

Oracle Banking Digital Experience

**Mortgage Originations User Manual
Release 19.2.0.0.0**

Part No. F25153-01

December 2019

ORACLE®

Mortgage Originations User Manual
December 2019

Oracle Financial Services Software Limited
Oracle Park
Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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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 19.2.0.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

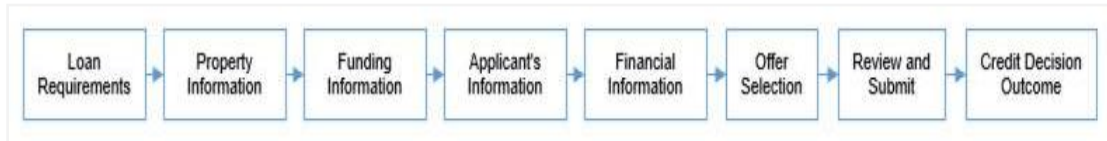
NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Oracle Banking Platform 2.5.0.2.0
1	Mortgage Loan Application Submission	✓
2	Mortgage Loan Application Tracker	✓

3. Mortgage Loan Application

A mortgage loan is a secured loan taken to purchase a property/home. It is a loan in which property or real estate is provided as collateral.

Mortgage Loan Workflow



Following are the steps involved as part of application submission:

- **Loan Requirements:** You can specify the amount to be borrowed, purpose of the loan, tenure, and co-applicant if there is any.
- **Property Information:** You can provide property information like, purchase price, ownership details, intended owners of the property, address of property etc.
- **Funding Information:** This section displays the purchase price of the property, requested loan amount, application fees, lenders mortgage insurance, (if applicable), and contribution amount by the applicant towards the loan.
- **Applicant Information:** The applicant information section consists of details such as, basic personal information, identity, contact, and employment information of the applicant.
- **Financial Information:** This section consists of details such as, income, expense, asset, and liability details of the applicant.
- **Offer Selection:** It displays multiple loan offers with an option to select any offer of choice.
- **Review and Submit:** It displays the summary of the loan application. You can verify details submitted as part of the application and modify any details if required
- **Credit Decision Outcome:** It displays the credit decision, once the loan application is submitted successfully.

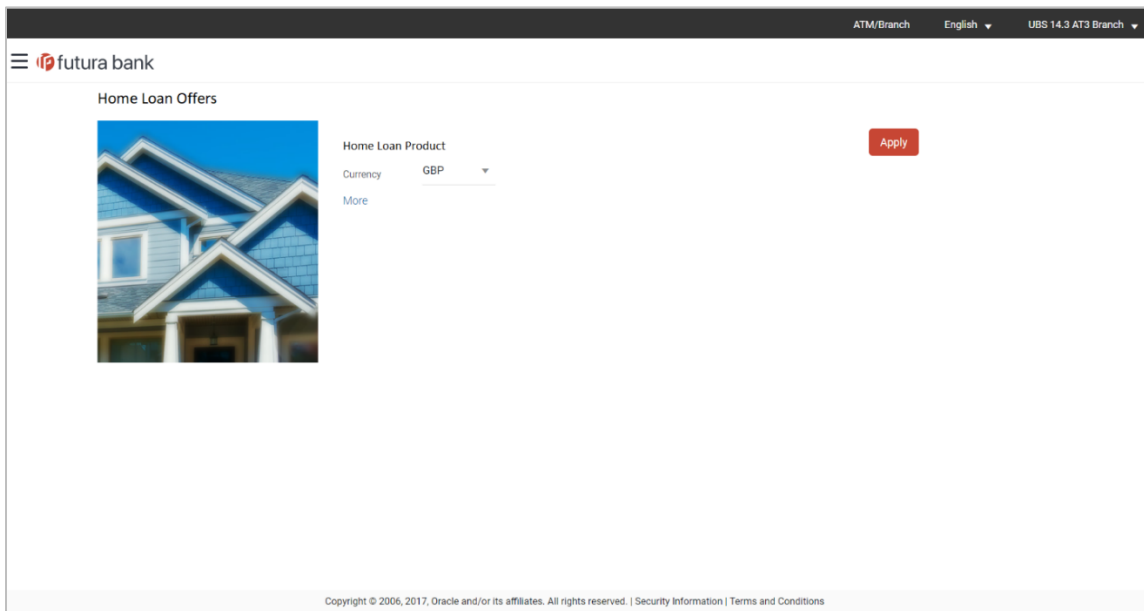
How to reach here:

Dashboard > Mortgage Loan

To apply for mortgage loan:

- Select **Mortgage Loan** on the product showcase.
- The product selection screen is displayed.

3.1 Product List



- Click the **Proceed** option available on the desired product card. The Mortgage Loans Orientation screen is displayed containing details informing the applicant about the steps involved in the loan application, details required for application and eligibility criteria.


3.2 Orientation Page

ATM/Branch English UBS 14.3 AT3 Branch


futura bank

Before We Go Ahead...


Home Loans



Before You Apply
It will take around 15 mins to complete the application and 60 seconds to get a response.



Check Your Eligibility
You must be a resident of the country, be atleast 18 years old and earn a regular income.



