

Oracle Banking Digital Experience

**US Originations Unsecured Personal Loans User
Manual
Release 17.2.0.0.0**

Part No. E88573-01

July 2017

ORACLE®

US Originations Unsecured Personal Loans User Manual

July 2017

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1. Preface

1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction- The mandatory and conditional fields of the transaction are explained in the procedure.

If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 17.2.0.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

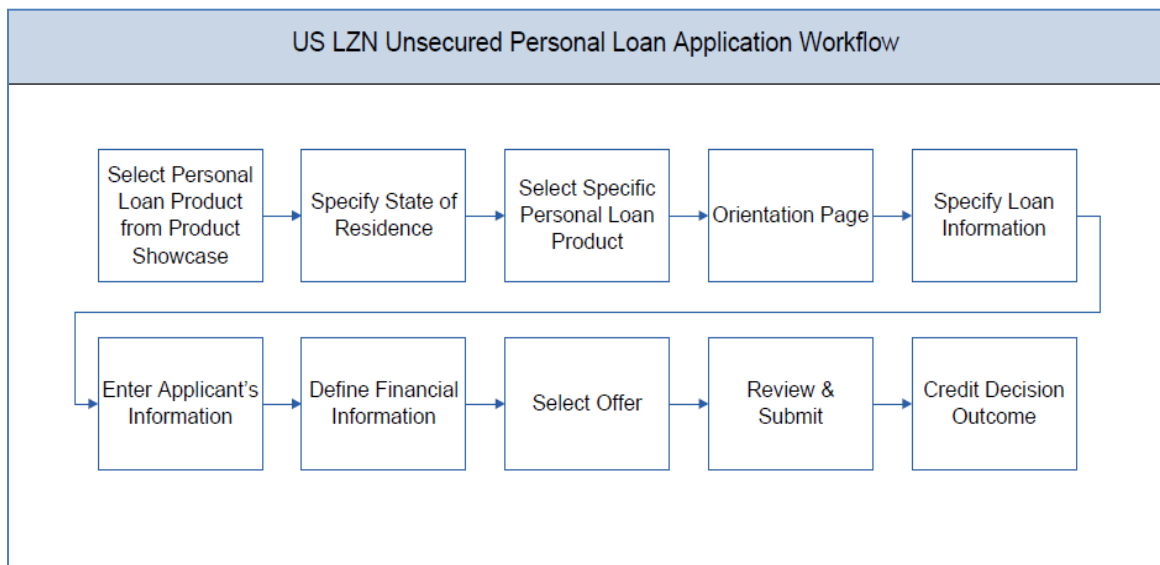
2. Unsecured Personal Loan Application

An unsecured personal loan is a personal loan for which no collateral is provided; hence its issuance is based solely on the applicant's credit worthiness.

The application for unsecured personal loans has been built so as to capture the loan requirements as well as the basic personal (including employment and contact information) and financial information of the applicants. All required disclosures and notices are displayed as part of the application and the regulations imposed by the US government have been kept in mind while identifying information to be captured.

The app tracker has been built so as to enable tracking of the application once it has been submitted. The application tracker also enables the applicant to retrieve and complete an application that has been saved. Additionally, the applicant can perform certain tasks from the app tracker such as uploading documents required by the bank, specifying loan account preferences, etc.

Unsecured Personal Loans Workflow



The unsecured personal loan account opening application goes through a particular cycle. Following are the steps involved in the loan account opening application:

- **State Selection:** Once you select the unsecured personal loan product from the product showcase, you will be required to specify your state of residence, after which you can proceed to the loan application.
- **Loan Requirements:** You can specify the amount to be borrowed, purpose of the loan, tenure, and also mention if there is a co-applicant as part of loan application.
- **Applicant Information:** The applicant information sections consist of details such as basic personal information, identity, contact, and employment information of the applicant.
- **Financial Information:** These sections consist of the details such as, income, expense, asset, and liability details of the applicant.
- **Offer Selection:** This section displays multiple loan offers with an option to select any offer of choice.

- **Review and Submit:** This section comprises of two sub sections. The first displays the summary of the loan application. You can verify details submitted as part of the application and can modify any if required. The second sub section displays the disclosures and notices applicable on the loan application. You can view details of these disclosures and notices and if required, give consent to them before submitting the application to the bank.
- **Credit Decision Outcome:** This section displays the credit decision, once the loan application is submitted successfully.

How to reach here:

Dashboard > Personal Loan

To apply for personal loan:

1. Select **Personal Loans** on the product showcase screen.
2. The state of residence screen is displayed.

2.1 State of Residence

Please Select Your State of Residence

Product offerings may differ across locations. By selecting your state of residence you will be shown the specific terms and rates that will apply to your new account.

Alabama

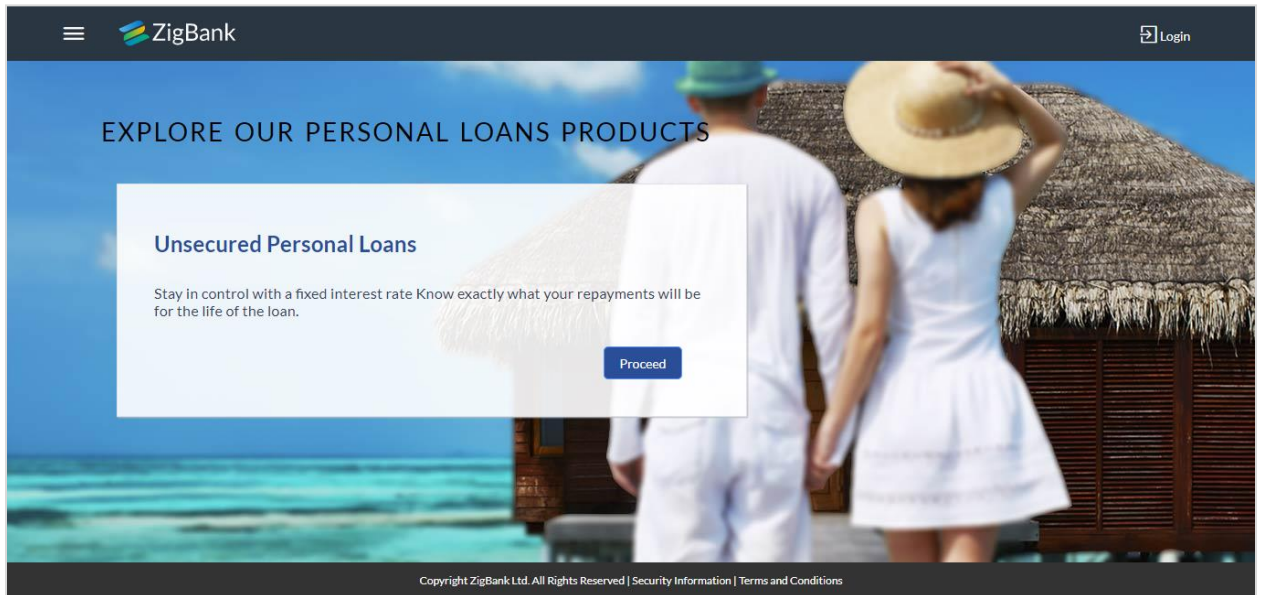
Select Cancel

Field Description

Field Name	Description
Please select your state of residence	
Select State	You are required to select the state in which you reside.

- From the drop-down list, select the state of residence, and click **Select**. The product list screen is displayed.
OR
Click **Cancel** if you do not want to proceed with the application.

2.2 Product List




- Once the appropriate product is selected, click Proceed. The Unsecured Personal Loans Orientation screen is displayed containing details regarding the steps involved in the loan application, details required for application and eligibility criteria. Additionally, the orientation screen also displays text defining the USA Patriot Act, by which you are informed about the bank's need to comply with the specific act and the requirement to capture certain information of all applicants.

2.3 Orientation Page

BEFORE WE GO AHEAD..


Unsecured Personal Loans

Model Bank keeps your personal information private and secure.




Before You Apply

Applying for a Model Bank Personal Loan is easy. Your application should only take a few minutes but if you don't have enough time to complete your application now, you can save it and complete it at a later date.



Check your eligibility

In order to apply for a Model Bank Personal Loan, you must be a legal major, a resident of the country and earn a regular income.



Review and Submit

Once your application is complete, review your data entered and submit the application.

Important Information About Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account.

What you'll need

The following details of all applicants

- Personal and Contact details.
- Employment and Income details.
- Financial details.

What this means for you

When you open an account, we ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your drivers license or other identifying documents.

