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| **Use Case Name** | Create house ownership credit (HOC) | |
| **Scenario** | Customer wants to buy house via HOC | |
| **Triggering Event** | Customer contacts customer service to create HOC | |
| **Brief Description** | Customer must provide gross income documents, select the house, which company must be partner with Kong Bu Bank, choose credit period ranging from 1 to 5 years, and choose HOC type between flexible and non-flexible.  Customer must prepare at least 20% of the house actual price.  After that, customer must pass the interview with finance team. | |
| **Actors** | Customer Service | |
| **Related Use Cases** | * Verify customer legitimacy * Check customer's eligibility for HOC * Provide gross income per-month document * Choose period * Check Customer has prepared 20% of the actual house price * Check House company is partner | * Set interview schedule for finance team and customer * Save HOC * Create flexible HOC * Create non-flexible HOC * Update account balance |
| **Stakeholders** | Customer, Manager, Finance Team. | |
| **Precondition** | Customer account balance must be at least 20% of the house actual price  Chosen house’s company must be a partner of Kong Bu Bank  Customer must provide gross income document  Customer must pass the interview with finance team | |
| **Postcondition** | Customer HOC is created | |
| **Flow of Events** | **Customer Service** | **System** |
| 1. Input credit period  2. Input gross income document  3. Choose flexible or non-flexible HOC  4. Press “Submit” button  5. Set interview customer and finance team schedule | 4.1. Save HOC Data  5.1. Save interview schedule  5.2. Add interview schedule to finance team's notification |
| **Exception Condition** | 4.1. House company is not partner of Kong Bu Bank  4.1. Customer does not have enough balance  4.1. Customer does not choose period  4.1. Customer does not submit gross income document | |