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

What you'll need

- Your Personal and Contact details.
- Your Current Employment details.
- Financial details including your Income, Expenses, Assets and Liabilities.
- Details of property being purchased.

Your personal information is safe at Futura Bank. [Click to view our Privacy Policy.](#)

Already A Customer Banking Online With Us?

Signing in with your login credentials will help us prefill some of the data

[Login](#)

New To Futura Bank?

Login with social media

[in](#) [f](#)

[Continue as guest](#)

[Cancel](#)

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- Click **Continue as guest**, if you are a new/unregistered user.
OR
Click **Login** if you are a registered user. For more information on the application of a registered (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 the loan requirement details such as loan amount that is to be borrowed, loan tenure, and if a co-applicant is to be added to the application.

3.3 Loan Requirements

[Help us understand your loan requirements](#)

How much would you like to borrow ? AUD A\$50,000.00

What is your purpose for this loan ? Bus Premises Over 50 Pcnt Resi Invest

Tenure Years 5 Months 8

Is this the first time you are purchasing a house? Yes No

Is there a co-applicant? Yes No

Field Description

Field Name	Description
Help us understand your loan requirements	
What is your purpose for this loan?	The reason for which the loan application is being made
How much would you like to borrow	The loan amount that you would like to borrow.
Tenure	The tenure of the loan in terms of years and months to repay the loan amount.
Is this the first time you are purchasing a house?	Indicates if the borrower is buying a house for the first time.
Is there 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 Is there 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.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Co-applicants registered email address • Co-applicants registered phone number <p>This field is displayed, if you select 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 **Is there a co-applicant?** field.
OR
Click **No** if the loan is required for a single applicant.
 - If 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 customer ID in the **Co-applicant Customer ID** field.
 - Once the co-applicants customer ID is entered, it needs to be verified. From 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.

3.4 Applicant's Profile Details

The screenshot displays the Futura Bank mortgage application interface. At the top, the header includes "ATM/Branch", "English", and "UBS 14.3 AT3 Branch". The main header shows the Futura Bank logo and the text "You are applying for a HOME LOAN of amount A\$50,000.00, for tenure 5 year(s), 8 month(s)". A red-bordered button labeled "Upload Documents" is positioned in the top right. Below this is a list of application sections, each with an icon and a right-pointing chevron:

- Applicant Information
- Property Information
- Funding Information
- Primary Information
- Contact Information
- Proof of Identity
- Employment Information
- Income
- Expenses
- Assets
- Liabilities
- Offers

At the bottom of the list are three buttons: "Continue" (red), "Cancel" (dark grey), and "Save for Later" (light grey). The footer contains the text: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

- The applicant information section will open for the applicant to enter basic information.

3.5 Applicant Information:

In this section enter information like salutation, first name, middle name and last name

Applicant Information
∨

Your personal information is safe at Futura Bank. [Click to view our Privacy Policy.](#)

Salutation	Mr
First Name	Jason
Middle Name <small>(optional)</small>	
Last Name	Smith


Field Description

Field Name	Description
Salutation	Identify your salutation The options are: <ul style="list-style-type: none"> Dr Miss Mr Mrs Ms
First Name	Enter your first name.
Middle Name	Enter your middle name. This field is optional.
Last Name	Enter your last name.

- Click **Continue** to confirm the applicant's information. If a co-applicant has been added, the screen on which co-applicant's name is to be defined will be displayed, after which the Property Information section will be displayed.

3.6 Property Information

In the property information section enter the property details like property type, subtype, purchase price, ownership and address of the property.

 Property Information
∨

Property Details

Ownership Type Single Joint

Owners of the Property

Type of Property

Sub-Type

Purchase Price

Address of the Property

Country

Address Line 1

Address Line 2 (optional)

City

State

Zip Code

Is this your primary place of residence? Yes No

[Continue](#)

Field Description

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

Property Details


Ownership Type	<p>You are required to identify if the property is to be owned jointly or not. This field will be displayed only if you have added a co-applicant in the Loan Requirements page.</p> <p>The options available for selection are:</p> <ul style="list-style-type: none"> • Single • Joint
-----------------------	--


Field Name	Description
Owners of the Property	<p>Depending on the option selected in the Ownership Type field, this field will either be a dropdown or a read only field.</p> <p>If you have selected option Single in the Ownership Type field, this field will be a dropdown which will list down the names of the applicants. You can select either your name or the co-applicant's name to indicate the owner of the property.</p> <p>If you have selected the option Joint in the Ownership Type field, this field will be read only which will display the names of both you and your co-applicant, indicating that the property is going to be owned by both.</p>
Type of Property	The type of the property that you are planning to purchase i.e. residential property, commercial property, etc.
Sub-Type	The sub type of the property within the type of property i.e. Property under construction etc.
Purchase Price	Specify the purchase price of the property.
Address of the Property	
Country	Specify the country in which the property is located.
Address Line 1-2	Specify Address details of the property.
City	Specify the city name in which the property is located.
State	Select the state where the property is located.
Zip Code	Specify the zip code of the property.
Is this your primary place of residence?	Indicates whether the specified property is the primary place of residence.


- Click **Continue** to update the property information. The **Funding Information** section is displayed.

