

Retail Originations Application Tracker User Manual  
Oracle Banking Digital Experience  
Patchset Release 22.2.3.0.0

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**ORACLE®**

Retail Originations Application Tracker User Manual

February 2024

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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 Patchset Release 22.2.3.0.0, refer to the following documents:

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

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

Sr No.	Transaction Name / Function Name	Third Party System	Oracle FLEXCUBE Core Banking 11.10.0.0.0	Oracle FLEXCUBE Onboarding 14.7.2.0.0
1	Application Tracker	×	×	✓

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## 3. Application Tracker

The application tracker enables all applicants (existing customers of the bank as well as prospect customers) to track the applications that they have submitted and also to retrieve and continue applications that are in draft. Additionally, the application tracker will also list the applications that have been completely processed and those that have been cancelled by the customer.

All applications i.e. those that have been submitted, saved and also completely processed or cancelled by the applicant will be listed in the application tracker only for a certain duration as defined by the bank.

As a prospect customer of the bank, you can login to the application tracker by entering the mobile number that you had provided in the mobile verification step of the application form. You will receive an OTP as an SMS on this number and post successful verification, will be navigated to the application tracker landing page.

Existing customers can login by entering their online banking login credentials.

### How to reach here:

*Bank Portal Page > Product Offerings > **Track or complete applications***

OR

*Bank Portal page > toggle menu > Menu > Our Products > Product Offerings > **Track or complete applications***

### To access the application tracker from the bank portal page:

1. Click **Track or complete applications** under the **Product Offerings** section on the Bank Portal.  
The application tracker login screen is displayed.

## 3.1 Application Tracker - Login

### Application Tracker - Login

#### Field Description

Field Name	Description
<b>Mobile Number: Country Code</b>	Select the country code applicable to your mobile number.
<b>Mobile Number</b>	Enter your mobile number.

2. Based on whether you are an existing customer or a new user, do the following:
  - a. If you are a new/unregistered user:
    - i. In the **Mobile Number** field, select the applicable country code and enter your mobile number.
    - ii. Click **Track Application**. The **Enter OTP** page appears. The system will send an OTP to your mobile number.
  - b. If you are an existing online banking customer of the bank:
    - i. Click **Login as registered user**. The page on which you can enter your online banking login credentials appears. Once you enter your login credentials and click **Login**, the **Application Tracker** landing page will appear.

OR

Under the kebab menu –

- Click the **Start a new application** option to navigate to the **Product Offering** page.

## Application Tracker – Enter OTP

The screenshot displays the 'Enter OTP' screen within the Futura Bank Application Tracker. At the top, there is a search bar and navigation options. The main content area features an illustration of a person using a mobile device. Below the illustration, the text reads 'Enter OTP', 'We have sent you OTP on your mobile number +1 1231233213', and a masked input field for the OTP. There are buttons for 'Resend OTP' and 'Back'.

Field Name	Description
OTP	Specify the OTP send on the mobile number you had specified on the previous page.

- ii. Enter the OTP (one time password). If you are accessing the application tracker via the mobile device of the specified mobile number, you can select the OTP auto read option to have the OTP auto filled in the input field.  
OR  
Click **Resend Code** to resend new generated OTP to mobile number if have not received it earlier.  
OR  
Click **Back** to navigate back to the previous page.
- iii. The **Application Tracker** landing page appears. The system displays all the applications initiated by you from any channel.

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## 3.2 Application Tracker- List of applications

Your applications will be displayed as cards on this page and will be categorized as follows:

- **Your Submitted Applications:** This section will list down all the product applications that you have submitted to the bank. Only those applications that are currently being processed by the bank will be listed under this section.
- **Your Saved Applications:** While filling out an application form, if you opt to save the application instead of submitting it, the application is saved in the application tracker as an 'In Draft application'. All these applications will be listed under the **Your Saved Applications** section and you can retrieve and complete any of these applications.
- **Your Processed Applications:** This section will list down all the applications that have been processed successfully (account opened or loan sanctioned) or that have been rejected by the bank. This section will also list all the applications that have been cancelled by the applicant.

Additionally, you will also be able to initiate new product applications by clicking the **Start a new application** button provided on this page. On clicking on this button, you will be navigated to the **Product Showcase** which will list down all the product categories that are supported for online applications.


