

Customer Self-Service App



Quick Reference User Guide

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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

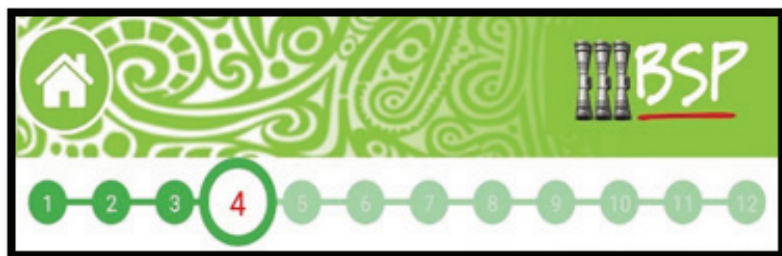


2. For Android Users you can download the App from the Google Play Store



How to use the app

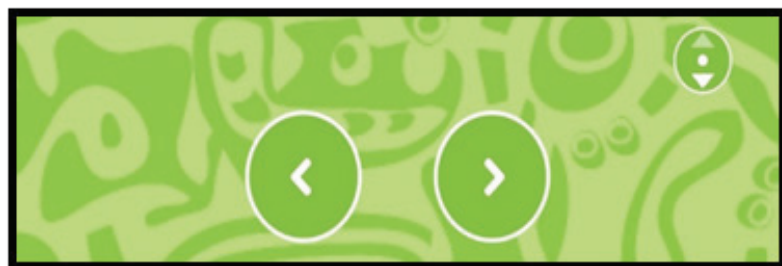
Symbols and Components of the App



Home Symbol – Returns to Landing Page 4.



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



Press this arrow to go to the Previous Screen.



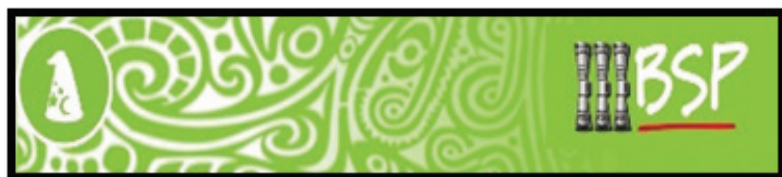
Proceed to the next screen.



Scroll up and down on the screen.



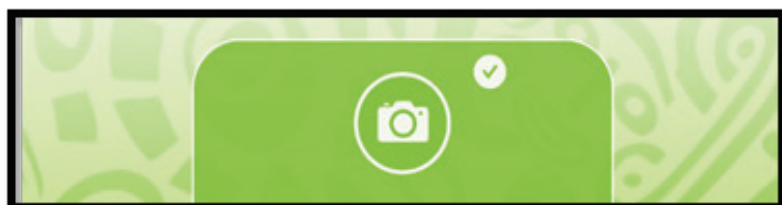
Green Field – This is a numeric field. Entering alpha or alpha numeric values will cause an error and will request you to fill the text box appropriately.



Wizard button – This allows you to return to Steps.

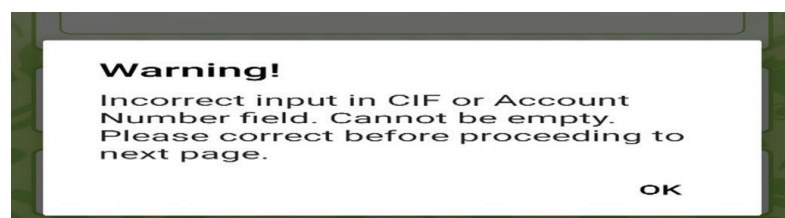


Camera Button – Select this to capture documents using the device camera.



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.