3.7 Funding Information

This section displays the total fees that are applicable on the loan application, the total cost which is the sum of the property purchase price and the fees, as well as any amount that needs to be contributed by you which is the difference between the amount of loan you have requested and the total cost.

You can click  to edit either the property purchase price or the amount of loan you are requesting if the contribution amount is not suitable to you. Once the values displayed are suitable, click on **Accept** and **Continue** to proceed to the next step in the application.


Fund Your Account
▼

Property Purchase Price	A\$47,000.00	
Requested Loan Amount	A\$50,000.00	
Total Fees	A\$800.00	
Lenders Mortgage Insurance	A\$823.71	
Total Costs	A\$48,623.71	
Your Contribution	A\$0.00	<div style="display: flex; gap: 10px;"> <div style="border: 1px solid #ccc; padding: 2px 10px; background-color: #f00; color: white; border-radius: 4px;">Accept</div> <div style="border: 1px solid #ccc; padding: 2px 10px; background-color: #fff; color: #f00; border-radius: 4px;">Decline</div> </div>

Continue

Field Description

Field Name	Description
Property Purchase Price	The purchase price of the property as defined by you in the previous section.
Requested Loan Amount	Loan amount requested by you to purchase the property in the requirements section.
Total Fees	It is the total fees to be paid for loan processing.
Lenders Mortgage Insurance	It is the insurance amount applicable against the mortgage loan.
Total Cost	Total cost of the loan, that is, property purchase price + total fees + lenders mortgage insurance.
Your Contribution	The amount to be contributed by you towards the purchase of the property. This amount is the difference between the total costs to purchase the property and the requested loan amount.

- Click **Accept** to confirm the contribution amount displayed.
- Click **Continue**. The Primary Information section is displayed.

3.8 Primary Information

In the primary Information screen enter the information like salutation, first name, last name, date of birth, citizenship, and so on.

The screenshot shows a 'Primary Information' form with the following fields and values:

- Salutation: Mr
- First Name: John
- Middle Name: A
- Last Name: Smith
- Date of Birth: 15 Nov 1980
- Gender: Male
- Marital Status: Single
- Number of Dependents: 0
- County of Citizenship: AUSTRALIA
- Permanent Resident: Yes (selected), No

A 'Continue' button is located at the bottom left of the form.

Field Description

Field Name	Description
Salutation	Your salutation as captured in the applicant information section. The options are: <ul style="list-style-type: none"> • Dr • Miss • Mr • Mrs • Ms
First Name	Your first name as entered in the Applicant Information section is displayed. You can update this value if you wish to
Middle Name	Enter your middle name here. If you have already entered your middle name in the Applicant Information section, it will be displayed here. You can update this value if you wish to.
Last Name	Your last name as entered in the Applicant Information section is displayed. You can update this value if you wish to.
Date of Birth	Enter your date of birth.

Field Name	Description
Gender	Specify your Gender.
Marital Status	Select your marital status from the list. The options are: <ul style="list-style-type: none">• Married• Single• Divorced• Separated• Widowed• De facto• Undisclosed
Number of Dependents	Specify number of people dependent on you.
Country of Citizenship	Select your country of citizenship.
Permanent Resident	Specify whether you are a permanent resident in the country in which you are applying for the account.

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

3.9 Proof of Identity

In this section specify the identity details such as identity type, ID number and expiry date.

Field Description

Field Name	Description
Identity	
Type of Identification	The identification document that you want to provide as proof of identity. The identification type could be: <ul style="list-style-type: none"> • Driving License • Passport • National Identification No • Registration No • Student ID Card • Tax ID Individual
ID Number	Enter 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.

3.10 Contact Information

In the contact information section enter the contact details including your email address, phone number 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 (Current and Previous Residential Address)

Contact Information
▼

Residential Address

We will be sending all postal mail to this address.

Country

Address Line 1

Address Line 2 (optional)

City

State

Zip Code

Accommodation Type

Previous Residential Address

Country

Address Line 1

Address Line 2 (optional)

City

State

Zip Code

Accommodation Type

Email

Email ID

Please confirm your email ID

Phone Number

Phone Type

Primary Phone Number

Add an alternate phone number

Field Description

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

Residential Address

Country	Enter the country name in which you reside.
----------------	---

Address Line 1-2	Enter your Address details.
-------------------------	-----------------------------

Field Name	Description
City	Enter the name of the city in which you reside.
State	Select the state from the list.
Zip Code	Enter your Zip code.
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 your previous residence address.
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
Previous Residential Address	
Country	Select the country where you resided previously.
Address Line 1-2	Enter address details of your previous residence.
City	The city in which you resided previously.
State	The state in which you resided previously.
Zip Code	Enter the zip code where you resided previously.

Field Name	Description
Accommodation Type	<p>The type of accommodation 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
Email	
Email	Enter your email address.
Please confirm your email ID	Re-enter your email ID 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.
Add an 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.