Already a customer banking online with us?
Signing in with your login credentials will help us prefill some of the data

[Login](#)

[Cancel](#)
[Continue](#)

- Click **Continue**, if you are a new/unregistered user.
OR
Click **Login** if you are a registered user. For more information on the application of an existing user, view the **Existing User** section in this document.
OR
Click **Cancel** to abort the loan application process. For more information on cancelling an application, view the **Cancel Application** section of this document.
- The loan requirement screen is displayed. Enter loan requirement details such as loan amount i.e. the amount to be borrowed, the purpose of the loan, loan tenure, and if a co-applicant is to be added to the application or not.

2.4 Loan Requirements

You are applying for

VEHICLE LOANS

Help us understand your loan requirements

Loan Purpose Motor Cycle

Loan Amount \$10,000.00

Loan Term 3 Years 0 Months

Would you like to add a co-applicant?

Field Description

Field Name	Description
Help us understand your loan requirements	
Loan Purpose	The reason for which the loan application is being made.
Loan Amount	The loan amount (in US dollars) that you would like to borrow.
Loan Term	The tenure of the loan in terms of years and months.
Would you like to add a co-applicant?	You can identify whether a co-applicant is to be added to the application or not.
Is co-applicant an existing user	Indicates whether the co-applicant is an existing user. This field is displayed, if you have selected Yes in the Would you like to add a co-applicant? field.
Co-applicant Customer ID	You are required to enter the co-applicant's customer ID, if the co-applicant is an existing user. This field is displayed, if you have selected Yes in the Is co-applicant an existing user? field.

Field Name	Description
Send Verification Code via	<p>Indicates the channel on which the verification code is to be sent. The options are:</p> <ul style="list-style-type: none"> • Co-applicant's registered email address • Co-applicant's registered phone number <p>This field is displayed, if you have selected Yes in the Is co-applicant an existing user? field.</p>

- Enter the relevant loan requirement details such as loan purpose, loan tenure, amount and other details.
- If a co-applicant is to be part of the application select option **Yes** in the **Would you like to add a co-applicant?** field.
OR
Click **No** if the loan is required for a single applicant.
- If the co-applicant is an existing user click **Yes** in the **Is co-applicant an existing user?** field.
OR
Click **No** if the co-applicant is not an existing user.
- If you have clicked **Yes** in the **Is co-applicant an existing user?** field, enter the co-applicant's customer ID in the **Co-applicant Customer ID** field.
- Once the co-applicants customer ID is entered, it needs to be verified. In the **Send Verification Code via** field, select the desired option through which the verification code is to be sent.
- Click **Verify**. The **Verification** screen is displayed.
- In the **Verification Code** field, enter the verification code and click **Submit**.
- A message stating that the code has been verified is displayed. Click **Continue**.
- The sections comprising of the application form are displayed. If a co-applicant has been added, the respective sections in which the co-applicant's information is to be captured are enabled.

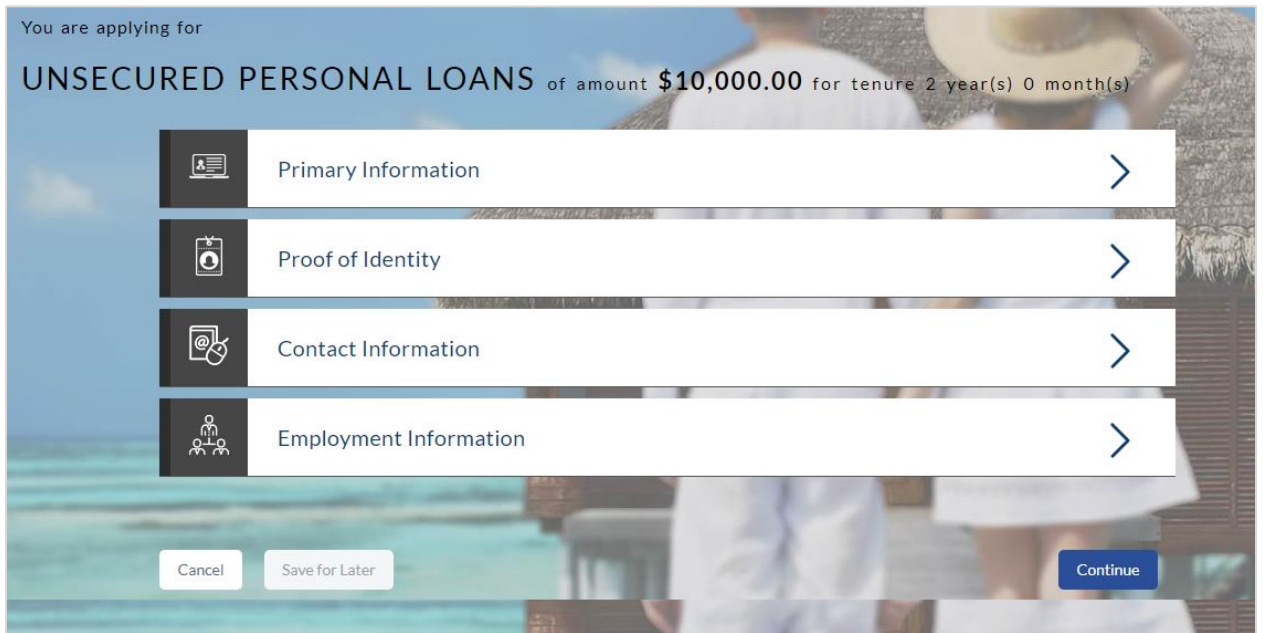
2.5 Applicants Profile Details

You are applying for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **2 year(s) 0 month(s)**

- Primary Information
- Proof of Identity
- Contact Information
- Employment Information

Cancel Save for Later Continue



- Select the section in which to enter information.

2.6 Primary Information

In the primary Information screen enter the appropriate information such as salutation, first name, last name, date of birth, citizenship, etc.

All your details are private and secure.

Salutation: Mr

First Name: John

Middle Name (optional): A

Last Name: Smith

Suffix (optional):

Date of Birth: 10/01/1990

Citizenship: UNITED STATES

Permanent Resident:

[Continue](#)

Field Description

Field Name	Description
Salutation	Identify your salutation. Examples of salutation are: <ul style="list-style-type: none"> • Mr. • Ms • Mrs. • Others
First Name	Enter your first name.

Field Name	Description
Middle Name	Enter your middle name here. This field is optional.
Last Name	Enter your last name here.
Suffix	Enter your suffix here. This field is optional. E.g. Junior, Senior, ii, iii.
Date of Birth	Your date of birth in format MM/DD/YYYY. The system validates your date of birth against your state of residence so as to identify whether you have attained age of majority as per your state specifications.
Citizenship	The country of which you are a citizen. By default, United States will be selected. You can change this value to reflect the country of which you are a citizen.
Permanent Resident	You are required to identify whether you are a permanent resident of the United States or not. If your citizenship is any other than United States and if you are also not a permanent resident of the United States, you will not be able to proceed with the application as, currently, only US citizens or resident aliens are allowed to submit applications only.
Country of Residence	This field is enabled only if you have identified that you are not a permanent resident of the United States by selecting No in the Permanent Resident field. In this case, you are required to identify the country in which you reside.

- Click **Continue**. The **Proof of Identity** section is displayed.

2.7 Proof of Identity

Enter your Social Security Number and identity details in this section.

Field Description

Field Name	Description
Social Security Number	Enter your Social Security Number. Your Social Security Number is a 9 digit number issued by the U.S. government to U.S. citizens, permanent residents and temporary residents for taxation and other purposes.
Type of Identification	The identification that you want to provide as proof of identity. The identification type could be: <ul style="list-style-type: none"> • Driving License • Matricular Consular Card • State ID
State of Issue	Enter the name of the state in which your identification document has been issued. This field is not displayed if you have selected Matricular Consular Card as Type of Identification .


Field Name	Description
ID Number	Enter your identification number corresponding to the identification type.
Expiration Date	Enter the date on which your identification document will expire. This date can be found printed on your identification document. The system will validate if the expiration date has passed or if it is a valid date i.e. not one that is too ahead in the future (the number of years will be defined by the bank) and will display an appropriate error message. In this case, you can either modify the expiration date or select a different ID to submit as proof of identity, one that has a valid expiration date.

- Click **Continue** to save the identification information.
- The **Contact Information** section is displayed.

2.8 Contact Information

In the contact information section enter contact details including your email address, phone numbers, and current residential address.

You will be required to enter details of your previous residence if you have stayed at your current residence for less than the amount of time required. This amount of time is defined by the bank in terms of years.


▼

Contact Information

Email

Email ?