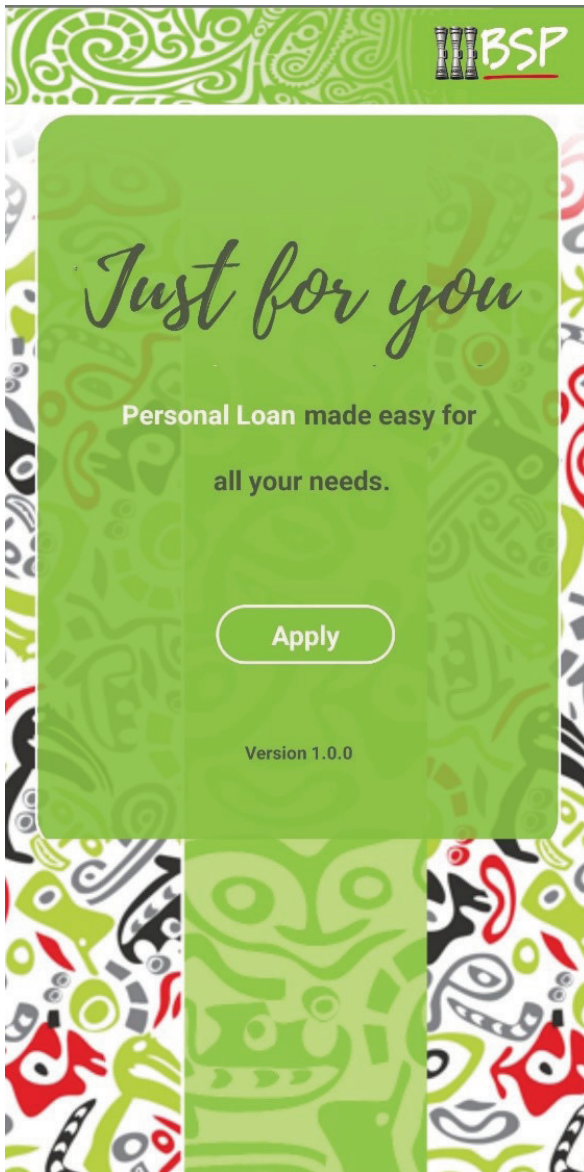


Warning: An error message appears when a field is left blank.

Applying for a Loan

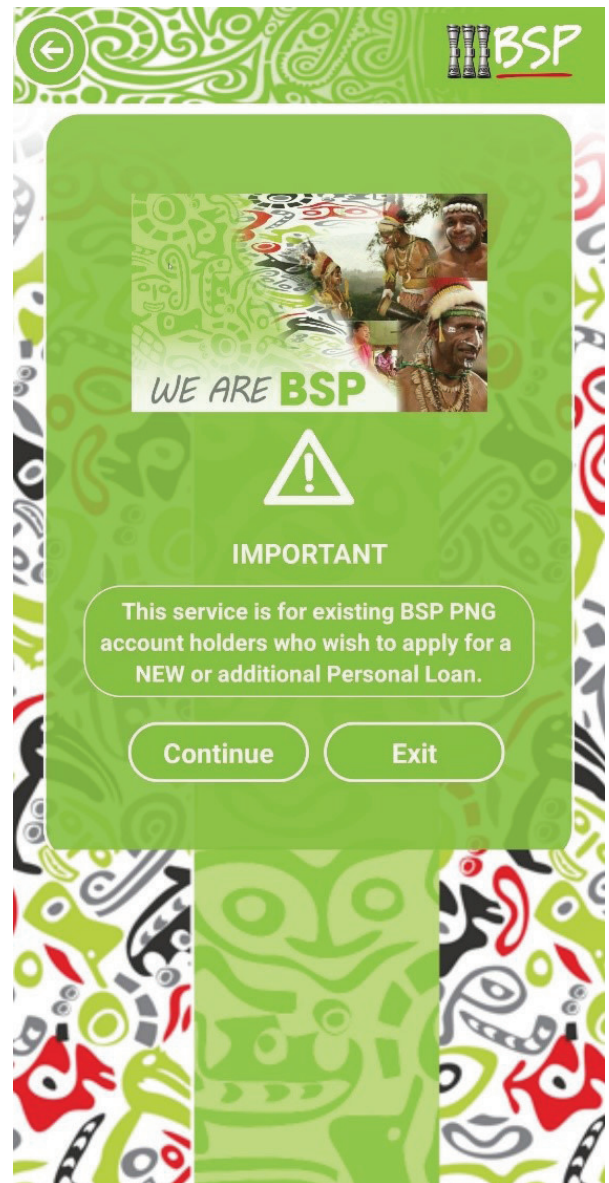
Open the App by tapping on the Customer Self Service App icon;  this should bring you to the "Welcome Screen"

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.