Field Name	Description
Phone Type	<p>Type of phone number that is being added as an alternate number.</p> <p>The options are:</p> <ul style="list-style-type: none">• Personal Mobile• Work Mobile• Home Phone• Work Phone <p>This field is displayed if you select Yes in the Add an alternate phone number field.</p>
Alternate Phone Number	<p>Alternate phone other than primary phone number.</p> <p>Phone number corresponding to the selected alternate phone type.</p>
Default as that of Primary Applicant	<p>Indicates whether address details of co-applicant is same as primary applicant.</p> <p>This field appears if you select Yes in the Is there a co-applicant field in the loan requirement screen.</p>

3.11 Landlord Information

The section appears if you select '**Rented**' or '**Leased**' option in the **Accommodation Type** list

Contact Information (Landlord Details)

Landlord Details	
Landlord's Full Name	<input type="text"/>
Country	AUSTRALIA <input type="text"/>
Address Line 1	ABC Towers <input type="text"/>
Address Line 2 (optional)	<input type="text"/>
City	Sydney <input type="text"/>
State	<input type="text"/>
Zip Code	444001 <input type="text"/>
Mobile Number	9876543210 <input type="text"/>


Field Description


Field Name	Description
Landlord's Full Name	Specify full name of the landlord.
Country	Select the country name where the landlord resides.
Address Line 1-2	Specify address details of the landlord.
City	Specify the city name where the landlord resides
State	Specify the state name where the landlord resides
Zip Code	Specify the zip code where the landlord resides
Mobile Number	Specify the mobile number of the landlord.

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

3.12 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, employment 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.

 Employment Information
▼



Primary Employment 


Please specify details of your employment for the last 3 years

Employment Type	Salaried
Employment Status	Full Time
Employer Name	XYZ
Start Date	01 Jan 2019
Designation	System Analyst
Gross Annual Salary	A\$1,000,000.00
Address	XYZ Sydney 123456

Additional Employment 

Please specify details of your employment for the last 3 years

Employment Type	Salaried	▼
Employment Status	Full Time	
Company or Employer Name	ABC Org	▼
Start Date	01 Jan 2015	
End Date	31 Dec 2018	
Designation	Junior System Analyst	
Gross Annual Salary	A\$ 800,000.00	
Country	AUSTRALIA	▼
Address Line 1	ABC Towers	
Address Line 2 (optional)		
City	Sydney	
State		
Zip Code	444001	



Add another Employment 

Continue

Field Description

Field Name	Description
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	The status of your employment. The options in this field will depend on your selection as employment type. The options are: <ul style="list-style-type: none"> • Part Time • Full Time
Employer Name	The name of the company or firm in which you are employed.
Start Date	Enter the date on which you started at current employment
Designation	Enter your designation with the current employer.
Gross Annual Salary	Enter your gross annual salary with the current employer.
Country	Select the country in which you are currently employed.
Address Line 1-2	Enter your employer's address.
City	Enter the city in which you are currently employed.
State	Select the state name where you are currently employed.
Zip Code	Specify the zip code of the location where you are currently employed.

- Click  to modify the employment information.
OR
Click  to add more than one employment information.
OR
Click **Continue** to proceed with the application process. The **Income Information** section appears.

3.13 Financial Profile

- Enter the appropriate details in the relevant sections.

3.13.1 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. 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.

Field Description



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

Primary Income	
----------------	--

Field Name	Description
Type 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.


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

3.13.2 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

\$ Expenses
∨


Identify the expenses you incur on a regular basis such as the amount you spend towards food, transport, education and other expenditure.

Primary Expense 

Type of Expense Household ▼

Total Expense Value A\$500,000.00

Frequency of Expense Yearly ▼


Add another Expense 

Continue



Field Description

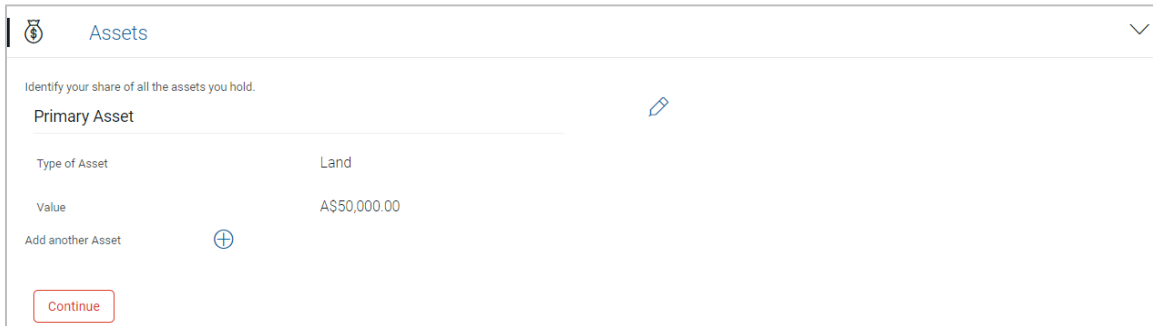
Field Name	Description
Primary Expense	
Type of Expense	The type of expense. Example - household, school fees, etc.
Total Expense Value	The total value of expenditure against the specific type identified.

Field Name	Description
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  to add another expense record.
OR
Click **Continue** to proceed with the asset details section.