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**Note:**

- 1) Each section on this page will be displayed only if there are applications that fall under the specific categories. E.g. if you do not have any existing applications in draft, the Your Saved Applications section will not be displayed.
  - 2) Applications under any of the three categories will no longer be displayed after a certain time depending on the purging rule defined.
-

## Application Tracker- List of applications

↑ Application Tracker



Hi John Smith

Find all your saved and submitted applications below

[Start a New Application](#)

Personal
Business

### Your Submitted Applications ( 6 )

Check the current status of your applications and take action, if required.

**Luxury Car Loan**

006APPO0034961

Submitted

Submitted On: 3/29/2018    Last Updated On: 3/29/2018

Amount: USD 99,990.00

**Premier Checking Account**

006APPO0035538

Offer Generated

Submitted On: 3/29/2018    Last Updated On: 3/29/2018

**Normal Simple Fixed Deposit**

006APPO0049364

Submitted

Submitted On: 3/29/2018    Last Updated On: 3/29/2018

Amount: GBP 10,000.00

**MaxRewards**

006APPO0049874

Submitted

Submitted On: 3/29/2018    Last Updated On: 3/29/2018

Amount: USD 60,000.00

**Instant Personal Loan**

006APPO0059522

Submitted

Submitted On: 3/29/2018    Last Updated On: 3/29/2018

Amount: USD 10,000.00

**Premier Checking Account**

006APPO0071324

Submitted

Submitted On: 3/29/2018    Last Updated On: 3/29/2018

### Your Saved Applications ( 6 )

Select an application to complete and submit it to the bank

**Futura Education Loan**

006APPO0033808

In Draft

Amount: USD 10,000.00

**Small Personal Loan**

006APPO0035959

In Draft

Amount: USD 10,000.00

**MaxRewards**

006APPO0046020

In Draft

Amount: USD 60,000.00

**Max Savings Account**

006APPO0049829

In Draft

**Normal Simple Fixed Deposit**

006APPO0049857

In Draft

Amount: GBP 100,000.00

**Normal Simple Fixed Deposit**

006APPO0050014

In Draft

### Your Processed Applications ( 1 )

View all your processed and cancelled applications here

**Normal Simple Fixed Deposit**

006APPO0049121

### Field Description

Field Name	Description
<b>Applicant Name</b>	Your name as you had entered in the application/s will be displayed.

Field Name	Description
<b>Your Submitted Applications</b>	
All the applications that has been submitted by you to the bank will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.	
<b>Application Card</b>	
Each application card under this section will display the following information. On clicking on a submitted application card, the summary page of that specific application appears.	
<b>Product Name</b>	The name of the product for which the application has been made.
<b>Application Reference Number</b>	The application reference number as generated by the bank at the time of application submission.
<b>Current Status</b>	<p>The current status of the application.</p> <p>The status of the application while under the Submitted Applications section, can be any one of the following.</p> <ul style="list-style-type: none"> <li>• Submitted</li> <li>• In-Progress</li> <li>• Offer Generated</li> <li>• Offer Negotiation</li> <li>• Offer Accepted</li> </ul> <p>The status of bundled applications will not be displayed upfront on the cards. You can view the status of the individual product applications within the bundle, by clicking on the bundled application card.</p>
<b>Number of Products</b>	<p>The number of products that have been applied for within a bundled application will be listed on the card.</p> <p>This field appears only on bundled application cards.</p>
<b>Submitted On</b>	The date on which the application was submitted.
<b>Last Updated On</b>	The date on which the application was last updated.
<b>Your Saved Applications</b>	
All your applications that are incomplete and in draft status will be listed as cards under this section. The number of applications that currently fall under this category will be listed against the section header.	
<b>Application Card</b>	
Each application card under this section will display the following information	

Field Name	Description
<b>Product Name</b>	The name of the product application that has been saved.
<b>Application Reference Number</b>	The application reference number as generated by the bank at the time it was saved.
<b>Status</b>	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> <li>• In Draft</li> </ul>
<b>Number of Products</b>	The number of products within each bundled application will be listed on bundled applications cards. This field appears only on bundled application cards.
<b>Saved On</b>	The date on which the application was last saved.
<b>Expiring On</b>	The date on which the application will expire and will no longer be available for retrieval to complete.

### Your Processed Applications

All the applications initiated by you that have been completely processed by the bank (either successfully or have been rejected) will be listed as cards under this section. Additionally, this section will also display those applications as cards that have been cancelled by you. The number of applications that currently fall under this category will be listed against the section header.