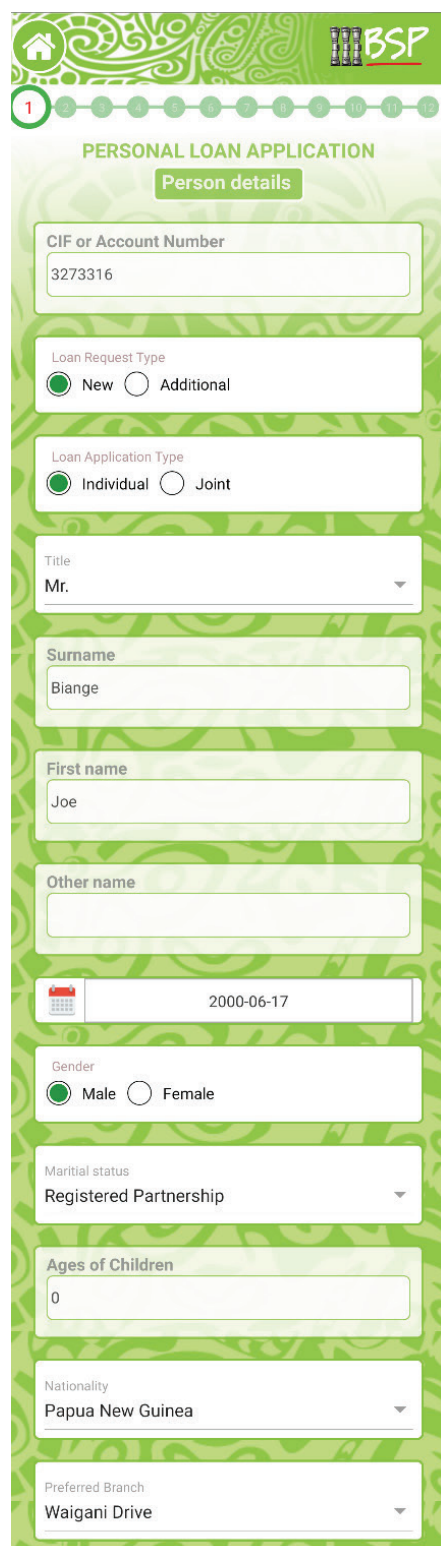
Step 1 – Your Personal Details

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.



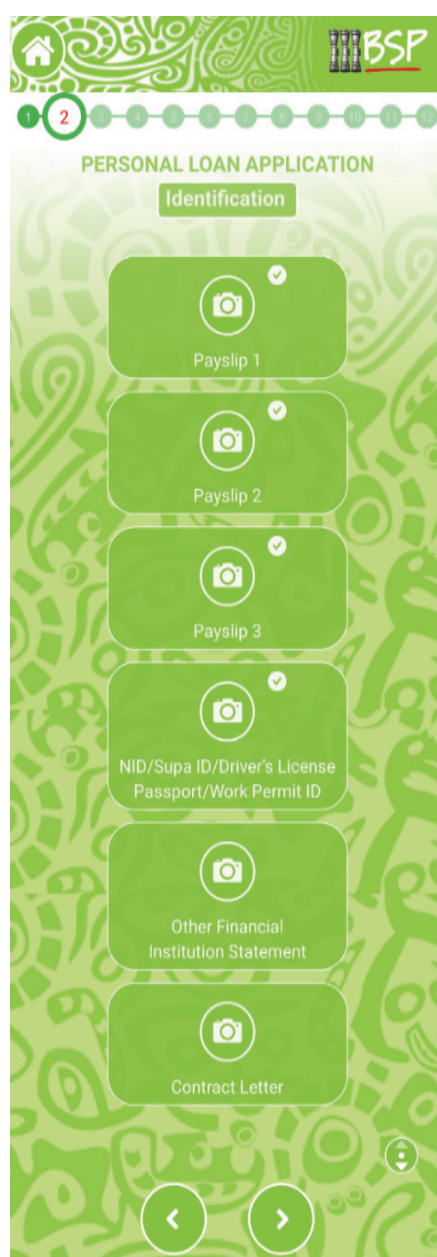
Step 2: Attaching Required Documents

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.

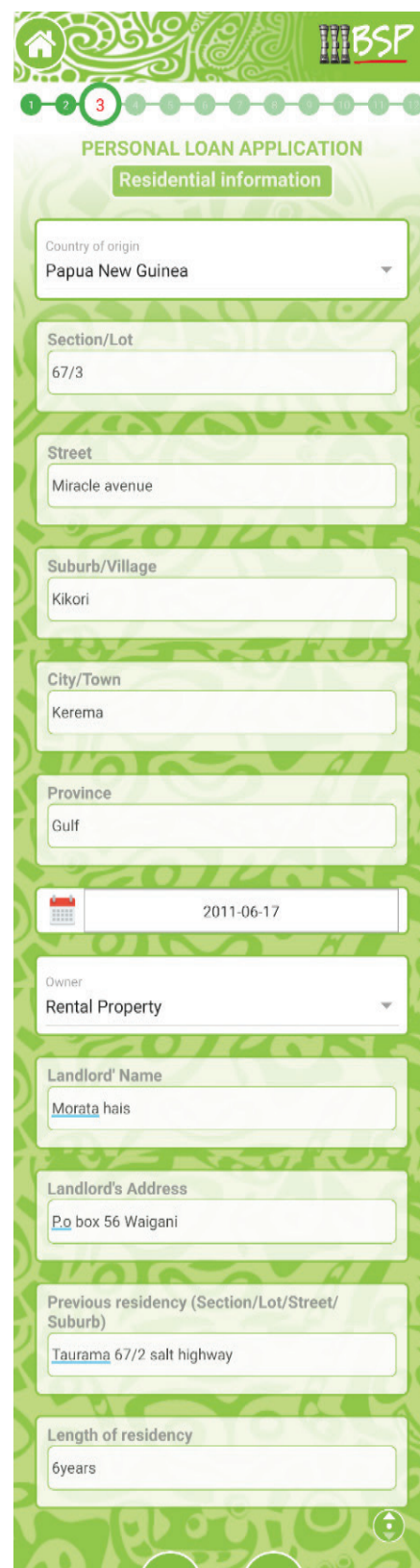
Press  to go to the next step.