3.13.3 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





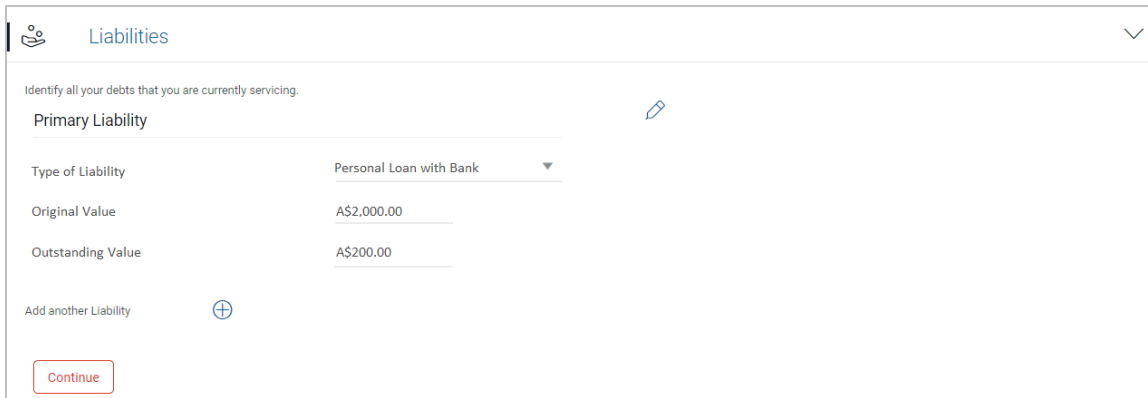
Field Description

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

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


3.13.4 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.



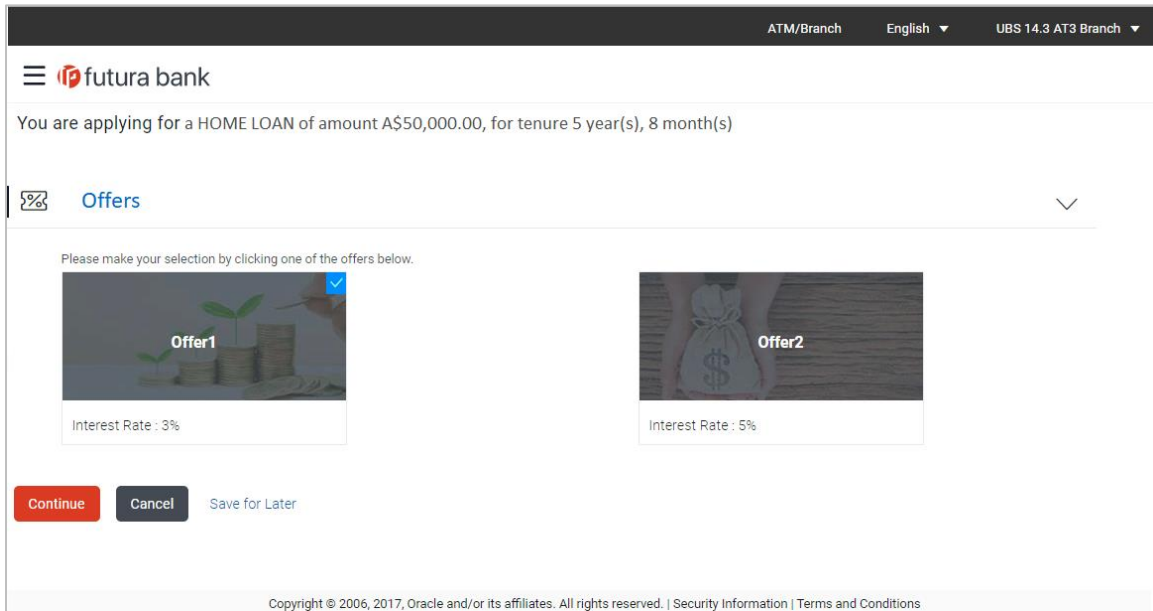
Field Description

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  to add another liability record.
OR
Click **Continue** to proceed with the application process.

3.14 Offers

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



The screenshot shows the Futura Bank mortgage application interface. At the top, there is a navigation bar with "ATM/Branch", "English", and "UBS 14.3 AT3 Branch". Below this, the Futura Bank logo is displayed. A message states: "You are applying for a HOME LOAN of amount A\$50,000.00, for tenure 5 year(s), 8 month(s)". The main section is titled "Offers" and contains the instruction: "Please make your selection by clicking one of the offers below." Two offer cards are presented: "Offer1" with an interest rate of 3% and "Offer2" with an interest rate of 5%. Offer1 is selected, indicated by a blue checkmark in the top right corner of its card. At the bottom of the offer selection area, there are three buttons: "Continue" (red), "Cancel" (dark grey), and "Save for Later" (light grey). The footer contains the copyright notice: "Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions".

- Select a suitable offer.
- Click **Continue** to proceed with the application process.

3.15 Review and Submit

This page displays 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

Loan Requirement

ATM/Branch English ▾ UBS 14.3 AT3 Branch ▾

futura bank

You Are Applying For Home Loan

REVIEW

Please review your information before submitting your application.

