

# 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

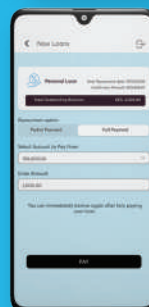
## How to **Repay** the Loan



**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