Customer Self-Service App

Quick Reference User Guide
Introduction:

The Customer Self-Service App is a smart phone application, developed by Bank South Pacific Ltd that allows you to apply for a Personal loan anywhere, anytime at your convenience using data on your phone and you only visit your preferred BSP branch to sign the loan contract if approved.

Minimum System Requirements:

- Internet Access
- Android 4.3 and above

Downloading and installing the Self Service App

1. Search for the Self-Service App icon
2. For Android Users you can download the App from the Google Play Store
How to use the app

Symbols and Components of the App


Steps – These are the different sections you are required to complete.

Press this arrow to go to the Previous Screen.

Proceed to the next screen.

Scroll up and down on the screen.

Green Field – This is a numeric field. Entering alpha or alpha numeric values will cause an error and will request you to fill the text box appropriately.

Wizard button – This allows you to return to Steps.

Camera Button – Select this to capture documents using the device camera.

Tick Symbol – This only appears after you have successfully captured your documents.

Note: Several supporting are required for you to capture for you to proceed to the next step.

Warning: An error message appears when a field is left blank.
Applying for a Loan

Open the App by tapping on the Customer Self Service App icon; this should bring you to the “Welcome Screen”

Welcome Screen 1

Click/ Tap on to continue.

Note: Version 1.0.0, ensure to have correct versions of the app

Tap on to proceed to Step 1

Tap on to Leave the app
Complete the eform by entering your information or selecting from the drop down lists. Input N/A in fields not applicable to you.

**Step 1 – Your Personal Details**

Complete your personal details.

All fields must be completed.

Note: Selecting Joint allows for a co-borrower’s details to be entered.

Press to go to the next step.

**Step 2: Attaching Required Documents**

2.1 Tap on the camera icon and select from the option window either: “Take Photo” or “Choose from Library”

2.2 A small tick on the top right of the camera symbol confirms successful image upload, repeat 2.1

Note: Selecting Joint allows for a co-borrower’s documents to be captured/uploaded.

Press to go to the next step.

**Step 3 – Residential Details**

Enter current residential information.

Press to go to the next step.
Step 4 – Loan Details
Enter your Loan Details
All fields must be completed.
Press \( \text{\textgreek{f}} \) to go to the next step.
*Note: Entering values less than K1000 will result in an error. Entering Values over K50000 will indicate an error.

Step 5 – Your Banking Details
Enter your nearest relative and "Nominated Administrator" information.
Press \( \text{\textgreek{f}} \) to go to the next step.

Step 6 – Employment Details
Enter your current Employment details
Press \( \text{\textgreek{f}} \) to go to the next step.
Note: Co-borrowers employment details will be available for joint 'Loan Application Type'.
Step 7 – Credit Information

Enter names/postal address of financial institutions, if you have loans with them.

*Note: This section can be left blank.

Indicate if you have ever been bankrupt, defaulted on a loan or had any legal proceedings against you.

Press \( \rightarrow \) to go to the next step.

Step 8 – Assets (What you Own)

Enter the values of things you own.

Indicate zero (0) in the value field if not applicable to you.

Press \( \rightarrow \) to go to the next step.

Step 9 – Liabilities (What you Owe)

Enter the value of what you owe.

Indicate zero (0) in the value field if not applicable to you.

Press \( \rightarrow \) to go to the next step.

*Note: Co-borrower’s details will be available for joint loan request.
Step 10 – Monthly Income

Enter your monthly gross income.

Tap on to go to the next step.

*Note: Co-borrower’s income details will be available for joint loan requests.

Step 11 – Monthly Expenses

Enter your monthly expenses.

Tap on to go to the next step.

Step 12 – Applicant Signature

Sign with your finger or with a stylus in the white box.

Reset – Press this to clear then sign again.

Save-when satisfied with your signature.

*Note: For Joint “Loan Application Type” additional signature box will appear for co-borrowers to sign.

Tap on to go to the next step.
A summary of the loan application will show after you save your signature. Press the or arrow to go to the required Step for amendments. The Steps automatically store information. Tap on the paper plane to send your application.

*Note: Depending on the quality of the images uploaded in the app, it will take between 1 to 3 minutes for the App to send your application to BSP.