The Smart Campaign embodies a set of core principles for the treatment of clients. Your financial institution is certified by the Smart Campaign as an organization that protects its clients’ rights. This means that the way they do business conforms to international best practices and keeps you safe.

**Products That Fit Your Needs**
The products are designed to fit your life. They’re simple to understand and respect you as an individual with unique needs and characteristics. They’re crafted to make you better off.

**Products That Won’t Force You in Over Your Head**
You try hard to be responsible with managing your money and your financial institution is here to help. They won’t force you to take on debt that you’re not ready for.

**Products You Can Understand**
Your financial institution won’t try to confuse you with fine print or legal language. What you see and what you hear is what you’ll get.

**Products You Can Afford**
You work hard for your money and think carefully before you spend it. Your financial institution charges market rates for its products and services.

**Treating You Fairly**
Your financial institution cares about you. It has committed to treating you fairly and with the respect you deserve.

**Protecting Your Data**
Your private information is important to you and your financial institution keeps it safe. You can approve how your data is used and who has access to it.

**Make Your Voice Heard**
Nobody is perfect. That’s why your institution has clear information on how to contact someone if something goes wrong. (Or if something goes right!)

**FOR MORE INFORMATION,**
visit www.smartcampaign.org or email comments@smartcampaign.org.