Confirm Email

Phone Number

Phone Type

Primary Phone Number

Alternate Phone Number

We may contact you with important information about your account on your primary phone number. If you have provided a mobile number as primary, we may also send you alerts via SMS. You may contact us at any time to change the preferences.

Residential Address

We will be sending all postal mail to this address. (P.O. Boxes are not allowed)

Accommodation Type


Address Line 1

Address Line 2 (optional)

City

State

Zip Code (First 5 digits are required)

Staying Since 

Field Description

Field Name	Description
------------	-------------

Field Name	Description
Email	
Email	Enter your email address.
Confirm Email	Re-enter your email address in order to confirm the same.
Phone Number	
Phone Type	<p>Select the phone number type that you want to define as primary contact number.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Personal Mobile • Work Mobile • Home Phone • Work Phone
Primary Phone Number	Enter your phone number corresponding to the selected phone type.
Alternate Phone Number	You can select Yes if you want to add an alternate phone number. It is not mandatory to add an alternate phone number.
Phone Type	<p>Type of phone number that is being added as an alternate number.</p> <p>The options are the same as those available for the phone type of primary phone number. The type selected as primary phone type will not be part of the list. Hence you cannot enter two phone numbers of the same type.</p> <p>This field is displayed if you select Yes in the Add an alternate phone number field.</p>
Phone Number	<p>Phone number corresponding to the selected alternate phone type.</p> <p>This field is displayed if you select Yes in the Add an alternate phone number field.</p>
Residential Address	
Default as that of Primary Applicant	<p>This field will be enabled only when the contact information of a co-applicant is being entered.</p> <p>By selecting this checkbox, the primary applicant's address will be defaulted in the fields capturing address of the co-applicant.</p>

Field Name	Description
Accommodation Type	<p>The type of accommodation in which you reside.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other
Address Line 1 - 2	Enter your address details.
City	Enter the name of the city in which you reside.
State	The state in which you reside. The state that you selected upfront will be displayed in this field. You will not be able to change the state here.
Zip Code	The zip code of your residence. You can enter the zip code in format zip+4 in addition to regular format.
Staying Since	Date since which you have been residing at the current address. If you identify a date that is less than the minimum amount of time required for you to have resided in the current residence, the system will display fields in which you can specify you previous residence address.
Previous Residential Address	This sub section will be enabled and displayed only if you have identified a date in the Staying Since field that falls short of the minimum amount of time required for you to have resided in the current residence.
Accommodation Type	<p>The type of residence in which you resided previously.</p> <p>The accommodation types are:</p> <ul style="list-style-type: none"> • Company Provided • Inherited • Leased • Owned • Parental • Rented • Other

Field Name	Description
Address Line 1 - 2	Enter address details of your previous residence
City	Enter the name of the city in which you resided previously.
State	The state in which you resided previously. The state that you selected upfront will be displayed here by default and can be changed.
Zip Code	The zip code of your previous residence. You can enter the zip code in format zip+4 in addition to regular format.

- Click **Continue** to save the contact information. The **Employment Information** section is displayed.

2.9 Employment Information

In this section enter details of your employment over a defined period starting with your current primary employment. The details required are type of employment, subsequent status, date on which specific employment was started and if you are salaried or self employed, the company or employer name. If the amount of time at which you have been employed in your current employment is less than the required amount, the system will display fields in which you can enter details of previous employment.

E I I

Please specify details of your employment for the past 36 months

Primary Employment



Employment Type	Salaried	▼
Employment Status	Full Time	▼
Company Name or Employer	BOFA	
Start Date	01/01/2012	📅

Field Description

Field Name	Description
Primary Employment	
Employment Type	The type of your current primary employment The types are: <ul style="list-style-type: none"> • Salaried • Self Employed • Others

Field Name	Description
Employment Status	<p>The status of your employment. The options in this field will depend on the employment type you select.</p> <p>If you have selected the option Salaried or Self Employed the options will be:</p> <ul style="list-style-type: none"> • Part Time • Full Time <p>If you have selected the option Others, the options will be:</p> <ul style="list-style-type: none"> • Home Duties • Non-Resident • Pensioner • Retired • Student • Superannuation • Unemployed • Casual • Contractor
Company Name or Employer	<p>Name of the company or firm at which you are employed. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type.</p>
Start Date	<p>The date on which you started current employment.</p>
Additional Employment	
Employment Type	<p>The type of employment</p> <p>The types are:</p> <ul style="list-style-type: none"> • Salaried • Self Employed • Others

Field Name	Description
Employment Status	<p>The status of your employment. The options in this field will depend on the employment type you select.</p> <p>If you have selected the option Salaried or Self Employed the options will be:</p> <ul style="list-style-type: none"> • Part Time • Full Time <p>If you have selected the option Others, the options will be:</p> <ul style="list-style-type: none"> • Home Duties • Non-Resident • Pensioner • Retired • Student • Superannuation • Unemployed • Casual • Contractor
Company Name or Employer	Name of the company or firm at which you are/were employed. This field will be displayed only if you have selected Salaried or Self Employed as Employment Type .
Start Date	The date on which you started employment at the specific company or organization.
End Date	The date on which you employment at the specific company or organization ended.

- Click **Add** to update the employment information.
OR
Click  to edit the employment information.
- Click  to add more than one employment information.
OR
- Click **Continue** to proceed with the application process.

2.10 Financial Profile



This page comprises of multiple sections in which you can enter your financial details in the form of income, expenses, assets and liabilities.


The screenshot shows a mobile application interface for an unsecured personal loan application. At the top, it states "You are applying for UNSECURED PERSONAL LOANS of amount \$10,000.00 for tenure 3 year(s) 0 month(s)". Below this is a large white box with the title "Financial Profile". Underneath the title are four horizontal menu items, each with an icon on the left and a right-pointing chevron on the right: "Income" (wallet icon), "Expenses" (bill icon), "Assets" (house and car icon), and "Liabilities" (document with dollar sign icon). At the bottom of the screen are three buttons: "Cancel", "Save for Later", and "Continue".

- Select a section in which to enter appropriate financial information.


2.10.1 Income

In this section enter details of all income that you want to be considered to be the basis on which you will repay the loan. Hence, any income earned as alimony or child support need not be identified here if you do not wish for it to be considered.

You can add multiple records of income up to a defined limit. Click the  icon to add additional income records and the  icon against a specific record to delete it.


Income
▼


You do not have to include alimony, child support or separate maintenance income if you do not want it considered as a basis for repayment.

Primary Income




Source of Income	<input style="width: 90%; border: none; border-bottom: 1px solid #ccc;" type="text" value="PAYG or Salary"/> ▼
Gross Income	<input style="width: 90%; border: none; border-bottom: 1px solid #ccc;" type="text" value="\$500,000.00"/>
Net Income	<input style="width: 90%; border: none; border-bottom: 1px solid #ccc;" type="text" value="\$500,000.00"/>
Frequency	<input style="width: 90%; border: none; border-bottom: 1px solid #ccc;" type="text" value="Yearly"/> ▼