Loan Requirements

How much would you like to borrow?	A\$50,000.00
What is your purpose for this loan?	Purchase Investment
Tenure	5 Year(s) 8 Month(s)
How often would you like to make repayments?	Monthly
Is this the first time you are purchasing a house?	Yes
Is there a co-applicant?	No

Offers

Offers


Selected Offer	Offer1
----------------	--------

Property Information


Property Information

Owners of the Property	Jason Smith
Type of Property	Residential Property
Sub-Type	Property Under Construction
Purchase Price	A\$47,000.00
Address of the property	A21, NKP Sydney, Victoria, Australia 444005


Funding Table

Fund Your Account 	
Property Purchase Price	A\$47,000.00
Requested Loan Amount	A\$50,000.00
Total Fees	A\$800.00 ^①
Lender's Mortgage Insurance	A\$823.71
Total Costs	A\$48,623.71
Your Contribution	A\$0.00

Primary Information

Primary Information 	
Name	Mr Jason Smith
Date of Birth	13 Dec 1981
Marital Status	Married
Number of Dependents	1
Country of Citizenship	Australia
Permanent Resident	Yes

Proof of Identity

Proof of Identity 	
Type of Identification	Passport
ID Number	ABCDEFG123
Expiration Date	01 Jan 2030

Contact Information

Contact Information	
Email	
Email	jasonsmith@gmail.com
Phone Number	
Phone Number	Personal mobile: 1-9876543210
Permanent Residence	
Staying Since	01 Jan 1990
Accommodation Type	Self Owned
Address	ABC Tower, Sydney, Australia 111111

Employment Information



Employment Information	
Primary Employment	
Employment Type	Salaried
Employment Status	Full Time
Employer Name	XYZ
Designation	System Analyst
Start Date	01 Jan 2019
Gross Annual Salary	A\$1,000,000.00
Address	XYZ, Sydney, VIC, Australia 123456
Additional Employment	
Employment Type	Salaried
Employment Status	Full Time
Employer Name	ABC
Designation	Junior System Analyst
Start Date	01 Jan 2015
End Date	31 Dec 2018
Gross Annual Salary	A\$700,000.00
Address	A11, NKP, Sydney, VIC, Australia 444001

Financial Profile



Income

Income 		
Primary Income		
Type of Income	PAYG or Salary	
Gross Income	A\$1,000,000.00	
Net Income	A\$100,000.00	
Frequency	Yearly	



Expenses

Expenses 		
Primary Expense		
Type of Expense	Household	
Total Expense Value	A\$60,000.00	
Frequency of Expense	Yearly	

Assets


Assets 		
Primary Asset		
Type of Asset	Land	
Value	A\$5,000,000.00	

Liabilities

 Liabilities


Primary Liability

Liability	Rent
Total Amount	A\$500
Balance Due	A\$100
Repayment Frequency	Monthly

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

3.16 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.

ATM/Branch English UBS 14.3 AT3 Branch

futura bank

You Have Applied For Home Loan Of Amount A\$50,000.00 For Tenure 5 Year(s) 8 Month(s)

Thank you for submitting your application, Jason

Application Reference Number : **NRLC4149**

Status: Your application has been successfully submitted and is being reviewed.

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 mailing address, within the next few days of having made our decision.
- A copy of all important documents, including the loan agreement will be mailed to you and will arrive at your mailing address within a few working days.

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

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- 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

3.17 Register User

ATM/Branch English UBS 14.3 AT3 Branch

futura bank

You Are Applying For Home Loan

Registration

You need to register first before submitting your application.
You will need to register with us in order to track your application. Please provide the following details to register with Futura Bank.

Define Login Credentials

Email

Confirm Email [Verify](#)

Password

Confirm Password

Additional Information

Email

Date of Birth

Terms and Conditions

I have read, fully understood and agreed with the terms and conditions.
[Terms and Conditions](#)

[Return to Application](#)

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Field Description

Field Name	Description
Define Login Credentials	
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	To confirm the password re-enter the password entered in the Password field.

Field Name	Description
Additional Information	
Email	The email ID entered in the Contact Information section of the application is displayed by default.
Date of Birth	The date of birth entered in the Primary Information section of the application is displayed by default.
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	Click this link to view the terms and conditions.

To register:

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.
- Click the **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the defined email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message is displayed.

Note: Prospect user will only be able to apply for an account through origination when a valid email is provided and the same is verified via OTP.

- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the **Terms and Conditions** check box to acknowledge agreement to the terms and conditions.
- Click **Register/Submit Application** to register. The button to register will be termed **Register** if registration is non mandatory and the user has navigated to the registration screen from the confirm screen. If registration is mandatory, this screen will be displayed once the user has filled out the application form and is proceeding to submit it, hence the button will be **Submit Application**.
OR
Click **Cancel Application** to cancel the application.
OR
Click **Return to Application**.

Verification

Field 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 the system to send you a different security code.
OR
Click **Cancel** to close the screen and to return to the registration screen.

Register Applicant - Confirmation

ATM/Branch
English ▾
UBS 14.3 AT3 Branch ▾

☰
futura bank

Registration Successful!

You have successfully registered with Futura Bank 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 Futura Bank 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.

Send Link

Track your Application

Go to Homepage

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Field Description

Field Name	Description
Email	Specify the email ID of the co-applicant for registration. 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.
OR
- Click **Track your Application** to navigate to application tracker to view the applications status.
OR
- Click **Go to Homepage** to navigate to the product showcase.

