

## CLIENT HANDBOOK

As a Client of Peaceful Payback we want you to have rights within our company. We want to be sure you are provided with the best upperclass service as a loan client of ours. This handbook's purpose is to be sure of that for our both regular borrowing clients as well as some of our new ones.

Client's Say So: This is one of our most important policies for you all because well it gives you a voice to tell us what you think and negotiate with us as well.

Some of the services you get with Clients Say So (CSS) are the following:

- Get gifts (gift cards, etc)
- Gets an interest free loan
- Gets to rollover
- Pass of some late fees
- Pay for cosigning new clients
- Negotiation of interest
- Some fees are passed for late night loans
- Budgeting of loans
- Emergent Loans
- Weekly Text Message of Bible Verse
- Day before due payment reminder
- Invite to appreciation event(s)
- Prayers
- Pass of one debt a year to be cleared
- 1% of profit mades to be given back yearly
- 2 loan delivery per three months \*free of charge
- 2 payment pickups per three months \*free of charge
- handout of yearly calendar
- 7 free late night loans every other month
- Discount for other services provided (Speaking, Seminars, Budgeting, Financial Advising, Books written, social work)
- Wellness Check
- Cash Back

## **Surprise Gifts**

Peaceful Payback distributes gifts of appreciation to clients. These gifts are given when a client has kept a steady flow of paying back from their first time to random times they have stayed borrowers of ours. For each steady client that borrows at least once to those that borrow once weekly, monthly or even yearly, they are due a gift for paying back. Whether they borrow back the same day or not does not play a factor in them gifted a gift.

Peaceful Payback keeps an eye on each client and gifts them what they notice is a need or want of theirs.

Some gifts include:

- Apparel
- Hygiene Products (perfume, body wash, tooth paste, tooth brush, soap)
- Electronics (alarm clock, fan, heaters, etc)
- Furniture
- Jewelry (watches, necklaces, earrings, etc)
- Food,
- Cash

All Peaceful Payback clients are eligible to receive calendars that note on them the days they are due to be given back to. Clients have also the option as well to request certain gifts even though it might not be given immediately and can take time.

## **Rollover**

For all Peaceful Payback clients, they have the option to rollover available to them. It requires them to at least pay interest amount.

### **\*Special Cases\***

When struggle payback is noticed by Peaceful Payback, clients are put into a program to get them caught up paying in full.

On the program clients are able to still borrow smaller amounts that can be paid back easily along with payments to their existing balances.

## Interest Free Loans

For Clients that have been with Peaceful Payback for at least 3 months, Peaceful Payback can give them interest free loans on no more than \$100 if they qualify. This can be for one person (borrower) once every 4 months.

\*Special\*-On random days interest free loans fest happens for all clients and is alerted to them via text message on phone number provided or phone call if permission is given.

## Gets Gifts (gift cards, etc.)

Peaceful Payback does distribute gifts of appreciation to their clients. Some of the gifts include:

- gift cards for the following places: stores, cash cards (Master-cards, Visas), restaurants, and transportation

All clients have the opportunity to get them and may simultaneously as well.

But the following criteria must be met and the following is the gift card you can expect to get for meeting them.

**\*\*Paying back loan amount on time\*\***

**\*\*Client for at least 3 months\*\***

### New Client (3 to 6 months)

- For a fairly new client that has been with Peaceful Payback for the above time who has shown to **not be as consistent- borrowing once a month only the amounts of no more than \$20- \$30**, the type of gift card they can expect will be: **\$5-10 gift cards to stores and restaurants only.**
- For the fairly new client that has been with Peaceful Payback for the above time who has shown to be **consistent- borrowing and paying back multiple times a month amounts of no more than \$20- \$30**, the type of gift card they can expect will be: **\$15-\$25 gift cards to stores and restaurants only.**
- For a fairly new client that has been with Peaceful Payback for the above time who has shown to be **consistent- borrowing once a month the amounts of \$50 and up**, the type of gift card they can expect will be: **\$45 to \$75 gift cards to stores, restaurants, and transportation.**
- For a fairly new client that has been with Peaceful Payback for the above time who has shown to be **consistent- borrowing and paying back multiple times a month amounts of \$50 and up**, the type of gift card they can expect will be: **\$ 55-\$85 gift cards to stores, restaurants, and transportation.**

