sales and pricing:**

The agent should:

* + Ask the customer what kind of service the customer wants and very clearly state what level of service we can provide – e.g. don’t say we can power a fridge!
  + Tell the customer that they are expected to pay daily for the full loan term

**c) Good customer service & Good product quality:**

The agent should:

* + Tell the customer about in-home installation
  + Tell the customer about the warranties: 1 year for appliances, 3 years for critical components
  + Make sure the customer knows the toll-free number and warranty process
  + Tell the customer that eventually, when the product is completely out of use, Pawame will take it back for recycling and it should not be thrown into the environment

**d) Fair and respectful treatment & Personal data privacy:**

* + Each customer should be treated with the same respect and patience
  + Agents should be discreet with private customer information