3.18 Cancel an Application

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

To cancel an application:

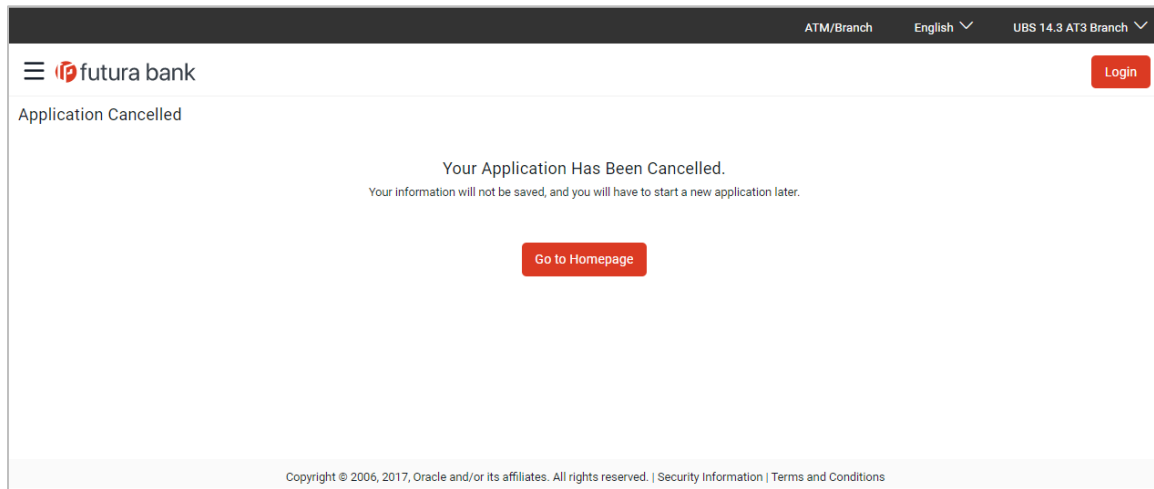
- Click **Cancel**. The cancel application screen is displayed.

Field Description

Field Name	Description
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. Application has been cancelled message appears.
OR
Click **Return to Application** to view the loan application.

Application Cancelled



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

3.19 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:

- Click **Save for Later**. The **Save and Complete Later** screen is displayed.

The screenshot shows the 'Save And Complete Later' screen in the Futura Bank app. The header includes 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main heading is 'You Are Applying For Home Loan'. Below this, the title is 'Save And Complete Later' with a sub-heading: '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. Please fill out the following details in order to save your application.'

The form is divided into three sections:

- Define Login Credentials:** Includes fields for Email (emmasmith@gmail.com), Confirm Email (emmasmith@gmail.com), Password (masked with dots), and Confirm Password (masked with dots). There are 'Verify' icons next to the Confirm Email and Confirm Password fields.
- Additional Information:** Includes fields for Email (emmasmith@gmail.com) and Date of Birth (13 Dec 1981).
- Terms and Conditions:** Includes a checked checkbox and the text 'I have read, fully understood and agreed with the terms and conditions.' Below this is a link for 'Terms and Conditions'.

At the bottom of the form, there are three buttons: 'Save Application' (red), 'Cancel Application' (dark grey), and 'Return to Application' (light grey). The footer contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

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

Define Login Credentials

Field Name	Description
Email	Enter the email ID with which you would like to register. If you have opted to save the application after having entered information in the Contact Information section, this field will be prefilled with the value entered in the Email ID field in that section.
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	To confirm the password re-enter the password entered in the Password field.
Additional Information	
Email	Enter your email address. If you have opted to save the application after having entered information in the Contact Information section, this field will be prefilled with the value entered in the Email ID field in that section.
Date of Birth	Enter your date of birth. If you have opted to save the application after having entered information in the Primary Information section, this field will be prefilled with the date as entered in the Date of Birth field in that section.
Terms and Conditions	
I have read, fully understood and agreed with the terms and conditions	Select this checkbox to acknowledge agreement to the terms and conditions of registration for online banking access.
Terms and Conditions Link	Click this link to view the terms and conditions.

The following steps are applicable for cases wherein the applicant is not a registered user:

- In the **Email** field, enter the email address.
- To confirm enter the email ID in the **Confirm Email** field.

- Click the **Verify** link to verify the entered email address.
 - a. In the **Verification Code** field, enter the verification code sent on the defined email ID.
 - b. Click **Resend Code**, if the code is not received.
 - c. Click **Submit**. The successful email verification message is displayed.

Note: Prospect user will only be able to apply for an account through origination when a valid email is provided and the same is verified via OTP.

- In the **Password** field, enter the password required for log-in.
- To confirm enter the password in the **Confirm Password** field.
- In the **Email** field, enter your email address.
- In the **Date of Birth** field, enter your date of birth.
- Click the **Terms and Conditions** link to view the terms and conditions.
- Select the **Terms and Conditions** check box to acknowledge agreement to the terms and conditions.
- Click **Save Application**.
OR
Click **Cancel Application** to cancel the application.
OR
Click **Return to Application** to navigate to the application form.