Step 3 – Residential Details

Enter current residential information.

Press  to go to the next step.



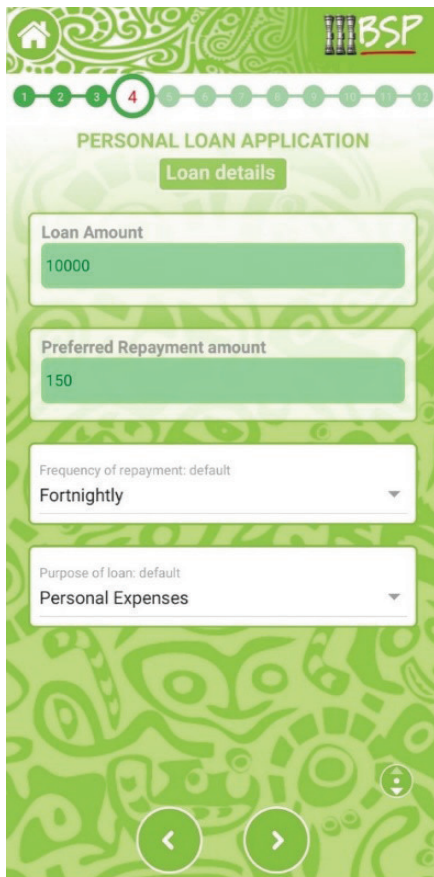
Step 4 – Loan Details

Enter your Loan Details

All fields must be completed.

Press  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.



The screenshot shows the 'PERSONAL LOAN APPLICATION' screen with the 'Loan details' tab selected. The progress bar at the top indicates step 4 is active. The form contains the following fields:

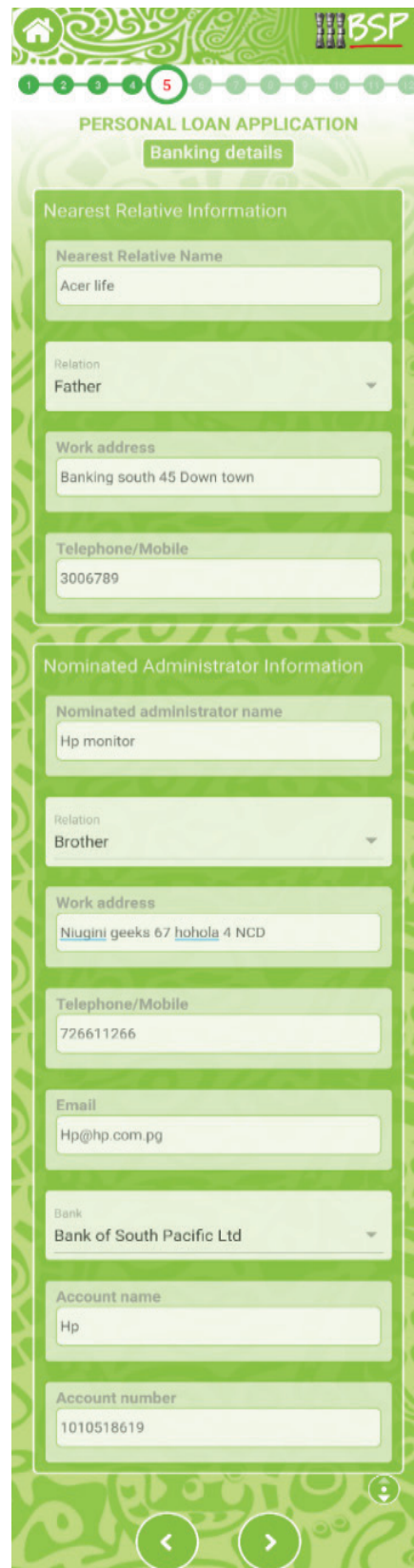
- Loan Amount:** 10000
- Preferred Repayment amount:** 150
- Frequency of repayment: default:** Fortnightly
- Purpose of loan: default:** Personal Expenses

Navigation buttons (back, next, and a menu icon) are at the bottom.