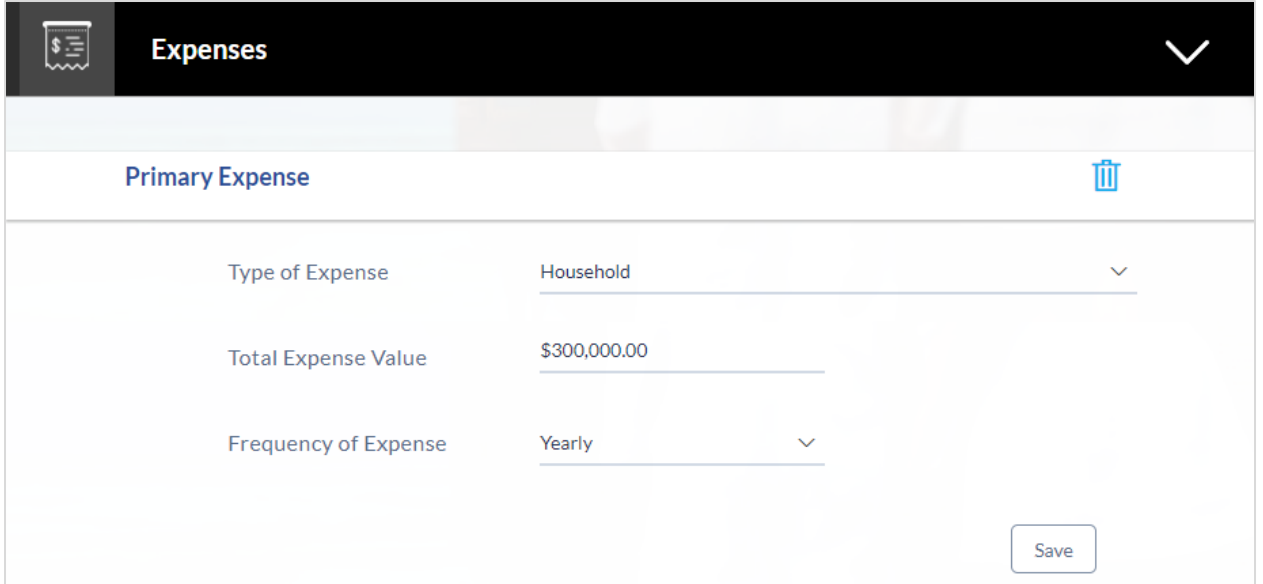
Field Description

Field Name	Description
Primary Income	
Source of Income	The source of your primary income. Examples of source of income can be rental income, salary, etc
Gross Income	Gross amount of income earned.
Net Income	Net amount of income. The net income field will be defaulted with the gross income amount entered and can be changed.
Frequency	The frequency at which you earn the particular income. Examples of income frequency can be Monthly, Yearly, etc. <ul style="list-style-type: none"> By default Yearly will be selected in this field. You can change this value as required.

-
- Click **Save** to update the income details.
 - Click **Continue** to proceed with the expense details section.
- OR
- Click  to add another income record.


2.10.2 Expenses

In this section enter details of all expenses you incur on a regular basis. You can add multiple expense records up to a defined limit. Click the  icon to add additional expense records and the  icon against a specific record to delete it.







Field Description






Field Name	Description
Primary Expense	
Type of Expense	The type of expense. Example - household, school fees, etc.
Total Expense Value	The total value of expenditure against the specific type identified.
Frequency of Expense	The frequency at which you incur the specific expense. By default the value Monthly will be selected and can be changed.

- Click **Save** to update the expense details.
 - Click **Continue** to proceed with the asset details section.
- OR
- Click  to add another expense record.

2.10.3 Assets

In this section enter details of all assets owned by you. You can add multiple asset records up to a defined limit. Click the  icon to add additional asset records and the  icon against a specific record to delete it.



Assets


Primary Asset		
Type of Asset	Savings Account with Other Bank	
Value	A\$50,000.00	
Additional Asset		
Type of Asset	Motor Cycle	
Value	A\$5,000.00	
Additional Asset		
Type of Asset	Savings Account with Bank	
Value	A\$3,000.00	
Additional Asset		
Type of Asset	Home - Owner Occupied 	
Value	\$20,000.00	



Field Description

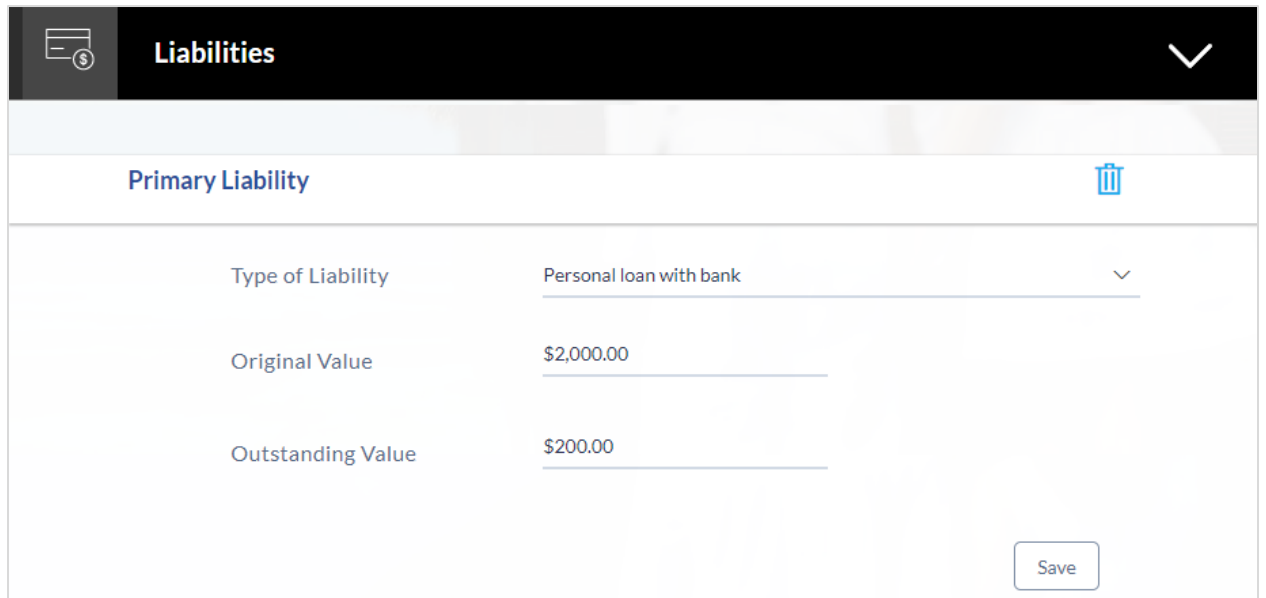
Field Name	Description
Primary Assets	
Type of Asset	Type of asset owned by you. Examples of assets are – Home, Savings account with bank, etc.

Field Name	Description
Value	The market value of the asset.

- Click **Save**.
 - Click **Continue** to proceed with the liability details section.
- OR
- Click  to add another asset record.


2.10.4 Liabilities

In this section enter details of all your liabilities. You can add multiple records up to a defined limit. Click the  icon to add additional records and the  icon against a specific record to delete it.



Field Description

Field Name	Description
Primary Liability	
Type of Liability	Select the type of liability you want to define. The liability type could be, home loan, personal loan, credit card, and others.
Original Value	Identify the original value of the liability.
Outstanding Value	Enter the current outstanding value of the liability.



- Click **Save**.
 - Click **Continue** to proceed with the loan application process.
- OR
- Click  to add another liability record.
 - Once the asset, liability, income, and expense details are entered click **Continue**.
 - The **Offers** screen is displayed.

2.11 Offers


This section displays all the product offers applicable to you. You can select any one offer that best suits your needs.

You are applying for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**

 **Offers** 

Please make your selection by clicking one of the offers below.

- Unsecured Personal Loans - Fixed and Variable_09
- LNUPL Fixed and Variable
- Unsecured Personal Loans - Fixed and Variable** 
- Unsecured Fixed Personal Loans

- Select a suitable offer.
- Click **Continue**.
- Click **Review and Submit**. The review screen is displayed.

2.12 Review and Submit

The review and submit page consists of the following two sub sections:

- **Application Verification** – This section will display all the information you have entered in the application. You can verify that all the information provided by you is correct and make any changes if required.
- **Disclosures and Consents** – This section displays the various disclosures and notices impacting you and the bank. The facility to provide your consent to a disclosure is provided against each disclosure.

Loan Requirements

You are applying for

UNSECURED PERSONAL LOANS

of amount **\$10,000.00** for tenure 3 year(s) 0 month(s)


Please review your information before submitting your application.

Loan Requirements	
Loan Purpose	PERSONAL-Personal
Loan Amount	\$10,000.00
Tenure	3 Year(s)
Would you like to add a co-applicant ?	No

Offer

Offer	
OfferName	Unsecured Personal Loans - Fixed and Variable

Primary Information

Primary Information 	
Name	Mr John A Smith
Date of Birth	01/01/1990
Citizenship	UNITED STATES
Permanent Resident	Yes

Proof of Identity

Proof of Identity 	
Social Security Number	xxx-xx-7462
Type of Identification	Driving License
State of Issue	Alaska
ID Number	A3267
Expiration Date	01/01/2030

Contact Information

Contact Information	
Email	
Email	john22@ofss.com
Phone Number	
Primary Phone Number	Work Mobile: (729)473-4983
Residential Address	
Accommodation Type	Owned
Address	A22, Express Towers, Birmingham Alaska 23333
Staying Since	01 Jan 1990


Employment Information


Employment Information	
Primary Employment	
Employment Type	Salaried
Employment Status	Full Time
Company Name or Employer	BOFA
Start Date	01/01/2012

Financial Profile

Income

Financial Profile


Incomes



Primary Income

Source of Income	PAYG or Salary
Frequency	Yearly
Gross Income	\$500,000.00
Net Income	\$500,000.00

Expenses



Expenses




Primary Expense


Type of Expense	Household
Total Expense Value	\$300,000.00
Frequency of Expense	Yearly

Assets


Assets 	
Primary Asset	
Type of Asset	Savings Account with Other Bank
Value	A\$50,000.00
Additional Asset	
Type of Asset	Motor Cycle
Value	A\$5,000.00
Additional Asset	
Type of Asset	Savings Account with Bank
Value	A\$3,000.00
Additional Asset	
Type of Asset	Home - Owner Occupied
Value	A\$20,000.00

Liabilities

Liabilities 	
Primary Liability	
Type of Liability	Personal loan with bank
Original Value	\$2,000.00
Outstanding Value	\$200.00

- Click  against any section if you wish to edit any information that is part of that section.
- Once the details are edited click **Continue**.