### Application Card

Each application card under this section will display the following information

<b>Product Name</b>	The name of the product for which the application has been made.
<b>Application Reference Number</b>	The application reference number as generated by the bank at the time of application submission.

Field Name	Description
<b>Status</b>	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> <li>• <b>Completed</b> – This status will be displayed if the application has been successfully processed to completion.</li> <li>• <b>Account Rejected</b> – This status will be displayed if the application has been rejected by the bank.</li> <li>• <b>Customer Rejected</b> – This status will be displayed if the application has been cancelled by you, as an applicant.</li> <li>• <b>Converted to Loan</b>- This status will be displayed if the pre-approved home loan offer is accepted by the applicant, and has been converted into an actual loan application</li> </ul> <hr/> <p>Note:</p> <p>The <b>Converted to Loan</b> status will be displayed only in case of pre-approved home loan product applications.</p> <p><u>In the current release, conversion of a pre-approved home loan application to a home loan application is not supported through the online banking channel.</u></p>
<b>Submitted On</b>	The date on which the application was submitted.
<b>Last Updated On</b>	The date on which the application was last updated.

3. Click on a card under the **Your Submitted Applications** section. The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.  
OR  
Click on a card under the **Your Saved Applications** section. The respective application form will be opened for you to complete and submit.  
OR  
Click on a card under the **Your Processed Applications** section. The **Application Tracker Summary** page listing down the details specific to the application card selected will appear.  
OR  
Click **Start a new application** to navigate to the Product Showcase page.  
OR  
Under the kebab menu –
  - Click the **Start a new application** option to navigate to the **Product Showcase** page.

[Home](#)

### 3.3 Application Tracker Summary

On clicking on a card under the submitted or processed applications categories, the system will display the details of the application on the application summary page.

#### 3.3.1 Application Tracker Summary- Submitted / Processed Applications

##### Application Tracker Summary

The screenshot displays the 'Application Tracker' interface for a 'Submitted' application. At the top, the Futura Bank logo and a search bar are visible. The application details include:

- SMB Term Loan** (Submitted)
- Application Reference Number: 006APP000094314
- Channel: OBDX
- Submitted On: 3/29/2018
- Last Updated On: 3/29/2018

The **Status History** section shows the current stage as 'Application Entry'. A vertical timeline lists 13 stages, with the first stage, 'Application Entry', dated 8/26/2025 and marked as 'In Progress'. The remaining stages (2-13) are all marked as 'Pending':

- Application Entry (8/26/2025, In Progress)
- Application Enrichment (Pending)
- Underwriting (Pending)
- Assessment (Pending)
- Manual Credit Assessment (Pending)
- Manual Credit Decision (Pending)
- Account Parameter Setup (Pending)
- Supervisory Approval (Pending)
- Offer Issue (Pending)
- Customer Offer Accept/Reject (Pending)
- Post Offer Amendment (Pending)
- Account Approval (Pending)
- Handoff Retry (Pending)

The **Application Overview** section at the bottom contains two main areas:

- Documents:** View all your uploaded documents here.
- Application Form:** View your application form.

A chat icon is located in the bottom right corner of the application card. At the very bottom of the page, a copyright notice reads: 'Copyright © 2000, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

## Field Description

Field Name	Description
<b>Applicant Name &amp; Product Name</b>	A greeting message containing your name as entered in the application form, along with the name of the product for which you have applied will be displayed.
<b>Status</b>	<p>The current status of the application.</p> <p>It can be:</p> <ul style="list-style-type: none"> <li>• Submitted – This status will be displayed once the application has been submitted and is pending being processed by the bank.</li> <li>• In-Progress – This status will be displayed if the application is being processed by the bank.</li> <li>• Offer Generated – This status will be displayed for loan applications if an offer has been generated by the bank.</li> <li>• Offer Negotiation – This status will be displayed in case of loan applications, if the offer is being negotiated by the applicant.</li> </ul> <hr/> <p>Note: Offer negotiation is not supported through the online banking channel.</p> <hr/> <ul style="list-style-type: none"> <li>• Offer Accepted – This status will be displayed for loan applications, if the offer has been accepted by the applicant.</li> <li>• Completed – This status will be displayed if the application has been successfully processed to completion.</li> <li>• Account Rejected – This status will be displayed if the application has been rejected by the bank.</li> <li>• Customer Rejected – This status will be displayed if the application has been cancelled by you, as an applicant.</li> <li>• Converted to Loan – This status will be displayed only in case of pre-approval loans that have been converted into home loan application.</li> </ul> <hr/> <p>Note: In the current release, conversion of a pre-approved home loan application to a home loan application is not supported through the online banking channel.</p> <hr/>
<b>Application Reference Number</b>	The application reference number as generated by the bank at the time of application submission.