Step 5 – Your Banking Details

Enter your nearest relative and "Nominated Administrator" information.

Press  to go to the next step.



The screenshot shows the 'PERSONAL LOAN APPLICATION' screen with the 'Banking details' tab selected. The progress bar at the top indicates step 5 is active. The form is divided into two sections:

- Nearest Relative Information:**
 - Nearest Relative Name:** Acer life
 - Relation:** Father
 - Work address:** Banking south 45 Down town
 - Telephone/Mobile:** 3006789
- Nominated Administrator Information:**
 - Nominated administrator name:** Hp monitor
 - Relation:** Brother
 - Work address:** Niugini geeks 67 hohola 4 NCD
 - Telephone/Mobile:** 726611266
 - Email:** Hp@hp.com.pg
 - Bank:** Bank of South Pacific Ltd
 - Account name:** Hp
 - Account number:** 1010518619

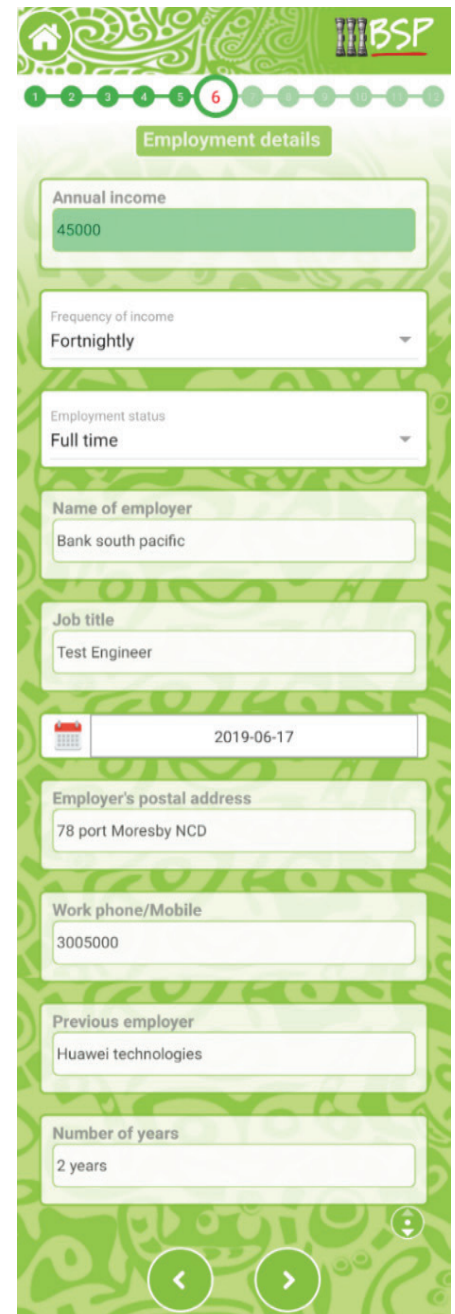
Navigation buttons (back, next, and a menu icon) are at the bottom.

Step 6 – Employment Details

Enter your current Employment details

Press  go to the next step.

Note: Co-borrowers employment details will be available for joint 'Loan Application Type'.



The screenshot shows the 'PERSONAL LOAN APPLICATION' screen with the 'Employment details' tab selected. The progress bar at the top indicates step 6 is active. The form contains the following fields:

- Annual income:** 45000
- Frequency of income:** Fortnightly
- Employment status:** Full time
- Name of employer:** Bank south pacific
- Job title:** Test Engineer
- Employment start date:** 2019-06-17
- Employer's postal address:** 78 port Moresby NCD
- Work phone/Mobile:** 3005000
- Previous employer:** Huawei technologies
- Number of years:** 2 years

Navigation buttons (back, next, and a menu icon) are at the bottom.

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  to go to the next step.