2.13 Disclosures and Consents


Disclosures and Consents

Please go through the following disclosures thoroughly. They contain important information about your legal rights. Copies of all disclosures will be sent to you at john22@ofss.com once you consent to E-sign Disclosure.

E-SIGN Disclosure

We are bound by specific laws that require us to provide certain application and account information to you. Your consent to the E-SIGN disclosure gives us the permission to provide information to you electronically and covers all subsequent disclosures, notices and communications regarding your application as well as the resulting account.

When you consent to our E-SIGN Disclosure, you agree that we will deliver communications to you in electronic format by posting them on the banking website or also through Email. All electronic communication intended to be sent through Email will be sent to the Email address provided in your application.

Please review the terms and conditions of our E-SIGN Disclosure and indicate your consent to receive electronic disclosures and agreements. If you do not wish to receive these documents electronically, you may cancel this application by clicking on the Cancel button at the bottom of this page.

E-SIGN Disclosure

Primary Applicant

I have reviewed and consent to the E-SIGN Disclosure.

TIN Certification and Backup Withholding

Under penalties of perjury, I certify that

1. The number provided on this application is my correct taxpayer identification number,
2. I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and,
3. I am a U.S. person (including a U.S. resident alien)
4. I am exempt from FATCA reporting

Please note: If you are unable to certify that you are no subject to backup withholding, you cannot apply online. Please visit us at a banking center near you and we will help you with your application.

Primary Applicant

I certify and under penalty of perjury, that all four tax status certification statements above are true.

Additional Disclosures

Please review important deposit product disclosures and our privacy policy. Select the links to review each item and print or save copies for your records.

[Account Agreement](#)
[Consumer Privacy Notice](#)

Primary Applicant

I acknowledge that I have reviewed and agree to the Product Legal Documents and the Privacy Policy Notice

By clicking submit I agree that :

- All the information I have submitted in the application, is to the best of my knowledge, true and correct.
- I am the person named in the application and I have obtained approval from my co-applicant to submit his/her information.
- If I am applying with a co-applicant, we will be held jointly liable for the requested credit amount.
- I authorize Model Bank to obtain a credit report or any other report or account information from credit or information services agencies to help verify the information provided in this application
- Model Bank may ask for documents to verify the identity of some or all applicants.
- This application and supporting documents remain the property of Model Bank.
- All loan applications are subject to normal credit qualification and Model Bank is not obligated to approve my application.
- Credit approval, Annual Percentage Rate (APR) and credit terms are based on the review of each applicant's information and credit report.

Cancel
Save for Later
Submit

Field Description

Field Name	Description
ESIGN Disclosure	
I have reviewed and consent to the ESIGN Disclosure	Select this check box to provide consent to the ESIGN Disclosure
Additional Disclosures	
I acknowledge that I have reviewed and agree to the Product Legal Documents and Privacy Policy Notice	Select this check box to acknowledge that you have reviewed the product legal documents and the privacy policy of the bank.

- Once you have verified all the information and have provided consent to all the disclosures click **Submit**. The screen confirming application submission will be displayed which will contain the application reference number, decision outcome and any additional steps that might need to be undertaken by you or the bank.

2.14 Submitted Application Confirmation

The confirmation page is displayed once you have submitted your application. This page displays the current status of the application along with details of any further steps that might be required to be taken. The application reference number, by which you can track the status of your application, is also displayed on this page. Additionally, the options to register (if you are a new customer and have not yet registered with the bank) and to track the application are also provided on this page.

You have applied for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **1 year(s) 0 month(s)**

Thank you for submitting your application.

Unsecured Personal Loans - Fixed and Variable

Application Reference Number: **APP100XXXX08**

Status: **Application Approved.** We need to review your information in order to take a decision.

Next Steps

- Once your information has been verified, we will send you an Email containing the status of your application. We will follow up with a letter, sent to your residential address, within the next few days of having made our decision.
- A copy of all important documents, including the disclosures and notices, will be mailed to you and will arrive at your residential address within a few working days.

[Go to Homepage](#) [Register](#)

- If you are not a registered channel user, you will have an option to register yourself for channel access. Click **Register**.
OR
- Click **Go to Homepage** to navigate to the product showcase.
- Click **Track your Application** to track your submitted application. For more information on the application tracker view the **Application Tracker** section in this document.

2.15 Register User

Only those applicants who do not have a prior relationship with the bank might be required to register. When an existing customer is making an application, the option to register is disabled.

Registration might be mandatory or optional. In case registration is mandatory and you have not yet registered at the time of submitting the application, you will be required to mandatorily register before the application can be submitted. In this case, when you select the option to Submit the application on the Review & Submit page, the registration page will be opened. Once you have registered, you will be able to proceed with application submission.

In case registration is not mandatory and you have not yet registered at the time of submission, the option to register yourself for channel access will be provided on the confirm screen. Clicking on the link will open the Registration page.

To register an applicant:

1. In the **Email** field, enter the email address.
2. To confirm, enter re-enter the email ID in the **Confirm Email** field.
3. Click **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the registered email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message is displayed.
4. In the Password field, enter the password required for log-in.
5. To confirm enter the password in the Confirm Password field.

Registration

You will need to register with us in order to track your application. Please provide the following details to register with ZigBank.

Email ?	<input type="text" value="john19@ofss.com"/>	
Confirm Email	<input type="text" value="john19@ofss.com"/>	Verify
Password ?	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

[Register](#)

Field Description

Field Name	Description
Email	Enter the email ID with which you would like to register.
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	Enter the email ID with which you would like to register

- Click **Register** to register yourself for online banking access.

Verification

Field Name	Description
------------	-------------

Field Name	Description
Verification Code	Enter the security code sent to the email ID you have defined in the registration screen.

- Click **Submit** to submit the verification code. On successful verification, a message stating that verification has been completed successfully will be displayed.
OR
- Click Resend Code if you wish for the system to send you a different security code.
OR
- Click Cancel to cancel the close the screen and return to the registration screen.

Register Applicant - Confirm

Registration Successful!

You have successfully registered with ZigBank and can now access our online banking services.

Where can I track the status of my application ?

You can track your submitted application via the ZigBank website in the My Applications section.

You can access your saved applications by providing your login details specified at the time of registration.

Register the co-applicant

Send a link to the co-applicant so that they may register with us. They can then view and track the application themselves.

johny.smith@mail.com [Send Link](#)

[Go to Homepage](#) [Track your Application](#)

Field Description

Field Name	Description
------------	-------------

Field Name	Description
Email	The email ID of the co-applicant. This field will be displayed only if the co-applicant involved in the application is not registered with the bank.

- Click **Send Link** to send the registration link to the co-applicant's email ID specified.
OR
- Click **Track Application** to navigate to the app tracker.
OR
Click Go to Homepage to view the product showcase.

2.16 Cancel an Application

The option to cancel the application is provided throughout the application and you can opt to cancel the application at any step.

To cancel an application:

1. Click **Cancel**. The cancel application screen is displayed. You will be able to select a reason for which you are cancelling the application.
2. Click **Cancel and Exit**. The application is cancelled.

Cancel Application

What is the reason for cancelling ?

Having difficulty in completing the application form
 Not enough time I will complete it later
 Need more product details
 Made a mistake in product selection
 Others

Your information will not be saved, and you will have to start a new application later.