In case of bundled applications, no status will be displayed here.

Field Name	Description
<b>Channel</b>	The channel through which the application was submitted. The values can be: <ul style="list-style-type: none"> <li>• OBDX</li> <li>• OFLO</li> </ul>
<b>Submitted On</b>	The date on which the application was submitted.
<b>Last Updated On</b>	The date on which the application was last updated.
<b>Status History</b>	
This section displays the status history of submitted applications as a train stop.	
<b>Stages in application</b>	Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage.  Stages and current status maintained at the mid-office are fetched here.
<b>Products in this bundle</b>	
This section will be displayed only in case of bundled applications. Each card will contain the following information.	
<b>Product Name</b>	The name of the product that has been applied for as part of the bundled application.
<b>Application Reference Number</b>	The application reference number as generated by the bank, for the individual product application, at the time of application submission.
<b>Current Status</b>	The current status of the application. Please refer the statuses defined for single account applications.
<b>Status History</b>	
This section displays the status history of all the applications within submitted bundled application. Each product application that is within the bundled application will have its own status history. The status history of all product applications will be available under tabs.	
<b>Stages in each application</b>	Each stage that the application has passed through starting with application submission will be displayed on the train stop along with the date on which the application entered that stage.  Stages and status information is fetched from the mid-office application.



Field Name	Description
<b>Offer Generated</b>	
This section is applicable only for loan products and will be displayed when an offer has been generated for the product application.	
<b>Offer Details</b>	All the details of the generated offer will be displayed such as the approved loan amount, interest rate, instalment amount as well as the offer expiry date.
<b>Offer Link</b>	The offer link will be available, on clicking on which a PDF document will be opened containing extensive details of the offer.
<b>Offer Acceptance or Rejection</b>	This gets enabled in case of Loan Applications (also applicable to bundled applications that comprise of loan products).
<b>Communications</b>	
This section will be displayed only if there is atleast one communication created by the bank.	
Each communication can have multiple communications, which will include those communications initiated by the bank and those sent in response by the applicant. The following are the details that form part of a communication.	
If a communication is open, i.e. if a response is pending from the customer, then the <b>Action Required</b> status will be displayed alongside the <b>Communications</b> section header.	
<b>Count of Communications</b>	Displays the count of communication created by the bank. This count is displayed alongside the Communications section header.
The following information is displayed per communication record.	
<b>Date</b>	The date and time on which the communication was initiated by the bank.
<b>Subject</b>	The subject of the communication, which will be displayed as a link. On clicking on the link, the user will be displayed the details of the communication on a modal window.
<b>Status</b>	The current status of the communication. The values can be: <ul style="list-style-type: none"> <li>• Pending</li> <li>• Closed</li> </ul>

Field Name	Description
<b>View More</b>	<p>This link will be provided at the bottom of the Communications section if there are communications in addition to the four communication records displayed by default.</p> <p>On clicking on the link, additional communications (upto a maximum of 10 records in total) will be displayed.</p> <hr/> <p>Note: The link will automatically change to <b>View Less</b> when the additional communication records are listed.</p>