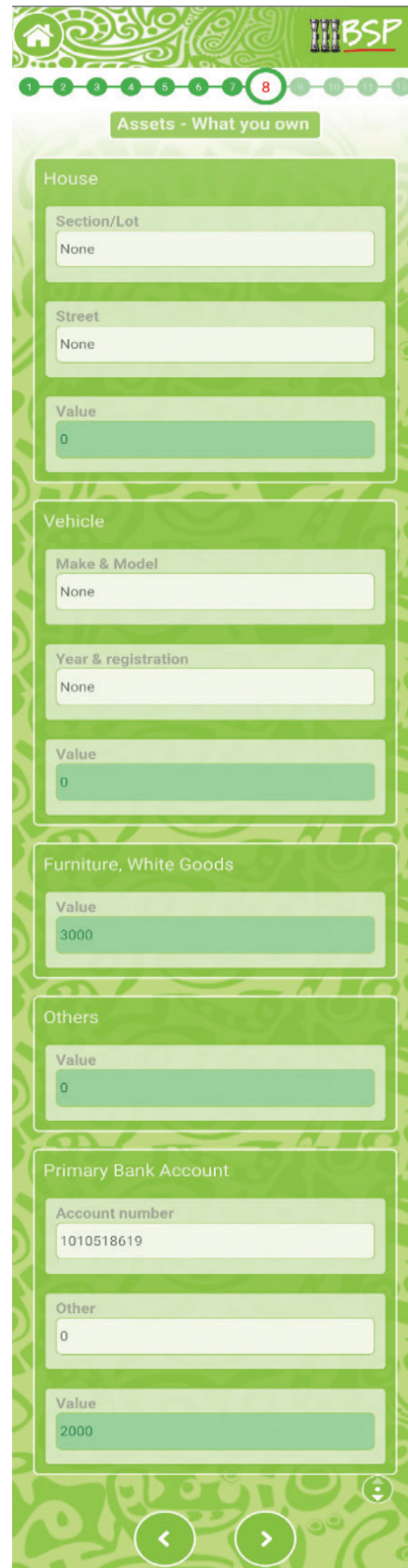
The screenshot shows the 'Credit Information' screen of the BSP app. At the top, there is a progress bar with 12 steps, where step 7 is highlighted. Below the progress bar, the title 'Credit Information' is displayed. The form contains several input fields: 'Institute 1', 'Institute 1 Address', 'Institute 2', 'Institute 2 Address', 'Institute 3', and 'Institute 3 Address'. At the bottom, there is a question: 'Have you ever declared bankruptcy, defaulted on a loan or had any judgement or legal proceedings against you?' with two radio button options: 'Yes' and 'No'. The 'No' option is selected. Navigation buttons (back, next, and a menu icon) are located at the bottom of the screen.

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  to go to the next step.



The screenshot shows the 'Assets - What you own' screen of the BSP app. At the top, there is a progress bar with 12 steps, where step 8 is highlighted. Below the progress bar, the title 'Assets - What you own' is displayed. The form is divided into several sections: 'House' (with fields for Section/Lot, Street, and Value), 'Vehicle' (with fields for Make & Model, Year & registration, and Value), 'Furniture, White Goods' (with a Value field), 'Others' (with a Value field), and 'Primary Bank Account' (with fields for Account number, Other, and Value). The 'Value' fields are pre-filled with '0', except for 'Furniture, White Goods' which is '3000' and 'Primary Bank Account' which is '2000'. Navigation buttons (back, next, and a menu icon) are located at the bottom of the screen.

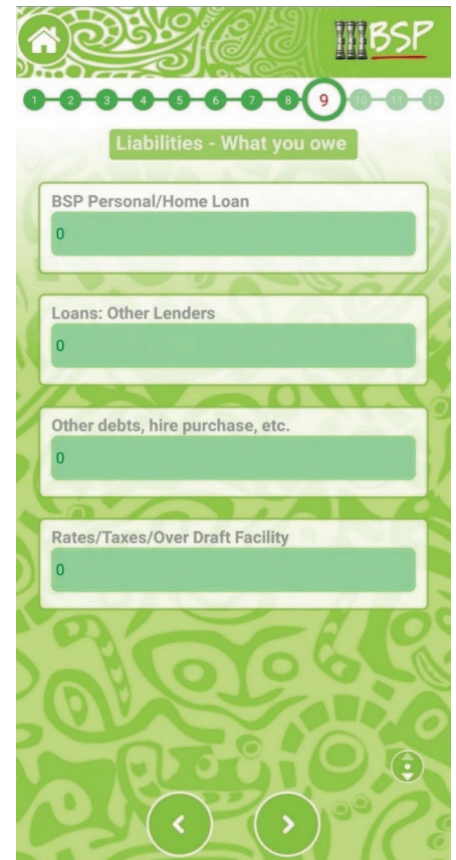
Step 9 – Liabilities (What you Owe)

Enter the value of what you owe.

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

Press  to go to the next step.


*Note: Co-borrower's details will be available for joint loan request.