## Middle Ground Client (7 to 9 months)

**CONGRATULATIONS YOU HAVE BEEN A CLIENT OF OURS FOR AWHILE NOW MEANING YOU HAVE CHOSEN US TO BE YOUR GO TO LENDERS!! NOW GUESS WHAT?? YOU CAN ARE NOW ELIGIBLE FOR MORE GIFT CARDS OF HIGHER AMOUNTS AS LONG AS YOU HAVE BEEN PRETTY GOOD PAYING ON OR NEAR TIME AND BEFORE IS ALWAYS GOOD TOO!!**

- For a client that hasn't skipped a beat with paying on time, Peaceful Payback definitely notices. If they have been always on time **consistent-borrowing and paying back multiple times a month amounts of \$50 and up**, the type of gift card they can expect will be: **\$90-\$100 gift card to stores, restaurants, and transportation.**
- For a client that hasn't skipped a beat with paying on time, Peaceful Payback definitely notices. If they have been **not as consistent-borrowing and paying one a month amounts of \$50 and up but always on time**, the gift card they can expect will be **\$75-\$85 to gift cards to stores and restaurants only.**
- For a client that has been on and off , Peaceful Payback notices that too. If they have been **not as consistent- borrowing once a month amounts of \$50 an up**, the type of gift card they can expect will be:**\$30-\$45 gift card to stores and restaurants only.**
- For a client that has been **consistent- borrowing and paying back once a month amounts of \$50 and up**, the type of gift card they can expect will be: **\$50-\$75 gift card to stores, restaurants, and transportation.**

## Long-term Client (10 to 12 months)

**Congrats you have become a certified friend of ours and for our friends you get some of the best benefits and appreciation!!**

- For our FRIENDS that not too long ago were client acquaintances we now know you as more than that. You are a friend of ours. For our friends that have been **consistent- borrowing and paying back multiple times a month amounts of \$50 and up**, the type of gift card you can expect will be: **\$100-\$125** to all of the above (**gift card to stores, restaurants, transportation, money cards**)
- For our FRIENDS that not too long ago were client acquaintances we now know you as more than that. You are a friend of ours. For our friends that have been **not a consistent- borrowing and paying back once a month of \$50 and up**, the type of gift card you can expect will be: **\$95-\$115** to all of the above (**gift card to stores, restaurants, transportation, money cards**)
- For our FRIENDS that not too long ago were client acquaintances we now know you as more than that. You are a friend of ours. For our friends that have been **consistent- borrowing an paying back multiple times a month amounts of no more than \$20-\$30**, the type of gift card you can expect will be: **\$100- \$115** to all of the above (**gift card to stores, restaurants, transportation, money cards**)
- For our FRIENDS that not too long ago were client acquaintances we now know you as more than that. You are a friend of ours. For our friends that have been **not be as consistent- borrowing once a month only the amounts of no more than \$20- \$30**, the type of gift card you can expect will be: **\$ 50-\$75** to all of the above (**gift card to stores, restaurants, transportation, money cards**)

## Lifetime- Clients (1 year, 2 year +)

**Well hello family you have now been with Us for a awhile now. Thank you for continuing to choose us as your lenders. But we're not leaving you empty handed at all, you have the best and greatest perks now!! :)**

- For our now ADOPTED FAMILY, who has been **consistent- borrowing and paying back multiple times a month amounts of \$50 and up**, they type of gift card you can expect will be: **\$150+** to **(wherever you like)**.
- For our now ADOPTED FAMILY, who has been **not as consistent- borrowing and paying back once a month of \$50 and up**, the type of gift card you can expect will be: **\$125+** to **(wherever you like)**.
- For our now ADOPTED FAMILY, who has been **consistent- borrowing an paying back multiple times a month amounts of no more than \$20-\$30**, the type of gift card you can expect will be: **\$115+** to **(wherever you like)**.
- For our now ADOPTED FAMILY, who has been **not be as consistent- borrowing once a month only the amounts of no more than \$20- \$30**, the type of gift card you can expect will be: **\$75+** to **(wherever you like)**.

## **Yearly Calendars**

**PP clients upon request will be given yearly calendars. PP clients upon request will be given budgeting calendars tailored to their budgeting limits.**

**Wellness Check**

Upon request client on becoming clients, PP will give wellness checks that keeps them in the loop of financial needs, feedback, and advice.

