



APRO's Code of Ethics was originally created when the association was formed in 1980. APRO's first members wrote the Code of Ethics to establish a set of guidelines consistent with what they felt should be the rent-to-own industry's values and ethical standards.

In 2023, the APRO Board of Directors approved an updated Code of Ethics, revised to reflect evolutions in RTO best practices, as well as the industry itself. **All APRO members agree to adhere to the association's Code of Ethics as a requirement of membership.**

CODE OF ETHICS

01 Members acknowledge an evolving RTO marketplace that today has members with brick-and-mortar stores, members offering RTO through kiosks in retail stores, and members with websites and an Internet presence. Some members market RTO through all three channels. However members choose to offer RTO, they pledge to adhere both to the letter and the spirit of all applicable RTO and other consumer-protection statutes that apply to their transactions and customer relations.

02 Members pledge to abide by the spirit and letter of the association's bylaws.

03 Members pledge to develop and encourage the practice of the highest personal and professional conduct among themselves.

04 Members pledge to continue to seek ways to improve the transparency, value, affordability, and flexibility of the RTO transaction for consumers.

05 Members pledge to uphold and foster the integrity of the RTO industry by promoting truth and fairness, building goodwill, and providing valuable goods and services to their customers.

06 Members pledge to provide high-quality products and services to customers at fair and reasonable prices, and to preserve the flexibility and options available in RTO transactions.

07 Members pledge to manage customer expectations by being transparent regarding what they can expect from members' RTO transaction, as well as the goods and services being provided.

08 Members pledge not to discriminate against customers or would-be customers because of race, color, creed, national origin, sex, age, or other impermissible basis.

09 Members pledge to address customer complaints promptly as they arise, and to seek a fair and equitable resolution of all such issues.

10 Members pledge to promote the use of RTO transactions to customers and the public at-large, and to seek to educate members and the public in the advancement, improvement, value, and uses of RTO.

11 Members shall recruit the employee[s] of another member only during an employee's personal time, and never on or about the premises of other members.

12 Members who successfully recruit the employee[s] of another member shall insist the employee[s] return all confidential and proprietary information, including customer lists, to the former employer without making use of any such information.

13 Members pledge to promote the purposes, growth, acceptance, and effectiveness of the RTO industry by all means consistent with the public interest.

Not an APRO member?

Join today by contacting APRO at (512) 794-0095 or info@rtohq.org.