Return to Application Cancel and Exit

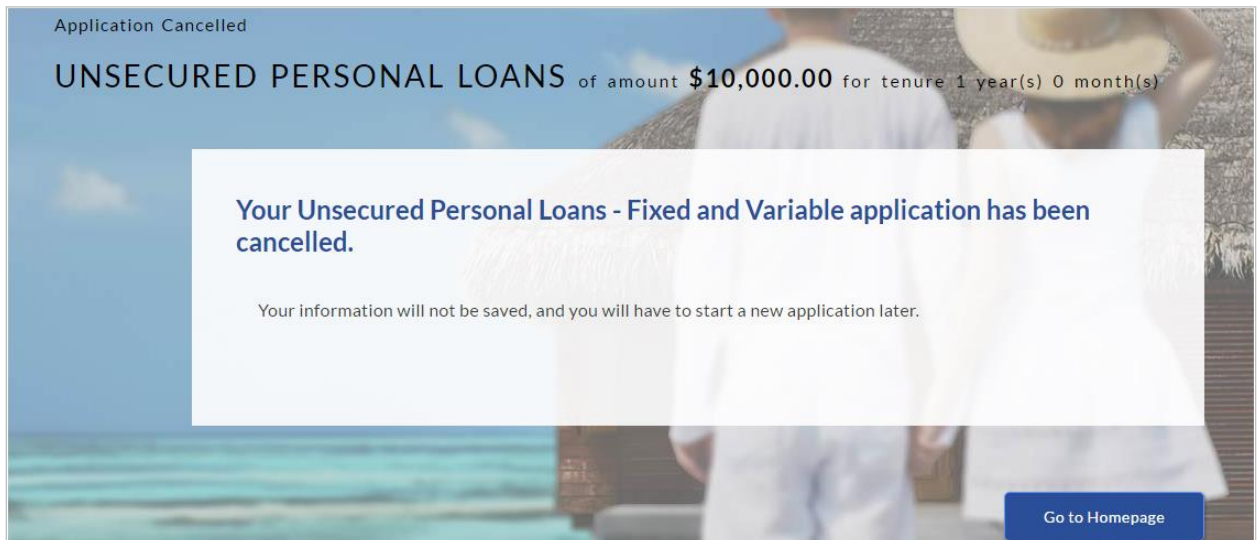
Field Description

Field Name	Description
------------	-------------

Field Name	Description
What is the reason for cancelling?	<p>Indicate the reason for which you are cancelling the application. This is an optional step.</p> <p>The cancellation reason could be:</p> <ul style="list-style-type: none"> • Difficulty in completing the form • Insufficient time • Need more product details • Incorrect product selection • Others
Please Specify	<p>This field is displayed if you have selected the option Others as Reason for Cancelling.</p> <p>Specify the reason for which you are cancelling the application.</p>

- Select the appropriate reason for which you are cancelling the application.
 - Click **Cancel and Exit** to cancel and exit the application. A message confirming that the application has been cancelled is displayed.
- OR
- Click **Return to Application** to return to the application.

Application Cancelled



- Click **Go to Homepage** to navigate to the product showcase screen.

2.17 Save for Later

There are two scenarios in this case

- If the applicant is a registered user and he/she is already logged in then the applicant will get a confirmation page indicating submission saved successfully.
- If the applicant is a new user i.e. who is not registered for channel access, then he/she will be required to register while saving the application. The following steps are involved in the process of saving an application in this scenario.

All saved applications will be available in the app tracker under the In Draft tab. You can select any application to resume the application submission process.

To save an application:

1. Click **Save for Later**. The **Save and Complete Later** screen is displayed.
2. In the **Email** field, enter the email address with which you would like to register.
3. To confirm the email, re-enter the email ID in the **Confirm Email** field.
4. Click the **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent to the email ID entered in the Email field.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. A message stating that the email ID has been verified successfully is displayed.
5. In the **Password** field, enter the password required for log-in.
6. To confirm the password, re-enter the password in the **Confirm Password** field.

You are applying for

UNSECURED PERSONAL LOANS

of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**

Save and Complete Later

Do you need more time ? Save your application now and come back later to complete your application.

If you cancel your application, your information will not be saved and you will have to start a new application.

We need just your email id and a password to enable you to resume your application later.

Email ?	<input type="text" value="john22@ofss.com"/>	
Confirm Email	<input type="text" value="john22@ofss.com"/>	Verify
Password ?	<input type="password" value="....."/>	
Confirm Password	<input type="password" value="....."/>	

Cancel Application
Return to Application
Save Application

Field Description

Field Name	Description
Email	Enter the email ID with which you would like to register
Confirm Email	To confirm the email ID re-enter the email ID entered in the Email field.
Verify	Click on this link to verify the email ID entered. A unique security code will be sent to the email address defined and a pop up window will be opened in which you can verify the email ID by entering the security code in the specified field. Refer the Verify sub section under section Register User for further information on verification.
Password	Enter a password to be used for the purpose of registration. You will be required to enter this password when you login to the system in the future.
Confirm Password	To confirm the password re-enter the password entered in the Password field.

- Click **Save Application**.

OR

Click **Cancel Application** to cancel the application.

OR

Click **Return to Application** to navigate back to the application screen.

Saved Application

You are applying for

UNSECURED PERSONAL LOANS of amount **\$10,000.00** for tenure **3 year(s) 0 month(s)**

Your Unsecured Personal Loans - Fixed and Variable application has been saved!

Your submission id is : **SUB100XXXX25**

You can access your saved application anytime within the next 30 days to complete it.

If you do not complete your application within the next 30 days it will expire.

Where can I find my saved application ?

You can retrieve your saved application via the ZigBank website in the Track Application section.

You can access your saved applications by providing your login details specified at the time of registration.

[Go to Homepage](#) [Track your Application](#)

- Click **Track your Application** to navigate to the app tracker.

OR

- Click **Go to Homepage** to navigate to the product showcase.

2.18 Existing User

An application form being initiated by an existing user will differ from that of one being initiated by a new/unregistered user. If you are applying for a loan as an existing user, once you login to the banking system after having entered your login credentials, the application form will be displayed with all your personal details pre-populated in the respective fields and sections. You will, hence, be required to only specify details pertaining to the loan. The sections that will be pre-populated with your information are Primary Information, Proof of Identity, Contact Information, Employment Information and Financial Information including Income, Expenses, Assets and Liabilities.

3. Application Tracker

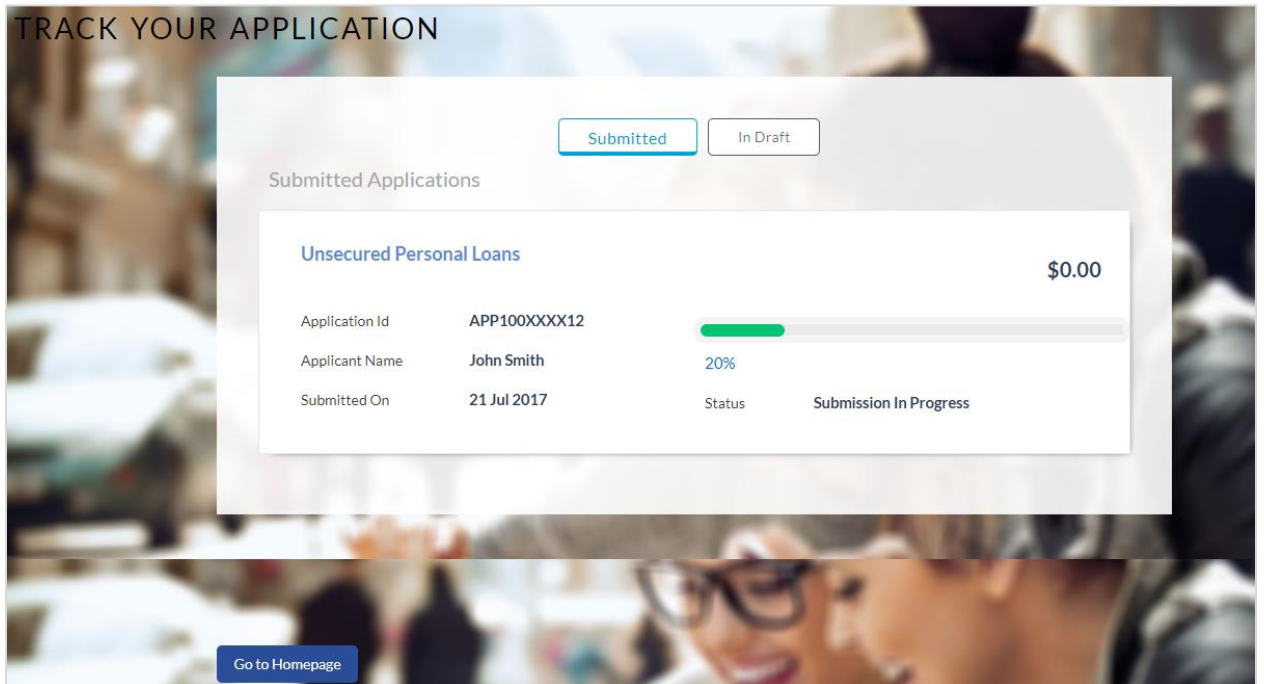
The Application Tracker enables you to view the progress of submitted applications and also to retrieve and complete applications that have been saved. Through the application tracker you can perform the following actions:

- **View submitted application:** The app tracker enables you to view details of submitted applications which includes viewing status history, application summary and uploaded documents as well as performing any pending tasks required for the processing of the application.
- **View application in draft:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the app tracker as an 'In Draft application'. You can select any of the applications available under this tab in order to complete and submit that application.