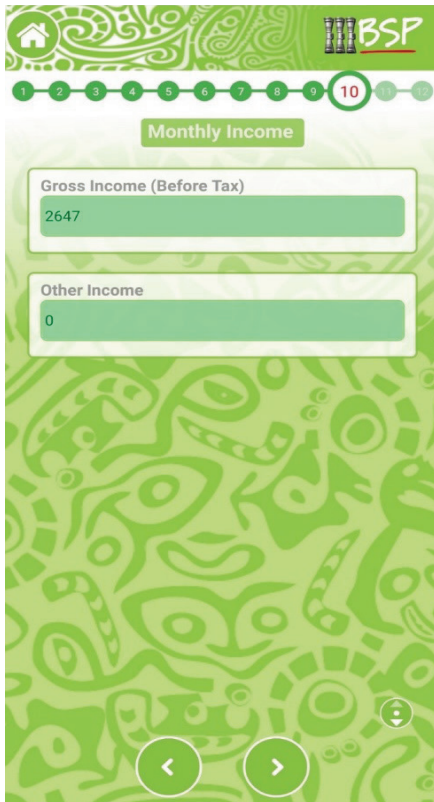
The screenshot shows the 'Liabilities - What you owe' screen of the BSP app. At the top, there is a progress bar with 12 steps, where step 9 is highlighted. Below the progress bar, the title 'Liabilities - What you owe' is displayed. The form contains several input fields: 'BSP Personal/Home Loan', 'Loans: Other Lenders', 'Other debts, hire purchase, etc.', and 'Rates/Taxes/Over Draft Facility'. All 'Value' fields are pre-filled with '0'. Navigation buttons (back, next, and a menu icon) are located at the bottom of the screen.

Step 10 – Monthly Income

Enter your monthly gross income

Tap on  to go to the next step.

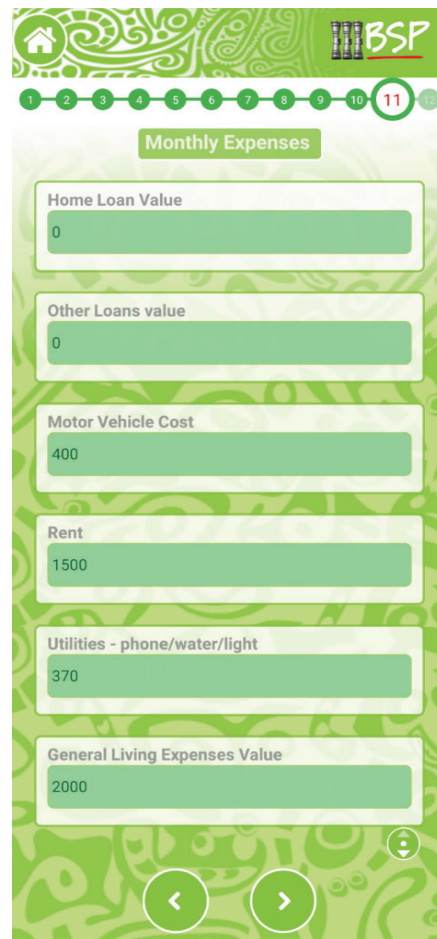
*Note: Co-borrower's income details will be available for joint loan requests.



Step 11 – Monthly Expenses

Enter your monthly expenses.

Tap on  to go to the next step.




Step 12 – Applicant Signature

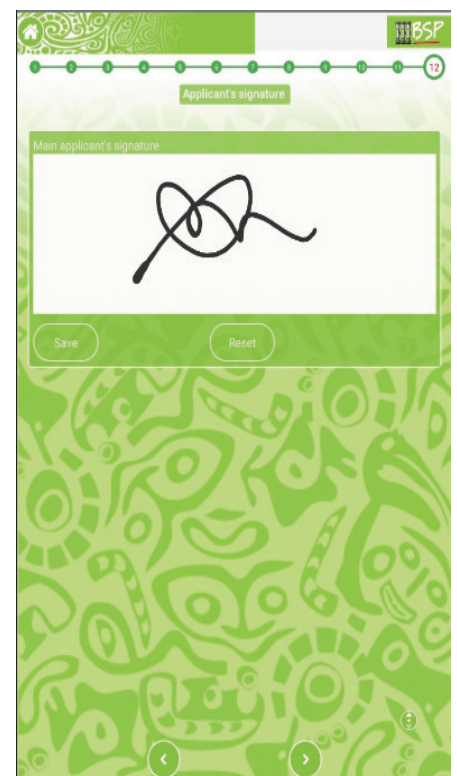
Sign with your finger or with a stylus in the white box.

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.



Summary – Submit Information Page

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.



