

### **The acceptance criteria for feature 1:**

<b>1</b>	The customer should have enough balance for merchant payments (with 1% service charge) and utility bills.
<b>2</b>	The customer should pay at least 5 taka for each merchant payment.
<b>3</b>	If the merchant payment is more than 5000 and less than 10000 taka, he will get 10% cashback.
<b>4</b>	If the merchant payment is more than 10000 taka, he will get 20% cashback.
<b>5</b>	The customer should not get more than 3000 taka.
<b>6</b>	The customer should not get any cashback for utility bills.

### **The acceptance criteria for feature 2:**

<b>1</b>	The balance should be less than 100 TK for applying loan.
<b>2</b>	The loan amount should be a maximum of 20000 TK.
<b>3</b>	Repaying the loan within 30 days, no interest will be charged.
<b>4</b>	After 30 days, 1.8% compound interest will be charged daily on the remaining amount.
<b>5</b>	After paying 50% of the remaining amount, he can apply for another loan