To track an application:

- Click **Track Application** on the dashboard. The **Login** screen is displayed.
- Enter the registered email ID and password, click **Login**.
- The **Application Tracker** screen is displayed. By default the submitted application view is displayed.

3.1 Submitted Application



Field Description

Field Name	Description
Loan Offer Name	The name of the offer for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Progress Bar	The current status of the application will be displayed graphically with the help of a progress bar.
Loan Amount	The requested loan amount.
Applicant Name	The names of both the primary and co-applicant will be displayed here. If no co-applicant has been added, only the primary applicant's name will be displayed.
Submitted On	The date on which the application was submitted.
Status	The current status of the application.

- Select the application card.
- The **Application Details** screen is displayed with options to view additional details of the application and pending tasks, if any.

3.2 Loan Application Details

TRACK YOUR APPLICATION

Unsecured Personal Loans

Application Id	APP100XXXX12	
Applicant Name	John Smith	
Submitted On	21 Jul 2017	<div style="width: 20%;"><div style="width: 20%;"></div></div>
Loan Amount	\$0.00	Status Submission In Progress
Tenure	3 year(s) 0 month(s)	

View

- Application Summary >
- Account Summary >
- Application Fees >
- Documents >
- Offer >
- Status History >

[Return to Tracker](#) [Cancel Application](#)

Field Description

Field Name	Description
Loan Offer Name	The name of the offer for which the application has been made.
Application ID	The application reference number as generated by the bank at the time the application was submitted.
Progress Bar	The current status of the application will be displayed graphically with the help of a progress bar.
Loan Amount	The requested loan amount.
Applicant Name	The names of both the primary and co-applicant will be displayed here. If no co-applicant has been added, only the primary applicant's name will be displayed.
Submitted On	The date on which the application was submitted.
Tenure	The term of the loan.

- Click any section heading to view details or to take required action on the application.

3.3 Account Configuration

This section allows you to view and configure the features of the loan account.

The screenshot displays the 'Account Configuration' interface. It features a dark header with a gear icon and a white checkmark. The main content area is light gray and contains five rows of configuration options. Each row has a label on the left and a control on the right. The controls include dropdown menus and buttons. A 'Continue' button is positioned at the bottom right of the form.

Principal and Interest Repayment Frequency	Monthly <input type="button" value="v"/>
Fixed rate for the initial period	<input type="button" value="Yes"/> <input checked="" type="button" value="No"/>
Avail Redraw Facility	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>
Statement Required	<input checked="" type="button" value="Yes"/> <input type="button" value="No"/>
Statement Frequency	Half-Yearly <input type="button" value="v"/>


Field Description

Field Name	Description
Pay only interest for the initial period	You can identify if you wish to pay only interest during the initial period of the loan by selecting the option Yes in this field.
Interest Only Term	<p>If you have identified that you want to pay only interest during the initial period of the loan, you will then have to identify the period for which you would like to only pay interest. You can identify this period in terms of years and months.</p> <p>This field is displayed if you select the option Yes in the Pay only interest for the initial period field.</p>
Principal and Interest Repayment Frequency	<p>You can specify the frequency at which you would like to repay the principal and interest to the bank.</p> <p>The frequency could be:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Annually • Daily
Fixed rate for the initial period	You can identify whether or not you would like to be charged a fixed rate of interest on the loan for the initial period.
Fixed Rate Term	<p>If you have identified that you would like to be charged a fixed rate of interest for the initial period, you will then be required to identify the period for which you would wish to be charged the fixed rate. You can identify this period in terms of years and months.</p> <p>This field is displayed if you select option Yes in the Fixed rate for the initial period field.</p>
Avail Redraw Facility	You can identify whether or not you would like to avail of a redraw facility on the loan.
Statement Required	You can identify whether you want to receive the loan statement.
Statement Frequency	<p>If you have stated that you wish to receive the loan statement, you will be required to specify the frequency at which to receive the statement.</p> <p>This field is displayed if you select option Yes in the Statement Required field.</p>

-
- Enter the appropriate values in the relevant fields.
 - Click **Continue**. The updates made on the screen are saved.

3.4 Account Summary

The Account Summary section enables you to view basic details of the loan account.


Account Summary

>

Principal and Interest

Rate Type	Variable	Frequency	Monthly
Term	3 year(s) 0 month(s)	Approx Repayment Amount	\$327.39

Field Description

Field Name	Description
Account Summary	
Rate Type	Indicates the rate type of the loan, it could be fixed or variable or both.
Frequency	<p>The principal and interest repayment frequency:</p> <p>The frequency could be:</p> <ul style="list-style-type: none"> • Monthly • Quarterly • Half Yearly • Annually • Daily
Term	The loan term.
Approximate Repayment Amount	The approximate amount that has to be repaid towards the loan.

3.5 Application Summary

Application Summary
>

Applicant Name	Mr John A Smith		
Purpose	Other		
Requested Amount	\$10,000.00	Loan Date	15 Feb 2016
Approved Amount	\$0.00		
Tenure	3 year(s) 0 month(s)		

[View Complete Application](#)

Field Description

Field Name	Description
Application Summary	
Applicant Name	The names of the applicants will be displayed here.
Purpose	The purpose for which the loan was applied.
Requested Amount	The amount for which the loan is applied.
Approved Amount	Loan amount approved by the bank including the fees, and other costs.
Tenure	Loan repayment tenure.
Loan Date	Loan application date.

- **Click View Complete Application to view details of the entire application in PDF format.**

3.6 Application Fees

This section lists down all the fees that are applicable on the loan.

Application Fees	
Title Search Fees	\$300.00
Total Fees	\$300.00

Field Description

Field Name	Description
Application Fees	
Fees	All the fees applied are listed down with the amount charged displayed against each fee type.

3.7 Status History

This section displays the status history of the loan application i.e. the various stages through which the loan application has gone along with the current status.

Status History			
State	Submitted	Acted By	OFSSUser
Remarks	Submitted	Updated On	21 Jul 2017
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	21 Jul 2017
State	Auto Decision Referred	Acted By	OFSSUser
Remarks	Auto Decision Referred	Updated On	21 Jul 2017

Field Description

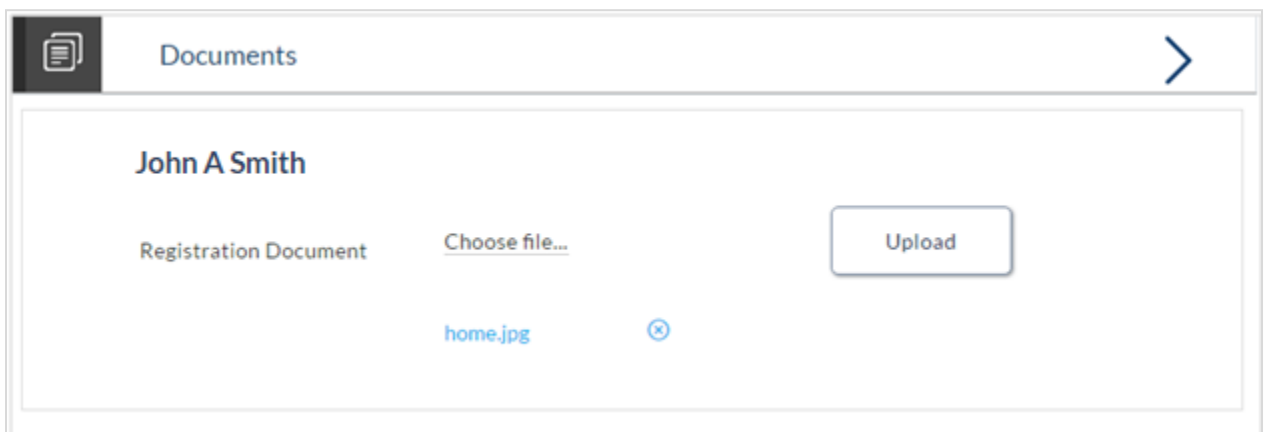
Field Name	Description
Status History	
State	The status of the application.
Remarks	Displays the remarks, if any.
Acted By	The User ID of the person that updated the status of the application.
Updated On	The date on which the specific status was updated.


