# Redraw Application Form - Acceptance Criteria - Templates

* Both the redraw and further lending application form share a number of elements.
* The further lending application has additional elements.
* The elements should be the same for both application forms - for consistency.
* These elements are defined in the acceptance criteria listed below.

<template document in same folder>

Redraw Application Form - Acceptance Criteria - Determine Signatories

**Given** that all applicants are required to consent to a loan application

**When** creating a redraw application form

**Then**

1) The legal entities who will be required to sign for this application (the signatories) will be determined as follows:

* All Main Applicants that have a Legal Entity Type = natural person
* All suretors that have a Legal Entity Type = natural person

Please note:

If a main applicant is a juristic entity, then the surerors all have to sign.

However, if a main applicant is a natural person, then all suretors on the loan also have to sign for permission to do an ITC. However, we have decided to also make them sign for the loan agreement amount etc because it ensures full disclosure on all aspects of the loan application

# Redraw Application Form - Acceptance Criteria - Application Details

**Given** that I am viewing a Redraw Application Form

**Then**

1) The Application Details section is displayed

2) The following fields are displayed - not pre-populated:

* Requested Loan Amount
* What will you use this loan for

3) I have a space to write the "loan purpose"

4) A signature box is displayed

5) For each signatory on the loan, the following is displayed

* Salutation + First Names + Last Name
* Role i.e. Main Applicant, Suretor
* ID Number
* Signature line (space for physically signing the form)

# Redraw Application Form - Acceptance Criteria - Debit Order Bank Details

**Given** that the loan has a debit order bank account

**And** the account is currently being paid by debit order

**Then**

1) The following text will appear: "Funds can ONLY be paid into your debit order bank account.

**Given** that the loan does not have a debit order bank account

**Then**

2) The following text will appear: "**In the event of your application being approved, please provide the banking details of an applicant on this loan. This is where we will deposit your funds."**

3) The Disbursement Bank Account details section is displayed.

**Given** that I am viewing the Disbursement Bank Account details section:

**Then**

4) I must complete the following fields:

* Bank
* Branch Code
* Account Name
* Account Number
* Account Type
* select from
  + Current
  + Savings

# Redraw Application Form - Acceptance Criteria - HOC

**Given** that the loan is paid up with no HOC

**And** the property title type is not:

* Sectional Title

**Then**

6) Include the question: "We require proof of building insurance (Home Owners Cover). Alternatively, SA Home Loans can provide Homeowners Cover:

7) Select from:

* I already have building insurance (Home Owners Cover)
* I want to apply for Home Owners Cover with SA Home Loans

8) This question is mandatory and must be completed