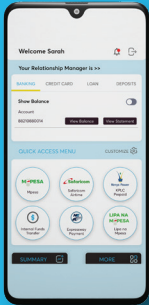
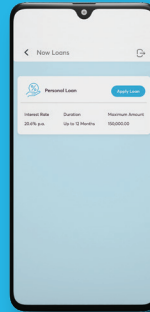


DIGITAL PERSONAL LOAN **USER JOURNEY**

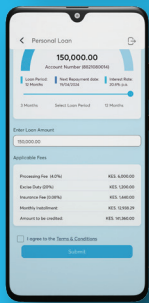
How to **Apply** for the Loan



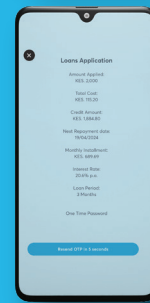
Step 1:
Login into the NCBA NOW App.
Click on NOW Loans



Step 2:
Select Personal Loan then click Apply Loan

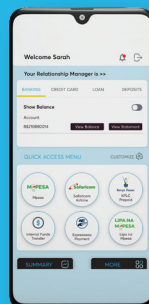


Step 3:
Your loan limit and tenure are displayed by default
To change your loan tenure, move the slider to your preferred month
To change your loan amount, enter your preferred amount

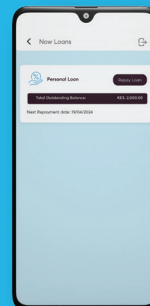


Step 4:
A confirmation screen with all loan details is displayed. To accept the loan, click Proceed. The funds will be disbursed to your NCBA current account instantly

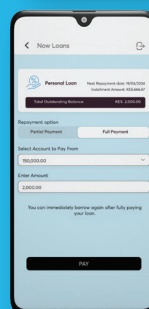
How to **Repay** the Loan



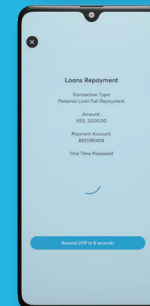
Step 1:
Log into the NCBA NOW App
Click NOW Loans icon on the Transaction Menu



Step 2:
Select Personal Loan then click Repay Loan



Step 3:
You have the option of making a partial payment or full payment depending on the available funds



Step 4:
Your NCBA account will be debited with the loan repayment amount instantly