3.8 Document Upload

Document upload enables you to upload the documents that are required for the application processing. You can upload multiple documents against a document type. You can also delete any document that has been uploaded previously.

To upload / delete a document:

1. Click **Documents** link.
2. Click **Choose file**.
3. The option to browse the computer's folders is displayed.
4. Select the appropriate file to be uploaded and click **Open**.
5. Click **Upload**. The file is uploaded.

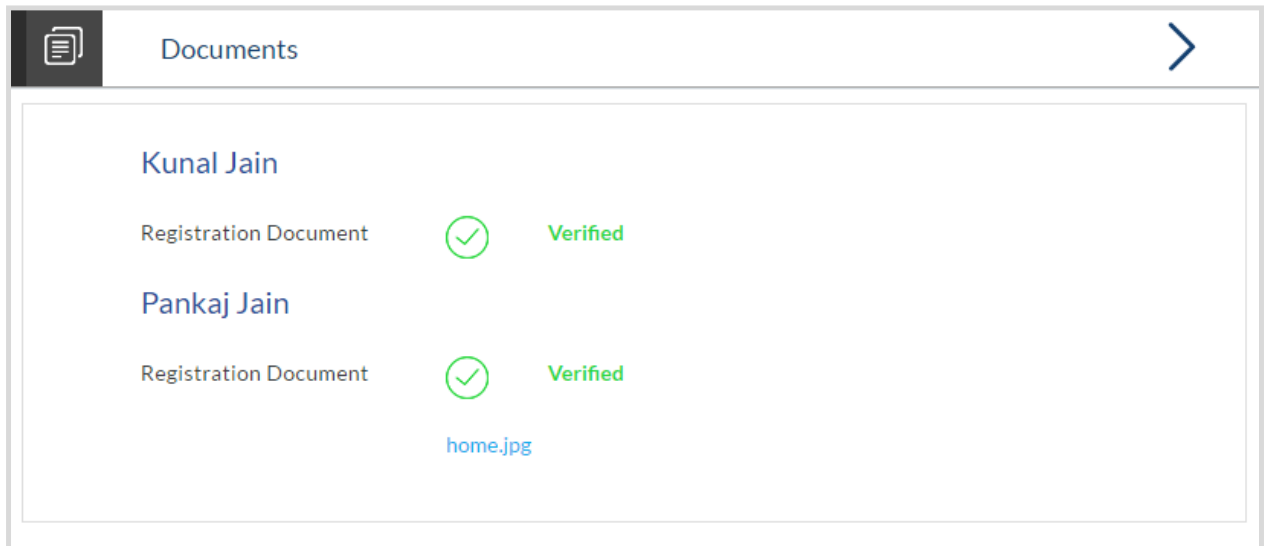


Note: Click the  icon against a document to delete the uploaded document.

Field Description

Field Name	Description
Choose File	On selecting this link, the browse option is opened, by which you can select the required file to upload.

3.9 View Documents




- Click on the link displayed against a specific document type in order to view the document.

3.10 Accept / Reject Offer

Once the account configuration and required documents are uploaded, offer is generated and made available in the tracker for you to view, download, and provide approval / rejection.

Field Description

Field Name	Description
Letter Of Offer	Displays the generated offer letter.
Offer Letter Acceptance	In order to accept the loan offer, you will be required to accept the terms and conditions of the loan. Select the check boxes to accept the specific terms and conditions defined.
Accept/Reject Offer	Select the appropriate option in order to accept or reject the offer. In order to accept the offer, select the Yes button. In order to reject the offer, select the No button.

- Click  to download the offer letter and other document.
- Select the terms and conditions check box and click Yes to select the offer. The offer acceptance message is displayed.

OR

Click No to reject the offer.

3.11 Cancel Application

The option to cancel the application once submitted is provided in the application tracker and is available only if the application has not yet been processed to completion.

In order to cancel an application from the app tracker, select the Cancel option available on the application tracker details page and follow on with confirming the cancellation.

4. FAQs

1. Why do I have to select my state of residence when I select the Loan product on the product showcase?

Since banking rules and regulations that impact the bank's product offers vary from state to state in the US, it is imperative that when choosing a product for which to apply, you specify your state of residence. This way, only those products that are available for your state are displayed. Hence, the facility to select state of residence on selection of personal loan product group in product showcase has been added.

2. If I am an existing customer, do I still have to specify my state of residence on selecting a product?

No, you need to be a legal major in the state in which you reside in order to be eligible to apply for a loan online.

3. Can I apply for a personal loan if I am not a citizen of the United States?

As per US law, US citizens and resident aliens can apply for banking products online. Hence, if you are not a citizen of the United States but are a permanent resident of the United States and have a Social Security Number you can apply for a loan online. However, if you are not a United States citizen and are not a permanent resident either, you cannot apply for a loan online.

4. I am 18 years old and currently residing in Alabama where the age of majority is 19 years. Can I apply for a loan online?

No, you need to be a legal major in the state in which you reside in order to be eligible to apply for a loan online.

5. Why am I not required to enter information such as gender, marital status etc as part of primary information?

Financial institutions in the US are governed by strict laws one of them being the Equal Credit Opportunity Act (ECOA) which dictates that it is unlawful for any creditor to discriminate against any applicant on the basis of race, color, religion, national origin, sex, marital status or age (as long as the applicant is a legal major). Hence, information such as the applicant's gender, number of dependents, marital status, etc are not captured in the loan application.

6. Why do I have to provide my Social Security Number (SSN) in the application? How does the bank ensure that my information is safe?

Your Social Security Number is required as it is part of the information we use to verify your identity and is also used by our third party credit reporting agencies to identify your credit worthiness.

Your Social Security Number is masked as soon as you enter it so as to eliminate the risk of shoulder surfing security threat.

7. Why do you require the expiry date of my identity proof?

We ask for the expiry date of your identity proof to ensure that you are providing us with a valid proof of identity, one that is currently not expired.

8. Can I provide my P.O. box as residential address?

No, we require the address at which you currently reside and if required the address at which you resided previously.

9. I have my entire zip code i.e. in zip+4 format. Can I provide my entire zip code?

Yes, the application accepts regular zip format as well as zip+4 format.

10. Do I need to include the income I get as alimony in the income section of the application?

No, you do not have to include income from alimony, child support or any separate maintenance income if you do not wish for it to be considered as a basis for loan repayment.

11. Why do I have to give my consent to all the disclosures displayed under the Review & Submit section?

As per US law, all customers of the bank are to be made aware of all the disclosures and notices impacting them. Hence, we require your consent to all these disclosures and also provide links for you to view the details of each disclosure.

12. I am adding a co-applicant to the loan application. Does he have to provide his consent to all these disclosures as well?

Yes, all applicants are required to provide consent to all disclosures and notices.

13. I am an existing customer of the bank but do not have channel access, how can I proceed?

You can register yourself as a channel user through the 'Register' option available on the portal page and provide the required details.

14. Can I proceed with the application if I am not an existing channel user?

Yes, you can continue filling in the application details as a guest user and need not necessarily login.

15. Why am I asked to capture previous residential address details?

The bank has a resident stability policy in place wherein if the applicant is staying at the current address for less than a defined term then he/she needs to define the previous residential address.

16. Is it mandatory to change the default configuration for an account as part of application tracker?

No, you can simply view and confirm the account configuration. This facility has been provided so that you can edit any parameter or facility of the account that you wish to change.

17. Does the Co-Applicant also need to login for the system to populate the information if he/she is an existing channel user?

No, the co-applicant's customer ID needs to be entered by the primary applicant if he/she is an existing user. A verification code will be sent to the co-applicants email ID and/or mobile number.

Once the verification process is successful, the co-applicant's details will be populated.

18. My co-applicant and I live in the same house; do I need to enter address details again while defining co-applicant information?

No, there is an option in the co-applicant contact information section to default the primary applicant's address in that of the co-applicant's residential address fields.

19. I have saved the application. Can my co-applicant resume the application from the application tracker?

Yes, the co-applicant needs to be a registered channel user to login to the application tracker and resume the application.

20. Can the co-applicant perform all the pending tasks in the application tracker?

Yes, the co-applicant has all the rights as that of the primary applicant.

21. The application requires me to define certain financial details that are not applicable to me. How do I proceed?

In case a financial parameter such as, an expense as mortgage is not applicable to you, you can mention the value '0' against that specific financial parameter and proceed with the application.

22. Why am I being asked to capture previous employment details?

The bank has an employment stability policy in place wherein if the applicant has not completed a defined term in the current organization then he/she needs to define previous employment details