The Small Business Borrowers’ Bill of Rights identifies six fundamental rights that all small business owners seeking financing deserve:

1. **The Right to Transparent Pricing and Terms**: A borrower has the right to have the cost and terms of any financing being offered presented to them in writing and in a form that is clear, complete, and easy to compare with other financing options, so they can make the best decision for their business.

2. **The Right to Non-Abusive Products**: A borrower has the right to expect that the financing products offered by a lender will not trap his/her business in an expensive cycle of re-borrowing.

3. **The Right to Responsible Underwriting**: A borrower has the right to expect a lender is offering financing based on underwriting practices that assess the ability of the borrower’s business to succeed and repay.

4. **The Right to Fair Treatment from Brokers**: A borrower has the right to honest, transparent, and impartial communications with a broker regarding loan options, conflicts of interest, fees, and the financing options available.

5. **The Right to Inclusive Credit Access**: A borrower has the right to fair and equal treatment when seeking a loan including protections guaranteed under the Equal Credit Opportunity Act.

6. **The Right to Fair Collections Practices**: A borrower has the right to be treated fairly and respectfully throughout a collections process and the right to protections like those guaranteed under the Fair Debt Collection Practices Act.