Saved Application

The screenshot displays the Futura Bank website interface. At the top right, there are navigation options: 'ATM/Branch', 'English', and 'UBS 14.3 AT3 Branch'. The main header shows the Futura Bank logo and the text 'You Are Applying For Home Loan'. The central content area contains the following text:

Your Home Loan application has been saved!

Your submission id is : **SUB0BDXXX76**

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 Futura Bank website in the Track Application section.
You can access your saved applications by providing your login details specified at the time of registration.

There is a prominent red button labeled 'Track your Application' and a blue link labeled 'Go to Homepage' below it.

At the bottom of the page, a footer contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'

Field Description

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

Field Name	Description
Email	Specify the email ID of the co-applicant for registration. 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 registration link to the co-applicant.
- OR
- Click **Track your Application** to view the application status.
- OR
- Click **Go to Homepage** to navigate to the product showcase.

3.20 Existing User

An application form for 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 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

[Home](#)

4. 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 application 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.

4.1 Submitted Application

The screenshot displays the 'Track your Application' page on the Futura Bank website. At the top, there is a navigation bar with the Futura Bank logo, a search icon, an email icon, and a user greeting 'Welcome, Jason Smith' with a dropdown arrow and 'Last login' text. Below the navigation bar, the page title is 'Track your Application'. There are two tabs: 'Submitted' (active) and 'In Draft'. Under the 'Submitted Applications' section, there is a table with one entry:

Offer1		A\$50,000.00	
Application Id Applicant Name Submitted On	NRLC4205 Jason Smith 22 Mar 2019	Status	Work In Progress

At the bottom of the application list, there is a red button labeled 'Go to Homepage'. The footer contains the text: 'Copyright © 2006, 2017, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description


Field Name	Description
Loan Offer Name	The name of the offer for which the application has been made.

Field Name	Description
Loan Amount	The requested loan amount.
Application Id	The application reference number as generated by the bank at the time the application was submitted.
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.

4.2 Loan Application Details

ATM/Branch
English ▾
UBS 14.3 AT3 Branch ▾









Home Loan

Application Id	APP100XXXX58	
Applicant Name	Jason Smith	<div style="width: 100px; height: 10px; background: linear-gradient(to right, green 20%, gray 20%);"></div>
Submitted On	22 Mar 2019	
Loan Amount	A\$50,000.00	Status Submission In Progress
Tenure	5 year(s) 8 month(s)	

Action Required

Please contact any Futura Bank banking center regarding the processing of your application.

View

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

Return to Tracker

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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.

Field Name	Description
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.

4.3 Account Configuration

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

 Account Configuration
∨

Pay only interest for the initial period Yes No

Principal and Interest Repayment Frequency Monthly ∨

Fixed rate for the initial period Yes No

Avail Redraw Facility Yes No

Statement Required Yes No

Statement Frequency Half Yearly ∨

Continue

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.

Field Name	Description
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	<p>You can identify whether or not you would like to be charged a fixed rate of interest on the loan for the initial period.</p>
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	<p>You can identify whether or not you would like to avail of a redraw facility on the loan.</p>
Statement Required	<p>You can identify whether you want to receive the loan statement.</p>
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 Account Summary screen appears with details, rate type, loan term, loan repayment frequency, and repayment amount.

4.4 Application Summary

Application Summary			
Applicant Name	Mr Jason A Smith		
Purpose	Purchase Investment		
Requested Amount	A\$50,000.00	Loan Date	22 Mar 2019
Approved Amount	A\$0.00		
Tenure	5 Year(s) 8 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.

4.5 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	5 year(s) 8 month(s)	Approx Repayment Amount	A\$850.54

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	The principal and interest repayment frequency: The frequency could be: <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.

4.5.1 Application Fees

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

Application Fees	
Registration on Mortgage	A\$500.00
Title Search Fees	A\$300.00
Total Fees	A\$800.00

Field Description


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

4.6 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 / remove a document:

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

 Documents
∨


Jason Smith

Registration Document

Choose file...

Upload

home.jpg
⊗


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.

- Click **Document** link. The status of the uploaded document appears, once the document is verified by the bank officer.

Uploaded Document

 Documents
∨

Jason Smith

Registration Document		Verified
	home.jpg	

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


4.7 Accept / Reject Offer

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

Field Description

Field Name	Description
Offer Letter	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.

To accept / reject an offer:

- 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.

4.8 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	22 Mar 2019
State	Auto Due Diligence Approved	Acted By	OFSSUser
Remarks	Auto Due Diligence Approved	Updated On	22 Mar 2019
State	Auto Decision Referred	Acted By	OFSSUser
Remarks	Auto Decision Referred	Updated On	22 Mar 2019

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.

4.9 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.

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FAQ

1. Can I change the contribution amount as part of funding information?

No. If you do not agree with the contribution amount displayed in the funding information then edit the requested loan amount or purchase price of the property or both. You can click the **Modify** button to change the loan amount and/or purchase price of the property. Once you modify the required information click Save to update the amount the system displays the updated contribution amount.

2. 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.

3. 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.

4. Why am I required to specify whether I am a first time home buyer or not, in the application?

This information may be required by the bank to decide on the subsidy, if any, granted by the government for first time home buyers.

5. 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.

6. 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.

7. 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.

8. 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.