### Application Overview

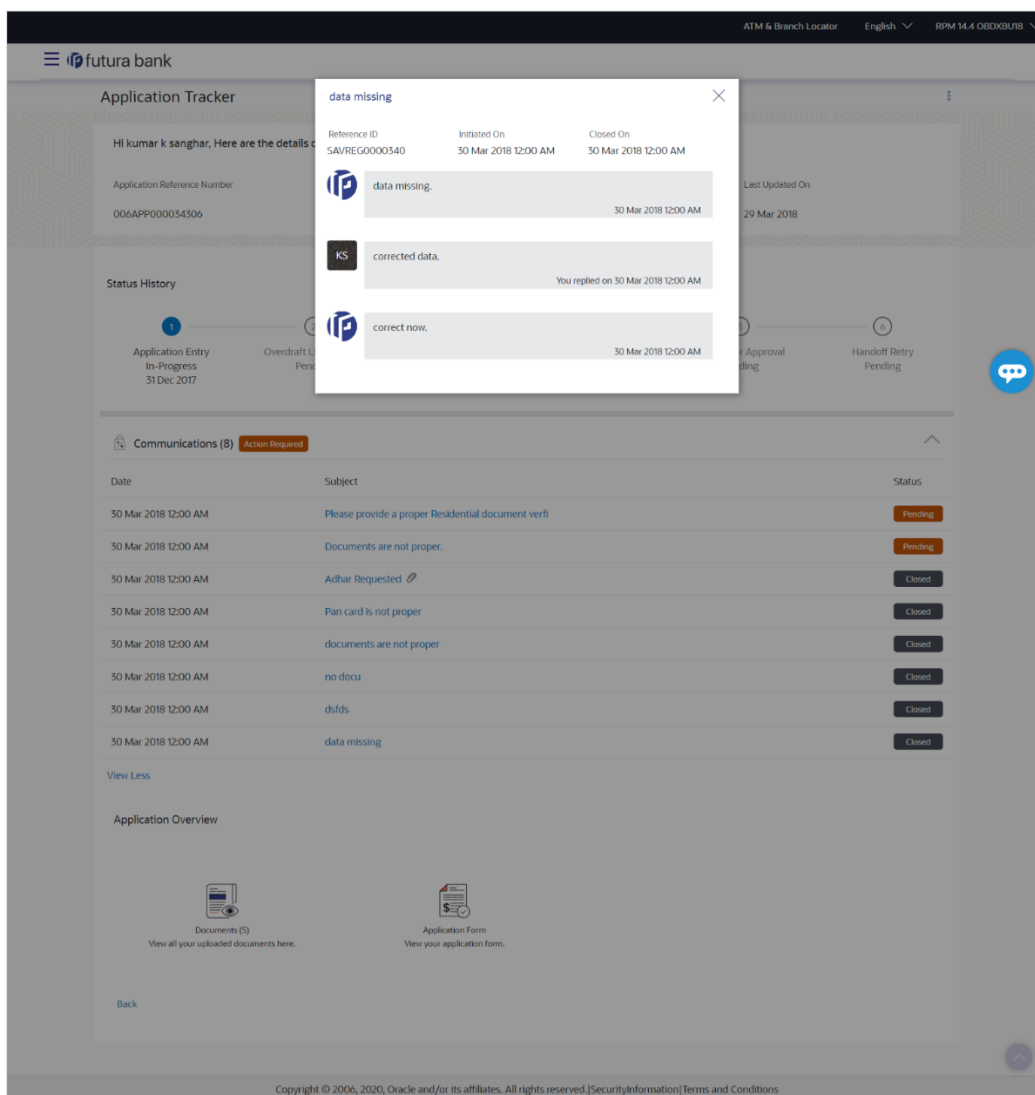
<b>Documents card</b>	<p>Click on this card to view all the documents uploaded by you. The number of documents that have been uploaded will be displayed upfront on the card.</p> <p>Displays the status of the offer i.e. whether it was accepted or rejected should also be displayed alongside.</p>
<b>Application Form card</b>	Click on this card to view and download the application form.

4. In case of **Loan** Applications or **bundled** applications that comprise of loan products:
    - a. Click **Accept** to accept the offer generated by bank. The success message of offer acceptance is displayed.  
OR  
Click **Reject** to reject the offer. The **Reject** popup window appears. State the reason to reject the offer from the given options, and click **Confirm**. The success message of offer rejection is displayed.
  5. In case the bank has initiated any communications against the applicant, click on the expand option to expand and view the communication. All the communication created by bank will be displayed as records comprising of the date and time at which the communication was sent, the subject and status (i.e. pending or closed).
    - a. Click on the **Subject** link to view the details of the communication on a modal window. The details of the specific communication will be displayed as a modal window.
  6. Click on the **Documents** card under the **Application Overview** section. The **Uploaded Documents** overlay window appears containing links of all the documents uploaded by you.  
OR
  7. Click on the **Application Form** card under the **Application Overview** section. The page containing details of the application form will appear.  
OR  
Click **Back** to navigate back to the previous screen.  
OR
- Under the kebab menu –
- Click the **Cancel Application** option to withdraw the application. Refer the **Cancel Application section** for more details.

