

Backend Services & API Challenge

Subject:

Create a simple consumer loan app.

The app is a headless web service that exposes the following endpoints:

- Apply for a loan by providing loan amount, term, name, and personal id
- List all loans by a borrower (you can skip the authorization part)

Lending rules:

- Monthly interest rate: 5%

Reject the loan application if:

- The borrower is blacklisted (store blacklisted personal ids in a config file or a database)
- There have been too many applications from one personal id in the last 24 hours

Technical requirements

- Use either Python, PHP, JavaScript, Typescript, Go programming language
- You have total control over frameworks, tools, and libraries

What gets evaluated

- Conformance to business requirements
- Code quality (we value good OO design)
- Tests are not required, but show us if you are good at it :)
- Checkout-and-run app convenience (how easy it is to run and deploy the service)

Happy coding! 🤖