## **Weekly Text of Bible Verse**

**Upon oral or written consent of the client, PP will send a weekly Bible Verse to all permissible clients.**

## **Prayers**

**Upon request a customized prayer can be requested from any one of our clients.**

## **Payment Reminders**

**For all clients who are give permission, PP will send reminders of their payments due a day before the scheduled payment due date or when requested.**

## Pay for Cosigning New Clients

### -Existing Clients

For faithful and loyal clients that have been consecutive borrowers (borrowers of at least 6 times yearly), they qualify to become cosigners for new clients (people they know that are honest).

In this program eligible cosigners can cosign for new clients that are people they know under oath, if they do not payback they will take care of the debt.

0New Borrowers will require 3 times of having a cosigner's signature before they do not need it anymore.

During this, the payments made must be on time or else the required amount of cosigner's signature can vary.

### -Cosigners

When doing so they gain incentives (gifts from PP) for signing and bringing new client.

Cosigner Contracting Program: In this program for interested parties in becoming cosigners for Peaceful Payback that cosigns for people they know, for every 5-10 people cosigned for, they can gain \$100-\$200 as soon as the complete parties payback.

## Pass of Late Fees

- I. Clients are all eligible for the pass of late fees.
  - A. If a client has been late more than 5 times in a year as being a client of Peaceful Payback, late fees may be charged.
  - B. If a client has a balance of borrowing more than \$100, late fees can be charged if the \$100+ loan is kept for more than 3 days
- II. The pass of late fees are available when a great line of communication is kept with Peaceful Payback.

## Pass of a Debt a year

Clients who are known to PP as consecutive borrowers that borrows at least 12 times yearly and payback on their stated paydates, are eligible to get a pass of a debt yearly of the amount of \$50 or less.

## Negotiation of Interest

I. On certain days during the month a client or clients are able to negotiate interest charged on loan amounts of no more than \$100.

A. Clients that qualify can do so on days according to their alerts sent to them on their Peaceful Payback possessed negotiation calendars.

## Loan Delivery/Payment Pickup

All PP clients can take advantage of having loans delivered and payments picked up to them in the DFW metroplex at no charge

- Criteria: consecutive borrowers (borrow at least once a month), does not exceed delivering and picking up more than 4 times every three months.

## Late Night Loans

Clients of Peaceful Payback are all eligible for late night loans after normal business hours as long as Peaceful Payback is notified 30 minutes to an hour in advance, who is apart of the Clients Say So Preferred Program (clients who borrow consecutively each month or week) \*Special Inclusion can apply

## **Emergent Loans**

**For clients in need of emergency loan amounts higher than their set limits, PP offers clients a choice to take out an emergent loan. Depending on the situation at hand, PP will either forget a previous balance or give to you a reasonable support amount.**

## **Discounts**

**PP Clients have automatic discounts for other services provided that include:**

- **social work**
- **seminars**
- **speaking events**
- **budgeting**
- **financial advising**
- **books written**
- **tax preparation**
- **advising**
- **consulting**
- **social-work**

## **Cash Back**

**Randomly chosen a PP client is selected and their loan is not only forgotten but all paid interest is refunded.**

**To do this client must have current loan taken out when the raffle happens.**

**For another client or ALL during the set season, 1% of profit earned is given back to clients**

## **Budgeting of Loans**

To help clients stay as low as possible with their debt amount that they can handle, Peaceful Payback offers to them budgeting services. Budgeting services are based around the loans they make and have with us, through the planning method of using a calendar. This is free to all clients but if further services are needed for different things, a fee or cost may be charged.

- **Month to Month-** For clients who consecutively borrow and pay back each month only, Peaceful Payback will use their set limit they have been assigned to calculate the amount of money they are able to borrow daily or weekly.
- **Only Sometimes-**For clients that only borrow ever so often, PP can give them the service of budgeting for them as well. To do this a short meeting with the client is made to find out their needs.

## **Appreciation Events**

**For all clients, PP gives events to do nothing but appreciate you all at no cost at all.**

**1% of Profit Made to given back yearly**

**For clients of PP they have the ability to receive 1% of the interest paid each year if they have borrowed and paid back 12 times or more.**