---

**Note:** This option will not be present for applications that have been processed completely.

## Communication Details




## Field Description

Field Name	Description
	The following information will be displayed as part of each communication, which will appear as a modal window when the user clicks on the <b>Subject</b> link of a specific communication.
<b>Subject</b>	The subject of the communication will be displayed as the header of the modal window.
<b>Reference ID</b>	The reference ID of the communication, as generated by the bank.

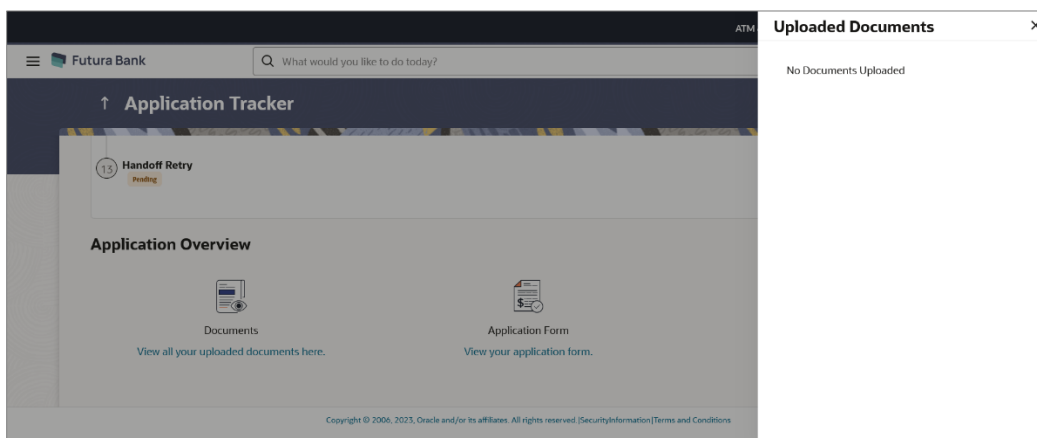
Field Name	Description
<b>Product Name</b>	The name of the product for which the clarification has been raised. This will be displayed only in the case of bundled applications so as to enable the applicant to identify which product within the application bundle, the clarification has been raised for.
<b>Initiated On</b>	The date and time on which the communication was initiated by the bank.
<b>Closed On</b>	The date and time on which the clarification was closed. This field is displayed in case of <b>Closed</b> communications.
<b>Communication Message</b>	Displays the list of all the messages, be it from the bank or the applicant along with the date and time on which the communication was initiated and/or attachment that was sent.
<b>Response</b>	This field is displayed in case of <b>Pending</b> communications only. The applicant can enter a response to the bank's communication as desired.
<b>Attachment</b>	Browse and select the reference document file to be sent along with message, if required. <hr/> <b>Note:</b> Allows PDF, JPG and JPEG formats in sizes upto 1MB per file and up to 10GB in total. <hr/>

- a. Type a response and attach a reference document or image by clicking on the option to attach and click **Send** to send the attachment as a response to the bank's communication. This facility is available only in the case of **Pending** communications.

OR


Click  to close the modal window.

## Uploaded Documents



### Field Description

Field Name	Description
<b>Document Category</b>	Displays the document category to which the uploaded document is mapped.
<b>Document Name</b>	Displays the name of the uploaded document. A link will be provided one each document name.

- b. Click on a document name link to view and download the document.  
 OR  
 Click the  icon to close the overlay layer.

### Application Form

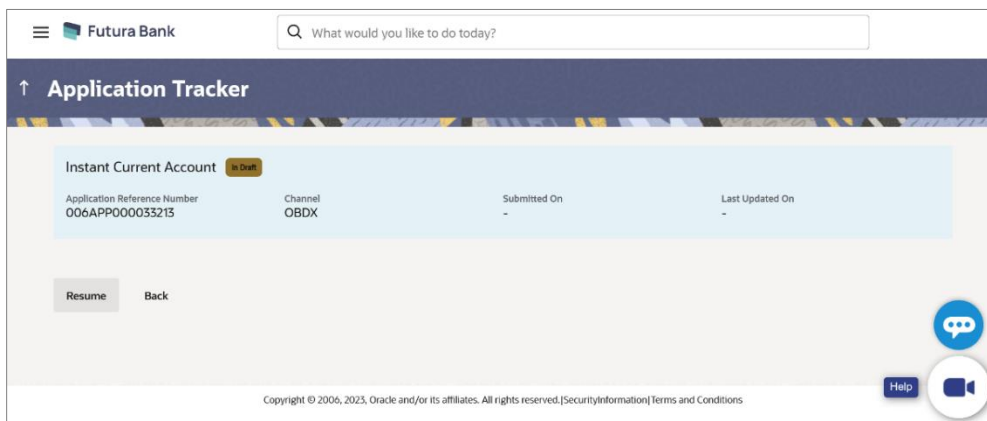
The details as entered in the application form will be displayed on this page. You can download these details as a PDF document by clicking on the provided link.