123456789101112

Submit information

Personal details

CIF	3273316
Title	Mr.
Existing customer	
Loan application type	Individual
Loan request	New
Surname	Blange
First name	Joe
Other name	
Date of birth	2000-06-17
Gender	Male
Marital status	Registered Partnership
Ages of children	0
Spouse name	
Spouse date of birth	
Preferred bank	Waigani Drive
Email	jeremykase2015@gmail.com
Mobile phone	74778822
Provider	Digicel PNG

Residential information

Country	Papua New Guinea
Nationality	Papua New Guinea
Sectionlot	67/3
Street	Miracle avenue
Suburb	Kikori
City	Kerema
Province	Gulf
ResidencyLength	6years
Rental	
Date moved there	2011-06-17
Owner	Rental Property
Previous address	Taurama 67/2 salt Highway
Landlord	Morata hais
Landlord address	P.o box 56 Waigani

Loan details

Loan amount	10000
Preferred Repay Amount	150
Repayment periods	Fortnightly
Purpose of loan	Personal Expenses

Banking details

Nearest relative	Acer life
Relation	Father
WorkAddress	Banking south 45 Down town
Telephone	3006789
Administrator	Hp monitor
Admin relation	Brother
Admin work address	Niugini geeks 67 hohola 4 NCD
Admin telephone	726611266
Admin email	Hp@hp.com.pg
Bank	Bank of South Pacific Ltd
Account name	Hp
Account number	1010518619

Employment details

Annual income	45000
Income cycle	Fortnightly
Employment status	Full time
Disable employer	
Employer	Bank south pacific
Job title	Test Engineer
Date of employment	2019-06-17
Employer address	78 port Moresby NCD
Work telephone	3005000
Previous employer	Huawei technologies
Years at previous job	2 years

Years at previous job	2 years
Spouse annual income	
Spouse income cycle	
Spouse employment status	
Spouse disable employer	
Spouse employer	
Spouse job title	
Spouse date of employment	
Spouse employer address	
Spouse work telephone	
Spouse previous employer	
Spouse years at previous job	

Credit Information

institute1	
institute1Address	
institute2	
institute2Address	
institute3	
institute3Address	
bankrupt	No

Assets - What you own

House section	None
House address	None
House value	0
Vehicle make model	None
Vehicle year registration	None
Vehicle value	0
Furniture value	3000
Other value	0
Primary account number	1010518619
Primary account other	0
Primary account value	2000

Liabilities - What you owe

liabilities Home Loan	0
liabilities Other Loans	0
liabilities Other Debts	0
liabilities Rates Taxes	0

Monthly Income

Gross income	2647
Other income	0
Spouse gross income	
Spouse other income	

Monthly Expenses

Expenses Home Loan	0
Expenses Other Loans	0
Expenses VehicleCost	400
Expenses Rent	1500
Expenses Utilities	370
Expenses General Living	2000

Document Summary



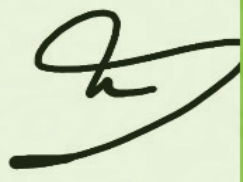
XYZ COMPANY
123 Anywhere Street, City +111-654 7890

Bank S Pacific

Banker

DESG: Banker
D.O.B: 01-08-1985
EXP. 01-04-2018


Main applicant signature

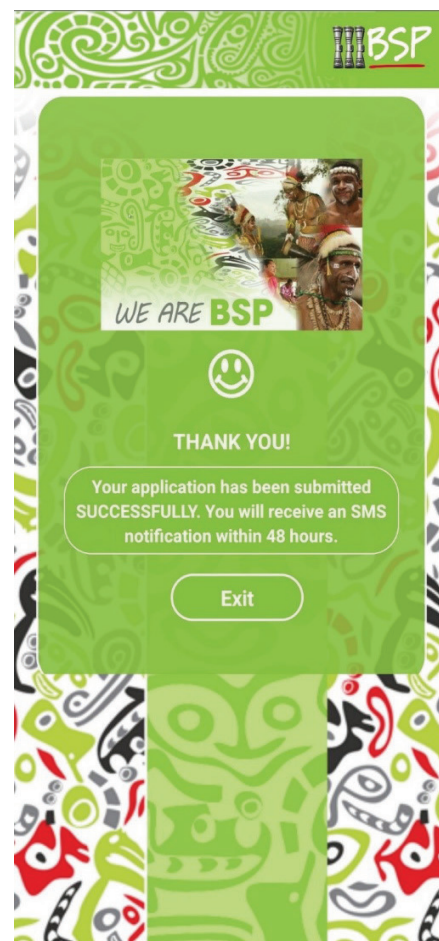






Loan Application Successfully Submitted.

Application is successfully uploaded. Press/Tap the  icon to leave the App.



You should receive a confirmation SMS within 48 hours.