[Home](#)

### 3.3.2 Application Tracker Summary – Saved Applications

If you click on a card under **Your Saved Applications** section, the system will display the details of the application on the application summary page. You can click on **Resume** to retrieve the application so as to complete and submit it.

#### Application Tracker Summary



#### Field Description

Field Name	Description
<b>Applicant Name &amp; Product Name</b>	A greeting message containing your name, if entered in the application form, along with the name of the product for which you have initiated the application will be displayed.
<b>Status</b>	The current status of the application. All applications under this category will fall under the following status: <ul style="list-style-type: none"> <li>In Draft</li> </ul>
<b>Application Reference Number</b>	The application reference number as generated by the bank at the time it was saved.
<b>Channel</b>	The channel through which the application was initiated. It can be: <ul style="list-style-type: none"> <li>OBDX</li> <li>OFLO</li> </ul>
<b>Last Updated On</b>	The date on which the application was updated.

Click **Resume** to retrieve and complete the application.

OR

Click **Back** to navigate back to the previous screen.

OR

Under the kebab menu –

- Click the **Cancel Application** option to withdraw the application. Refer the **Cancel Application** section for more details.

## 3.4 Cancel an Application

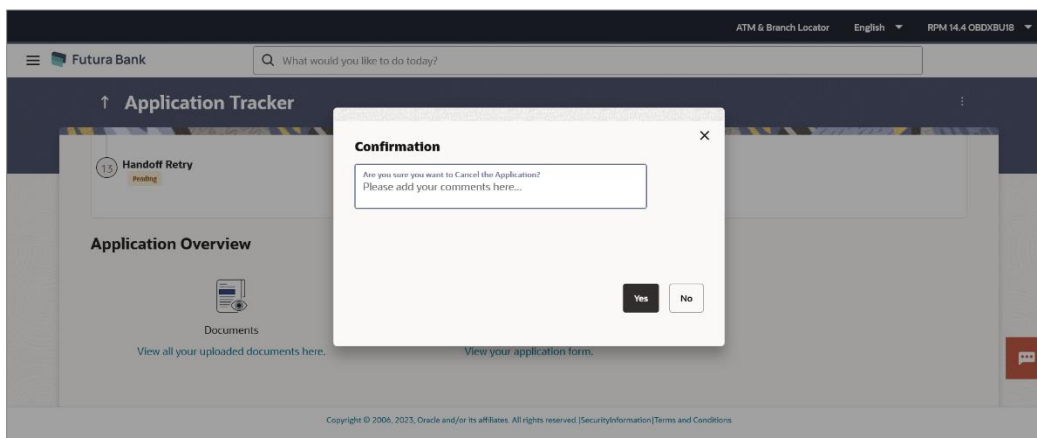
The option to cancel an application is provided on the Application Tracker Summary page, under the kebab menu. Once you select this option, a modal window will appear on which you can provide the reason for cancellation and can confirm cancellation of the application.

In case of bundled applications, if you select the option to cancel the application, all the product applications will be cancelled. There is no option to cancel individual product applications in this release.

### To cancel the application:

1. Navigate to **Application Tracker** listing screen.
2. Click on the card of the application that you wish to cancel. The application summary page appears.
3. Click on the kebab menu and select the **Cancel Application** option to cancel the application. The **Confirmation** modal window appears.

### Cancel Application



### Field Description

Field Name	Description
<b>Are you sure you want to Cancel the Application?</b>	Define the reason for which you are cancelling the application. This is an optional step.

- In the **Are you sure you want to Cancel the Application?** field, enter the reason for which you are cancelling the application.
- Click **Yes** to cancel the application.  
OR  
Click **No** to return to the application summary screen.



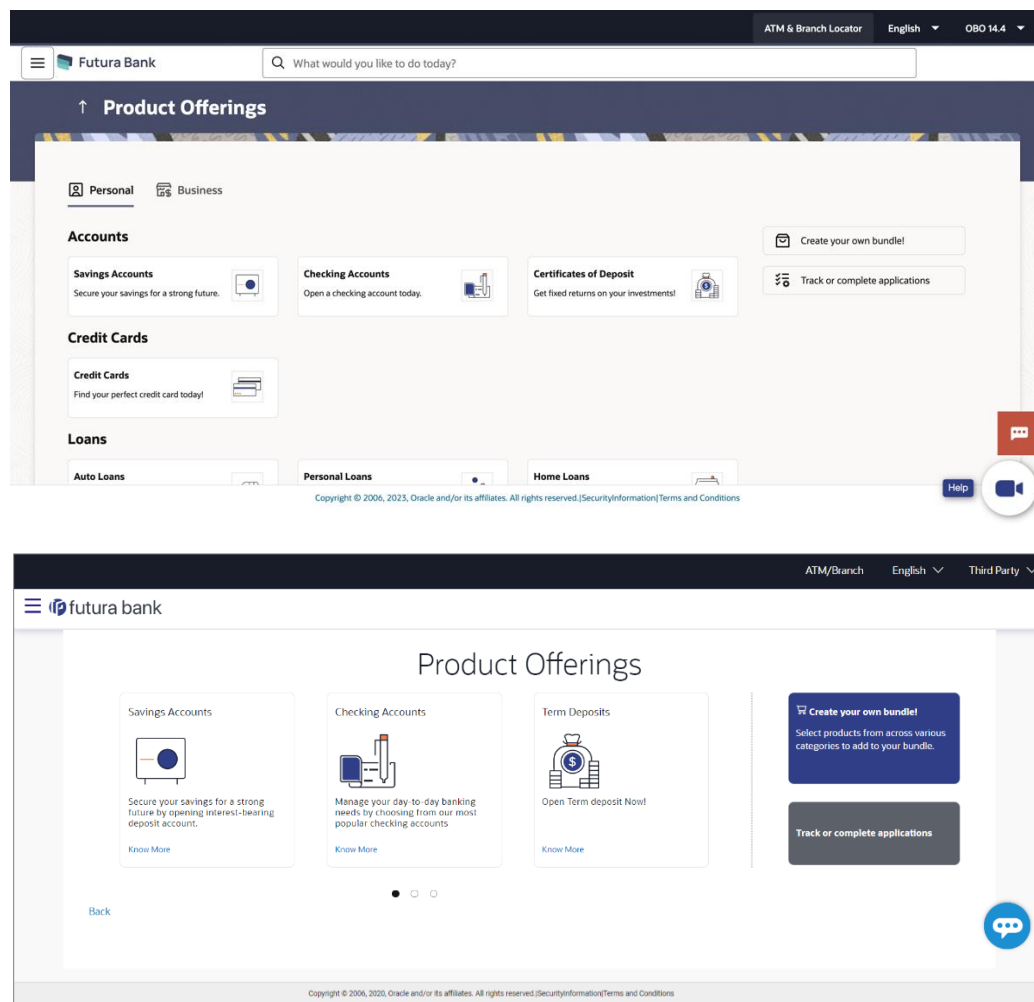
## 3.5 Product Showcase

You will be navigated to this page if you have clicked the **Start a new application** button on the Application Tracker Listing page. From this page you can apply for a new product by selecting the product category you are interest in followed by the product from the product listing page.

**To arrive at the Product Showcase:**

1. Click **Start a new application** on the **Application Tracker Listing Page**. The Product Showcase page appears.

### Product Showcase



2. Click **Back** to navigate back to the **Application Tracker Listing** page.

## **FAQ**

- 1. In case my application is saved as a draft, can I request a bank executive to complete this application on my behalf?**

Only you can resume and complete a draft application.

- 2. For how long I can access and resume my applications that are saved as drafts?**

This is based on the Bank's purging policy. The draft applications will be available for x days in the application tracker before they are purged by the bank.

- 3. Can I view the offer provided by the bank against my application?**

As of now, this option is not available on the digital platform.

- 4. Can I cancel one of the product applications that has been submitted as part of a bundled application?**

No. Currently, it is not possible to cancel a specific product application that is part of a bundled application. You can however, cancel the entire bundled application, if you wish to do so.

- 5. Can I negotiate with the Bank, if I am not happy with the offer provided by the Bank?**

No, offer negotiation is not allowed from the digital platform.

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